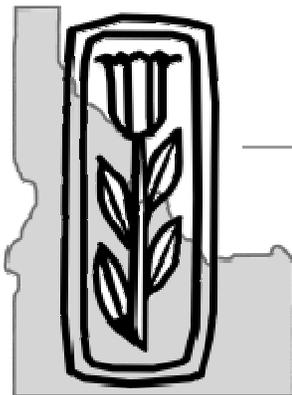


# Funeral Consumers Alliance of Idaho



## SPECIAL THANKS

In our fall newsletter, we made a special appeal to support bringing Josh Slocum to Boise for our 2007 annual meeting, and we were most gratified by your response. Thanks to donors for these and other contributions over the past year:

**Angelina Alleman**  
**Shirley Baron**  
**Berklee Cudmore**  
**L. Fuller**  
**Chuck & Dorothy Hansen**  
**Adolf Heiland**  
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**Robert Olson**  
**Loyal & Monica Perry**  
**Mary Jo Pottenger**  
**Betty Ann Verse**  
**Oliver Williams**  
**Betty & Ed Woods**  
**Arlene Worthington**  
**and Anonymous**

## NOTICE OF ANNUAL MEETING

**SATURDAY, MAY 12, 2007, 10AM**  
**AT THE BOISE UNITARIAN UNIVERSALIST FELLOWSHIP**  
**6200 N. GARRETT ST., IN GARDEN CITY**

Our principal order of business is the election of Board and Nominating Committee members. There are two Board positions (one vacancy and the expiring 3-year term of Tom von Alten), and two Nominating Committee positions to fill, with the 3rd member of the Nominating Committee chosen from the Board.

Our Board of Directors nominee for a 3-year term is **Rita Nielsen**, and **Tom von Alten** has agreed to stand for (re)election to serve out the remainder of Donna Carino's term, ending in 2008. Nominating Committee nominees for a 1-year term are **Jeanette Ross von Alten** and (still to be determined at press time).

Continuing Board Members are: **Mary Lou Brownson** (term ends 2008), **Sheryce Davis**, and **Bryan Jennings** (terms end 2009).

## DO YOU KNOW YOUR LAST RIGHTS?

With your generous contributions, we're pleased to host the **Executive Director of the national Funeral Consumers Alliance, Joshua Slocum**, as our guest speaker, following our annual meeting. All are welcome to join us for his presentation.

**Did you know** you don't have to buy a casket for cremation? Did you know embalming isn't usually required by law? Did you know you can care for your own dead in the traditional way, within the family, without hiring a funeral home?

Don't worry if all this is news to you—surveys show most adults don't know their rights when it comes to funeral arrangements. Slocum, a nationally recognized expert on consumer rights and funeral law, will discuss:

- ◇ Your rights in the funeral transaction that are protected by the Federal Trade Commission;
- ◇ How to avoid expensive sales pitches and spend your funeral dollars wisely;
- ◇ How to plan for your survivors without locking your money up in risky, prepaid funeral plans widely advertised by mortuaries and insurance companies; and
- ◇ How to return to the traditional American funeral: a simple, family-directed affair.

Bring your questions and be prepared for a lively discussion.

# FOUR-STEP FUNERAL PLANNING

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**SO, YOU’VE NEVER PLANNED A FUNERAL BEFORE?** You might be daunted by the choices, intimidated by the commercial funeral industry, unsure of the “right” thing to do. Like many, you might not even know where to begin, or what questions to ask. This article will help you decide how to figure out what’s right for you and your family, what your choices are, and what your legal rights are.

The multi-billion dollar American funeral industry has worked hard to lay expensive obstacles in our path, but honoring our dead doesn’t have to be complicated or expensive. Whether you choose a very simple disposition, or a more elaborate funeral, the choice is your family’s. Your taste, beliefs, and budget should dictate the type of funeral you arrange. You have no obligation to satisfy anyone else’s idea of what’s right or proper.

## STEP 1: FUNERAL PLANNING IS A FAMILY MATTER

Funeral planning starts at home. Just as most families discuss weddings, home-buying, college, and other major events, so should they discuss funerals. Avoiding the topic won’t stave off death, but it will make the funeral more difficult, and likely more expensive, for survivors. Families who make funeral planning a normal part of life tell us that conversation made a painful time easier to bear. Many families say they found great meaning and peace carrying out thoughtful funeral plans that honored their dead in an appropriate and affordable way.

There are as many ways to honor the dead as there are cultures, religions and budgets. Your personal philosophy should guide your choices. No religion or philosophy dictates how much money should be spent on a funeral, and no belief system encourages burdensome spending in funeral rites. Families can choose simple arrangements such as a cremation with no ceremony, or they can choose a long wake with the body present. They can choose to use no coffin at all, or they can pick a handcrafted oak casket. They can keep the body at home for a private visitation, or they can hold a public viewing at a funeral home or church. Whatever your family chooses, be sure it’s based on what’s meaningful to you, not on what you think “the community” expects you to

do. No amount of money, great or small, can express how we feel about those who have died. Taking an active role in our family’s funeral arrangements—whether that means carrying out the whole process without a funeral home, or just delivering the eulogy—is more meaningful than the money we spend.

## STEP 2: WHAT ARE MY OPTIONS?

Most people are confused about what they can and can’t do. While the funeral industry usually pushes what it calls a “traditional funeral”—embalming, fancy casket, open-casket wake, funeral ceremony, procession, and graveside service — this type of funeral is a relatively recent commercial invention rarely practiced outside the U.S. and Canada. Do not be swayed by funeral home salesmanship, or exhortations to do “what’s traditional.” The modern open-casket American funeral has no roots in Christianity, Judaism, Islam, or any other religion. In Israel and the Islamic Middle East, for example, burial in a shroud without a coffin is still the predominant practice. Many Christian sects, such as the Amish, continue to perform funerals themselves without involving a mortuary. If a typical American funeral brings you comfort and you can afford it, then by all means you should have it. But every family should know it has the right to dispose of its dead in any legal way it sees fit without justifying that choice to neighbors, friends, or funeral directors. Here are some types of funerals families around the country have told us about:

❖ One woman in her 90s had lived in a nursing home for many years. When she died, she had no friends left to attend a big funeral. Her daughters decided to cremate her body and place her ashes in a cookie jar, as a tribute to her legendary baking skills. They held a memorial service at the nursing home—complete with Mom’s bake-off ribbons—where her friends remembered her with laughter and tears.

❖ Beth’s 7-year-old daughter died in a car accident. Because she had cared for Alison in every way a mother could, Beth couldn’t bear to give her body to strangers. Beth dressed Alison at home, and laid her in her bed with her favorite stuffed animals. She invited Alison’s friends

and schoolmates to come to the home to say goodbye to the little girl in a very private setting. Alison's friends spent time with her in her own bedroom, and talked with their parents about the mystery and pain of her death. As difficult as it was, Beth says Alison's brothers and sisters came to terms with her death in a natural, family-centered way that no commercial funeral could have provided.

❖ One family didn't want a public viewing of the body, but they did want a place where friends and family could gather. For them, a funeral home was the most convenient choice. They chose a quick burial with no ceremony, but welcomed family and friends to the calling hours at the funeral home afterward. They were especially pleased to find a funeral home willing to help them have food and drinks brought in for a more comfortable, less lugubrious gathering.

### STEP 3: SHOPPING AROUND

A funeral can be simple or elaborate, cheap or costly. But unless you plan well in advance and shop around, you're likely to pay well more than you need to for what you want. Consumer surveys show the majority of the public doesn't shop around for a funeral. Most people pick the funeral home closest to them, or the one their family has always used. Neither of these criteria tell you whether you're getting a good value. If you've never checked another funeral home for its prices and services, you may have been paying the highest rate in town for three generations.

By federal regulation, funeral homes must give you price quotes over the phone. In addition, regulations require them to give you printed, itemized price lists when you show up in person to discuss funeral arrangements. That means you have the right to stop in to any funeral home and request a General Price List (GPL), no questions asked. It's a good idea to pick up three, four,

five, or more, and take them home for comparison at your own kitchen table. Share them with your family. Compare the cost of the items among funeral homes. You'll likely find a variation in price, sometimes quite substantial. We have a pamphlet available showing "How to Read a Funeral Home's Price List," and our regular price surveys provide a quick comparison of prices for minimal services. (Note that most funeral homes in Idaho don't respond to our regular inquiries; perhaps they're indicating that "if you have to ask, you can't afford it"?)

A nationwide directory of FCA affiliates can be found at [www.funerals.org](http://www.funerals.org). Most volunteer groups can often recommend reasonably priced, ethical funeral homes and crematories. Some of our groups have contracted for substantial discounts for our members, too.

### STEP 4: PUTTING IT ALL TOGETHER

Once you've found a funeral home you want to use, or a list of good choices, what then? Again, bring your survivors in on the conversation. Tell them what you've found, share your wishes with them, and show them what a funeral home price list looks like. Share this newsletter with them. If your plans go awry, or your death occurs away from home, they'll need the skills you've developed to negotiate for themselves.

Most importantly, put down your plans in writing, in as much detail as necessary. Your FCAI membership comes with a planning kit, including a 16-page fill-in-the-blanks booklet for your funeral plans, the locations of your important papers, your computer passwords, and Idaho-specific advance medical directives. Whether you use a planning kit, or draft up your plans on your own stationery, the most important thing is to copy them and distribute them to your survivors.

#### PUT YOUR HOUSE IN ORDER

The **Putting My House in Order** form you received when you joined requests the information essential for an Idaho Death Certificate, and is a key element of obtaining the benefits of our cooperating mortuary's agreement with FCAI. Need a new form? Not sure if yours is on file? Visit our website, or give us a call; we can help get you up to date.

Our publication library and price surveys are on the web at [fcai.fortboise.org](http://fcai.fortboise.org)

Sign up for our electronic distribution list by sending a request with your name and email address to [fcai@fortboise.org](mailto:fcai@fortboise.org)

Donations to defray the expense of printing and mailing the paper newsletter are always appreciated.

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Web: [fcai.fortboise.org](http://fcai.fortboise.org)

**Board members**

Tom von Alten, president  
Mary Lou Brownson, vice-president  
Bryan Jennings, treasurer  
Sheryce Davis, membership  
(vacant), secretary

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**SAFEGUARD YOUR FAMILY'S FUTURE**

Many Idahoans don't make plans to protect, distribute or transfer their assets because they mistakenly believe that their property will automatically transfer to their heirs without complications. Or, they figure they're still too young to develop estate plans for their children or don't realize how assets in even a relatively small estate can be preserved through good planning.

Plan now to attend one of the two-session workshops offered by University of Idaho Extension, and co-sponsored by the Canyon/Owyhee Financial Literacy Coalition, on May 1 & 8, or Sept. 17 & 24 at the Ada County Courthouse in Boise, or Oct. 16 & 23 at the Nampa Civic Center. (It's last minute for the May workshop, but **if you act immediately** you may still be able to sign up. These popular and inexpensive workshops usually fill up fast.

Participants will learn which legal documents are essential and why family communication about legal issues is crucial. They'll build their understanding of wills, probate, trusts and property titling and will find out how to gather, organize and store personal information so that family members can easily access it. They'll find out about recent legislative changes regarding health-care directives, and they'll develop a detailed plan to address estate planning and end-of-life issues.

Workshops will be taught by Beverly Healy of UI Extension, Cheryl Simpson-Whitaker of A Better Way Coalition ([www.abetterwaycoalition.org](http://www.abetterwaycoalition.org)), and attorneys Peter Sisson and Reese Verner. Registration forms can be downloaded from <http://extension.ag.uidaho.edu/swfcs>. For more information, call Beverly Healy at 377-2107.