

FUNERAL CONSUMER'S ALLIANCE OF SARASOTA-MANATEE, INC.

Visit our *NEW and IMPROVED* website www.fcasarasota.com

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PRESIDENT'S MESSAGE – Summer 2017

I trust that everyone is enjoying their Summer, whether here in sunny (humid) Florida or travelling. My wife, Dianna and I will embark in August on a 5500 mile trip (driving) out thru El Paso, Santa Fe, FT Collins, CO, Mt. Rushmore and the Black Hills, Kansas City (WWI Memorial), Indianapolis and North Carolina. We'll take 5 weeks visiting family and friends along the way. In this Summer edition of our newsletter we share a summary of the provider price survey conducted over the winter. You may see coverage in your local newspaper too! Our goal is to update that survey every other year. In the fall we'll focus on pre-need sales and in the winter edition share what we've learned. While we at FCA do not advocate pre-need, we understand that for many members, the peace of mind and potential savings offset the risks. Also, you will find a thoughtful piece from our Treasurer on final arrangements planning. Last Winter we completed our partnership with the Community Foundation of Sarasota (CFS). We have established a profile at the Giving Partner and been certified by CFS as a worthy non-profit - thegivingpartner.guidestar.org/nonprofit.aspx?orgId=1115790. CFS is also helping us with advice on marketing and social media. We are always adding more content to the website at www.fcasarasota.com and, should you need specific provider info, like a general price list, we can send those to you (electronically is better). Have a safe and enjoyable summer and please plan to join us at our Annual Meeting in January 2018. Finally, a big thanks to our board members and trustees for the ideas they provide and contributions they are make on your behalf.

Christopher F. White – President

A NOTE FROM THE SECRETARY

Greetings Members,

Hope everyone is having a great summer! It's been a quieter than normal summer, but your board is always working to keep us up to date and running strong. Please keep spreading the word about our Funeral Consumers Alliance. Word of mouth is the #1 resource for attracting new members. We are here to help those who are just starting to put final arrangements in order or advice those who may already have plans but still have questions. Remember all of your planning will only be useful if you share those plans with your survivors. Make sure they know who to call at the time of need and where they can find your documents that include your wishes. Our current providers have not changed since our winter newsletter. They are as follows:

Wiegand Brothers Funeral Home 7454 Tamiami Trail Sarasota, FL 34231

Type 1 Cremation \$1,295, Type 2 Burial \$1,695, Type 4 Out Of State Burial \$1,695, Type 4 Cremation with Viewing & Funeral Service \$1,895

All Veterans – All Families Funerals & Cremations 40 Sarasota Center Blvd. Sarasota, FL 34240

Type 1 Cremation \$995 non-Vet, \$895 Veteran or spouse, Absolute Economy \$685

Ewing Toale 140 E. Venice Ave. Venice, FL 34285 (for members who joined prior to 2015 ONLY)
Type 1 Cremation \$1,495, Type 2 Burial \$1,895, Type 3 Out Of State Burial \$1,895, Type 4 Cremation with Viewing & Funeral Service \$2,095

With many members traveling over the summer months, I receive a lot of calls regarding what to do if death occurs away from home. The FCA National Alliance has a great website where your loved ones can locate affiliates throughout the country. If the need arises, your survivors can call any affiliate and they will accept our members as their own. I also have printed copies a directory which lists the nationwide affiliates. Use the coupon on the back of this newsletter to request any items you need.

We have room on our board if you are interested in serving - let us know either by phone 941-953-3740 or email fcasarasotaman@aol.com.

Nancie Edwards

A MESSAGE FROM THE TREASURER

For the first six months of 2017, the Sarasota-Manatee FCA has received approximately \$840 in new membership revenue and \$2,025 in donations. Expenses are in line with prior years as well. Our revenue however, is not enough to allow us to grow and reach more people in the community who would benefit from our services. If we achieve a higher profile in the community, the visibility should help bring transparency in the funeral service business, which will benefit you and all consumers.

As such, I encourage you to be an ambassador for our local FCA by telling others about what we do and that donations are needed. Sometimes, those few donors who have the capacity to support a cause, provide significant contributions that greatly help the organization. As the CFO of a non-profit in Sarasota, I witnessed the significant growth in our financial stability over 6 years, due to donors who have stepped up and given larger contributions in order to support our cause. It is very true that one person can make a difference! This difference is most meaningful for those families who have very limited resources - extra expenditures on funeral services may take away funds for basic living costs such as food, car repairs, medical bills, etc. Thank you to all who have provided donations. We greatly appreciate your support!

Suzanne Takerian

2016-17 Funeral Provider Survey Released

Imagine losing a loved one and arranging an affordable, dignified funeral. Where do you start? Some families discover, for the first time, how costly a funeral can be. While some individuals may have made advance arrangements (also known as pre-need); the family must be aware of this arrangement to take full advantage of that policy. So most families visit a local funeral home they may have used before, heard about from a friend or is close to their home. Few know that a funeral can cost nearly \$30,000.

