



FALL 2018 NEWSLETTER

UPCOMING EVENTS AT THE WEST SHORE UNITARIAN UNIVERSALIST CHURCH 20401 HILLIARD BLVD, ROCKY RIVER, OH 44116

**CMS ANNUAL
MEETING
SUNDAY, OCTOBER 7
2 - 4 P.M.**

**GUEST SPEAKER: ADAIRE
PETRICHOR**

*(See page 7 for information
about Adaire)*

*Let's Talk About
Death & Dying*

(formerly "Death Cafe")

A "CLASS-Action" Discussion Group!

Converse, Learn, Ask, Seek & Share

Saturday, Oct. 20, 2018

1 - 3 p.m.

Pre-discussion speaker will be Lisa

Schattinger, Executive Director,

End Of Life Options

(Light refreshments will be offered)



Let's save some trees together!

Would you rather receive your CMS bi-annual newsletter electronically? Do you sometimes forget to recycle the paper copy delivered by the Post Office?

Let us know and help us reduce our footprint.

Either send us an email at info@clevelandmemorialsociety.org

or call us at 216-751-5515.

Please share the name(s) of the members and the mailing address (in case we have more than one member with the same name) as well as a phone number, should we have any questions. **Many thanks!**

Did you know you have the ability to purchase your coffin or your urn from Walmart? Amazon? Or the Archie McPhee “We Make Weird” Company??



EVERY minute more than 100 people die. Most of these deaths bring not just grief to some, but also profit to others. The dead-body business is seen as highly predictable, uncorrelated with other industries, inflation-linked, low-risk and high-margin.

In the coming decades, as baby-boomers hit old age, the annual death rate will climb from 8.3 per 1,000 people today to 10.2 by 2050 in America.

That being stated, it's more important than ever for the consumer to be well-informed of as much as possible. The Funeral Consumers Alliance (FCA) is a vigilant watchdog of end-of-life services and products and has uncovered numerous accounts of high-pressure sales tactics, inflated charges, and plain untruths. Not all who are in the “dead-body business” are shady, and one of the real benefits of membership in the Cleveland Memorial Society is the ability to rely upon our informed decisions with funeral homes on your behalf.

Please tell your friends about CMS and encourage them to become members!



There was a great loss in the entertainment world recently. The man who wrote the song “Hokey Pokey” died. What was really horrible is that they had trouble keeping the body in the casket. They’d put his left leg in, he’d take his left leg out....

Thinking of pre-paying your final arrangements?

We need to talk.

You cannot “take care of everything.”

You cannot ensure your kids won't have to “worry about anything.”

You cannot prepay-away all of your family's woes and cares.

No, It's Not “All Taken Care Of”

by Josh Slocum, The Grim Reader, a publication of the Funeral Consumers Alliance

Planning your final arrangements ahead of time with your family is a wonderful gift. It really will take some of the administrative worry away, allowing your survivors to focus on getting through your death with each other.

It's planning ahead that brings these benefits. Paying ahead does not. By a wide margin, children and survivors of parents who prepaid are the least prepared, the most frightened, and the hardest to help. If [just] one thing goes wrong—the cemetery fees weren't prepaid like they thought, dad died on vacation in Florida and they don't know how to get him back to upstate New York—the survivors are in disarray.

Funeral planning has to be family planning. Dictating your wishes to a funeral home and sealing the deal with a check in advance won't do it. In most cases, it gives you an out to avoid the real work, the real loving gift that your family needs: education, shopping skills, and a voice in how to remember you when you're gone.

You have to turn off the voice that whispers, “It's all so horrible [to contemplate]; there's no way my Johnny can handle this, so I'd better quietly take care of it for him.” Johnny can handle it. Really, he can. And Johnny can handle it a whole lot better ahead of time than he can on the day you die, having no preparation, no idea what a reasonable price is, and no idea how to get you back home from the cruise ship where you keeled over on the lido deck.

See PLANNING, pg. 4

Cocktails & A Love Story

Save the date to support Ohio End of Life Options

Join us for our benefit on the near west side:

Bop Stop

2920 Detroit Ave. (44113)

Thursday, November 8, 2018

5:30 - 8:30

Silent raffle items include a week in Hilton Head (private condo in Sea Pines Plantation), Broadway Series tickets (excellent seats) to Miss Saigon, and much more!

Visit www.ohiooptions.org for information on purchasing tickets.

PLANNING, Continued from pg. 3

HAVE THE TALK. Discussing funerals won't kill you any more than discussing sex will make you pregnant.

VISIT FUNERALS.ORG, click on "For Consumers," and share with your family some of our plain-English advice on arranging a fitting send-off.

SHOP AROUND. Use [the price survey of the Cleveland Memorial Society] to narrow down your choices of funeral homes. (See note below about pricing survey!)

KEEP THE MONEY IN THE FAMILY. If you want to pay your way to your final rest, deposit the funeral money in your bank or credit union. It's far better than tying up that money in a prepaid contract that may not work when the Grim Reaper knocks.

Note: there is one situation where it may be a good idea to prepay. If you're about to go on Medicaid to pay for your long-term or nursing care, you have to "spend-down" your own assets. This means you have to get rid of most of your own money before the government will kick in for your care. But only do so when Medicaid tells you it's time.

Full article may be accessed at:

<https://funerals.org/wp-content/uploads/2016/06/grim-reader-spring-2014.pdf>

PRICE SURVEY



One of the primary goals of our national organization (Funeral Consumers Alliance) is to get a law passed that would require funeral homes to post their prices (General Price List, or GPL) on their websites.

I have a database of funeral homes in Northeast Ohio, and of the 294 homes I found, only 12 currently post their GPL.

You may be aware that on our website (<http://clevememorialsociety.org/price-comparison-tool/>) we have posted prices from 66 of the larger funeral homes. As a CMS member, perhaps this price comparison tool is not terribly useful since you are locked into some of the lowest rates available for a simple burial or cremation. But part of our mission is to help *everyone* get a fair price for funeral services. If you look on our website you will find prices for "full service" funerals ranging from \$2675 to \$7510 (not including casket or cemetery fees). Wouldn't your friends want to know that they can potentially save several thousand dollars by shopping for funeral homes? Let them know about our website!

Also, **we're looking for help** in updating the prices and getting prices for additional homes. Would you like to collect some GPL's? It's an easy process: some funeral homes will send a GPL in reply to an email or phone call, and all are required by law to give one to you in person. If you get no response via email or phone, you can just go in and ask for a price list. If you're willing to do a few, send an email to pricesurvey@clevememorialsociety.org. If you include your zip code I'll try to give you ones that are reasonably close by. Thanks!

Don Stimpert, Board member



Living Well As We Age

Village Connections

Joanna Connors

Cleveland Plain Dealer, April 15, 2018

Village to Village Network is a non-profit national organization of about 230 virtual villages in 46 states dedicated to helping people stay in their homes and communities as they age. Villages provide members access

to social opportunities, as well as volunteer and other services; two of these have recently started up in the Cleveland area, while one is in the works.

Researchers call it aging-in-place, and it is what most older Americans want, according to a 2014 AARP survey. The survey found that 88 percent of people over the age of 65 surveyed agreed with the statement: "What I'd really like to do is stay in my current residence for as long as possible." And 83 percent of those between the ages of 60 and 64 agreed.

The Village model is simple, and may sound familiar to anyone who grew up in a neighborhood where residents knew one another well, socialized and were always willing to help their neighbors when needed.

Villages formalize those ideas by recruiting a pool of neighborhood volunteers, and then connecting them with older village members who need help. That help can be anything from a ride to the doctor or the grocery store; minor home repairs; mowing a lawn; shoveling snow, or helping out with computers or other tech devices.

"They do the things your children would do for you if they didn't live out of town," said Meg Teaford, whose two adult children live, yes, out of town. She is a professor emeritus in gerontology at Ohio State University, and has been active as a member *requesting* services, a volunteer *offering* services, and a board member of Village Connections since it started in 2013

Taking hold here

Cleveland's first Village started up in January of this year, when Village in the Heights, spearheaded by Beachwood resident Paul Sobel, opened its virtual doors. Sobel, who became a licensed nursing home administrator in 2010 after many years in sales, has worked in nursing homes and as a consultant on aging issues.

See *LIVING*, pg. 6

Art Raby, president of the Village in the Heights board [of directors], said he's noticed a reluctance among his friends to join. Part of the reluctance has to do with both pride and the stigma attached to getting old in America. "People in their 60s and 70s don't want to think of themselves as old," said one Villages director. "I even had a 90-year-old tell me they weren't old enough for Village Connections." Another issue can be related to cost. Village in the Heights charges \$200 a year to be a member — a bargain compared to other Villages in the country. But once people join, they see it's easier for them to call [the Network] to ask for something than for them to ask a neighbor [or a busy family member] on their own.

Villages typically offer more than the volunteer services of driving and minor repairs and home maintenance. For major home repairs and ongoing maintenance, most Villages keep a list of vetted plumbers, electricians, contractors and so on, who often provide their services at a discount for members. Many Villages also provide screening and referrals for home health care, cleaning and similar services.

But, as Kristen Schweitzer, the paid executive director of Village Connections in Columbus, pointed out, the Village concept is as much about bringing a community together as it is about services. "There are so many two-income households now, people just aren't at home as much as they used to be," she said. "You don't know your neighbors as well, especially as you age. I cannot tell you how many people will call me to ask for a ride, and I'll connect them with someone who lives on their street and they never knew them." Village members also make "well calls," phoning other members to check in regularly and chat, and [from those calls, new friendships blossom].

To foster that community bonding, Villages also sponsor events. Columbus' Village Connections has a robust schedule that includes things like crochet, bridge and book clubs, as well as outings to museums and restaurants. "Loneliness can be a problem as people age, and we know that social isolation leads to a decline in health very quickly," Schweitzer said. "So we make sure people are getting out as much as possible."

According to the national Villages organization, Village to Village Network, there are two other Villages in the Cleveland area: Cleveland West Side and Old Brooklyn.

For more information:

Village in the Heights

www.villageintheheights.org

216-512-1844

Cleveland West Side Village

www.clevelandwestside.helpfulvillage.com

216-392-4724

Old Brooklyn Community Village

216-749-5367; no website, in development



The Comfort of Hospice Massage at Life's End

excerpt from article by Bill Ward, August 14, 2018

There are hundreds of hospice massage therapists nationwide. MK Brennan, president of the Society for Oncology Massage, estimates that at least 250 U.S. hospitals provide hospice massage, and the number is growing.

According to the American Massage Therapy Association, a 2014 study focused on integrating massage therapy into palliative care found “statistically significant changes in pain, anxiety, relaxation and inner peace of patients, decreasing both pain intensity and anxiety while increasing the patients’ sense of relaxation and inner peace.” (Palliative, or comfort, care is appropriate for people of any age at any stage of a serious illness. Hospice care is generally for those who have six or fewer months to live and who are no longer receiving active treatment.)



The dying process involves physical, spiritual, mental and emotional pain.. RNs can work with the physical pain, chaplains with the spiritual pain and social workers with the mental and emotional pain. Massage and music therapy are the only ones that treat all of those modalities.

Full article may be accessed at:

www.nextavenue.org/comfort-hospice-massage-lifes-end.)



Meet The Speaker

CMS Annual Meeting, Featuring Adaire Petrichor

Adaire Petrichor is a certified End-of-Life Doula, hospital chaplain, speaker and community educator. She is the founder of The Heart of Dying-Community Doula Training as well as The Heart of Dying Project. She is a founding member of a new community group in Cleveland called North East Ohio End of Life Coalition, and the co-founder of Reimagine Cleveland. She has utilized Twitter, Facebook and other social networking tools to expand her community in the death industry to all corners of the globe.

Adaire brings such programs as coffin clubs and soul-shroud sewing circle works into the community while exploring the circles of life and death. She offers expertise on home funerals, and she helps raise awareness about the need for social hospices. As the co-founder of Reimagine Cleveland, Adaire's desire to energize the death positive movement here in Cleveland will be realized in 2019. Reimagine End of Life is a city-wide, week-long celebration of the wonder of life and death through art, education, design and experience.

End of life Doula internships and volunteer opportunities are available within the Heart of Dying community. End of Life Doulas offer support, education & advocacy to families, friends & those facing a life changing diagnosis or terminal illness. They are changing the way we support the dying by connecting us heart to heart. As the death industry moves forward with new technologies in cremation, natural burials and death cafes, we must ask ourselves what is most important to the 10,000 people turning 65 every day who are demanding we do death differently. There is a huge death positive movement underway and the majority of people are eager to get involved.

What If I Die Out Of Town

Your survivors/travel companions should look online or in a telephone book for the nearest Memorial Society. A list of all societies is at www.funerals.org/affiliates. This group may be called a "Funeral Consumer Alliance." Call them and ask what services are available on a reciprocal basis. Some groups are like our Society and have contracts with one or more local funeral directors. Others simply offer recommendations and advice. Flying a body on an airplane is expensive. The airlines, however, will allow you to carry cremated remains with you. Go to the website www.funerals.org or call our national office at 1-800-765-0107 for complete information.

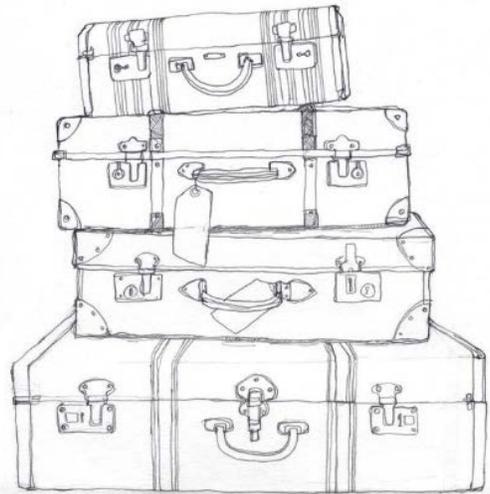
Suggestion – Gather your Durable Power of Attorney for Healthcare, your Living Will, and your Durable Power of Attorney. Go to a photocopy machine. Push the "Reduce" button on the copy machine. Make the copies of each of these documents as small as possible, but still readable, by copying the reduced version one or more times. Put the small copies next to your Memorial Society membership card which should be next to your driver's license, healthcare card and other identification. This way, you can carry your advance health care directive documents with you everywhere and at all times.

What If I Die In Another Country

First, take some simple steps before you leave home. Leave a copy of your passport at home. Pack your reduced-size documents; a note stating what you want done with your remains and your Memorial Society card. Take them with you.

Before going abroad, register your itinerary and emergency contacts with the State Department. You can do this online at www.travel.state.gov. Provide emergency contacts on your passport application and put them in your passport, too. Carry with you the names and phone numbers of your doctor and dentist.

If death occurs overseas, the traveling companion should contact the American Embassy or Consulate immediately. Do this before contacting the family in the U.S. A cablegram is sent from the American Embassy overseas post directly to the next-of-kin with official notification of the death and an outline of options available, along with costs. These options vary widely from one country to the next. The Department of State can be reached at 202-647-5225 or 202-647-4000 after 10 p.m. EST. The Overseas Citizens Services operates 24-hours. Call 202-647-5226.



**Now give this page to your daughter, son,
grandchild, neighbor and/or friend so THAT PERSON
will know what to do as well.**

What to do at the time of death

Instructions to leave for the individuals who will be handling your arrangements

1. Call my Memorial Society funeral director.
Name: _____
Telephone number: () _____
2. ___ I am an organ donor. Call Lifebanc at (216) 752-5433.
3. ___ I have donated my body to _____ Medical School.
4. ___ I have chosen DIRECT CREMATION. You can expect my Memorial Society funeral director to provide these services under the Memorial Society contract:
 1. pick up the body
 2. arrange to have it cremated.
 3. return the ashes to you
 4. help prepare a death notice for the newspaper

Memorial Society funeral directors will provide other services at a reasonable cost, but anything beyond the above-listed services must be paid for separately. The 2018 price for Memorial Society direct cremation service is \$755. It may be more at the time of my death.

5. ___ I have chosen DIRECT BURIAL. You can expect my Memorial Society funeral director to provide these services under the Memorial Society contract:
 1. pick up the body
 2. place the body in a container
 3. arrange to have the grave opened
 4. transport body to cemetery
 5. help prepare a death notice for the newspaper

Direct burial does not include embalming. Embalming may be required if the body is to be stored, shipped, or viewed. The 2018 price for Memorial Society direct burial services is \$895. It may be more at the time of my death. All cemetery charges are extra, including cost of the plot, opening and closing the grave.

6. ___ Donations in lieu of flowers to:
___ Cleveland Memorial Society ___ Other _____
7. If you need a Death Certificate for financial or other institutions, your Funeral Director can provide one for additional cost.
8. Other special instructions:

