

# Funeral Consumers Alliance of Utah

## Fall 2013 Newsletter

### Bodies held hostage

In *Final Rights* by Joshua Slocum and Lisa Carlson, in the section regarding consumer concerns in Utah, we read: "A body may be held for funeral expenses. If a mortician has sold a family more of a funeral than it can afford, this provision allows the body to become a hostage until more money can be found."

FCA has received calls from people who have experienced postponement of burial due to purchasing a funeral without the means to pay for it:

A young man called us 3 weeks after his brother passed away. The family had purchased a plot but was not allowed to bury the deceased until they paid \$500 to open and close the grave as well as other debt. They were told that if payment was not received by the following day, a fine of \$100 per day to hold the body would be required.

The loved ones of a deceased woman had to come up with about \$5,000 before they could bury her body in the expensive cemetery where her relatives were interred. Their church donated \$1800 which was just enough to cover the opening and closing of the grave, a friend donated \$700. They hoped to get the entire amount thru donations.

Perhaps the morticians showed these families a nice selection of inexpensive caskets and informed the bereaved that embalming was not needed, and they could save money by transporting the body themselves. I DOUBT IT. I'm guessing they <sup>were</sup> sold the full service funeral, perpetuating the attitude that anything less would not be dignified. The dignity promise certainly falls apart when the body of a human being is held hostage.

One definition of dignified is "the state or quality of being excellent, worthy or honorable." Living within ones means is dignified. Choosing simplicity

is dignified. Funeral options have dignity, not because they are costly, but because they reflect the means, values, and personality of the deceased. We here at FCA of Utah have seen enviable funerals that have cost less than \$2000 (including burial).

We don't think most people would hope for a funeral where their friends and neighbors are expected to come up with the money to fund it for them. So keep some money in the bank and have a plan for creating one that is inexpensive, even under \$1K. Your example helps others avoid the emotionally disturbing mortuary bill-collection strategy of holding dead bodies hostage.

### On Funeral Consumers Alliance of Utah's Facebook Page You'll See Things Such As:

-An ABC News story reported Oct 2nd 2013 that the body of an Ogden man that died of a brain disease was refused by several funeral homes because the funeral directors were afraid despite science.

-A SL Tribune article mentioned Funeral Consumers Alliance of Utah Oct 3rd 2013 in talking about home funerals.

-An ABC channel 4 news story on Oct 6th 2013 reported that a Bountiful family bought a \$14K funeral 10 yrs ago and are now begging on the streets in order to finish paying the last \$900 so they can get a memorial stone placed.



On Facebook you can also choose settings that allow FCA of UT pictures and stories to be sent directly to your email inbox. This way you don't have to log into Facebook to enjoy FCA of UT news feeds.

# “Is There Anything I Can Do....”

When a mortuary is handling every detail of a funeral and others ask what they can do to help, they often receive the reply, “Everything is already taken care of”. On the other hand, when you are the director of a funeral, you can answer those heartfelt offers with “Yes, thank you, we can use your help.” People sincerely want to do something meaningful. With a family directed funeral, they can.

## A Plan

Before John Smith died he and his wife, Jane, planned what she would do. She would act as Dispositioner (that means not hire a funeral director). She would care for his body and hold a viewing in the home. His family would bury him right after the viewing. A week later they would hold a visitation and memorial service at their church.

## Moving the Body

Using guidelines from Funeral Consumers Alliance of Utah, Jane, went to the county vital statistics office to apply for the death certificate and a permit to transfer the body. David, their son, carried the permit with him when he transports the body in his van from the hospital to his parent’s home and from the home to the cemetery.

Following John’s Final Arrangements plan, Jane purchased a plot at the cemetery and arranged the burial time. She would prefer a vault-less burial but the cemetery requires a vault and accepts them only from a mortuary. She checks [utahfunerals.org](http://utahfunerals.org) to quickly compare mortuary prices. Jane visited a mortuary that charged a reasonable price for a vault. This is the only service she purchased.

## Obituary

Mary, John’s daughter, typed an obituary and takes it, along with a copy of the death certificate, to the newspaper.

## Refrigeration

Cousin Lisa picked up six 5 pound slabs of dry ice and took it to the Smith home. She brought fresh replacement dry ice the following day.

## Getting Word Out

Church members offered to spread the word to the congregation of the death and the viewing at John’s home the following day. They also began arrangements for a chapel memorial service followed by a meal for the family, close friends, and out of town visitors.

Jane’s sister called family and friends informing them of pertinent details. Some of the people she called offer to notify others. During the calls someone volunteered to play a harp, another to arrange a quartet to sing John’s favorite song at the memorial service. A co-worker of Johns notified his work associates.

## Casket

John’s nephew, a carpenter, made a casket according to plans John had provided a few years prior to his death. Jane, David, and Bob shave, wash, and dress the body with help from a neighbor who is a CNA with experience in bathing, dressing, and moving immobile people. They placed the body in the casket with four fabric-wrapped slabs of dry ice laid below his head and torso and the other two slabs placed on each side of his body.

## Other Necessities

A next door neighbor helped to clean the house before the viewing. Another neighbor noticed the lawn needed mowing and volunteers to mow it.

John’s brother gathered John’s favorite CD’s for background music to play while caring for the body and for the viewing.

John’s son-in-law typed up and printed the funeral programs.

## The Viewing

Several neighbors, though nervous about attending a viewing in a home, came and expressed to Jane how pleasantly surprised they were at the comfortable warm atmosphere of honoring her loved one in such a person way

**Is There Anything I Can Do...." Continued:** They were surprised that the un-embalmed body looked so good, so natural.

Not being separated from John, the family members were busy expressing their love for him through service and remembering his life. They found having his body near helped them process their grief and accept their loss. When the time came to close the casket, they felt ready to let him go.

### Heading to Cemetery

The pallbearers took their place on each side of the casket. **Others** carried flowers to take to the cemetery. **The young men** of the family were real pallbearers. They don't give just a ceremonial lift from a gurney to a hearse, they carry the casket from the family room to the van, and from the van to the gravesite. It felt good to do this one last service for John.

### Services the Next Day

In John's home town the day after his burial the family held a visitation and a memorial service (which are exactly like a viewing and funeral except the body is not present). **Cousin Lisa** placed pages for people to sign at the entrances to the rooms. These were later placed in a family album with other remembrances and photos.

At the visitation, there is no line of people somberly passing John's body laying in an open casket next to his wife. Instead there is mingling as everyone shares condolences and memories with each other. **Mary's** friends walk straight to Mary with their condolences. **David's** friends bring their hugs to him. People gaze and smile at the many photos and enjoy the fragrance and beauty of flowers. The love and unity in the room fill Jane's soul.

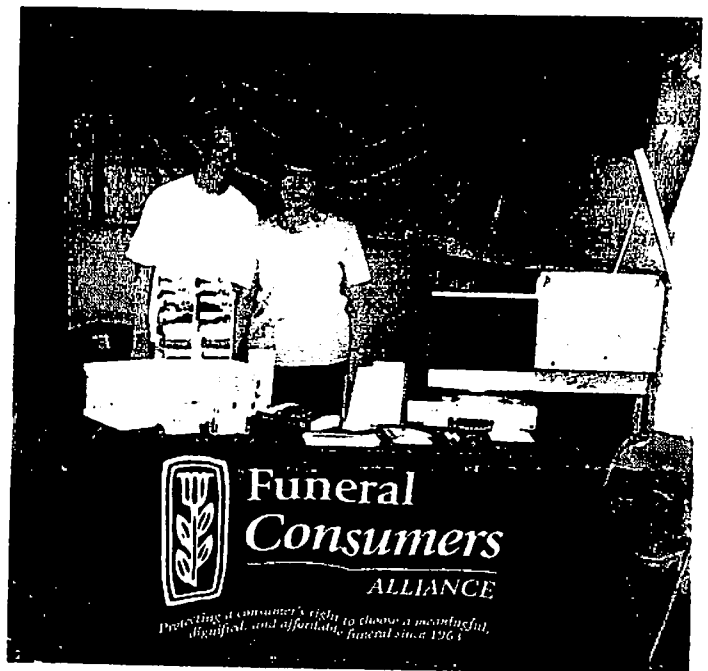
The speakers at the memorial service share stories of the character and personality of John, affirm the importance of the life he lived, and reflect on his belief of life everlasting. The body of John is not there but the essence of John is.

## Reminiscing

In the weeks that follow, the family often talk of the decision they made to handle the funeral in the old fashioned way John outlined in his FCA Final Arrangements Plan. They know that without Jane & John's thoughtful pre-planning with their family they might not have had the know-how or courage to carry out their wishes.

## So Fulfilling!

A do-it-yourself funeral is not for everyone but it was right for them. The Smith's are grateful to all the relatives and friends who said "If there is anything I can do, please, please let me know." And those people were happy that there was something they could do, because when it comes to love and funerals; doing something is much more fulfilling than writing a big check to a Funeral Home.



Kathleen with her son, Alex: manning our booth at the Utah State Fair where we distributed approx. 1200 flyers!

*FCA doesn't favor one means of final disposition over another. We just want to people know the truth about their options.*

FCA of UT  
801-226-2323  
UtahFunerals.org

Email:  
FCAofUtah@gmail.com  
to update  
your  
contact info

## Public Presentations

Call us for a speaker (free of charge) for your group. Kathleen 801-605-8883 is currently speaking in the Ogden area. Joyce 801-368-5884 is currently open to speaking in Utah County and Salt Lake County. We have spoken to Hospices, college classes, church groups and preparedness conferences.

We have a new 15 min How-to video called *Caring For Your Own Dead: Cindy's Funeral*. Go to YouTube to view and if we get good feedback we'll post it on the [UtahFunerals.org](http://UtahFunerals.org) website.

### Some News over the Past Year:

- 1) Our latest price comparison survey was finished (comments below)
- 2) We spent 2 wks at the Sate Fair passing out literature and having great conversations
- 3) Our website gets 1500 visitors/month. Comments on improving it are always welcome.
- 4) FCA of Utah is again attending the Funeral Licensing Board and making a difference.
- 5) New YouTube video (see above)

## Simple Can Be Really Simple

### Our Latest Price Comparison Survey

Do you want to be cremated or buried with little fuss, with no embalming or funeral home viewing?

If so, you are probably shopping for a "Direct Cremation" or "Immediate Burial." These are two of the four packages required by law to be offered on every funeral home's price list.

Prices vary widely so comparative shopping is worthwhile. Our latest Mortuary Price Comparison Survey was just finished this spring, showing the cost of "Direct Cremation" ranges from \$825 to \$2,045 for the exact same all inclusive service! See [UtahFunerals.org](http://UtahFunerals.org)

One important fact is that if you don't want embalming or a viewing inside a funeral home, there is no reason to use a local mortuary. You can use a funeral director anywhere in the state and save hundreds or even thousands of dollars. Mileage charges (over the 10-50 miles included in the package) will be dwarfed by your overall savings!

## To Hospice Workers

### From our Hospice brochure:

"As a beneficiary of Hospice care during the last 4 1/2 days of my husband's life I learned that caring for a deceased person at home is a natural extension to hospice care. The problem is people don't know it is an option.

Hospice's involvement in the movement to reclaim the American way of death could begin by noticing a financial need or hearing a comment like "I just want a plain pine box." You can also let your clients know that help is available just by referring them to our website. Also you could include the FCA websites in your resource materials or display brochures in your office.

Typically people who use our information to pre-plan find it much easier to communicate about these issues with their family. If they eventually find themselves in the role as dispositioner, you will have helped them have a more meaningful experience."