There are few sources to research and compare funeral costs - of the fifty or so funeral homes in the Manatee, Sarasota, Desoto and Charlotte county area, only eight post pricing information on their websites. Many years ago, 1984 to be exact, the Federal Trade Commission (FTC) established the Funeral Rule to force funeral homes into standardizing service options in understandable terms for the consumer. This rule requires certain statements (verbatim) on the funeral home's General Price List (GPL). That GPL must be available to the consumer. In addition to the Funeral Rule compliance, the Funeral Director (or sales agent) must also meet state and local regulations. By the time a consumer finishes the arrangements, they will have signed a contract,

various disclosures required by law, release of the body and disposition of the remains, request for death certificates, notification to Social Security and more - in the end, more signatures than a conventional mortgage.

Why is there so much paperwork and regulation; to address misdeeds of the past by this industry. Funeral homes and the “death” industry are big business. Service Corp International (SCI) had 2015 revenue of \$2.986B. SCI is the largest “deathcare” company internationally with 1545 locations around the world, 131 in Florida, and over 15,600 employees. SCI owns at least 6 local funeral homes. These funeral homes may appear to be family owned, however, SCI manages them, sets pricing and policies. Storefronts like the Neptune Society and National Cremation Society also fall under SCI.

We requested General Price Lists from all of the area funeral homes. We evaluated these GPLs on price for 3 categories of service: direct cremation, immediate burial, and a full funeral service. Cremation prices ranged from \$685 to over \$3000 for the same service. The cost for immediate burial (excludes embalming and casket) ranged from \$1190 to \$3160. The cost for a full funeral service including embalming, viewing, transportation and graveside services ranged from \$2780 to \$7665. Important to note, the cost of the immediate burial and the full funeral service does not include the cost of a casket, cemetery plot, burial liner (vault) or burial marker.

The survey revealed some interesting details about our local funeral homes, their pricing and compliance with the FTC’s Funeral Rule. It also illustrates how funeral homes serving minority communities price higher and will help finance the services selected. Private –vs – corporate ownership was another area where corporate homes prices are higher. Corporate-owned funeral homes were consistently more expensive than private-owned funeral homes for all of the services evaluated. The average price for a direct cremation, immediate burial, and full funeral service at corporate-owned funeral homes is 59%, 36% and 57% more expensive respectively, when compared with the averages for same services at privately-owned funeral homes.

One important point is that most funeral homes offer service packages. These are often the best value. Because these packages vary in content, we did not compare them in the survey. You can always negotiate if you feel the list or offered price is just too high. Look on our website for the complete survey and results.

Comparison and Contrast - from Birth to Final Arrangements

The first is a beginning or a welcome -- of an expected baby into the family and community - the planning of a baby shower! This is usually done with much joy, with a month or more to plan, usually starting out with a budget. A theme may be created to make a fun welcome. Restaurants, caterers or family members are consulted to obtain the menu items and best prices that the host can afford. After visiting various venues, an agreement is signed. The guest list is created, and invitations are sent out in a leisurely manner. Planning in advance enables plenty of time to assist family members coming in from out of town with travel and lodging arrangements. The internet can be researched for options and prices on fun games or party momentos. Planning well in advance allows the shower to be a happy, stress-free and joy-filled event to welcome the new baby with the family. The cost can be between a few hundred dollars to several thousand dollars, but thorough research with the internet or local vendors should enable the most desired services and products and the best cost.

Now let's contrast that to an ending or a good-bye -- the death of a loved one in which those who will make the funeral arrangements are unfamiliar with the funeral options and costs. Although the funeral can cost 10+ times what a baby shower may cost, the individual only has a few days to research and make decisions about all the options, choices and costs of services and products. For difficult or unexpected deaths, chaos, emotional

distress and cloudy thinking replaces the joyful, calm mindset of the shower planner. Legal documents must be signed, family members called, assistance with travel arrangements, etc allow for even less time to understand and select appropriate funeral services. Instead of welcoming a new baby in a simple manner, the individual's mind is racing with memories and thoughts about how to put together a memorial that best captures the essence of the deceased person and what they meant to the the survivors and the community. What made up the deceased's dash between the birth and death years? What goes in their obituary?

"Knowledge is Power" is a familiar phrase, and I commend you for searching out knowledge to help you and your family with the funeral process decisions. I suggest that you write memories and ideas down regarding your loved one's and your life so that when the time comes, there is a rich source of information that a writer can refer to to capture the life of the deceased person in a meaningful way.

