



CREATIVE CHOICES

In this issue:

- 2021 Funeral Home Price Survey1
- 2021 annual meeting deferred1
- 2020 membership data.....1
- Thanking 2020 volunteers & donors2
- Deceased Do Not Contact Registry.....2
- Funeral home updates & dispositions3
- Funeralocity and Parting4
- Direct cremation pricing & reminders.....6
- FTC regarding prepaying for funerals.....6
- 2020 guide for caregivers7

2021 Issue 1

The Newsletter of the Funeral Consumers Alliance of Central Texas

Our 2021 Funeral Home Price Survey is nearly at your fingertips!

How to get one or more copies of the new survey

- Download the survey from our web site at www.fcactx.org/. Look for the hot link on the HOME page, **OR** click on the **COSTS tab** to go to the Cost Comparisons page.
 - Ask us to send it to you as an email attachment
 - Ask us to mail it to you
- } Email us at office@fcactx.org or leave us a message at 512-480-0555.

Pricing comparison highlights

| Service | Lowest Price | Highest Price |
|--|-----------------|------------------|
| Full Basic Services / Non-Declinable Fee for funeral services other than Direct Cremation or Immediate Burial | \$525 | \$5,395 |
| Embalming | \$450 | \$1,195 |
| Refrigeration | \$25/day | \$350/day |
| Direct Cremation (including refrigeraton, crematory fee, and alternative container) | \$595 | \$4,210 |
| Least expensive casket (materials may vary) | \$425 | \$1,625 |

(more survey highlights on page 3)

2021 Annual Meeting deferred

On December 11, 2020, the FCACTX board voted unanimously to reschedule our annual meeting to a date – to be determined – when we can meet in person without health concerns related to COVID.

We are eagerly looking forward to a time when we can gather to enjoy one another’s company, remove our face masks, share special celebratory refreshments, and release – at long last – the unwelcome effects of Zoom fatigue.

Of course, we will notify you as soon as we have a specific date and location.

FCACTX 2020 membership data as of 12-31-20

Total membership 1,407
 New members / Transfers-In 31
 Members we’re aware of who died or moved away..... 31
 Sincere thanks to Clint Henderson for matching obituaries in the *Statesman* to our member list.

The FCA of Central Texas Board of Directors recognizes that our mission *would not be possible* without our dedicated volunteers.

Heart-felt thanks for donating your time, your skills, and your talents – serving on our Board, managing correspondence, providing guidance by phone and email, sharing information via Zoom sessions, collecting price lists for our biennial cemetery survey and our annual funeral home price survey, and more –

Sabiha Bandali
S. Lemuel Bradshaw
June Chase Hankins
Lamar Hankins
Jan Hanz
Clint Henderson

Patricia Tate
Mary Scrudder
Nancy Walker
Barbara Wand James
Sanford Wyatt

* * * * *



Sincerest thanks to 180 member households whose donations supported our work in 2020.

Another round of thanks to 43 member households who donated \$100 or more and to 8 member households who donated two or more times.

Again this year, we are delighted to thank Chuck and Sue Howe, who donate monthly, even though their home town is outside our five-county service area.

* * * * *

Deceased Do Not Contact Registry

More than 15 years ago, the Data & Marketing Association (DMA) created a **Deceased Do Not Contact List** (DDNC), which all DMA members are required to honor. The Deceased Do Not Contact List is available to companies and nonprofit organizations for the sole purpose of removing names and addresses from their marketing lists.

How to Register

Friends, relatives, and caretakers may go to <https://www.ims-dm.com/cgi/ddnc.php> to enter information about a deceased individual. Instructions for registration by mail are also on this webpage.

The DMA does not keep personal, identifiable information and will not use the information for marketing purposes.

Commercial contacts from DMA members should begin to decrease within three months.

There are no registration fees for the Deceased Do Not Contact List.

Do Not Contact for Caretaker's Registration

The same free service is available for caretakers seeking to remove the names of individuals in their care from commercial marketing lists. Details and registration at <https://www.ims-dm.com/cgi/dncc.php>.

