

THE FUNERAL CONSUMER SOCIETY OF COLORADO
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NEWS & VIEWS
(Published bi-annually in April & November)

FCSC NEWSLETTER
FALL 2016

FCSC MISSION STATEMENT

Our mission is to inform and educate consumers on significant end-of-life issues.

ADDRESS CHANGE !!!

As you might have noticed, our new address is **FCSC, PO BOX 4743, GREENWOOD VILLAGE, CO 80155-4743**. The phone number is the same as before. The Board now has its monthly meetings at the Englewood Library. Potential sites for our May, 2017, Annual Meeting are being researched, and a final choice will be announced in the April, 2017 Newsletter. Our previous location, the U.U. Church, is being renovated.)

Whom do you know...

Who has not heard of **FCSC**? You can 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 website: <http://funeralconsumercolorado.org>, Call 303-759-2800, or write to: **FCSC, PO BOX 4743, GREENWOOD VILLAGE, CO 80155-4743**

Our officers are: President, Jan Eccher; Vice-President, Grant Steffen; Secretary, Mary Putnam; Treasurer, Jim Taylor. Other Board members are: Anthony Bowerman, Larry Clarke, Judy Taylor, Barbara Wagner, Lewis Dunlap.

Are Your Dues Now Due?

Please check the address label for your Dues Date (DD). If this date is past, or coming up soon, you must renew your membership now to remain active.

FCSC's Website

Check our website (<http://funeralconsumercolorado.org>) for changes and additions. These are listed on the bottom of the home page for members to check without viewing the whole site. There are video interviews of Board members, done by our Board member and videographer, Larry Clarke. We welcome you to view our website and share it with your friends and relatives; the site has much comprehensive information plus links to other websites that can answer many questions you might have. Our bi-annual Newsletter, which contains updates on current news and Colorado legislation, is also available on our website.

2015 Board Meeting News

At the Annual Meeting one and one half years ago, Jan Eccher, FCSC's President, asked those present for ideas of how we might best use our Treasury for our mission of education. Suggestions included:

- *Have a booth at the Senior Colorado Law Days
- *Become a participant in Bemis Library's information on aging
- *Have a booth at resource fairs, such as Buck Rec Center and Malley Sr. Rec
- *Be a sponsor for Colorado Public Radio ("CPR")
- *Make videos for possible showing on YouTube and Facebook
- *Place an ad in the obituaries section of newspapers
- *Arrange for feature articles on FCSC in newspapers

Since then, the Board has been busy vetting these suggestions and implementing some. We have provided booths at three local Resource Days, attended out-of-town conferences both to provide and to gather information, and we've conducted outreach educational programs. Board Members have spent an extraordinary amount of their own time to provide the public with much valuable information, and we will continue to work for you. If you have any other ideas, let one of us know; come to a Board meeting and share your ideas.

We remind everyone that they are welcome to attend any of our Board meetings. These are generally held at 10:00 AM on the fourth Thursday of the month. Check with one of our Board Members for an exact date. We are currently meeting at the **Eglewood Public Library, US 285 & Inca.**

Revised Handbook: FCSC has completed a revision of its member 55-page Handbook. The booklet is issued to all new members as part of their membership package. **Anyone can purchase a copy for the price of \$10.00.** Order from FCSC, P.O. Box 4743, GREENWOOD VILLAGE, CO 80155-4743 or order one through e-mail: fucosoco@yahoo.com. An electronic version of the Handbook (about 60 pages) can be ordered for \$1.00.

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, but donations are graciously accepted; please call our office, 303-759-2800.

Vice President Grant Steffen is our current Outreach Person. He has given many presentations to various groups in the Denver Metro area, and now with agreement from the Board he is able to extend the program to include other parts of Colorado. This will greatly help people in outlying communities to understand FCSC's mission: ***"To inform and educate consumers on significant end-of-life issues"***. The Society is working to add Contract Providers from more distant parts of the state.

