



FCAT NEWSLETTER

Funeral Consumers Alliance of Tidewater, Inc. 2009

P. O. Box 4621,

Virginia Beach, VA 23454-4621

Funeral Consumers Alliance Of Tidewater

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

Funeral Advice You Can Trust

Founded in 1975, FCAT is one chapter of more than 100 similar alliances across the country working in conjunction with the national Funeral Consumers Alliance headquartered in Vermont. We are an all volunteer non-profit group which has no connection with the funeral industry or any religious group. Membership is open to all in our service area that includes Chesapeake, Norfolk, Suffolk, Portsmouth, Virginia Beach, the Peninsula and outlying areas.

FCAT invites your inquiries. Call (757) 428-5134, e-mail funeral_plan@yahoo.com or visit www.funerals.org

2009-2010 Board Members

President: Stephanie Stringer
Vice-President: Bob Clapp
Treasurer: Carol Street
Secretary: Sid Kronick
Board: Nancy Craft, Pam Lichtenstein, Jeanne Moore, PJ O'Boyle and Carlton Sykes.

Newsletter Editor: P.J. O'Boyle,
Design: Jeane Moore,
Contributing Editor: Carlton Sykes,
Contributors: Bob Clapp
Mailing List: Helen Janssen

Welcome to our first issue of the FCAT Newsletter! Plans are to publish periodically and to fill each issue with useful information.

Message from the President

First and foremost, I'd like to thank Bob Clapp for his many years as president of the board. He's led this organization faithfully and untiringly since its inception here in the Tidewater area; all his hard work is greatly appreciated. He recently decided to step down as president (but was persuaded to stay on as vice-president). I was then elected to fill his shoes and I'm honored to be the new president of the board.

A bit about me.... starting out in Raleigh, NC, I've been a member of FCA for several years. My husband and I retired and moved to Norfolk about 3 years ago, and I immediately transferred my membership to the local Tidewater chapter. Finding that I had the time, I became a contributing member and served on the board with past president Bob Clapp, secretary Sid Kronik and treasurer, Carol Street. Our at-large board members are Nancy Craft, Pam Lichtenstein, Jeanne Moore, PJ O'Boyle and Carlton Sykes. Malcom Higgins is our registered agent.

We've set some ambitious goals for this year and I want to share them with you.

Top on our list is getting our 400+ members energized, and to reach out into our community. This involves sprucing up our current PowerPoint "road show" which we've been sharing with several local groups. Our plan is deliver it over and over again.

In addition to creating this newsletter, we intend to spiff up our website. And of course we'll be updating the Southside Funeral Home survey and hope to complete a Hampton Roads Cemetery

Survey. That's a lot for our board to do, so we've added as one of our Goals, to recruit at least 10 current or new members, to serve on committees and help us get there!

So, if you can spare a couple of hours each month, please let us know. Contact me at 757 428-5134 or send in the response form on page three. We'll fill you in on the specifics of each committee and you can tell us which one you can help with. We especially need people with computer skills to help update our website, people who can help us deliver our message, and people to contact local funeral homes and cemeteries.

Regards, Stephanie

Member Reminder

We pay double for every piece of mail returned, so please let us know when you Move. Also, help us save postage and trees by sending your e-mail address, name and postal address to us at - funeral_plan@yahoo.com.

Check it Out

Read the article, "The High Cost of Dying" in the October 2009 issue of the AARP Bulletin. Or, read it on the Internet at - http://bulletin.aarp.org/yourmoney/personalfinance/articles/_the_high_costdyng.1.html
And tell your friends.

Annual Meeting - Our Annual Meeting will be held in the Spring of 2010. Watch for details in the next newsletter

Eco-friendly Funeral Choices

The principles of reduce, reuse, and recycle can be appropriately applied to death and funeral choices. Such eco-friendly options protect our national resources, with financial savings that will benefit your estate. A family pet, buried in the yard under the apple tree, has been given an eco-friendly funeral. Here are some suggestions for the rest of your family.

The Body of the Matter

At the present time, it is estimated that thirty percent of all medical expenditures occur in the last few years of a person's life, with questionable contribution to the quality of that life. A Living Will reduces the likelihood that medical resources will be spent needlessly when the time of death approaches.



Organ and tissue donation not only represent generous and caring gifts that improve the quality of life for the recipient, the

recycling of body parts is likely to reduce the recipient's ultimate medical needs.

If one is not an organ or tissue donor, body donation for medical study is an alternative way to reuse the body. Please note that one cannot be both an organ/tissue donor and a body donor. The option of body donation requires pre-planning in the form of an application.

In Virginia, body donation applications are made to the Virginia State Anatomical Program of the State Department of Health.. Your cost is nothing and the body is transported to Richmond at no cost.

Medical study will necessitate the use of some chemicals for preservation, but an alternative — perhaps a plastic model — would,

in the manufacturing process, add equal or greater pollutants to the environment while being far less authentic. Furthermore, scientific knowledge gained from medical research will reduce the medical needs of subsequent generations.

In most cases, body donation can be considered a loan, and the remains or cremains will be returned to the family if the request is made at the time the body is delivered. Because a body for medical study should be delivered in a timely way, a memorial service without the casket present should be planned.

As a Matter of Fact

Embalming is not required in most circumstances. During the embalming process, it is likely that some of the toxic fluids will be released into the sewer system. Although OSHA has strict requirements, the health of funeral professionals is put at risk when repeatedly exposed to embalming fluids. Contamination from blood-borne pathogens is another concern for morticians. When funeral arrangements will be delayed, refrigeration is usually an option. Most hospitals have refrigerated morgue facilities. There is a growing interest in "green" burial grounds.

To see what one doctor is doing in South Carolina, visit Memorial Ecosystems (<http://www.memorialecosystems.com/>). Also, check out the first on-line clearinghouse of green burial information in North America at Forest of Memories, (<http://naturalburial.coop/>) and the Glendale Nature Preserve (<http://www.glendalenaturepreserve.org/>) for green burial in Florida. The Natural Burial Centre maintains a list of green cemeteries around the US. (<http://naturalburial.coop/USA/>).

Source: www.funerals.org

Additional Contact Information

Body donation to science: State Anatomical Program, 400 E Jackson Street, Richmond, VA 23210, (800) 447-1706.

Green Burial Movement,
www.memorialecosystems.com
(804) 647-7798

Organ donation:
www.organdoner.gov
www.lifenet.org (757)464-4768

MEMBERSHIP REPORT

by Bob Clapp

The Fund Raiser for National FCA office --a **winner**

Thank you FCAT members who responded to our March appeal for funds for FCA Headquarters. You may remember that our combined chapters were looking for \$150,000 a year to support FCA's national budget, which is the amount they need to counter the amount of \$15 BILLION a year which funds the funeral industries.

386 letters went out to FCAT members and 35 responded for an impressive 11% response. This generated \$945 after expenses. Thanks to all of you!

You can also make contributions at any time. The mailing address is FCA, 33 Patchen Rd., S. Burlington, VT 05493.

It is important to note, more than half of our current members have been referred to us by the National office. It is the main reason for our steady growth.

As we go to press we have processed 15 more members than last year at this time. Articles in the Beacon in '08 and '09 brought us 9 and 8 members respectively. Also helping us to grow is a PowerPoint presentation created by our new President, Stephanie Stringer. We have used it three times so far and have four more bookings in the coming months. Let us know if you know a group that might like us to come and explain our purpose.

At our Annual Meeting held at the new Pretlow Library in Ocean View, Norfolk, we elected Carlton Sykes to the Board. Carlton has the advantage of youth, we welcome

him and look forward to his energy and contributions.

Those of us who are octogenarians are ready to pass the torch and will be looking for replacements. Anyone interested in serving on the FCAT Board or serving on committees talk with any Board member, but especially President Stringer.

Carlton is replacing Dianna Hellberg who has served on the Board many years and has done a yeoman's job collecting itemized price lists. In addition, she has prepared the spreadsheets which are a feature of our membership packet. Gratefully, she has agreed to continue to serve on the Survey Committee.

Look over our list of FCAT committees on the last page. There is a place for you in our organization. As a volunteer there are many opportunities to serve and you can be instrumental in carrying out our Mission Statement (see p. one)

Helpful Hints

It is crucial that the following personal information to be available upon a death.

1. Social Security Number
2. Drivers license Number
3. Name, Address and Phone number of a selected contact person and/or Mortuary.
4. Location of the burial plot and the deed.
5. Required information for a death certificate.
6. Location of critical papers such as car title, home title, will etc.
7. A list of friends and relatives to be contacted: name, address, e-mail (if known), telephone number, relationship.

EDITOR'S CORNER

By P.J. O'Boyle

How do we communicate our funeral preferences to others? By starting a conversation with family and friends. Make copies of your preferred plan that you can hand out for their review. Attach a copy to your will. You might mail FYI copies of your plan to distant relatives.

What are Advance Directives?

Advance directives are written instructions that you complete in advance about your health care in case you cannot speak for your self in the future. These normally include a desire for a natural death (sometimes called a living will), a health care power of attorney, a "do not resuscitate" form, and a financial power of attorney..

Informed opinion suggests that you should start with the health care power of attorney because of the important powers it conveys to another person to represent you in health care and body disposition matters. Therefore, choose someone you trust to make the right decisions and who will be assertive. Upon death the executor will make the power of attorney decisions.

Prepaid Contracts

It is a great idea to plan ahead and visit at least two funeral providers. However, AARP and the Funeral Consumers Alliance advise against prepaying for several reasons: 1. You might move away before you die, 2. Die while out of town, or 3. Change your mind about your disposition choices.

A better choice would be to open a payable-on-demand (POD) savings account (also known as a Totten trust) and name a loved one or executor as the beneficiary, who would have access to the funds as soon as your death certificate is arranged in plenty of time to cover your funeral expenses.

Embalming Virginia law does not require embalming. 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, not public safety; that means it might be negotiable. If you opt for immediate burial or direct cremation without viewing, no embalming is involved anyway.

Direct Cremation

In direct cremation, the body is promptly cremated without a viewing. Direct cremation usually includes transport of the body, cremation and a cardboard or plastic container for the ashes. But take care in obtaining cremation from a funeral home; sometimes their price lists include their charges but not those of the actual crematory; know what you are buying. In any case, cremation cannot occur until a death certificate and an authorization to cremate have been completed.

Immediate Burial

Immediate burial is a prompt burial without viewing, visitation or embalming. Federal Law requires funeral homes to offer this option. The price should include the mortuary's basic services fee for staff and overhead, removal of remains from place of death, and transportation to a local cemetery. The casket may or may not be included in the price. But, cemeteries have their own costs and limitations, something we will discuss in future issues.

We're Looking for HELP

YES, I want to support the Funeral Consumers Alliance of Tidewater by volunteering to serve on a committee or the FCAT board.

name(s) _____
e-mail _____
address _____

phone _____

committee preference _____

mail to: FCAT, P O Box 4621,
Virginia Beach, VA 23454 e-mail
www.funeral_plan@yahoo.com

FCAT COMMITTEES and some of what's involved for each

MEMBERSHIP

- Serve as phone contact for people inquiring about the chapter or their options for disposition.
- Make contacts in the community (churches, senior centers, community centers, etc) to schedule one of our 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).
- Enhancing current training materials (i.e. How to Plan a Funeral).
- 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 (by mail--using a letter the FCA has drafted, by phone, or by visiting in two person teams).
- Create spreadsheets from a template with this information.
- Create a relationship with some of these to secure discounts for members.

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 (what do we want to use the money for).
- 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



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