Funeral home updates

- **A Plus Cremation** in Georgetown is awaiting inspection of their second location at 4327 South First Street, Suite 105, in Austin.
- **All Faiths Funeral Services:** Their **South location** provides **Direct Cremation only** (no services before or after the cremation). The **North location** provides (1) cremation with services before or after the cremation, and (2) body burial with or without services.
- **Green Cremation Texas** is moving to a different suite at their 937 Reinli Street location in Austin. They are awaiting inspection of the new location.
- **Marrs-Jones Funeral Home** (previously on Olive Street in Smithville) and **All Faiths of the Pines** (on American Legion Road) are now under common ownership. The funeral home, now called [Marrs-Jones Funeral Home, All Faiths of the Pines Chapel](#), is located at 110 American Legion Road. They note on their website, "All pre-arranged funerals from both funeral homes will be honored."

A welcome surprise

Cook-Walden and Weed-Corley Fish funeral homes, both owned by Service Corporation International, have posted their General Price Lists on their websites. In years past, when our volunteers picked price lists up in person, we received portfolio folders packed not only with price lists but with many additional pages describing a variety of packages.

Covid-19-related fees

Two price lists we obtained include charges specifically related to COVID:

Heart of Texas:

- Use of required personal protective equipment, sanitation and disinfection of human remains and placement into body pouches..... \$150.00
- Refrigeration of COVID-19 related remains per day \$50.00

Green Cremation Texas: COVID19 Handling Fee \$150

If other funeral homes in our area impose COVID-related fees, those fees **MUST** appear on their General Price Lists.

Donate Life Texas

COVID-19 is an automatic rule-out for organ, tissue, and eye donation. Before surgical recovery is performed for any type of donation, potential donors are screened for communicable diseases. It is during this process that COVID symptoms would be noted.

Whole body donation programs

If you have submitted an application to donate your body for medical education and/or research, or you are considering that option, call to ask if donor bodies are being accepted, whether or not COVID was the cause of death. This information is not always displayed on their websites.

Body procurement organizations

- **Anatomy Gifts Registry** 800-300-5433
- **BioGift** 866-670-1799
- **Genesis Legacy** 877-288-4483
- **MedCure** 866-560-2525
- **Science Care** 800-417-3747
- **United Tissue Network** 877-738-6111

Willed body programs

- **Texas A&M Health Science Center** (Bryan, TX) 979-436-0318
- **Texas State University Forensic Anthropology Center** (San Marcos, TX) 512-245-1900
- **The University of Texas Health Science Center** (San Antonio) 210-567-3900
- **UT Southwestern Medical Center** (Dallas) 888-905-9991
(Provides willed bodies to Dell Medical School)

How accurate are funeral home prices provided online by Funeralocity.com and Parting.com?

Our volunteers know first-hand the time it takes to gather funeral home price lists from over 50 funeral providers physically located in our five-county service area, and then compile the data, making sure that like items are compared in the survey chart. Nearly all of these providers modify their prices at least once a year, which is why our survey indicates the effective dates of the General Price Lists from which we culled the data.

Imagine the task of providing accurate, up-to-date data for funeral providers from coast to coast! Funeralocity and Parting encourage website visitors to trust the figures they are given, though both websites offer no price guarantees:

- **Funeralocity:** Be sure to check with the funeral home for the most up-to-date pricing. We strive to have the most accurate pricing possible. **If this is your listing** and something needs updating, please submit a change. [Note that it is the funeral home's responsibility to ensure accurate prices.]
- **Parting:** The prices on our site are for your reference only. We can't guarantee that the actual prices [at the funeral home] will be the same as the prices listed on our site. All funeral homes have an effective date on their Price Lists that are [sic] subject to change and we recommend that you ask the funeral home for its most recent prices over the phone or for a copy of their General Price List.

Funeralocity . . . <https://www.funeralocity.com>

Why does Funeralocity want you to use them as a middleman between you and the funeral home?

- Their "Excellence Providers" offer special rates, negotiated by Funeralocity. Funeral home listings for Austin reveal one Excellence Provider: Elgin Funeral Home in Elgin.
- They claim that they offer 100% price transparency because you are able to see and compare the prices of all of the providers in your area.
However, a search for Austin funeral homes – using the default 10-mile radius -- does not produce a complete list.
- All funeral homes listings have a hot link for "a low monthly payment." Clicking on the link, to learn more, takes you from Funeralocity to a lender website, <https://www.guidetolenders.com>.

Parting . . . <https://www.parting.com>

Parting's
home
page
assurances



Stress and Worry Free

Learn what services are right for your loved one without being hassled.

Make The Right Choice

Look through quality photographs and reviews to know who to trust.