Information on Legislative News

Proposition #106 will be on the November, 2016 ballot. It was placed on the ballot through the signature-collection process that amends the state statues if passed. Voters will decide whether a terminally ill adult should be allowed to take a prescribed drug to cause his or her death. If passed, Colorado will become the sixth state to give terminally ill adults control of their deaths. With many thousands of signatures, an organization named YES worked to remove the word "suicide" from the text of Initiative #145. All voters should have received the "2016 State Ballot Information Booklet" (known as the "blue book"). Analysis on this issue, both for and against, is on pages 43 through 45.

Board member Grant Steffen, a retired physician, has given the Board a summary of Proposition #106 titled "Access to Medical Aid-in-Dying Medication":

- If a patient requests a prescription which would cause death, a licensed physician must declare that the patient has six months or less to live.
- The patient must be determined by a physician to be competent to make this decision.
- The patient's primary doctor must discuss the decision alone with the patient in order to avoid coercion from family members.
- The doctor must inform the patient of the option of using Hospice.
- If a particular physician does not want to be involved in this decision, he/she is obliged to find another doctor who is willing to participate.

NOTE: FCSC takes a neutral position on Proposition #106, and will provide information on both sides of this issue. End-of-life issues are also addressed in our Handbook.

Barbara Wagner, FCSC's Education Director, attended the Vital Statistics One Day Conference in September; she found it very worthwhile, having attended several sessions. Barbara brought back several pieces of information for Board members, one of which was a page showing the positions of four different entities, both for and against **Proposition 106**. These are:

1. The Colorado Blue Book: <https://www.colorado.gov/pacific/cga-legislativecouncil/ballotblue-book>

2. Colorado Medical Society: <http://www.cms.org/articles/statement-by-cms-president-elect-katie-lozano-md-facregarding-ballot-prop>
3. Yes on Colorado End-of-Life Options: <http://COendoflifeoptions.org>
4. Coloradans Against Assisted Suicide: <http://noassistedsuicideco.org/>

To look at a summary of Legislative Bills that have recently been introduced or acted upon in the Colorado Legislature, go to: www.leg.state.co.us

Again, because FCSC only provides information and education, we take a neutral position on these legislative issues.

FCSC Annual 2016 Meeting

On May 7, 2016, FCSC held their annual meeting with three speakers: Stewart Fleisher, John Lantz and Lynn Weitzel. Below is a summary of their talks:

Stewart Fleisher, Estate Attorney and former Board Member

Stewart presented a comprehensive analysis of estate and gift taxes. The highlights include the following:

There is no Federal Estate Tax if the deceased's estate is valued under 5.45 million dollars. However, even with an estate over that amount a deceased's spouse can file a Federal Estate Tax Return, to be eligible for an exemption.

If an estate is over \$64,000, probate is normally required. Probate can be avoided if the owner of that estate ensures, ahead of time, that each asset includes a statement of 'transfer on death' (TOD). All investments, IRAs, insurance policies and even the deeds on real estate and automobiles must include this designation.

Currently, gifts of under \$14,000 per year are not subject to a gift tax.

Stewart answered many questions from attendees. In addition, Stewart presents a seminar titled "The World of Taxes."

John Lantz, Lawyer, President of the Georgia Memorial Society, Board Member of the Funeral Consumers Alliance

John explained the concept of "uniquely vulnerable," a theory originally advanced by Josh Slocum, Director of the Funeral Consumers Alliance. This vulnerability arises from five situations which regularly co-exist upon a death:

- Our society's reluctance to discuss death
- The secrecy of the funeral industry
- The pressing need to act quickly when someone dies
- The emotional intensity involved
- The urgency of time when an executor is required to make quick decisions; e.g. disposition of body, obtaining death certificates, where to have a funeral or memorial.

FCA's new educational thrust will be to teach how to move from being "uniquely vulnerable" to "uniquely purposeful." John hopes alliance groups will do the same.

John also highlighted the evolution of the funeral industry. Cremation is rapidly becoming very popular. But that choice has a residual downside. Traditional funerals meet

many needs: social, spiritual, emotional and religious. Cremations do not. Many cottage industries are popping up to fulfill these needs.

Lynn Weitzel, President of Compassion and Choices

This organization is one of those cottage groups. Compassion and Choices stresses support, education and advocacy. The group is working to put a Ballot Initiative on this November's ballot, and they will need 160,000 signatures by August 1, 2016 to succeed in their effort. Obviously, they will need many volunteers to get those signatures.

Their bill - "End of Life Options" - will allow a terminally ill person to opt to self-administer a lethal prescription from an attending doctor. The rules would be strict. The major rules are: the attending doctor would be required to sign a statement that the patient has less than six months to live; if the patient is mentally ill, a psychologist would also have to sign a statement; the patient must take the prescription him/herself; the death certificate would list "underlying disease," not suicide, as the cause of death.

Compassion and Choices strongly advocates for Advance Directives. They urge that a lawyer be used to write these directives. They feel it is extremely important that people write advance directives to be included with one's will.

Mike Roberts, Director of LifeCycle Consulting, LLC, another of those cottage groups, gave a brief description of his consulting business.

Because Compassion and Choices is not a 501C-3 organization, they are not allowed to be politically active. Therefore, they have disbanded and reorganized as Letting Go With Dignity so they can promote their bill for voting.

New Board Members

In May at the Annual Meeting, the members voted for **Barbara Wagner** to become a new Board member. Barbara is the Research Librarian at The Access Point, serving clients' information needs since 1980. She had a 50-year career in specialized libraries, most recently at the US EPA National Enforcement Investigations Center. She is a Colorado "semi-native" and a long-time member of the FCSC. She will help publicize its services to the public, and bring educational items to the Board.

Then at the September Board meeting, **Lewis Dunlap** was voted in to become the 9th Board member. Lew is a retired Unitarian Universalist Minister. He is also a retired U.S. Air Force Chaplain. In the early 80's, he was a co-founder of Hemlock Society in Colorado, which later was re-named nationally as Compassion & Choices. He and his wife, now deceased, greatly benefited from Stork Family Mortuary, one of FCSC's Contract Providers.

Humor

Women who carry a little extra weight live longer than the men who mention it.

I don't know how I got over the hill without getting to the top.

Executors of estates are urgently advised to note that the deceased must have been a member of FCSC for at least one year in order to be eligible for the contracted price on services from a contract provider mortuary.

FCSC Contract Providers

FCSC member prices (as of Oct. 2015): **Note**---All direct burial prices *include* a minimum casket. Basic funeral and graveside service prices do *not* include a casket. Funerals followed by cremation include 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 or viewing: **\$925**

direct cremation with memorial services: **\$1,445**

direct burial, no services: **\$1,395**

graveside services (plus casket): **\$1,575**

traditional services (church or chapel) + casket: **\$1,890**

ship out charges (no casket plus airfare) **\$995**

funeral service with cremation after: **\$2,175**

Bohlender Funeral Chapel

121 W. Olive St.

Fort Collins, CO 80524

970-482-4244

direct cremation- no services: **\$995**

direct burial-no services: **\$1,495**

traditional funeral: **\$1,600**

graveside services: **\$1,395**

funeral-cremation after: **\$2,100**

M.P. Murphy & Associates Funeral Directors

7464 Arapahoe Rd Suite A-3

Boulder, CO 80303

303-530-4111

Mail to: P.O. Box 21450, Boulder, Co 80308-4450

direct cremation, no services **\$995**

direct burial, no services: **\$1,475**

basic traditional funeral: **\$3,580**

graveside service: **\$3,380**

funeral, cremation after: **\$3,580**

(Less 15% of all prices for members)

Cappadona Funeral Home, Inc.

1020 East Fillmore Street

Colorado Springs, CO 80907

719-520-1817

Mail to: P.O. Box 8151, Colorado Springs, Co 80933

direct cremation, no services **\$825**

direct burial, no services: **\$1,645**

basic traditional funeral: **\$1,840**

graveside service: **\$1,540**

funeral, cremation after: **\$2,315**

If you have changed your mailing address, please notify us by sending the form below (or by e-mail) to: FCSC, PO BOX 4743, GREENWOOD VILLAGE, CO 80155-4743. **You can also use this form to pay dues, or to make a donation** to the Society. 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: _____

E-mail Address: _____

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: