



Winter 2020

Funeral Consumers Alliance of Central New York, Inc.

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FROM THE PRESIDENT'S DESK

Jenifer Breyer

Jean-Baptiste Alphonse Karr's "The more things change, the more they stay the same" has been with us since 1849. It's as relevant today as it was then. An example? Kindly revisit my President's Message for the Summer 2020 newsletter. Many of the thoughts there rumble through my brain today, maybe with a glimmer of hope given the day), but ending with the same plea to readers to think and act ahead as it is clear COVID-19 will be affecting our lives well into the foreseeable future.

As I put pen to paper I am thankful for the gifted, dedicated, energetic persons who comprise our FCA of CNY Board of Directors. Our labor lawyer with major fundraising experience worked tirelessly to get all of us out to vote earlier this month. Two doctors and two nurses keep us informed on medical matters old, new and, certainly, ever changing. One member recently started and has had great success running a business serving seniors throughout CNY. Several who have been with the group the longest provide an invaluable link to the origin and continuing development of the organization, including helping us maintain close ties with FCA National. A financial planner is an excellent advisor on many other subjects including how to give us an active presence on Facebook. A couple of gifted techies keep that Facebook idea humming and help get the word out to our members via telephone consultations, a sharp new website and brochure as well as our twice-yearly newsletter. A newbie has redesigned the layout of the price survey, and most of

the Board members jumped in to help collect the information needed to get it to press. And despite all this expertise, this Board brings a good attitude to our Board meetings where we have discovered we can share more than a few light moments. Why would I not be thankful for such a gift, I ask you now.

Our FCA of CNY annual meeting was put off in the spring as we hoped COVID-19 would retreat so we could meet later in person. Our guest speaker told me some time ago that he would be willing to present via Zoom if necessary. This is starting to look like a really appealing idea, so stay tuned as the Board convenes in December and puts the annual meeting on our agenda.

By the time you read this, your turkey will be long gone, and the extra pounds you put on will be, too. Rest well, dear friends, please join us as we face a new tomorrow.

The 2020 Price Guide is Available

You can view the current price survey of local funeral homes at our website (fcacny.org) or request a printed

copy. The survey lists the costs of basic funeral services based on each establishment's General Price List. You can also see a more detailed breakout of costs by going to the funeral home's website. Not all have those prices on their website, but many do. Our national FCA is working toward requiring that prices be displayed on each website.

Special thanks to the board members who worked to create this valuable asset:

Cory Kinane, Diane Case, Robert Sarason, Joel Potash, Lanny Freshman, Joyce Homan.

REASONS TO GET YOUR NEWSLETTER VIA EMAIL!

An electronic newsletter, rather than a hard copy? It's a no-brainer! You can easily follow links to related articles. Just click on them. Electronic versions of the newsletter are better for the environment. Email versions of this newsletter save us some money. If you would like to take advantage of this opportunity, please send us an email with your email address.

FUNERAL EXPENSES VARY WIDELY BY STATE

An interesting state by state review of funeral expenses appeared last year in Yahoo: Finance (<https://finance.yahoo.com/news/cost-dying-50-states-090000597.html>). The lowest cost for a funeral with viewing and cremation was \$6,684 in Mississippi; the highest cost was in California, \$1,1777. That's a difference of over \$3,000. New York comes in with an average cost of \$1079. End-of-life medical increase almost in the same order as funeral expenses, ranging from \$12,484 (MI) to. \$20,834 (CA). States have different expenses relating to inheritance and estate taxes, although many of these have been removed or lowered, but it will be interesting to see what happens with states showing decreased income with the COVID pandemic. Cheapest states for funeral expenses are MS, AR, OK, MO, NM; most expensive are HI, CA, NY, OR, and MA. These figures were from 2016 but factored in cost of living rises for the individual states. These costs are exclusive of burial/cemetery costs.

FCA of CNY BOARD

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WRITE A LETTER TO YOUR KIDS

Ruth Brown

As you age and are still of a mind and able to put your thoughts on paper, it's time to write a letter to your kids.

Start with letting them know how much you loved them. Recall some of the events you shared with them as children and young adults. Here are some examples:

--I dropped you off at Putt-Putt on Dollar Monday, and you stayed from 9 to 5, and you ate at McDonald's.

--What fun you had riding the race track at Disney World.

--How about the time your Dad showed you how to shave?

--Remember when you broke your collar bone chasing the balloon you put out the bedroom window then ran downstairs to catch it.

==Your law school graduation speaker was Clarence Thomas. I said, "Who is he?" The rest is history.

--How proud I was of your accomplishments (list them).

Might you have it in you to write a poem?

Write each child a separate letter. Be sure to remind them to care for each other. Put each letter in a sealed envelope with your child's name on it. Put the letter(s) with your will, where they will be found and given to them by your spouse, proxy or estate lawyer or other designated person.

CHECK OUT NEW FEATURE ON WEB SITE

The next time you visit the FCA of CNY website (fcacny.org), take some time to look at a new page called Special Events.

There we will list dates and times of upcoming FCA of CNY happenings such as a zoom Death Café or a workshop in obituary writing.

YOU CAN HELP US GROW

Share this newsletter with friends and family. It's a good way for potential members to discover what we are all about. Tell people about our website

(fcacny.org) where they can read previous newsletters, study the price survey and discover valuable resources they can read online or download.

We would be happy to send you copies of our brochure that explains the mission of FCA of CNY and contains a simple application form to fill out and send in.

Do you belong to a social or professional or religious organization that might want members of our board to come talk and answer questions? We stand ready to do that at your request. Just contact any member of the board or leave a message on our voice mail (315-446-0557).

QUESTIONS AND ANSWERS BY LANNY FRESHMAN

(We're starting a new recurring column that features questions on any end-of-life issue you have. Send your question(s) to our PO Box 67, DeWitt, NY 13214)

Q: I recently had breakfast, (socially distanced of course), with two friends. The subject of end of life came up and then the question of embalming. One friend was adamant that it is required, and one said- this isn't ancient Egypt. Can you help us? Is embalming required or not?

A: The short answer is no. Of course the short answer has exceptions. But first a few words about embalming. Embalming is the science and art of treating human remains to FORESTALL decomposition. The key word here is, forestall. Embalming will slow the process but decomposition is inevitable. Although we think of Egyptian mummies as being the origin of embalming, the practice actually dates to 5,000-6,000BC in what is today's Peru and Chile. Mummies exhumed from Egyptian pyramids and Alpine glaciers may be preserved to a degree, but they certainly do not appear as they did in life. Present day methods of embalming may preserve the appearance of a cadaver for a decade, but the process is not meant to last for centuries or eternity.

Modern day religions, with certain exceptions, permit embalming, but none require it. Embalming became common in the United States during the Civil War, when many soldiers died far from home and embalming allowed for a degree of preservation during the often long process of returning the deceased's remains to their family.

Some funeral homes may not permit viewing of the body if embalming is not performed, but if the funeral is soon after death and if refrigeration is available on site, many funeral homes will allow non-embalmed open viewing.

In summary: embalming is not a religious or legal necessity. Some families may find that the process allows them some peace to see their loved one much as they looked in life. Other families may prefer to see the reality of death.

Embalming and cosmetic preparation of the deceased is a skilled, complicated and expensive process that is solely the family's choice to have performed or not. Friend number two is correct.

HELP WITH FUNERAL COSTS: VETERANS AND THE INDIGENT

Veterans. All veterans can be buried free at one of 150 veterans' cemeteries including a headstone or a marker. Spouses or minor children may also be eligible. Assistance may also be partially available for local burials, including gravestones or markers. There are restrictions. Visit funerals.org or call Toll free at 1-800-827-1000.

Indigents. If you or an acquaintance are financially indigent, you may apply for assistance from Onondaga County. (ongov.net/dss) (see 2016 Indigent Burial Informational Application.pdf, County of Onondaga, Department of Social Services-Economic Security (You can also send an email YevetteMercer@dfa.state.ny.us for application form.) You may be reimbursed \$2,220 for either burial or cremation, but not after funerals have already been arranged, and there may be restrictions.

Joel Potash

Get a Bag full of Senior Services

Funeral Consumers Alliance of CNY information will be given out at the new Fayetteville and Camillus Senior Fair in a Bag events coming soon. People 55+ (pre-pandemic) usually went to senior information fairs in their communities to get information on services in their area. For this new COVID19 era we've come up with Senior Fair in a Bag events. All of the information that was normally available at the fair is now placed in a bag and given to you in the trunk of

your car. On Wednesday, Dec. 16 from 11am – 1pm stop by the Fayetteville Senior Center at 584 E. Genesee Street, Fayetteville NY for a bag full of information we'll put in your trunk – contact free! Community Living Advocates is also facilitating a Camillus Senior Fair in a Bag event Wednesday, January 13th from 11am – 1pm at the Camillus Senior Center. Please stop by one of them.

Are your end-of-life preferences up to date? This is a good time to check and make sure. If you would like a new Preferences form, send us an email or letter.

Cup of Life and Death

Tibetans have a custom of turning over their cup before going to sleep,
Signifying not just the end of the day, but the end of one's life.
In the morning, we first think I am alive, I can see, I can hear, I can feel.
Then we turn the cup right side up.
My new life begins, and I am ready to receive.

Yongey Mingyur Rinpoche

THANK YOU FOR YOUR CONTRIBUTIONS

We rely on your donations to continue the work of the organization. We thank these members who made contributions since the last newsletter:

Catherine Bart-Patterson, Johanna Biagiarelli, William Billingham, Mark Briggs, Robert Coye, John Ellis, Jane Feld, Peter Garner-Richards, Nan Gartner, Michael Goins, Jane Guiles, Elizabeth Haswell, Joyce Homan, Ann Lewis, Coy Ludwig, Deborah Mitchell, Leslie Monostory, Margaret Muller, Thomas O'Connor, Mildred Owens, Caroline Palmer, Audrey Salzman, Vicky Schipper, Scott Shablak, Janet & Warren Solomon, David Tatham, Ann Tussing, George Ward, Jr., Richard Weiskopf and Linda DeStefano.

I want to support the work and mission of the FCA of CNY. Please find my check enclosed in the amount of \$_____.

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