

THE FUNERAL CONSUMER SOCIETY OF COLORADO
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NEWS & VIEWS

FCSC NEWSLETTER
NOVEMBER 2009

FCSC MISSION STATEMENT

We help families of members find cost-efficient cremation, funeral and burial services by referring them to our contract providers. Our purpose is to inform the public on issues regarding the funeral industry.

Whom do you know...

who has not heard of **FCSC**? You do your friends and family a favor by informing them of the services this society provides. Ask if they would like more info, either by one of our mailings or by looking us up on our Web site: www.funerals.org/affiliates/colorado, Call 303-759-2800, or write to: **FCSC, 4101 E. HAMPDEN AVENUE, DENVER, CO 80222-7262.**

Please check the address label for your Dues Date. If this date is past, or coming up soon, you must renew your membership now to remain active. Voluntary contributions are always appreciated.

Funeral Consumer Society of Colorado Annual Meeting

The Annual Meeting of The FCSC was held at the First Universalist Church in Denver on May 2, 2009.

Nancy Persons discussed House Bill 1202 with members of the group. Legislation is a very long process. This year's bill is similar to others introduced in the past 5 years and, again, has more to do with the funeral industry than with consumers. It seems written to stifle any competition coming into the area and perhaps choking out small operators. It does provide a venue for complaints about the industry, which the funeral directors' organization say are many, but with no place to go, are not voiced and/or not recorded. The Board was invited to a hearing on March 18, 2009 which was attended by members of the Funeral Directors' Association, our Society, Natural Transitions, the Department of Regulatory Agencies, an independent funeral director who, very succinctly, opposed the bill, and others. Requests for changes in wording were typed and given to Nancy Todd, the Bills' sponsor in the House. Most opponents were heard. No other notice was given of hearings except by internet and it meant keeping in touch daily. Several senators requested that the bill be tabled but this did not happen. As of this meeting, there is one more Senate vote to be heard and it will likely pass.

Membership status stands at 3467 Life Time Members (they paid dues once at the beginning of their membership), and 549 Dues Paying Members (they pay dues every two years.) This brings us to a total of 4016 members. The Colorado Society lost 69 members by death or resignation this past year. The Treasurer reported a balance of \$10,300.00 with bills to pay which will take it to \$9,900. Because of the large number of Life Members, the organization is kept afloat by generous contributions.

A question was asked about why the Society does not support House Bill 1202. The answer given was that this would have the effect of stifling competition for any new funeral establishments and crematories. The language in the bill is very vague in places and has the potential for jeopardizing “green” burials and the selling of funeral goods at places other than funeral establishments.

Incumbent candidates for reelection to the Board were introduced. These are Jay Jones, Stewart Fleisher, Jim Taylor and Lura Williams. Larry Clark, a new volunteer for the telephone program, agreed to run for the Board. Jane Johnston, a former Board member, volunteered to be considered for this new term. It was moved and seconded that this slate be approved. The motion passed.

There was a question about pre-paying for funerals and cremation. Stewart Fleisher answered this by saying that in general this is discouraged by both the Colorado and National organizations for several reasons. There have been too many instances of misplaced money, funeral establishments that no longer exist when the need arises, etc.

The membership is urged to consider an invitation to serve on the Board of Directors. Our officers are: President Jan Eccher; Vice-President Nancy Persons; Secretary Lura Williams; and Treasurer Jim Taylor.

The following two articles are recaps of the speakers at the Annual Meeting:

Presentation #1

Deborah and Jason from [Pridemark Paramedic Service](#), filling in at the last minute for Jason Kotas, made an admirable presentation of their job descriptions as Emergency Medical Technicians and Deborah, additionally, as a Paramedic and Dispatcher.

EMT's have a semester of training in basic life support which includes airway support and also some medication administration. Training for a Paramedic is additional to that of an EMT and includes 1200 hours of class room attendance and 750 clinical hours on ambulance runs. Continuing education hours are required each year and Paramedics must recertify every year in “ACLS,” (advanced clinical life support). If they are certified to do Pediatrics, they must also recertify in that specialty.