Since "Knowledge is indeed Power", I am on the 4th of 5 classes to obtain my Funeral Services Associate certification through the AIHCP (American Institute of HealthCare Professionals) (in addition to working full-time). This certification requires 240 hours of study and covers the following classes:

Death, Dying and Mourning
Psychological issues in grief, death and dying

Funeral Services I: Process and Function
Funeral Services II: Embalming Preparation Safety
Customer Service & Funeral Planning

My intention is to have a better understanding of the death and funeral process from a 360 degree perspective (emotional coping, respect for and appropriateness of cultural norms and expectations, healthy and dysfunctional grief, family values and traditions, religious traditions, funeral options and costs as they relate to emotional stress and affordability, environmental impact of embalming and disposal, etc). I will share knowledge with the FCA as appropriate. My intention, through the FCA, is also to encourage funeral service providers to be more transparent and cooperative with assisting the consumer in making clear, cost-effective decisions. It is my view that those providers that follow this model will be recognized as being more competitive, forthright and customer-oriented overtime. We want to see the honorable, fair, quality-oriented providers stay in business!

Finally, I encourage you to talk about these matters and the FCA with family members and friends. You will help them open up to learning more about these end-of-life decisions and ideally bring some new members and donations into our organization. Knowledge is not only power, it also brings confidence and contentment when decisions must be made, especially under difficult conditions.

Suzanne Takerian

VA Cemeteries Announce new pre-need eligibility option



The Department of Veterans Affairs (VA) implemented the pre-need burial eligibility determination program to assist anyone who would like to know if they are eligible for burial in a VA national cemetery. VA is promoting pre-need eligibility determinations to encourage Veterans and their eligible family members to plan in advance to use VA burial benefits that Veterans have earned through their military service. **Planning in advance for a Veteran’s or loved-one’s final resting place can eliminate unnecessary delays and reduce stress on a family at a difficult time.** Veteran families will have increased confidence that their loved ones are eligible for burial in a VA national cemetery at their time of need. Upon request VA will make eligibility determinations for burial in a VA national cemetery in advance of need. **Eligible individuals are entitled to burial in any open VA national cemetery which includes opening/closing of the grave, a government-furnished grave liner, perpetual care of the gravesite, and a government-furnished upright headstone or flat marker or niche cover all at no cost to the family. Veterans are also eligible for a burial flag and Presidential Memorial Certificate.**

Burial in a VA national cemetery is open to all members of the armed forces and Veterans who have met minimum active duty service requirements, as applicable by law and were discharged under conditions other than dishonorable. Members of the reserve components of the armed forces who die while on active duty under certain circumstances or who die while on training duty are also eligible for burial, as are service members and former service members who were eligible for retired pay at the time of their death. Spouses, minor children and, under certain conditions, dependent unmarried adult children are also eligible for burial even if they predecease the Veteran.. **Interested individuals may submit VA Form 40-10007, Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery, along with a copy of supporting documentation of military service such as a DD214, if readily available, by: toll-free fax at 1-855-840-8299; or mail to the National Cemetery Scheduling Office, P.O. Box 510543, St. Louis, MO 63151.**

Competitive Provider Survey Pricing

This is a sampling from our survey of the most competitive providers we found locally:

	TYPE 1	TYPE 2	TYPE 3	TYPE 4
Sound Choice	\$695*	\$1195*	\$1100**	\$2305*
Your Traditions	\$670*	\$995*	\$1790*	\$2920**
Alan Moore	\$695**	\$1295*	\$1995**	\$4115*
All Veterans All Families	\$685*	\$1640*	\$1295**	\$2950*

Type 1 =Simple Cremation*, Type 2 = Direct Burial*, Type 3 = Out of State burial*, Type 4 = Cremation*with viewing and service. Pricing as of 06/30/2017 (*excludes container)(**includes container)

We have room for you! If you are interested in joining us, we would love to have you. We can nominate you at the meeting, or, if you can’t make it to the meeting, just use the coupon below and we’ll give you a call.

Need something? Want to help? Let us know by using the form below. Complete the form and return it to:
Funeral Consumer's Alliance of Sarasota – Manatee, Inc., P.O. Box 15833, Sarasota, FL 34277.
If you need additional information or have questions, call us at (941) 953-3740

NAME(S) _____

MEMBERSHIP NUMBER(S) _____

ADDRESS _____

ADD MY EMAIL ADDRESS

I WOULD LIKE _____ COPIES OF THE ALLIANCE BROCHURE FOR MY FRIENDS.

I WISH TO UPDATE MY RECORDS. PLEASE SEND ME A BLANK SERVICE RECORD FORM.

I WILL SERVE ON THE BOARD OF TRUSTEES. HAVE SOMEONE CALL ME AT
_____.

PLEASE ACCEPT MY DONATION OF \$ _____ TO SUPPORT THE ALLIANCE.

Funeral Consumers Alliance
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