**Now tear this sheet off and give it to the people who need to know.
DO THIS NOW.**

Meet Our Donors

Georgianna Adamson	John A. Freemal	Stephen & Lillian Levine	Joanna C. Schoonover
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Ruth Ann Allen	Eilene B. Funk	Jean Lewis	Edward Schwaegerle
V.R. Andrews	Karen Gardin	Richard Lightbody, M.D.	Patriia M. Scott
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William D. Buss II	Gloria M. Hanson	James W. Milligan	Bentley K. Thomas
Ann Calkins	Mildred Hathaway	Judi Milner	Roger L. Tiffany
William & Dorothy	Robert & Leslie Hefner	Jane S. Moon	Bruce & Catherine
Campbell	Betty M. Hess	Mary F. Mudler	Trejbal
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Richard Dawson	Dorothy J. Jackson	Dennis & Elaine Raible	Donald M. & Christine B.
Nancy Del Negro	John & Yarmila Jirus	Andy Ries	Wagner
Rostislav Didchenko	Margaret (Peggy)	Marjorie Rittenhouse	Frank & Joy Walworth
Mary T. Dietzen	Kacerek	Gwendolyn Roberts	Robert M. Ward
Lowell Domholdt	William & Lydia Karkut	James & Sarah Robinson	Betty D. Watson
Gunta C. Douglas	Arthur Karp	Doris M. Robinson	Lillian Weisberg
John & Judy Drotleff	Elsie A. Kasiguran	Joseph & Betty Rocco	Paul & Rosemary
Ken Dunham	Carole Kass	Paul Rodgers	Weisenbach, II
George Dzubay	Marianne Kay	Betty Root	Magdalene Wendel
Betty Eggers	Nancy Kennedy	Rich Rozman	Joan Wenzel
Walter & Victoria Emrock	Sally M. Kerns	Clare Rubertino	Gloria Whittington
Ray & Janet Everett	Katherine & John Kinley	Anthony & Margaret	Henry & Barbara
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Clarisse Finkelstein	Joan Kossler	Nelson & Jean Marie	Elaine Young
Amy Fischer	Barbara J. Kotsan	Sanger	Pam Zack
Joan Folmer	James Larue	Wesley G. Schmidt	Kim S. Zehner
Betty J. Forester	Kenneth J. Laskey	Kathe & Peter Schmuhl	
Sharon Franks	Kenneth Lentz	Thomas Schneid	

Please use the envelope included with this newsletter or fill out and send in the form below.

MY SPECIAL GIFT OF \$_____ IS ENCLOSED

Name (as you would like it to appear)

Address_____

Email address_____

Phone_____

My group would like to have a Memorial Society speaker. Call me at_____

Please return your donation and this tear-off slip to:

**Cleveland Memorial
Society
21600 Shaker Blvd.
Cleveland, OH 44122**



Donations

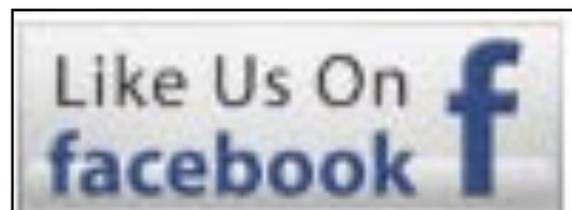
Without your generous donations and assistance, we could not go forward with our work! I am reluctant to ask you again for a contribution, but since we do not have any annual dues, we must rely on your generosity. An envelope is included for your convenience and thank you for your continuing support.

If You Move

PLEASE let us know if you move. Whether it is moving in with you son or daughter, across town, into assisted living, or out-of-state, we do not want to lose touch with you! Did you know that if you move to another area you can transfer your Memorial Society membership to your new locale, usually for free? We'll help you do that if only you tell us where you are going! Help us help you – and your family!

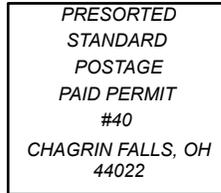
Remember, we have a new and improved means to help you stay informed! Visit our Facebook page, click "LIKE", and offer your own comments and insights or peruse ours! Simply put *Cleveland Memorial Society* into the Facebook search box and watch the magic unfold!

Don't forget our own independent website:
clevememorialsociety.org



Cleveland Memorial Society
21600 Shaker Boulevard
Cleveland, OH 44122

Phone: 216-751-5515
www.clevememorialsociety.org



DATED MATERIAL - DO NOT DELAY

These funeral directors are our contracted participating firms

Best Funeral Home
15809 Madison Road
Middlefield, OH 44062
(440) 632-0818

**Busch-Boswell-Jones-Deck
Mortuary**
4334 Pearl Road
Cleveland, OH 44109
216-459-2660

Corrigan Funeral Services
27099 Miles Road
Orange Village, OH 44022
440-349-1900

**Cummings & Davis Funeral
Home**
13201 Euclid Avenue
East Cleveland, OH 44112
216-541-1111

Dicken Funeral Home
323 Middle Avenue
Elyria, OH 44035
440-322-3224

Fioritto Funeral Home
5236 Mayfield Road
Lyndhurst, OH 44124
440-442-5900

**Maher-Melbourne Funeral
Home**
4274 Mayfield Road South
Euclid, OH 44121
216-382-4500

Malloy Memorial Service
1575 W. 117th Street
Cleveland, OH 44107
216-221-3380

Shapiro Funeral Services
27099 Miles Road
Orange Village, OH
44022-2130
440-498-1993

**Thompson, Smith,
Nesbitt Funeral Home**
345 Main Street
Conneaut, OH 44030
440-599-8106

**Vitantonio & Son Funeral
Home**
6330 Center Street
Mentor, OH 44060
440-255-1655