Deborah and Jason went over the questions that would be asked of a 911 caller, what are charges and who responds for calls, procedures for “Do Not Resuscitate” desires (an original DNR order is needed), “medical alert systems”, and transportation in emergencies.

This was an interesting presentation. As members of the Board, familiar with the bill to regulate the Funeral Industry (still working its way through the Colorado House and Senate), noted that 1200 hours of class room work and 750 hours of clinical work are required of beginning Paramedics as against the 4000 hours of proposed internship before a Cremationist may be called by that title in the current proposed legislation—House Bill 1202!

Presentation #2

Stewart Fleisher, Society Board Member and an Estate Lawyer, spoke about some recent updates in estate planning, with topics including: (1) the rules regarding IRA accounts after death of the owner, including the “stretch IRA” rules. (2) The federal annual gift tax exemption (\$13,000) and the federal estate tax exemption (\$3.5 million) under existing law. (3) The Colorado Probate Code, including the current exemption (\$50,000) from probate through the use of the small estate affidavit, and how to handle an insolvent estate. (4) Second marriage planning, including the use of trusts and “contracts to will”, and why it is important to update -or at least review -your documents whenever you go through a divorce or remarry; and (5) protecting your children's inheritance from creditors, divorcing spouses, and the IRS. Stewart stressed that it is VERY important to seek professional advice with estate planning, and to review beneficiary designations, update one's wills, review all joint tenancies, and fill out new beneficiary forms as needed. A relatively new instrument which can be used to transfer real estate at death is the

Beneficiary Deed. It must be filed before the death of the owner. It generally does avoid probate, but there can be problems with multiple beneficiaries, and should be done with the advice of an attorney.

As in the past, his presentation, though new and different, had very valuable information and was enjoyed by all present. Members are welcome to call his office (303-488-9888) to ask that a copy of his handout be mailed to them at no charge. Stewart also mentioned the numerous free reports (but not the annual meeting handouts) available at his web site: www.AATEELA.org (Click on member profiles, click on Stewart Fleisher).

Update on House Bill 1202

House Bill 09-1202, Registration of Funeral Homes and Crematories was passed and signed by Governor Bill Ritter on June 4, 2009. The effective date of the bill was July 1, 2009. Legislation establishing the requirement of all Colorado funeral homes and crematories to register with the Department of Regulatory Agencies (DORA) will begin on January 1, 2010. The law provides a level of oversight and basic standards of practice for funeral homes and crematories in Colorado. The new legislation impacts the requirements of registration and those who have violated Colorado laws, rules and regulation applicable to funeral home and crematory businesses. For additional information contact the Colorado Office of Funeral Home and Crematory Registration, 1560 Broadway Suite 1350, Denver, CO 80202, Telephone: 303-894-7800 or email www.dora.state.co.us/funeralhome-crematory.

FCA's Josh Slocum Testifies in Congress

"Break out the champagne - after years of work we've convinced Congress to introduce a bill that would expand the Federal Trade Commission's Funeral Rule to cemeteries, crematories, monument dealers, and casket retailers! This is the goal we've been pushing for since the 1970s, when we helped enact the first version of the FTC Funeral Rule. As you know, the Rule gives grieving people the right to accurate prices, honest disclosures, and the right to buy only the funeral services they want. But, they enjoy those rights only at the funeral home. This bill changes that." *Taken from Josh Slocum's summary to FCA members.*

[The Bereaved Consumer's Bill of Rights Act of 2009](http://www.funerals.org/newsandalerts) sets national standards for the protection of funeral and cemetery consumers. It strengthens and expands the Funeral Rule, which currently applies only to funeral homes, to include cemeteries. The Bill requires the FTC to enact rules that will: **give cemetery consumers accurate prices before the sale and the right to buy only the goods and services they want; bar cemeteries from forcing families to buy entire packages of goods or services, disclose rules, regulations, and consumer rights, keep accurate records of all burials sold, and bar cemeteries from lying about the law.** Read about the bill at: <http://www.funerals.org/newsandalerts> and click on "[Congress Introduces Bill ...](#)".

