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

Visit our NEW website www.fcasarasota.com P.O. BOX 15833 SARASOTA. FL 34277

Nancie Edwards, Editor

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941-953-3740

November 2017

# Join us for our 46<sup>th</sup> Annual Meeting Friday, January 26<sup>th</sup>, 2018 2:00 PM

Our Meeting will be held at the St. Andrew United Church of Christ in Sarasota. The address of the church is 6908 Beneva Rd, Sarasota, FL 34238

The business meeting will include the following:
Reports from the Secretary& Treasurer and the elections of Officers and Trustees for 2018

## **PRESIDENT'S MESSAGE - Winter 2018**

Happy Holidays! This has been a busy and productive year for your Funeral Consumers Alliance. We've continue our progress in getting valuable, useful information to you by publishing our newsletters to twice a year, adding more content to our website at <a href="http://www.fcasarasota.com">http://www.fcasarasota.com</a> and locating more participating providers.

I have a mea culpa and a clarification on our Board. As all of you know, our summer newsletter went to every member, not every household. I was the last one to handle the membership list before sending to the printers. We have a column to select and generate the mailing. I neglected to sort properly, as did the printer. It was an expensive mistake. We apologize for the excessive copies and expense.

As to the Board clarification, our Treasurer, Suzanne Takerian (CPA), discovered and pointed out that we have been compensating our Secretary, Nancie Edwards, for use of her home office and storage of FCA records for many years, while also keeping her as a voting Board member. This presents a potential conflict of interest. Everyone knows how reliant we all are on Nancie, so the Board determined that Nancie will be the Business Secretary and we'll find a volunteer for the Board Secretary – it might be you! Nancie's role remains the same, just a new title.

Also in this edition, you'll find a short think piece on Pre-need sales. While we don't advocate this option, we understand that for many, it offers piece of mind and structure to the uncertainty of our final arrangements. Most importantly, understand the contract and terms if you go this route.

Tucked inside this newsletter is a donation envelope. As we near the end of the tax year, this a great time to send a donation to your Alliance. We are all volunteers, but marketing and newsletters have a price. Thanks to all who have or will donate to our mission.

Please mark your calendars for Friday, 26 January, 2018 at 2 PM for our Annual Meeting. At this meeting we will conduct our election of board members and trustees, answer your questions and concerns and for the first time host an information fair with specialists from a local Elderlaw firm, Hospice, Sarasota National Cemetery (VA) and a couple of Funeral Directors - your opportunity to build contacts and get answers. Finally, a big thanks to our board members and trustees for the ideas they provide and contributions they make on your behalf.

Christopher F. White - President

#### A NOTE FROM THE SECRETARY

### **Greetings Members**,

Some of you are receiving this newsletter via email for the first time! Send us your email address if you are interested in joining our email group. It has been another busy year and it has been my pleasure to help so many families during their time of need. Your continued appreciation for what we do and your donations make us want to work harder every year. We have been working to find ways to provide options for you and your families during the ever changing funeral market. Some of you have dealt with moving out of state or have moved here from another state. Do you know what happens to your membership when you leave our area? We will be updating our website to help guide you through these types of changes and other useful information. Make sure to visit us frequently at <a href="www.fcasarasota.com">www.fcasarasota.com</a>. The providers listed below are the ones that have agreed to offer special prices for members of the Funeral Consumers Alliance of Sarasota-Manatee. As always make your choice of funeral provider based on what best fits your needs and SHARE YOUR WISHES WITH THOSE THAT WILL BE FOLLOWING THEM! We are here to help you and your family, so please call us with any questions. We have a good supply of brochures and other informative pamphlets. JOIN US! 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

#### WIEGAND BROTHERS FUNERAL HOME 7454 TAMIAMI TRAIL SARASOTA, FL 34231 841-821-5755

TYPE 1 - CREMATION \$1,295.00

TYPE 2 - BURIAL \$1,695.00

TYPE 3 - OUT OF STATE BURIAL \$1,695.00

TYPE 4 – CREMATION WITH VIEWING AND FUNERAL SERVICE \$1,895.00

#### ALL VETERANS ALL FAMILIES 40 SARASOTA CENTER BLVD. SARASOTA, FL 34240 941-377-1060

TYPE 1 – ABSOLUTE CREMATION \$685.00

\*35.00 medical examiner fee paid for all FCA members

ALL OTHER SERVICES – CALL FOR A OLIOTE

#### EWING -TOALE BROTHERS 140 E. VENICE AVE. VENICE, FL 34285 941-488-7737

TYPE 1 – CREMATION \$1,495.00

TYPE 2 – BURIAL \$1,895.00

TYPE 3 – OUT OF STATE BURIAL \$1,895.00

TYPE 4 – CREMATION WITH VIEWING & FUNERAL SERVICE \$2,095.00

\*prices only available to **members** who were members prior to 2015.

### A MESSAGE FROM THE TREASURER

The Sarasota-Manatee FCA has received \$3,585 in contributions and \$1,040 in new membership fees for the January - September 2017 period. We greatly appreciate all those of you who have sent donations in during this period. The \$40 new member donation fee given when joining the FCA does not cover operating costs over the long haul. Thus, your donations enable us to continue to operate and provide services to all members through their lifetime. Just as other industries evolve, so does the death care industry. We work to stay abreast of the changes in the industry so that we can provide appropriate guidance for members. For example, in the past, funeral homes made the most profit by up-selling caskets. Consumers now place more emphasis on the experience of the funeral and less on the products (expensive caskets). As such, consumers can feel more comfortable in creating a memorable ceremony (with music, speakers, a theme and possibly in a different setting).

I am also happy to say that I completed the 240 hours of studies covering grief, death, dying, hospices, funeral planning, ceremonies, embalming and customer service. Having successfully passed all exams, I received my Funeral Services Associate Certification. Similar to my CPA license and CIA (Certified Internal Auditor designation), I will have to take continuing education classes in order to stay current in the grief, death and funeral services field.

Suzanne Takerían - Treasurer

### 2017 NOMINEES FOR OFFICERS & TRUSTEES

### **OFFICERS**

PRESIDENT Colonel (Ret.) Christopher White – Was born in Columbus GA., but calls Sarasota, FL home after moving here when he was just a year old. He was commissioned in 1984 through Army ROTC at Eastern Oregon State College. During his nearly 28 year career, Chris served in ground and air Cavalry, logistics and financial management assignments. Chris retired from the USSOCOM, MacDill AFB, in January 2012 with 27 ½ years' service and returned to live in Sarasota close to family and friends. Chris is a graduate of Eastern Oregon State College with a BS in Political Science, Campbell University – Masters in Business Administration, the U.S. Army Command and General Staff College and the U.S. Army War College-Masters in Strategic Studies. In retirement, Chris joined the Funeral Consumers Alliance of Sarasota-Manatee as the Vice-President in July 2014. Chris is an active member with the Military Officers Association of Sarasota (MOAS) and a lifetime VFW member. Chris is married to the former Dianna Lea Fischer of Ontario, Oregon (33 years) and they have two children, Corinne, 29 (Indianapolis, IN), and Miles, 23 (2LT, US Army). This will be Christopher's fourth full year as President.

<u>VICE-PRESIDENT</u>: Keith Miller – Keith grew up in a military family (USMC). She moved a lot when she was young. Her parents retired to El Paso, TX where Keith graduated Texas Western College of Mines (renamed University of Texas El Paso) 1965 B.A. in Radio & Television / Minor in English / Speech. She taught in the El Paso schools for nearly 20- years. Moved to Sarasota in 1993 and has been active in business and civic activities. She has two children, two grandchildren and three great-grandchildren. Keith has a Masters in Education from Lesley College. In retirement she enjoys golf, reading and volunteering. Keith joined the FCA board in 2017.

TREASURER: Bringing sound fiduciary management and accountability, Suzanne Takerian has been the Chief Financial Officer of the Child Protection Center in Sarasota, FL since July 2011. Suzanne, a graduate of the University of Wisconsin-Milwaukee School of Business Administration, is a CPA and Certified Internal Auditor. She brings 21 years of experience in public accounting, internal auditing, industry accounting, management and compliance to the position. With a focus on high standards of transparent accounting, reporting and management, Suzanne communicates confidence to donors and grantors that their financial support is funding the non-profit's mission in the most meaningful and efficient way. Suzanne also recently completed 240 hours of study and obtained her Funeral Services Associate Certification. Suzanne joined the FCA board in 2016

**BOARD SECRETERY: Vacant** 

<u>BUSINESS SECRETARY:</u> Nancie Edwards – Nancie is the wife of Douglas Edwards and the mother of four children and 6 grandchildren. In addition to her position with the Alliance, Nancie works several part-time jobs. Nancie has been the Secretary for 29 years.

# **TRUSTEES**

Rocky Ruoff – Ralph (Rocky) Ruoff is from Rochester New York. He attended 2 engineering colleges before being drafted into the U.S. Army in 1959 and was honorably discharged in 1962. He started his own waste disposal business and later sold it to Waste Management in 1992. He retired to Sarasota with his wife Carol. They reside in Palm Aire Country Club. They have 6 children, 7 grandchildren and in Feb. 2016 will have 5 great-grandchildren. Rocky is a past President of the Webster NY Kiwanis Club and a past President of the Webster Chamber of Commerce. This will be Rocky's second year on the board.

<u>William Fieberg</u> – Bill moved to Sarasota from Chicago 24 years ago where he was in the construction business. Bill is a Korean War combat Veteran and was a 1<sup>st</sup> Lieutenant in the Army. He and his wife Joyce were married 32 years before she passed away. This will be Bill's fifth year on the board.

# PRE-NEED PLANS - ARE THEY WORTH IT?

As a matter of policy, we at FCA do not advocate Pre-Need plans. We believe there are better, more reasonable alternatives, though we certainly understand the "peace of mind" these plans appear to offer.

There are 200 licensed Pre-Need sales reps in our area compared to about 50 licensed Funeral Homes/Directors. Pre-Need sales are just easy money. At the signing and payment of a contract, at least 30% of the total is paid out right then in commissions to the Sales Rep, supervising Funeral Director, local bank or fiduciary where funds are held in trust. The balance of funds are invested (in trust) until needed. Make sure that contract is known and available to your next of kin. Many contracts go unused, because no one knows.

When your next of kin releases your body to the designated Funeral Home, the real fun begins. The arrangements you thoughtfully made and fully paid for are merely the starting point for more sales and commissions. Funeral homes are NOT losing money on these contracts. Pre-Need sales are highly regulated by the federal and state agencies, mostly because of the opportunity for fraud. Think twice before committing to this final arrangements alternative.

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	
I WOULD LIKE COPIES OF THE ALLIANCE BROCHURE FOR MY FRIENDS.  I WISH TO UPDATE MY RECORDS. PLEASE SEND ME A BLANK SERVICE RECORD  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 P.O. Box 15833 Sarasota, FL 34277	