

**Spring
2023**

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**Funeral Consumers Alliance
of the Virginia Blue Ridge**



FTC -Waiting on the Federal Trade Commission

Many thanks to the people who commented on the suggested changes to the Funeral Rule. Many people believe that the Funeral Consumer Alliance started with Jessica Mitford's book, *The American Way of Death*. The People's Memorial Society, established around 1950, claims to be the cradle of the consumer movement. Mitford's book on the excesses of the funeral industry could better be seen as the impetus for the Funeral Rule. The Federal Trade Commission recognized negative aspects of common funeral home practices and established rules in order to assist the consumer. These rules included making price lists available to those who asked.

This is where our FCAVBR's mission to educate people and encourage end-of-life planning becomes important. If you don't know to ask, you won't receive the benefit of the Funeral Rule. We are hoping that we have done our last survey of Funeral home prices (known as the GPL - General Price List). One of the suggested changes is to require any Funeral Home with internet access to post their GPL on their website or send an email copy when requested.

Another change that we are hoping is accepted is the inclusion of Cemeteries in the Funeral Rule. You may see our most recent Funeral Home Price survey (2022) and Cemetery Price survey (2021) on our website: <https://www.fcavbr.org/surveys>.

Amazon no longer Smiling

We are grateful for all the people who support our mission, and especially all the contributions we received this year. Several people use the Kroger Community Awards program to increase their giving. If you shop at **Kroger**, you can sign up through Kroger Community Awards to give a percentage of your bill as a donation to FCAVBR. To do so, go online and log into your Kroger account at <https://www.kroger.com>. When asked to select the organization to receive your rewards, enter **TK761**, or type in our full name. Unfortunately, the similar program, Amazon.Smile, that was paired with purchases made at the Amazon website, has been discontinued.

FCAVBR opportunities

*Without
Volunteers
the
World
would
Stop
spinning*

Board Member

Would you or someone you know like to join our Board? It meets monthly to do the day-to-day work of FCAVBR. Our meetings last one hour and this is an opportunity to serve as well as learn. Our meetings are open to all.

We do not make decisions for others or have an agenda other than keeping consumers informed and providing our information at no cost. If you have a name to suggest to our nominating committee, please call 540-953-5589 or send an email to fcavbr@gmail.com .

Monitor Legislation Contact Legislators

Being aware of what legal changes are occurring in our state is something that behooves us all. The FCAVBR tries to actively monitor the actions of the Virginia Legislature when it is in session.

When we identify a bill that could have a negative impact on consumers, contacting the legislators involved has had an effect on that legislation.

Some bills from the past session are described below.

Of interest in the 2023 Virginia General Assembly bills were the following:

- SB 1487-- Passed to House--Defines alkaline hydrolysis (AH) and outlines statutes regarding AH, hydrolyzed remains, and registration requirements for AH providers. Grants Board of Funeral Directors and Embalmers inspection powers over AH providers and operations. Passed in Senate and still being read in House as of early March 2023.
- HB 1817--In the case of unclaimed body, permits seizure of a decedent's nonprobative assets--instead of only estate assets--to cover the costs of disposition. Passed in House and Senate.
- HB 2244--Expands disbursement of funds available for maintenance of Historic African American Cemeteries and Graves to include previously overlooked markers in the total count which determines funding. Passed in House and Senate.

**Thank you is something we can
never say too often**

Susan & Bill Baker

Fred & Joene Burroughs

Douglas Cannon

Carolyn Castle

Louise Chagnon in memory of Ronnie Garvey

Darrel & Sharon Clowes in memory of Isabel Berney

Frank & Marilyn Dupont

Dorothy Dykers

LouAnna Epley in memory of Carl Epley

Nancy Felch in memory of Edwin Felch

Lisa Garcia in memory of Isabel Berney

Eugene & Nancy Gardner in memory of Isabel Berney

Lester Gillespie & Martha Taylor

Richard & Marilyn Hinnant

Charles & Mary Houska in honor of Isabel Berney

Crosby Houston in memory of Isabel Berney

Terry Lynn Howard in memory of Isabel Berney

Donald & Juanita Linzey

Jim & Anna Lo Jacono

Richard & Cynthia Luke

William & Linda Mashburn

Marie Magon in memory of Louise, Norbert and Jean Magon

Bert Milburn in memory of Isabel Berney

Franklyn & Bonnie Moreno

Judith Nelson Jerome & Ruth Anne Niles

Wava & Kenneth Osborne in memory of Dorothy Osborne

Emmett Lee Peake & Shirley Cook

Cornelis & Jacoba Pieterman in honor of the FCAVBR

Patricia Polentz in memory of Isabel Berney

Thomas & Denise Reavis

Michael & Virginia Reilly

Carolyn & Donald Rude

James & David Shotts in memory of Josie Shotts

Joyce Smith

Inga Solberg

Arville & Betty Stanley in memory of their son, Larry

Peter & Susan Stazen

Arlene Stevenson-Bayer in memory of Dr Alan Bayer

Mary Ann Stripling

John & Rauna Surr in memory of Isabel Berney

Alexandra Taylor in memory of Frank Summerside

Joanne Watson in memory of Robert Watson

Alison Wilson in memory of Harriett Cooper

The David Jenkins Fund

When all these people contribute to the Funeral Consumers Alliance, it validates the importance of providing information about end-of-life planning. Death is not “if” but is “when”. And “when” it happens, planning is one more gift we can give to our family and ourselves. Thanks to all these donors, the FCAVBR can continue to help achieve this.

Raymond & Linda Plaut

Helen Renqvist





When I am dead my dearest

By Christina Rossetti

*When I am dead, my dearest
Sing no sad songs for me;
Plant thou no roses at my head,
Nor shady cypress tree:
Be the green grass above me
With showers and dewdrops wet;
And if thou wilt, remember,
And if thou wilt, forget.*

*I shall not see the shadows,
I shall not feel the rain;
I shall not hear the nightingale
Sing on, as if in pain:
And dreaming through the twilight
That doth not rise nor set,
Haply I may remember,
And haply may forget.*

Right to Die in Oregon Accessible to Out-of-State Residents since March 2022

Since Oregon enacted its Death with Dignity Act in 1997, residents of Oregon have been “allowing terminally ill individuals to end their lives through the voluntary self-administration of a lethal dose of medication, expressly prescribed by a physician for that purpose” (FAQ. Death with Dignity Act {DWDA} Oregon Health Authority. www.oregon.gov).

According to an NPR report in March of 2022, Oregon no longer limits this option to residents of the state. Terminally ill individuals with less than 6 months to live, age 18 and older, from out of the state who cross state lines into Oregon, may pursue their right to die by meeting the requirements outlined in Oregon’s DWDA.

This decision arose out of a lawsuit brought by Dr. Nicholas Gideonse (an advocate with Compassion and Choices), who “contended that restricting the right to die by state lines violated Oregon’s Death with Dignity Act and the U.S. Constitution” (Shavarum, www.npr.org). There are eight other states--California, Washington, Montana, Colorado, New Mexico, Vermont, New Jersey, and Maine--and Washington D.C. with Death with Dignity laws. They are being encouraged to change their residency requirement as well.

Since the law went into effect in 1997, 3280 prescriptions for assisted suicide have been written, however, only 2,159 people elected the option to die with medical aid. (Physician-Assisted Suicide Fast Facts, www.cnn.com, May 2022). Bills in favor of the “right to die” in Virginia were proposed in 2022 and 2023, but neither made it out of committee. If you feel this should be an option for end-of-life planning, consider contacting your legislators.



A “Different” kind of Funeral

An FCAVBR board member recently participated in a “Green Burial” and is sharing her experience:

A friend decided that her husband, who had been an avid gardener from the age of twelve, deserved to be returned to the earth. She chose the nearest option, Forest Rest Natural Cemetery in Boone’s Mill, about an hour from Blacksburg.

What constitutes “green” may include a whole range of actions. The strength or skill to dig a grave, to lift a body, or to prepare a body for burial can be a challenge! Although Forest Rest does not require collaboration with a mortuary, the friend found it easiest to arrange for a local funeral home to prepare and transport the body.

A small group gathered to follow the mortuary hearse to Forest Rest—just a little procession of three cars. Forest Rest had ready a rustic wooden cart. The deceased, wrapped in a simple shroud, was transferred to the cart for the short trip to the gravesite in a wooded area while the rest followed on foot.

A few chose to place loving hands on the shroud, while others stood back respectfully. Two women brought flowers from their gardens; two brought cameras. The requested music was played on a cellphone and small speaker, which gave surprisingly good sound in the glade. Invited to speak, each guest read a poem or told a story, some of which were very funny. As the phone played Wagner’s *Liebtestod*, the body was lowered into the grave. Flowers and small handfuls of soil were tossed in.

The whole experience, gently guided by the staff counselor, felt comfortable, intimate, and spontaneous.

Thanks to the following who contributed to the preparation of this newsletter

Joene Burroughs Kimberly Marye Linda Plaut Ray Plaut

Dianne Rencsok Megan Rencsok Sandra Schlaudecker

{In the Summer newsletter there will be more information on green burial

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The **tax implications of being widowed** are often not considered. This is one of many reasons not to make any major financial decisions immediately.

The year in which a spouse dies, tax status is Married Filing Joint(MFJ). The following year, tax status Single means your deduction is half of MFJ. Thus your tax responsibility amount will be greater unless income is greatly reduced (For taxpayers with children, the deduction is about 2/3 MFJ).

Loss of income may require using funds from savings or retirement accounts. If there is an IRA you must make a choice between rolling it over into a survivor's IRA account or accepting the tax responsibility for the amount received.

If a principal residence is sold, up to \$250,000 profit will not be taxed. Until 2 years from the date of death, the married discount is \$500,000. (e.g.- if your house cost \$200,000 and sold for \$400,000, "profit" is less than \$250,000.) A residence is considered joint property. There are many other considerations, although not usually tax related, for property only in the name of the deceased.

The deadline to file your taxes for Tax Year 2022 is April 18, 2023.