Josh compiled complaints from around the country, and delivered 10 pages of testimony to the House Subcommittee on Consumer Protection July 27. Soon after, Congressional staff asked him to offer suggestions on draft bills to beef up funeral consumer protections. He says nearly all the concerns he offered in FCA's name were addressed in the bill introduced last Friday, September 25.

A great way you can help would be to collect stories and consumer complaints you know about and e-mail them to josh@fca.org. FCA is the only national federation that can stand up and lobby for the rights of the dead and bereaved. Your [tax-deductible support](#) can make it happen.

Compassion & Choices

The organization (formerly the Hemlock Society) is the nation's oldest nonprofit working to expand end-of-life care and choice and provides service to all, members and non-members. It offers support to individuals and families for choice and comfort at the end of life. C&C promotes informed end-of-life decision making by educating the public and advising health care professionals and devotes itself to creative legal and legislative initiatives to secure comprehensive and compassionate options at the end of life. C&C has chapter meetings in Denver and Boulder several times a year. Like the Funeral Consumer Society, this organization helps families in times of need. If you would like to attend a meeting or join their organization, call their national organization in Denver at 303-639-1202 or 800-247-7421, or visit their web site at: www.compassionandchoices.org

FYI:

There is an article in the October 2009 AARP Bulletin on the ***High Cost of Dying***, showing national average funeral costs of over \$7,000, not including cemetery costs. [Check it out](#) at www.aarp.org.

Need a Guest speaker?

For those of you who belong to organizations that plan monthly meetings, FCSC can provide a guest speaker who can present a program (half hour to one hour) regarding basic information of our organization, "End of Life Issues" or "Being a Wise Consumer Regarding Cremations and Funerals". There is no charge for this; please call our office, 303-759-2800.

FCSC CONTRACT PROVIDERS

and FCSC member prices (as of Oct. 2009)
Note: All direct burial prices *include* a minimum casket. Basic funeral and graveside service prices do *not* include a casket. Funeral followed by cremation includes rental casket. Contact the provider for more information or prices for other services.

Stork Family Mortuary

1895 Wadsworth Blvd.
Lakewood, CO 80214
303-237-5350

direct cremation with no services: **\$775**
direct cremation with memorial services: **\$1155**
direct burial, no services: **\$1155**
graveside services: **\$1175**
traditional services: **\$1530**
funeral service with cremation: **\$1875**

Bowling Family Funeral Home

8252 Iris Court
Arvada, CO 80005
303-420-0290

direct cremation, no services: **\$700**
direct burial, no services: **\$1500**
basic traditional funeral: **\$1600**
graveside service: **\$1300**
funeral, cremation after: **\$2000**

M.P. Murphy & Associates Funeral Directors

4984 Idylwild Trail
Boulder, CO 80301
303-530-4111

direct cremation, no services **\$995**
direct burial, no services: **\$1475**
basic traditional funeral: **\$3580**
graveside service: **\$3380**
funeral, cremation after: **\$3580**
(Less 15% of all prices for members)

Bohlender Funeral Chapel

121 W. Olive St.
Fort Collins, CO 80524
970-482-4244

direct cremation- no services: **\$995**
direct burial-no services: **\$1495**
traditional funeral: **\$1600**
graveside services: **\$1395**
funeral-cremation after: **\$2100**

Cappadona's Alternative Cremation & Funeral

1020 East Fillmore
Colorado Springs, CO 80907
719-520-1817

direct cremation, no services **\$825**
direct burial, no services: **\$1645**
basic traditional funeral: **\$1840**
graveside service: **\$1540**
funeral, cremation after: **\$2315**

If you have changed your mailing address, please notify us by sending the form below (or by email) to: FCSC, 4101 E. HAMPDEN AVENUE, DENVER, CO 80222-7262 **You can also use this form to pay dues, or to make a donation** to the Society to keep us financially strong. If you know someone who is not a member, they can use this form to join.

Member Name(s): _____

Please check appropriate box: I am a current (____) new (____) member of FCSC.

Old address: _____

City, State, Zip: _____

New address: _____

City, State, Zip: _____

I would like to make a donation to the Society in the amount of: _____

Enclosed are my dues for the next two years: (\$10 per adult member) _____

Please send an FCSC information brochure and application to: