



Choices



Since 1948, over 75 years of dedicated service.

Newsletter of the Funeral Consumers Alliance
of San Antonio, Texas
a 501(c)(3) organization

February 2024

THE FEDERAL TRADE COMMISSION FUNERAL RULE

from Federal Trade Commission Consumer Advice,
www.consumer.ftc.gov

Editor's note - The Funeral Rule, enacted by the Federal Trade Commission on April 30, 1984, and amended effective 1994, was designed to protect consumers by requiring that they receive adequate information concerning the goods and services they may purchase from a funeral provider. The Funeral Rule is a bedrock of FCA's philosophy. Although it's mentioned often in our communication, it never hurts to review its consumer protections... QC

The Funeral Rule, enforced by the Federal Trade Commission (FTC), makes it possible for you to choose only those goods and services you want or need and to pay only for those you select, whether you are making arrangements when a death occurs or in advance. The Rule allows you to compare prices among funeral homes and makes it possible for you to select the funeral arrangements you want at the home you use. (The Rule does not apply to third-party sellers, such as casket and monument dealers, or to cemeteries that lack an on-site funeral home.)

Your Rights Under the Funeral Rule

The Funeral Rule gives you the right to:

Buy only the funeral arrangements you want. You have the right to buy separate goods (such as caskets) and services (such as embalming or a memorial service). You do not have to accept a package that may include items you do not want.

Get price information on the telephone. Funeral directors must give you price information on the telephone if you ask for it. You don't have to give them your name, address, or telephone number first. Although they are not required to do so, many funeral homes mail their price lists, and some post them online.

Get a written, itemized price list when you visit a funeral home. The funeral home must give you a General Price List (GPL) that is yours to keep. It lists all the items and services the home offers, and the cost of each one.

See a written casket price list before you see the actual caskets. Sometimes, detailed casket price information is included on the funeral home's GPL. More often, though, it's provided on a separate casket price list. Get the price information before you see the caskets, so that you can ask about lower-priced products that may not be on display.

See a written outer burial container price list. Outer burial containers are not required by state law anywhere in the U.S., but many cemeteries require them to prevent the grave from caving in. If the funeral home sells containers, but doesn't list their prices on the GPL, you have the right to look at a separate

container price list before you see the containers. If you don't see the lower priced containers listed, ask about them.

Receive a written statement after you decide what you want, and before you pay. It should show exactly what you are buying and the cost of each item. The funeral home must give you a statement listing every good and service you have selected, the price of each, and the total cost immediately after you make the arrangements.

Get an explanation in the written statement from the funeral home that describes any legal cemetery or crematory requirement that requires you to buy any funeral goods or services.

Use an "alternative container" instead of a casket for cremation
No state or local law requires the use of a casket for cremation. A funeral home that offers cremations must tell you that alternative containers are available, and must make them available. They might be made of unfinished wood, pressed wood, fiberboard, or cardboard.

Provide the funeral home with a casket or urn you buy elsewhere.
The funeral provider cannot refuse to handle a casket or urn you bought online, at a local casket store, or somewhere else — or charge you a fee to do it. The funeral home cannot require you to be there when the casket or urn is delivered to them.

Make funeral arrangements without embalming. No state law requires routine embalming for every death. Some states require embalming or refrigeration if the body is not buried or cremated within a certain time; some states don't require it at all. In most cases, refrigeration is an acceptable alternative. In addition, you may choose services like direct cremation and immediate burial, which don't require any form of preservation. Many funeral homes have a policy requiring embalming if the body is to be publicly viewed, but this is not required by law in most states. Ask if the funeral home offers private family viewing without embalming. If some form of preservation is a practical necessity, ask the funeral home if refrigeration is available.

Message from the Chapter President, Amy Beyer

Happy 2024 to our membership! Welcome all new members! Hoping you are all staying healthy in this winter season. One of our goals this past year was to have monthly membership at 15. We exceeded that goal on average. Secondly, we launched the updated website, and it has been working well. We have made a few improvements to it and will continue to do so as time permits. Our board has been actively having tables at several Senior Centers to discuss our services and helping people understand more about their end-of-life options. We have several volunteer opportunities for anyone who is interested: **1-** We need assistance handing out brochures at presentations, **2-**Volunteers to help apply and sort mailing labels, **3-**anyone with public speaking abilities who would like to help make presentations would be welcomed, **4-**volunteers to assist with review of financial documents for next year, **5-**someone to set up and tear down at our annual meeting, **6-**looking for someone with experience with Robert's Rules to train volunteers, **7-**volunteers willing to update and review some of our publications with editing knowledge and **8-**anyone who speaks, read or writes in Spanish to help with various tasks, **9-** seeking someone to help learn about bulk mailing and procedures for it, and finally **10-**anyone with marketing background to help us get some fresh ideas off the ground. If interested, please email us at: fcasatx9@gmail.com or call the Alliance at 210-341-2213 to state your intentions. 2023 was a stellar year for your FCASATX. As a board, we are working hard to establish new goals for 2024 and ensure another successful year. Looking forward to meeting you at the annual meeting in March. Please see details in this newsletter. Best wishes for a wonderful 2024. Amy Beyer, President

Notes

1. The annual cemetery survey will be published in our next newsletter.

2. At the annual meeting on March 23rd member voting will take place for trustees/directors. The candidates are Janice Barsun, Susan Hartley & Sean Habina. Their terms will begin on April 1, 2024 & terminate on March 31, 2027.

Message from the Chapter Treasurer, Linda Espino

Quite pleased to report that your FCASATX has had another successful year of growth. Our volunteers have worked hard to get the word out about this great Alliance and so have you, our existing membership. Thank you!

In 2022 we averaged 14 new members per month. In 2023 we reached 15.4 (teehee ... gotta include that part-of-a-person!)

Our financial status on 12-31-2023:

Checking \$7,626.06 and CD's \$ 15,529.11

This 2023 total (\$23,155.17) is less than 2022's total (\$32,946.10) by \$9,790.93.

As a non-profit (meaning we are organized and operated for a collective, public or social benefit rather than generating profit for owners), we need to remain firm in our commitment to the Alliance membership. Therefore, we spent significant monies on a greatly improved website and as well as upgrades to our presentation supplies and giveaways. If you haven't checked your FCASATX website in a while, please do so (www.funeraladvicesatx.org) and be sure to give us your feedback. Hope to see you at our 2024 Annual Meeting in March .. whether in person or on Zoom. Details elsewhere in this newsletter.

Have a great 2024!



Date: Saturday, March 23rd, 2024

Time: 1:00 p.m. to 3:00 p.m.

Where: University Methodist Church,
5084 DeZavala Rd, San Antonio, TX

Speaker: Carol Bertsch, Esq.

Presentation: Probate 101 - When My Spouse Dies.

1:00 p.m. - 2:00 p.m.

General Meeting 2:00 p.m. - 3:00 p.m.

To join the meeting by Zoom use the following link:
<https://us02web.zoom.us/j/89890475685?pwd=c0xBaUJ5UDZZc2R6cUZ0eHhLMDNOUT09> **-OR-** Meeting ID: 898 9047 5685
Pass code: 582588

The Pros and Cons of Embalming in Funeral Services: Understanding Its Role and Limitations



Embalming, a common practice in funeral services, particularly for open-casket viewing, involves the temporary preservation of a deceased body. It's crucial to note that while embalming is not legally required, many funeral homes mandate it for open casket viewing. This article examines the implications of this practice, especially focusing on its temporary nature and invasiveness.

Pros of Embalming

Facilitates Open-Casket Viewing. Many funeral homes require embalming for open-casket services, as it delays decomposition and maintains a presentable appearance of the deceased.

Temporary Preservation. By slowing the decomposition process, embalming allows for extended viewing periods, which can be essential for families gathering from afar.

Restoration and Sanitation. The process helps restore a life-like appearance and sanitizes the body, providing comfort during viewing and ensuring a hygienic environment.

Cons of Embalming

Not a Permanent Solution. It's vital to recognize that embalming only delays, not stops, the natural decomposition process. The body will eventually decompose, even after being embalmed.

Invasive and Chemical-Intensive Process. Embalming is invasive, involving the replacement of bodily fluids with chemicals like formaldehyde. This aspect can be distressing and in conflict with certain personal or religious beliefs.

Environmental Concerns. The chemicals used are environmentally hazardous, potentially contaminating soil and water sources.

Additional Financial Burden. Considering its temporary effect, the cost of embalming, which adds significantly to funeral expenses, may not be justifiable for all families.

Cultural and Religious Considerations. Embalming might be opposed by some cultures and religions, which advocate for the body's natural return to the earth.

While embalming can provide certain benefits for open-casket viewing, it's essential to understand its temporary nature, the invasive procedure involved, and its environmental impact. Families should be aware that embalming is often a funeral home requirement, not a legal one, and consider all aspects, including financial, cultural, and personal beliefs, before making a decision.

KNOWING WHEN IT'S TIME TO EUTHANIZE A PET



Talk to your veterinarian. He or she is the best-qualified person to help guide you through this difficult process. In some cases, your veterinarian may be able to tell you definitively that it is time to euthanize your pet, but in other cases, you may ultimately need to make the decision based on your observations of your pet's behavior and attitude. Here are some signs that may indicate your pet is suffering or no longer enjoying a good quality of life: **He is experiencing chronic pain that cannot be controlled with medication (your veterinarian can help you determine if your pet is in pain).**

He has frequent vomiting or diarrhea that is causing dehydration and/or significant weight loss.

He has stopped eating or will only eat if you force feed him.

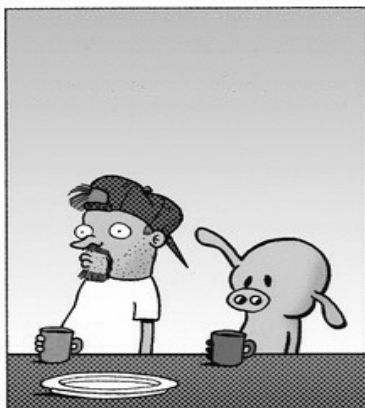
He is incontinent to the degree that he frequently soils himself.

He has lost interest in all or most of his favorite activities, such as going for walks, playing with toys or other pets, eating treats or soliciting attention and petting from family members.

He cannot stand on his own or falls down when trying to walk.

He has chronic labored breathing or coughing.

from: www.americanhumane.org





Funeral Consumers Alliance
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Since 1948, over 75 years of dedicated service.

**Funeral Consumers Alliance
Of San Antonio, Texas**

Established in 1948 as a non-profit consumers, all volunteer service and educational organization, advocating simplicity, dignity and choice in cremation and funeral practices.

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Contributions for Choices publication are welcome

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*A Note
of Thanks*

