

THE TOLLING BELL

FALL 2008

Helping People With Disabilities Can Help Your Business

Part 2

In the first issue of our newsletter, we discussed the challenges facing persons with disabilities who want to attend memorial services. We talked about how your business could demonstrate thoughtfulness by having staff available to help mourners out of their vehicles or across thresholds, but how do you identify the challenges people with disabilities face?

The Department of Consumer Affairs has addressed these concerns by forming a Disability Advisory Committee. The Committee, composed of individuals employed by various entities within the Department of Consumer Affairs, serves as technical advisor to Carrie Lopez, Director of the Department of Consumer Affairs, and Hilda Youngblood, the manager

continued on page 2

Contents

Meet and Greet.....	3
Computer-based Testing..	4
Preparing for a Disaster...	5
Questions About Apprentice Embalmers....	6
How to Make a Public Records Act Request.....	7
What to Expect in an Inspection.....	8
Discover DCA.....	9
Editor's Corner.....	10
Disciplinary Actions.....	11
Pre-need Q & A.....	12

Helping People With Disabilities *continued from cover*

of the Equal Employment Opportunity Office. Membership in the Committee doesn't require a disability; in fact, no one asks what you aren't able to do when you volunteer, only what you are able to do.

Although the Committee is primarily focused on DCA employees, the lessons learned by its members are readily transferable to public life. Cemetery and Funeral Bureau Enforcement Analyst Paulette McDonald learned this firsthand when she volunteered to serve on the Disability Advisory Committee two years ago. Having elderly parents and a husband who had mobility issues, she became interested in the services the Committee performed, and decided to become involved.

Similarly, if your business were to form a Disability Advisory Committee, the lessons learned from exploring the challenges faced by your customers would also apply to your current or future disabled employees. Disabilities can happen to any of us at any stage of our lives; therefore, it is important to take into consideration the challenges someone with a disability may face in a given environment. We often forget that not everyone can open a heavy door or walk the length of a church without assistance.

It would be difficult to imagine every possible scenario that could apply to your business, but common sense can go a long way toward being prepared. While it may be impractical to have staff members at every service to assist mourners who use a wheelchair, you could include as a part of your arrangement conference a question about possible attendees with special needs. Although many of those making arrangements won't need special accommodations, your thoughtfulness in asking will make a positive impression on those who do. Something as simple as spacing folding chairs farther apart or putting the guest book on a lower table would make a huge difference to an individual who uses a wheelchair. You may also choose to offer attendees a product that would allow them to verbally or visually record their condolences if they have difficulty writing.

Perhaps a relative or friend who has a disability could volunteer to be your consultant, and go through the business and the steps routinely followed during a funeral service to let you know what challenges they face. If not, try to get your staff to do a similar exercise, looking at the establishment and its processes with a fresh perspective. You might be surprised at how small changes can make a big difference to someone with a disability.

In a downward economy, it is superior customer service that sets you apart from your competition and establishes a good reputation, so make your customer service shine and see the results in your bottom line.

Meet and Greet

Each issue of our newsletter will feature a Q&A section with a Bureau staff member and a member of the Bureau's Advisory Committee. We want our readers to get to know the people behind the titles

and break the ice a little. In this issue, Linda Cooke from the Advisory Committee and Rick Wallinder from the Bureau have graciously consented to answer our questions.

Q&A with Linda Cooke

Q Who are you in 20 words or less?

A I am a wife, mother, grandmother, and aunt. I come from a small family. I am very active in local politics.

Q How did you come to be affiliated with the death care industry?

A I was instrumental in SB1490. I have been actively involved in a cemetery here in the Imperial Valley that has been the victim of greedy owners for many years. It has become virtually abandoned by the last three owners, who, I might add, have been unlicensed. For the past three years, I have held a flower drive in April and May. Each year I have been successful and able to place new artificial flowers on every grave (more than 800) in the now-dead and barren cemetery where my family is buried. I worked with Senator Ducheny on the above bill after having collected more than

1,600 signatures while sitting out in the cemetery on three of the hottest days in August 2006 (115, 116, and 117 degrees). I am still fighting for this cemetery, hoping that a resolution to its problems will be near. If not, you will see me fighting once again in Sacramento at the Capitol.

Q What is your favorite childhood memory?

A As a young girl going to Texas each summer to spend with my uncle and aunt. There, I learned to drive an old Ford (1950) stick-shift-on-the-floor pickup.

Q What is your number one pet peeve?

A People who make promises then don't follow through, and liars.

Q What would surprise people the most about you?

A That I love to fish and actually won the 1st Corvina Fishing Derby at Salton Sea in 1985. I have a huge trophy to prove it.

Q&A with Rick Wallinder

Q Who are you and what is your job title?

A I am a father, grandfather, uncle, and son. My job title is Bureau Chief of the Cemetery and Funeral Bureau.

Q What does that really mean day-to-day?

A I have responsibility for all aspects of the Cemetery and Funeral Bureau. This includes policy, operations, management, and supervision of the Cemetery and Funeral Bureau staff.

Q What is your favorite part of your job?

A Working with a very talented staff to make a

positive impact on people's lives and meeting with industry representatives.

Q What is the worst thing about your job?

A With just a few months experience – NOTHING! I enjoy all aspects of my job.

Q What's the worst job you've ever had?

A The two months I spent doing telephone sales just after graduating from college.

Q What would surprise people the most about you?

A That I play saxophone and clarinet in a very "colorful" band.

Computer-based Testing Good for Licensees and Bureau Staff

In December 2007, the Bureau's Licensing Unit introduced computer-based testing for embalmers, funeral directors, cemetery managers, cemetery brokers, and crematory managers. After extensive planning and research, the Bureau contracted with PSI to conduct our examination program. PSI provides examinations at 13 computer examination centers throughout the State. A list of test sites can be found in the examination handbook for each license type on our Web site at www.cfb.ca.gov

Previously, the licensing examinations were administered in Sacramento by Bureau staff. The Bureau's Licensing staff and proctors would administer five tests in one day, four times a year. The intensive preparation and administration required the Licensing Unit staff's full attention and diverted their time and resources from processing applications and renewals. Additionally, the paper examinations required six to eight weeks to grade, process, and mail the results. With computer-based testing, the Licensing Unit is now able to respond to applicants on a timely basis.

Of course, the advantages for our applicants are clear. With testing centers throughout the State, applicants can schedule an exam in a city close to

them, avoiding the expense and inconvenience of traveling to Sacramento. Furthermore, PSI offers testing six days a week, enabling applicants to arrange testing at their convenience. The best part is that applicants receive their results immediately at the testing center.

As a reminder, the Bureau's Licensing Unit is always available to assist applicants with licensing questions. Please contact one of the following:

- ☛ **Mary Hintemeyer**, (916) 574-7874, for questions on funeral establishments and funeral directors.
- ☛ **Cathey Litral**, (916) 574-7875, for questions on embalmers, apprentice embalmers, cemetery salespeople, crematory managers, cemetery brokers, cemetery managers, and renewals.

Both members of the Licensing Unit can answer questions on cemetery and crematory applications.

To serve our applicants more efficiently, we've added FAQs (frequently asked questions) in the Licensing section of our Web site www.cfb.ca.gov to answer the most common questions regarding such things as duplicate licenses, change of personal address, and mailing renewal payments without the renewal slip.

Lisa Moore Named Vice President

We are proud to announce that the CFB's Deputy Bureau Chief Lisa Moore was elected Vice President of the International Conference of Funeral Service Examining Boards during the 104th annual convention held in February in San Antonio, Texas. Moore has been on the International

Conference of Funeral Service Examining Boards since 2003, when she was first elected as Director of District 9 (covering Arizona, California, Colorado, Hawaii, Nevada, and Utah). She served as secretary and treasurer in 2007 before being named Vice President this year.

Preparing for a Disaster Depends on All of Us

Are you ready for a disaster? To make sure the Bureau is ready, we are reviewing our Continuity of Operations/Continuity of Government Plan. Each year, the Bureau reviews its plan to ensure that we can serve licensees and consumers in an emergency be it a flood, fire, or man-made event. Can you say the same?

If not, it's time to take stock of both your business and private life and determine what you will need in the event of a disaster. Obviously, you want food and water, a vehicle with gas, extra clothes, and you have probably made it a priority to save precious pets and photo albums. But what about the everyday items that you will need if you are unable to return to your home or business quickly, or if you don't have a home or business to return to? With the recent wildfires as a dramatic reminder of how quickly disaster can strike, it is important to ensure that you can contact employees and loved ones, have access to necessary records, and can continue to pay your bills.

Our Bureau has secured "Go Boxes" in the event a disaster strikes. A plastic storage container with a lid or a small file box with a handle makes an ideal personal Go Box and can be purchased inexpensively at any office supply or discount store. These boxes should contain items from paper and pencils to emergency contact lists for staff to computer disks with our most vital records. Be sure to store the box where you have easy access to it. (A basement that can flood is not an ideal location; neither is an attic that cannot be accessed in a fire.)

At a minimum, you would want your personal Go Box packed with photocopies of insurance policies, wills, birth and marriage certificates, a list of your bills and bank accounts, and phone numbers and address information for your employer/employees and loved ones. Include a pad of paper and a pen or pencil, a flashlight, and other items you may find necessary, such as a list of current medications and other health records (and don't forget vet records for Fido).

For more detailed information, visit www.ca.gov Once there, choose the *Home & Family* tab, then *Safety*, and *Emergencies*. There, you will find a wealth of disaster assistance information, including links to other local, State, and Federal agencies and programs. For information about how to recover from a disaster, visit www.RebuildYourLife.ca.gov



Some Questions and Answers about Apprentice Embalmers

Q What do I do with the Certificate of Registration as an Apprentice Embalmer when I receive it from the Bureau?

A The Certificate of Registration as an Apprentice Embalmer must be displayed conspicuously in the funeral establishment.

Q When do I file the Report of Apprenticeship form that was included with my Certificate of Registration as an Apprentice Embalmer?

A The Report of Apprenticeship must be filed on or before January 15 of each year covering the apprenticeship ending the previous December 31, or when any of the following occurs:

- There is a change of supervising embalmer or employer, or both.
- Your apprenticeship is completed.
- Upon application for a leave of absence for a period in excess of 15 days.
- When you begin embalming college courses and suspend your apprenticeship.
- Upon re-registration after suspension or revocation where a complete report has not previously been submitted.

Q What information must be on the Report of Apprenticeship?

A It is very important that you fill in the form completely. Credit for time worked and cases embalmed is granted based on the dates you entered on the report. For instance, if your apprentice certificate is issued on January 1 and you report you assisted in embalming for the first time on February 10, you will lose one month and 10 days of credit. The same happens on the ending date of the report. If the last case you embalmed was on November 30, but you continued to work cosmetizing, dressing, casketing, etc. until December 31, your report should have the ending date of December 31.

The supervising embalmer must sign the first page of the report as well as each case listed on the case list (Page 2). If you need more pages for the case list, you can download them from the Web site, www.cfb.ca.gov. The managing funeral director must also sign the first page of the report.

The report may be mailed or faxed to the Bureau at Cemetery and Funeral Bureau, 1625 N. Market Blvd. Suite S-208, Sacramento, CA 95834, or by fax to (916) 928-7988.

B&P Code Section 7665(b) states in part: Upon request of the Bureau, each funeral director in whose establishment an apprenticeship is being, or has been served, and each embalmer under whose instruction or supervision an apprenticeship is being or has been served, shall promptly file with the bureau a report or such other information as may be requested relating to the apprenticeship. Failure to comply with the request is cause for revocation by the bureau of the approval granted to the funeral director or embalmer for the training of apprentices and is also a cause for disciplinary action against the funeral director or embalmer.

Q Who is responsible for filing the Approval to Train Apprentice Embalmers application?

A Funeral establishments that employ apprentice embalmers must file the application for Approval to Train Apprentice Embalmers. The approval expires on December 31 of each year, and the managing funeral director must submit a new application by January 15. The funeral establishment should post the approved application with the apprentice's certificate of registration.

How to Make a Public Records Act Request

The Cemetery and Funeral Bureau makes every practical effort to comply with requests for information submitted to us under the Public Records Act. We are happy to provide this information to you with the exception of records that are exempt from disclosure under Government Code Section 6254 (this section can be viewed at www.leginfo.ca.gov).

Records that are exempt from public disclosure include records of open complaints and investigations, and records about complaints that were found to be without merit or violation. Additionally, certain information will not be disclosed to maintain individual privacy under the California Information Practices Act. To protect personal privacy, and to guard against identity theft, among other issues, information such as Social Security numbers, home addresses, etc., may be redacted or excluded from disclosure.

To make your Public Records Act request as smooth as possible, you should make your requests in writing, sent to the attention of Paulette McDonald, c/o Cemetery and Funeral Bureau, 1625 North Market Boulevard Suite S-208, Sacramento, CA 95834. Although requests for records can be made orally, the Bureau encourages written requests.

In your request, please be specific and focused. Include, whenever possible, the license number(s), name(s), date(s), and type of information you are looking for, such as licensure information or disciplinary action(s). You can obtain initial licensing information, including the license number, through the License Verification feature on our Web site at www.cfb.ca.gov. Under the *Licensing* tab, choose *License Verification*, and click on the type of license you are looking for information on. You will be able to search by name, city, etc.

There are literally thousands of records for our staff to go through, so a narrow focus speeds the process and allows us to help you find the exact information you are looking for. A vaguely worded request may net you seven years worth of license renewal information, when what you really wanted was the citation history of a certain licensee for the past seven years. Similarly, a request for “all citations issued by the Cemetery and Funeral Bureau” is going to be nearly impossible to process and would require extensive research and resources, not to mention reams and reams of paper. This is especially important in light of the fact that the Bureau can charge 10 cents per page for copying documents. However, a request for “all citations issued to ABC Funeral Establishment since 2000” allows staff to identify, compile, and copy the requested records in a timely manner.

If you are uncertain what you are looking for, or need help in phrasing your request to ensure that you don’t get a multitude of unwanted information, please call the Bureau and speak with Paulette McDonald or another staff member. We will be happy to assist you in wording your request so you can get the information you seek.



What to Expect in an Inspection

One of the many functions of the Cemetery and Funeral Bureau is to perform compliance inspections of its licensees. For example, licensed cemeteries, crematories, and a percentage of cremated remains disposers receive annual inspections as mandated by law. The Bureau also inspects its licensed cemetery brokers and nearly 1,000 funeral establishments. The Bureau employs nine field representatives throughout the State to conduct inspections.

Beginning in 2000, the Bureau began developing Inspection Protocols and Code Reference Sheets for each individual license type:

- 👉 Cemeteries (COA)
- 👉 Crematories (CR)
- 👉 Cremated Remains Disposers (CRD)
- 👉 Funeral Establishments (FD)
- 👉 Cemetery Brokers (CEB)

The Inspection Protocol is an internal document used by all the Field Representatives when conducting inspections to ensure the proper areas are reviewed for compliance. The Code Reference Sheet is intended for use by the licensee after the inspection to understand any violations identified by the Field Representative on the inspection report (a copy of the report is provided to licensees at the end of the inspection). These tools were developed to ensure that the inspection process was standardized for all licensees, and to make it easier for all licensees to understand and comply with the various laws.

The Bureau's various Inspection Protocols share some common topic areas:

- 👉 Ownership, management, and staff
- 👉 Facilities, property, and equipment
- 👉 Preparation and storage areas

- 👉 Licenses and certificates
- 👉 Contracts, itemization, and price disclosures
- 👉 Identification and record retention
- 👉 File reviews

The Code Reference Sheet (available on our Web site at www.cfb.ca.gov under *Forms* in the *Enforcement* section) informs licensees what to expect when we come to perform an inspection. All of the issues addressed in each type of inspection are listed, along with compliance information, so anyone can download their applicable Code Reference Sheet and know exactly what to address in their establishment before an inspector arrives.

As we discussed in our first newsletter, licensees can also request a "courtesy inspection" to ensure they are in compliance with all applicable laws and regulations. Just submit a written request to Deputy Chief Lisa Moore at the Bureau's headquarters office in Sacramento. Be sure to include the name and address of the location you want inspected, and the name and telephone number of the manager or contact person for the establishment.

Routine inspections by the Bureau help protect the interests of both consumers and licensees. Our ultimate goal is to assist licensees in achieving and maintaining compliance with California law. The inspection process we have developed provides our licensees with resources to ensure that their business is able to give consumers the quality of service they have the right to expect.

If you are unable to download a copy of a Code Reference Sheet, or you have questions regarding a Code Reference Sheet, call the Bureau at (916) 574-7870 or e-mail us at emailcfb@dca.ca.gov

Discover the Department of Consumer Affairs

Most of our licensees probably think of the Cemetery and Funeral Bureau when you think of the Department of Consumer Affairs (DCA). While the Cemetery and Funeral Bureau is a part of DCA, we are only one of many Boards and Bureaus that have an impact on your daily life. DCA includes more than 40 regulatory entities that license doctors, contractors, accountants, cosmetologists, veterinarians, and more. True, you probably don't think of DCA when you go to your dentist for a toothache, or take your car in for a smog check, but those are also professions that DCA regulates.

As a consumer, wouldn't you want to make sure that your dentist is properly licensed before he/she turns on the drill? Or that the smog check facility you are taking your Jeep to doesn't have any complaints or citations? When DCA urges Californians to be informed consumers, we are including our licensees as consumers, too. We want everyone to be empowered to make good choices.

One major resource in ensuring an unscrupulous individual doesn't defraud is on the DCA Web site at www.dca.ca.gov. Once you are on the site,

choose the *Publications* tab at the top. From there, you can download a multitude of helpful guides, booklets, brochures, and fact sheets. There's everything from advice on hiring an architect to sound advice about hearing aids. DCA even answers the question *What's So Special About Guide Dogs?*

While you are on the Web site, you can go to the *For Consumers* tab for *Helpful Consumer Links*. The links include individual DCA Boards/Bureaus, consumer groups, State and Federal agencies, and more.

While a valid license can't guarantee perfect service, it does give you the ability to know who you are dealing with. That can be important if you have a problem with the product or service you received. Should a problem arise with a DCA licensee that you cannot resolve, you can file a complaint with the Complaint Resolution Program, or with the individual licensing board or bureau. To find more information, go online to www.dca.ca.gov or call the DCA Consumer Information Center toll-free at (800) 952-5210.

Just a Thought...

Have you considered having a small selection of children's books available at your business? During a time of family grief, it's not always possible to leave the little ones with a babysitter. If a bereaved parent or grandparent needs to bring a youngster with them to an arrangement conference, do you have any materials available to entertain the child while the adults conduct their business? It's not unusual for a grief-stricken adult to overlook something as simple as bringing along a toy to play with or a book for their charge to read during what can be a lengthy process of selecting funeral or cemetery arrangements.

While you may not want to provide toys for a variety of reasons (sanitation and breakage, for example), your business can easily have a selection of children's reading material. Most community libraries or thrift stores have inexpensive used books for sale. A handful of Dr. Seuss, Beverly Cleary, and Mother Goose volumes may cost you \$20, but the thoughtfulness your business displays in thinking of the well-being of its smallest patrons is priceless.

Editor's Corner by Joy Korstjens

Did you know that September 8 is International Literacy Day? Granted, it's not as well known as Fourth of July or Halloween, but it's still a day worth celebrating - with a good book. Not everyone has the same taste in reading material. Some like nonfiction, some fiction, and some people don't like to read at all. (Personally, I love all books, and always have at least one in my purse). Just in case you are looking for a (loosely) death care-related bit of entertainment this autumn, possibly with a Halloween theme, here's a collection seen recently at a major bookstore chain that will fit the bill:

The American Way of Death by Jessica Mitford
Love it or hate it, it's a defining piece on the funeral industry of yesteryear. Regardless of what you think of the rest of the book, it's hard to argue with Mitford's assessment of the ancient Egyptians having a society where the "funeral industry got completely out of control" with the pyramids - and the cost of maintaining them.

Stiff: The Curious Lives of Human Cadavers
by Mary Roach
Don't let the title put you off. This is a very well-written account of the body after death, including a visit to the Body Farm in Tennessee and the now-defunct mortuary college in San Francisco. There is humor, intelligence, and respect for the deceased who have donated their bodies to science expressed in this oddly engaging book.

Spook: Science Tackles the Afterlife
by Mary Roach
If you liked ***Stiff***, then you need to read this book. Although ***Spook*** is a stand-alone title, it acts almost as a sequel to ***Stiff***. Remember the ectoplasm from the movie ***Ghostbusters?*** Yep, Roach even investigates the goop with her trademark thoroughness and humor.

Stories in Stone: A Field Guide to Cemetery Symbolism and Iconography

by Douglas Keister

Decent narration, but the real selling point to this one is the wonderful photographs. You'll find an international collection of tombs, markers, and monuments, including those of Oscar Wilde and Tyrone Power. Many photos of California cemeteries are included, with locations in Colma, Oakland, and Hollywood.

Final Exits: The Illustrated Encyclopedia of How We Die

by Michael Largo

Just when you thought you had heard it all. Take the case of the Massachusetts woman who died in 1991 after a blood transfusion because an inexperienced nurse warmed the blood being used for the transfusion in a microwave. Then there's the mother-in-law who died on her daughter's wedding night in 1981 when her new son-in-law dismantled her in her own garage because he mistook her for a rampaging raccoon after the last of the wedding cake. Or departing this life due to diseases with names like Geographic Tongue and Kabuki Makeup Syndrome.

If you prefer your pleasure reading to be fictional, there's always the classic horror novel to get you in the mood for the Halloween season. Try the master of purple prose, H.P. Lovecraft; the mother of Frankenstein, Mary Shelley; Bram Stoker's toothsome ***Dracula***; or Anne Rice's modern counterpart, ***Lestat***. ***The Raven*** or any collection of Edgar Allan Poe would be atmospheric on a rainy autumn evening, as would ***Something Wicked This Way Comes*** by Ray Bradbury. If you aren't a reader, or prefer to listen to audio books in the car during your daily commute, most of the above novels have been adapted to audio book format.

continued on page 11

Cemetery and Funeral Bureau – Disciplinary Actions

Respondent Name	License Number	Decision	Effective Date	Violation
Anthony Dannible	EMB applicant	Denial	1/21/08	B&P 480
Sunset Memorial Gardens	COA 539	Stipulated surrender	1/21/08	B&P 9650, 9657, 9723, 9725.1, CCR 2326,2326.1
Harrison Ross Mortuary	FD 872	Revocation; stayed, 3-year probation	1/21/08	CCR 1204, B&P 7692
Michael Luckey	EMB 6708/FDR 242	Revocation; stayed, 1-year probation	1/21/08	B&P 7692, 7705
Liana Nared	EMB 8812	Revocation	1/21/08	B&P 7692,7705
Chang Du Park	CES applicant	Denial	2/9/08	B&P 480

Abbreviations: B&P – Business and Professions Code CCR – California Code of Regulations H&S – Health & Safety

The disciplinary actions listed above cover January 1 to April 1, 2008. To find out whether a licensee has had disciplinary action before January 1, 2007, or for more information on a specific disciplinary action for a licensee listed above, please contact the Bureau's Enforcement Unit at (916) 574-7870.

As a reminder, the current edition of the laws and regulations governed by our Bureau are available online. The relevant sections of the Business and Professions Code, Health & Safety Code, California Code of Regulations, Welfare and Institutions Code, and the Federal Trade Commission Funeral Rule are all available on our Web site at www.cfb.ca.gov. The Bureau does not have bound versions of our regulations available for purchase; the information is only available online. Look for an updated version of the laws and regulations in 2009.

When visiting our Web site at www.cfb.ca.gov, you will notice a tab at the top of the page titled *Laws/Regs*. Clicking on this tab will allow you to select *Existing Laws*, which will bring up a bulleted list of the current laws and regulations for your review. Unlike some agencies, the Bureau does not have bound versions of our regulations available for purchase, so we have made them available online. Another great resource is www.leginfo.ca.gov where you can find official California Legislative information, including bill information and California law.

Editor's Corner *continued from page 10*

Planning a family read-along? Pop a big bowl of popcorn, light the fire, and grab a copy of ***Bunnacula***, the story of a vampire-bunny who sucks the juice out of vegetables. ***Bunnacula*** is the beginning of a fun series of children's books by James Howe that are sure to keep your kids (or grandkids) entertained all year long. We can't

forget the adventures of boy wizard Harry Potter, or the beloved C.S. Lewis classic ***The Lion, The Witch, and The Wardrobe***.

Whatever your plans for fall, be sure to include some time to relax. You deserve a cup of tea and a scary novel in a quiet corner, or a fun evening in front of a roaring fire with your family for a spooky read-along.

Pre-need Q&A

SPECIAL PULL-OUT SECTION

No one wants to talk about death, no matter if they are planning their own funeral or that of a loved one. But doing so is a sensible way to make informed choices and decisions before the need arises. Waiting until a death occurs to attend to all the details of a funeral leaves many families unprepared, overwhelmed, and wondering if they are doing the right thing. Inside, you will find the Department of Consumer Affairs' Cemetery and Funeral Bureau's most often asked questions and answers regarding funeral pre-arrangement and advance funeral planning.

Q Should I plan my own funeral or that of a loved one in advance?

A As with many events in our lives, a death involves making decisions in a very short period of time. Planning in advance can spare you or your family the difficulty of making these decisions while grieving. Planning in advance also gives you the opportunity to compare facilities, prices, and options and to discuss your choices with your family.

Q What options are available to me?

A A funeral, memorial service, burial, entombment, cremation, scattering at sea or inurnments are just a few of the options available. You may also wish to consider a donation to medical science. Exploring these options before the need arises lets you decide what is best for you and your family. It is also a good idea to obtain a copy of the Bureau's Consumer Guide to Funeral & Cemetery Purchases. You can obtain a copy of the guide at no cost from the Bureau and also on the Bureau's Web site, or from one of the Bureau's licensed cemeteries or funeral establishments.

Q If I decide to make pre-need funeral and/or pre-need cemetery arrangements, how do I select a reputable service provider?

A All funeral establishments and many cemeteries located in California are licensed and regulated by the Department of Consumer Affairs' Cemetery and Funeral Bureau. You can check the status of a licensee by calling the Bureau office at (916) 574-7870 / TTY (916) 322-1700, or at our Web site address: www.cfb.ca.gov. Additionally, you may wish to ask friends and relatives for referrals, check with the Better Business Bureau or check the telephone book yellow pages. In some areas, there are non-profit memorial societies that offer help and guidance.

Q Once I've decided which funeral arrangements are right for me and my family, what should I do next?

A Memorialize these choices in a written pre-need plan. Most funeral establishments and cemeteries offer pre-arrangement guides you can complete and keep with your other important records to share with your family. You may also wish to place this information in a will.

Q I've decided which funeral arrangements are right for me and I have completed documents stating what I want. Can my instructions be changed?

A If your instructions are clear as to what arrangements you want and you have made provisions to pay for them to be carried out, only you can change them before they are needed. The exception to this would be if you leave written instructions stating the arrangements can be altered after your death; otherwise, California law states they must be followed.

continued on page 13

Pre-need Q&A

SPECIAL PULL-OUT SECTION *continued*

Q Should I consider paying for my pre-need choices before they are needed?

A Making provisions to pay for the costs of pre-need funeral choices accomplishes several things. Prepaying removes the burden of the costs of your final expenses from your survivors, ensures your wishes can and will be carried out, and keeps you in control of the costs involved.

Q Are there different ways to prepay pre-need expenses?

A Yes. There are several commonly used methods: life insurance; funeral insurance; funeral trusts; bank held trusts and others. Each has its own advantages and disadvantages. You should consider consulting an attorney before making a final decision.

Life insurance will pay a fixed amount based on the face value of the policy. Generally, the face amount is the same as the amount of the services, merchandise and cemetery costs selected or required. Unless the pre-need contract is guaranteed, the actual costs may be greater than the policy proceeds at the time of need and additional funds may be needed from the survivors.

Funeral insurance can be purchased in an amount to pay the costs of the services, merchandise and cemetery costs selected or required. If the prices are guaranteed, the survivors will not be charged more than the contracted amount.

Before you purchase funeral insurance, you should know, in writing, exactly how much you will pay over the length of the contract and what will happen if you cannot, or do not, pay the premiums.

Funeral trusts can be purchased in an amount to pay the costs of the services, merchandise and cemetery costs selected or required. If the prices are guaranteed, the survivors will not be charged more than the contracted amount.

Before you buy a funeral trust, you should know: If the prices are guaranteed; the terms of cancellation; if the funds increase in value who will receive any remaining funds after the contract is fulfilled; what happens if the death occurs before the trust is paid in full.

Savings accounts or bank-held trusts are accounts established by you with the savings in loan or bank, to pay funeral expenses. These are generally not guaranteed cost contracts by the service and merchandise provider. You would need to notify the provider and your family of their existence. You have complete control of your funds.

In addition, before you enter into a pre-need contract of any kind, please consider the following questions:

1. Are there any costs that are not included in the pre-need contract that would be required at the time of need and who would pay them?
2. Are the prices quoted on the contract guaranteed or not guaranteed?
3. Can the arrangements be transferred to another funeral establishment and/or cemetery if you move or simply change your mind?
4. What happens if the establishment closes for any reason or is sold?
5. Exactly where are your funds held and how can you contact them directly? If there is income made on your account, who is responsible for the income taxes on the account? Can you cancel the contract and, if so, what penalties would there be?

Arranging a funeral is a once or twice in a lifetime experience, so we usually have little experience or knowledge of what to expect or what we are supposed to do. Before you are placed in the position of needing to do so, obtain a copy of our Consumer Guide and review it. Also, check the history of the firms you are considering with the Bureau. We are here to help you make an informed choice.

*This special two page pull-out section of **The Tolling Bell** was adapted from the Cemetery and Funeral Bureau's brochure **Pre-need Q&A**.*

Copies of the full brochure are available on the Web at www.cfb.ca.gov/consumer/pre-need.shtml or you can contact the Cemetery and Funeral Bureau at (916) 574-7870.

CEMETERY AND FUNERAL BUREAU

1625 N. MARKET BLVD., SUITE S-208

SACRAMENTO, CA 95834

WWW.CFB.CA.GOV

STATE OF CALIFORNIA
dca
DEPARTMENT OF CONSUMER AFFAIRS