



FCAT NEWSLETTER

Funeral Consumers Alliance of Tidewater, Inc Spring 2011

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Funeral Consumers Alliance Of Tidewater

Mission Statement: To promote simplicity and economy in funeral arrangements through education and pre-need planning.

2010-2011 FCAT Board

President: Stephanie Stringer

Vice-President: Bob Clapp

Treasurer: Carol Street

Secretary: vacant

Board: Nancy Craft, Karen Jones, Jeane Moore, PJ O'Boyle, and Frank Roberts.

Newsletter Editor: P.J. O'Boyle,

Design: Jeane Moore,

Contributor: Bob Clapp

Mailing List: Nancy Craft

People often ask about writing an obituary,

either for themselves ahead of time or for a loved one. When you want to publish an obituary in the *Virginian-Pilot*, the paper states clearly that obituaries are accepted only from funeral homes.

However, if you're not using a funeral home, you should contact the paper directly. They will ask you to submit a death certificate and then will consider printing the obituary for you. Keep in mind obituaries are very expensive--\$5.95 per line in the *Virginian-Pilot*, and as much as \$1.00 per character in other larger metropolitan areas. To save money, FCAT recommends, if possible, you not list extended surviving family members individually. And in these days of identity theft, you should avoid putting in someone's birthday with the day, month and year. Use only the year instead. For more information: www.funerals.org and read the FCA publication "Write Your Own Obituary".

Message from the President

Hello everyone and a belated Happy New Year! We've had a fantastic 2010 and we wanted to share with you, our members, what we've accomplished!

First, we've established several working committees, and I want to recognize and thank our volunteers who make all this happen. **Membership:** Bob Clapp. **Membership mailing list:** Nancy Craft, Helen Janssen, Frank Roberts. **Publicity:** Stephanie Stringer, Karen Jones, Nancy Craft, Frank Roberts, Bob Clapp, Judy Welp, P.J. O'Boyle. **Newsletter:** P.J. O'Boyle, Jeane Moore. **Surveys:** Cathy Rothman (2010), Judy Welp, Ellen Rawson (2011). **Legislative:** Nancy Craft. **Ad Hoc:** updating written material: Jeane Moore.

MEMBERSHIP: Sent out 30 first inquiry letters, of which half joined. We had 71 new members join in 2010. Our total membership as of December 2010 was over 500.

Annual number of new members for the last ten years: 2009-81, 2008-61, 2007-26, 2006-29, 2005-37, 2004-42, 2003-12, 2002-42, 2001-119. In 2001, the *Virginian-Pilot* ran a series of articles on death and dying by staff writer Joanne Kimberlin that included references to FCAT. This resulted in many new members. The more people know about us, the more that join and support our cause. Please spread the word!

PUBLICITY: FCAT has two different kinds of presentations: 1) A free 45-60 minute presentation "Are You Good to Go" about FCAT, along with an overview on funeral planning. And 2) an in-depth 3 - 4 hour Funeral Planning Workshop led by Karen Jones, using her recent book *Death For Beginners*. The cost is under \$20 per person, including the book. www.deathforbeginners.com.

Presentations in 2010 were: Holy Apostle Church, three different Sentara Living Groups, Suburban Women's Club of Virginia Beach, Unitarian Universalist Church of Norfolk and Virginia Beach Senior Resource Center.

Our first workshop on Planning Your Funeral was held in September at ODU's Virginia Beach Campus.

If you'd like us to present to a group, please contact us at 757-428-5134 or at smartfunerals@gmail.com.

Our Annual Meeting was held on April 22, 2010 with Rev. Richard Dinges as our speaker, with approximately 30 attendees.

Additionally, in September, Mike Gruss' wrote a column about FCAT's workshop, and several requests for volunteers ran in the community news sections throughout the year.

Carolee Shank of 7 Cities Studio--Websites and Print Design, has graciously donated her time to help us create a new FCAT website—it's now up and running!! Visit us at WWW.SMARTFUNERALSVA.COM

And you can now friend us on **Facebook**. We're called Funeral Consumers Alliance of Tidewater. (continued on p. 2)

(Message - continued from p. 1)

NEWSLETTER: Completed and mailed 2 newsletters.

SURVEYS: Completed funeral home survey for the Southside; shared results with members and participating funeral homes.

OTHER: Stephanie Stringer, President, attended the national FCA conference in Indiana. The conference was a great success and you're encouraged to consider attending in 2012.

FINANCES: Treasurer Carol Street's report January -December 2010, Income: \$2175, Expenses: \$2666, Checkbook Balance: \$1584, Dues and contributions to FCA national office: \$424.36

Now on to 2011!

Stephanie
President, FCAT

NOTICE

We're anxiously awaiting a new book called *Final Rights: Reclaiming the American Way of Death* co-authored by Lisa Carlson and Josh Slocum (FCA's national director). This book exposes the excesses of the burial business, brings you up to date on how the funeral industry parts the grieving from their money, and shows you how to fight back.

The only book of its kind, *Final Rights* includes a chapter on the funeral and burial laws in every state written in plain English. The book will be available in bookstores in June, 2011 in both print and e-book format. You can also buy it at www.funerals.org. Here is the only spot to buy downloadable individual state chapters. Every sale from the FCA online store will help support the national organization. Get a sneak preview at <http://www.finalrights.org>

Q & A

Q: The national average cost of a funeral in the US is creeping up toward \$10,000. What's the average cost of a funeral for people who educate themselves about their options, and pre-plan (NOT pre-pay) their own funerals?

A: Pre-planners pay an average of \$2000.

Use our Funeral Home surveys (2010 for the Southside that you received last year, or the 2011 Peninsula Survey that's included with this newsletter) to start your planning. Note: these surveys were created by some of our local volunteers by contacting each funeral home in the area to get a General Price List (GPL). While this survey is a valuable tool (you won't find it anywhere else) it's only numbers. You can compare goods and services from each funeral home quickly and easily.

Once you've decided on your top choices, we encourage you to visit these funeral homes to determine your comfort with the particular establishment's facilities, staff and location, or their willingness to work with you where you may have an unusual need or request. You can also find out if you have the most up-to-date price list.

Other ways you can keep costs down: Donate your body to a medical school or science, care for a loved one's body at home until the burial or cremation, provide your own casket or container for ashes, or choose direct cremation or immediate burial.

Q: Is embalming a legal requirement in Virginia?

A: No, embalming is not a legal requirement in Virginia. However, almost all funeral homes require embalming for a public viewing and many require embalming for a family-only viewing. This is a

matter of business practice, so if you prefer not to be embalmed, let your family know, and shop around till you find a funeral home willing to work with you.

If you opt for immediate burial or direct cremation without viewing, no embalming is involved anyway. Some family-directed funerals are centered around keeping the body cooled at home where visitation is a natural part of the process, although this option does require some education and training in advance.

Member Reminder

We pay double for every piece of mail returned, so please tell us when you move. Send your new contact information to smartfunerals@gmail.com or call us at 428-5134

What We've Learned This Year by Robert O. Clapp, Vice President

www.2006 Virginia Code 54.1-2820, para.7 REQUIREMENTS OF PRENEED CONTRACTS

"...if the purchaser terminates the contract, the purchaser shall be refunded any amounts required to be deposited together with any interest or income accrued thereon". Or in basic English, after entering into a contract with a funeral home if you change your mind you can cancel the agreement and get all of your money back plus interest.

Our position on preneed contracts is not to sign one. Preplan, of course, and know what costs are involved, but don't commit yourself with a contract. Part of your preplanning might be to set aside money and put it in a savings account where it can grow interest. It will then be available when and if needed.

At one point in your life you might be persuaded that earth burial with attendant costs including cemetery expenses was right for you. At another you might seriously consider donating your body to science and avoiding all expenses, while advancing the study of medicine at the same time. Or cremation might seem the best route, bypassing the huge expense of earth burial and greatly simplifying final arrangements. And, of course, there are other choices you might consider.

However, if you have signed a contract with a funeral home, know what the Virginia Code says: that you can get your money back with interest. Don't look to the funeral home to make a point of telling you. Now that you know the law, use it if you change your mind. Then be sure that your survivors know what your end-of-life wishes are and that you have recorded them.

And, finally, have written documents which put all your affairs in order. Complacency and procrastination are two qualities that undercut the FCAT mission statement which is "To promote simplicity and economy in funeral arrangements through education and pre-need planning". Many of our members have done their homework and, if it was their intent, saved substantially. Don't hesitate to call 757-428-5134 or email: smartfunerals@gmail.com if you need help.

*If you Fail to Plan,
you Plan to Fail*

Do You Have a Living Will?

Last night while sitting in the living room with my kids I told them that *'I never want to live in a vegetative state, dependant on some machine and fluid from a bottle. If that ever happens, just pull the plug.'*

With that, they got up, unplugged the computer and threw out my glass of wine. Not too funny kids!

FROSTY'S FUNERAL



FOR YOUR CONVENIENCE

A response envelope is enclosed with this mailing. Look inside and you'll find a request for information card. You can help spread the word by requesting a supply of these cards which you can post on bulletin boards or simply hand to friend(s). Call or write to request a supply.

Also, 22 of our members responded to the FCA Headquarters fund raising letter from in 2010. The total contributed was \$815, which will keep the lights burning and the wonderful work they do at Headquarters on track. Thank You.

And another *big thank you* to the 17 FCAT members who contributed an unsolicited \$635 in 2010 to keep our local chapter solvent. This support makes it possible to continue offering "membership for life" to our new members without maintaining an annual renewal fee.

BOARD OF DIRECTORS OPPORTUNITIES

Do you know of anyone who might be interested in being a member of our FCAT Board?

Our volunteer board members essentially run our local organization, augmented by volunteer committee members. (See list at end of this issue) The Board meets 4-6 times a year depending on work at hand.

There are nine Directors who serve staggered three-year terms and at their first session after the Annual Meeting select a president, vice-president, secretary and treasurer for the year. We are accepting nominations up to and including at the Annual Meeting.

This year we'll be electing five new directors to fill vacancies: three for a three-year term and two for one year. As we go to press the nominating committee has two slots left to fill, one for 3 years and one for one year. If you would like to nominate yourself or someone you know or if you have questions, please email smartfunersl@gmail.com or call 757-428-5134.

Not interested in the Board? Please offer to serve on one of our volunteer committees.

Volunteer Needed

We have several opportunities to volunteer, but our most pressing need is for help with publicity. Our previous volunteer can no longer do this. While it has a very small time commitment, it's still one of our most important jobs. You would need to re-establish contact with each of the local community Virginian-Pilot newspaper sections (like Clippers, the Beacon, the Compass etc), determine what copy they have from FCAT and ask them to periodically run the most current FCAT announcement about our organization. After your initial work to get it set up, it only takes about an hour every three-four months. You must have Internet access and be able to use email.

At a few of our “Good to Go” presentations, people asked what to do with unneeded cemetery plots. People change their minds and choose cremation, or maybe they move away and they leave behind a potentially unused plot. With the cremation rate rising, it may be difficult to sell them, but here are a few suggestions:

- Look online for sites with classified listings for cemetery lots. One such site is finalarrangementsnetwork.com, and there are many others.

- Craigslist is also good idea—there are several there for the Hampton Roads area.

- Consider an ad in the local newspaper.

- Consider donating the graves to a church, synagogue, or mosque to be used for a poor family. In most cases, you can deduct the value of the grave off your taxes.

JOIN ONE OF OUR FCAT COMMITTEES

MEMBERSHIP

- Serve as phone contact for people inquiring about the chapter or their options for disposition.
- Make contacts in the community to schedule our PP presentations.
- Think up other ways to increase membership.

PUBLICITY

- Talk to local organizations.
- Use the already created PowerPoint presentation as a guide (approximately 30 minutes).
- Media (newspaper articles, radio, health fairs, etc.).

NEWSLETTER/WEBSITE-- Hardcopy and Online

- Update current website.
- Produce a newsletter to be published at least once a year.
- Research other local chapter Newsletters.
- Research relevant materials on, www.funerals.org

SURVEYS

- Get a written General Price List by contacting local (Southside and the Peninsula) funeral homes, cremation societies, and cemeteries
- Create spreadsheets from a template with this information.

ANNUAL MEETING

- Finding a speaker and/or determining a topic.
- Securing a location and date.
- Creating a flier announcing the meeting.
- Notifying local newspapers.

FUNDING

- Maintain chapter funds.
- Identify funding objectives (How do we want our funds spent).
- Identify ways to increase our funds (e.g. member solicitation).

LEGISLATIVE

- Follow and report on relevant and pending state legislation.
- Lobby for consumer funeral interests at the state level.

Promoting Simplicity and Economy in Funeral Arrangements



FCAT FUNERAL CONSUMERS ALLIANCE OF TIDEWATER

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www.funerals.org (national)
www.smartfuneralsva.com (local chapter)

CHANGE SERVICE REQUESTED