Save Time and Money

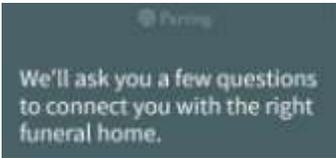
Compare funeral home prices instantly without having to call.

(continued on page 5)

From the start, Parting assures their visitors that final arrangements require only three steps:

- **Learn:** Not sure what service you want? We can help you determine what type of services your family needs.
- **Compare:** Location, prices, photographs, and reviews make it easy to decide.
- **Choose:** Contact a funeral home directly [through their page on Parting’s website] to have everything taken care of for you.

The search process does not begin right away. First, Parting wants to take you through the Learning step, where they ask the questions.



A workaround if you don’t want to answer a series of questions: Scroll to the very bottom of the home page where you will discover a small-font list of state abbreviations.

The Search begins!

The first thing you’ll see →



Searching for Austin funeral homes: Parting’s list includes three funeral homes that are **no longer in business or have changed their names:** Angel, Wilke-Clay-Fish, and A Simple Tradition.

Finally, let’s compare a sampling of **Direct Cremation** figures captured online* with the Direct Cremation figures in the 2021 FCACTX survey:

* February 13, 2021

| Funeral Home | Parting | Funeralocity | FCACTX 2021 Survey |
|--|---------------|---------------|-------------------------------|
| • Affordable Burial & Cremation | \$725 | \$600 | \$650 online; \$775 in office |
| • All Faiths (S. Congress) | \$990 | \$795 | \$1,200 |
| Parting and Funeralocity provide prices for services no longer available at this location. | | | |
| • All Faiths (North IH-35) | \$990 | \$1,280 | N/A |
| Parting and Funeralocity provide prices for Direct Cremation, which is not available at this location. | | | |
| • Austin-Peel & Son | \$1,740 | \$1,890 | \$2,540 |
| • Cook-Walden (N. Lamar) | \$2,940 | \$2,995 | \$3,370 |
| • Cook-Walden/Forest Oaks | \$2,795 | \$2,995 | \$3,370 |
| • Fuller-Sheffield | \$1,970 | \$820 | \$1,095 |
| • Harrell | \$2,765 | \$2,750 | \$2,895 |
| • King-Tears Mortuary | \$1,145 | \$1,145 | \$2,290 |
| • Mission | \$1,940 | \$2,995 | \$4,210 |
| • Mission Serenity Chapel | \$2,195 | \$2,995 | \$4,210 |
| • Neptune Society | \$2,077 | \$2,042 | \$2,137 |
| • Phillips-Upshaw & Richard | \$1,310 | \$1,195 | \$1,595 |
| • Weed-Corley-Fish (S. Congress) | \$2,800 | \$2,995 | \$3,370 |
| • Weed-Corley-Fish (N. Lamar) | \$2,800 | \$3,095 | \$3,370 |

Bottom line: Depend on FCA affiliates around the country for reliable information and data. Our national Funeral Consumers Alliance provides a list of local FCAs at www.funerals.org. Just click on **find a local fca group**. If you don’t find an affiliate, why not do the research yourself, preferably before the time of need? Remember, the FTC’s **Funeral Rule** gives you the right to pick up price lists in person and request prices over the phone. During these times of COVID, most funeral homes will email their price lists to you, especially if you call. As you consider your options, keep in mind that most funeral homes will travel at least 20 miles in one direction without imposing a mileage charge; so don’t hesitate to expand your search well beyond your zip code.

Comparing Prices for Direct Cremation

Whether you are doing your own research, helping someone else, or looking at prices in a location you are not closely familiar with, be sure that the price you are given includes:

- Transporting the remains from the place of death to the funeral home (or mortuary service that will refrigerate and cremate the body on behalf of the funeral home)
- Transportation of the body to the crematory, if applicable
- An alternative container
- Refrigeration
- Crematory fee
- Additional charges, if any, if the death was COVID-19 related

If the decedent **died** in Travis County, the Travis County Medical Examiner charges a **\$25 Cremation Permit Fee**, which, like death certificates, is a fixed third-party charge, usually collected by the funeral home. Other Texas counties with a Medical Examiner may have similar charges.

Death certificates are another third-party charge that only a few funeral providers include in funeral home charges listed on their price lists.

Prepaying for your final arrangements: Guidance from the FTC

Millions of Americans have entered into contracts to arrange their funerals and prepay some or all of the expenses involved. Laws of individual states govern the prepayment of funeral goods and services; various states have laws to help ensure that these advance payments are available to pay for the funeral products and services when they're needed. But protections vary widely from state to state, and some state laws offer little or no effective protection. Some state laws require the funeral home or cemetery to place a percentage of the prepayment in a state-regulated trust or to purchase a life insurance policy with the death benefits assigned to the funeral home or cemetery.

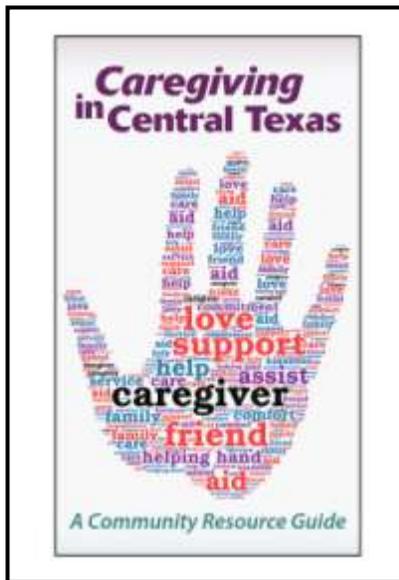
If you're thinking about prepaying for funeral goods and services, it's important to consider these issues before putting down any money:

- What are you are paying for? Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?
- What happens to the money you've prepaid? States have different requirements for handling funds paid for prearranged funeral services.
- What happens to the interest income on money that is prepaid and put into a trust account?
- Are you protected if the firm you dealt with goes out of business?
- Can you cancel the contract and get a full refund if you change your mind?
- What happens if you move to a different area or die while away from home? Some prepaid funeral plans can be transferred, but often at an added cost.

Be sure to tell your family about the plans you've made; let them know where the documents are filed. If your family isn't aware that you've made plans, your wishes may not be carried out. And if family members don't know that you've prepaid the funeral costs, they could end up paying for the same arrangements. You may wish to consult an attorney on the best way to ensure that your wishes are followed.

<https://www.consumer.ftc.gov/articles/0305-planning-your-own-funeral>

Consumer education about prepaid funeral contracts is so important that the Texas Department of Banking created a website about the topic at <https://www.prepaidfunerals.texas.gov/>.



Good news for anyone seeking information about senior services in our community

An updated guide for caregivers is now available online at www.tinyurl.com/1y1s7eot.

Hot links in the guide's table of contents allow you to go to any section with just one click.

We are especially pleased that the section on Advance Care Planning / Legal Services now includes information on medical and disposition directives provided by our FCA.

Also, with input from our FCA, the section on Funerals and Final Arrangements now includes information on Organ, Tissue and Eye Donation, Whole Body Donation, and county programs that assist qualifying indigent families.

Membership benefit reminder

FCACTX posts member obituaries on our website at no charge (even if the death occurred years ago). All we need is access to the obituary and your family's permission to post it.

WE'RE HERE TO SERVE YOU



Call us at **512-480-0555**
(If no one answers, leave your name and number. We check for messages at least once a day.)



Email us at office@fcactx.org



Send mail to
FCA of Central Texas
3710 Cedar Street, Mailbox 13
Austin, TX 78705-1449



Visit us online at www.fcactx.org

- * To join or donate to FCACTX
- * To download advance-planning forms, newsletters, surveys, and other items of interest



Visit us on **Facebook** at <http://tinyurl.com/qbupvud> to read a variety of interesting articles (Please LIKE and FOLLOW us, too!)

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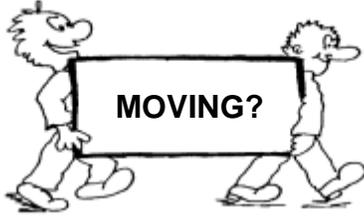
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2021 Issue 1



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CREATIVE CHOICES

***The Newsletter of the Funeral Consumers Alliance
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A taste of what's inside this issue . . .

- Information about our new **2021 Funeral Home Price Survey** and how to get one
- Funeral industry updates
- Effects of COVID-19 on organ, tissue, eye, and whole body donation
- Comparison of Austin funeral home prices in our 2021 survey with prices provided by Funeralocity.com and Parting.com

This newsletter, with live links, is on our website at
www.fcactx.org/newsletters.html