

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

Visit our *NEW* website www.fcasarasota.com

P.O. BOX 15833 SARASOTA, FL 34277

Email FCASarasotaMan@aol.com

Nancie Edwards, Editor

941-953-3740

July 2018

PRESIDENT'S MESSAGE – Summer 2018

Hello FCA Members,

I trust everyone is having a safe, enjoyable summer and bearing with the usual Florida heat, humidity and daily showers. I'm preparing for a month long trip up the East Coast to Boston and then on to Vermont before returning here in mid September.

In this edition, we have updates on all the changes occurring locally with service providers. Nancie is monitoring this very closely. Bottom line, for now, even with ownership changes, our agreements remain in force. You will also notice that we have added Your Traditions as a preferred provider. After a number of positive reviews by our members, we invited the Funeral Director, Scott Kinne, to our last board meeting to learn more about Your Traditions. They have very competitive prices, are family owned, and offer personalized service. Suzanne Takerian, our Treasurer, attended the FCA National Conference in Rochester, NY last month and provides a report on what's new. Finally, I've been researching Pre-Need contracts (formally called Prearranged Trust Funded Agreements) and have included some new information about options, even if you are already under contract.

As some of you know, we participated in the Giving Challenge back in May. The Giving Challenge is hosted by the Community Foundation of Sarasota (of which we are a member). For 24 hours, the Giving Challenge provides not for profits a chance to raise donations and obtain a match (up to \$100) from the Patterson Foundation. FCA Sarasota-Manatee raised around \$1600, and with the match, we received a check for \$3253 last month.

Our Fall 2018 project will be updating our provider survey. It will be posted on the website at <http://www.fcasarasota.com>. This tool is available for all of our members. If you need the general price list for any area provider, we have all of them. Just send us an email. I'll also share some of my research on cemeteries and what you should know.

Lastly, we still need a Board Secretary. Nancie is our Business Secretary. If you can donate a couple of hours a month, please consider joining our board.

Christopher F. White – President

A NOTE FROM THE SECRETARY

Greetings Members,

Changes! Changes! Changes!

We are staying on top of changes that affect our membership. In this always changing world of the funeral industry it is important that we continue to stay educated and aware of changes.

Some of you may know, that management and the name of the Wiegand Brothers Funeral home recently changed. As of today, Monday July 30, 2018 that is all that has changed!! They are still providing the same great service to our members at the same prices that were agreed upon and are printed below. The name has been changed to Robert Toale and Sons Funeral Home – Wiegand Chapel. There was an article in the Sarasota Herald Tribune on July 17, 2018 that explained the details. To sum it up... Robert Toale, one of the Toale Brothers, and his sons broke away from the family business and became a part of SCI, a nationwide corporation that owns funeral homes and cemeteries. SCI has owned Wiegand Brothers Funeral home since 2013. The change in name is a re-branding of that corporate owned funeral home. Our contact at the funeral home assures us that things are status quo at this time. If there are any changes that affect our membership we will certainly let you know.

Any pre-paid contracts with Wiegand Brothers remain unchanged! Those contracts will now be honored by Robert Toale and Sons Funeral home. You do not need to take any action at this time!

We are pleased to announce we can now include Your Traditions Funerals & Cremations to our list of participating providers. See below for the current prices they are offering to members of our FCA.

All Veterans All Families has moved! The new address is 7 South Lime Street Sarasota, FL 34237 (phone # unchanged)

The providers listed below are the ones that have agreed to offer special prices for members of the Funeral Consumers Alliance of Sarasota-Manatee. If you ever want to change providers, simply contact us by phone 941-953-3740 or email fcasarasotaman@aol.com. This information along with other useful information is also available on our website www.fcasarasota.com.

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

Robert Toale & Sons (formerly Wiegand Brothers)

7454 Tamiami Trail Sarasota, FL 34231
941-921-5755

Type 1 Cremation \$1,295.00
Type 2 Burial \$1,695.00
Type 3 Out Of State Burial \$1,695.00
Type 4 Cremation w/Viewing \$ Funeral Service \$1,895.00

All Veterans All Families Funerals & Cremations

7 South Lime Street Sarasota, FL 34237
941-377-1060

Cremation \$995.00 if Veteran \$895.00
Absolute Economy Program \$685.00
*contact directly for prices on other services. The \$35 medical examiners fee is included for members of FCA

Your Traditions Cremation & Funeral Chapel

2118 Constitution Blvd. Sarasota, FL 34231
941-921-4247

Direct Cremation w/container provided \$670.00
Direct Cremation with minimum cardboard container \$695.00
Immediate Burial \$995.00
5% discount for members of FCA

Toale Brothers –Ewing Chapel

140 E. Venice Ave. Venice, FL 34285
941-488-7737

Prices only available for members who were members prior to 2015

Type 1 Cremation \$1,495.00
Type 2 Burial \$1,895.00
Type 3 Out Of State Burial \$1,895.00
Type 4 Cremation w/ Viewing & Funeral Service \$2,095.00

A MESSAGE FROM THE TREASURER

The Sarasota-Manatee FCA has received \$723 in contributions and \$390 in new membership fees for the January - June 2018 period (total \$1,113). Contributions are down from the prior year. This decrease is likely due to members and potential donors waiting for the Giving Partner Challenge in May in order to increase our matching revenue (up to \$100 per donor).

Chris White, our local president, worked hard to register our FCA with the Giving Challenge. He also created the marketing postcard which was sent out to numerous donors prior to the 24 hour challenge. FCA Sarasota – Manatee received a check for \$3,253 on 7/9/18 which included the original donor funds and the matching funds.

I would like to thank Chris White, our President, for doing all the leg work to register us with the Giving Partner Challenge. I would also like to express my sincere gratitude for all our donors and supporters who graciously went online to donate through the Giving Partner. The \$1,600 of matching funds would never have been received without your help!

Suzanne Takerian – Treasurer

REPORT ON FCA NATIONAL BIENNIAL MEETING, ROCHESTER NY

The National Biennial Meeting in Rochester, NY, which drew participants from around the country and was well organized and interesting. Stephen Brobeck, the Executive Director of the Consumer Federation of America (CFA) spoke of the partnership between the CFA and the FCA.

The CFA is an association of hundreds of issue-focused nonprofits. The collective power of this partnership adds a powerful presence before lawmakers and the media. The CFA helped our national FCA with online funeral price surveys and policy petitions. This project was covered by the national media and carried in the local Sarasota Herald Tribune. Exposure and getting the word out is key to helping people learn that there is an organization out there that will advocate for the consumer and monitor funeral providers regarding their pricing and disclosure. We have applied to join CFA and add our 3200 local voices to the effort.

Other topics covered at the conference included: Death Cafes, Overcoming Barriers to Family Directed Funerals, Writing a Journalistic Obituary, Death with Dignity, You are the Surrogate, So Now what?, Being a Modern Mortician, The Immigrant Experience of Dying in America, Green Burials and Alkaline Hydrolysis. The conversations were lively and interesting, and the group was passionate about the FCA's mission. There likely is going to be evolution in the industry over the next two years, and the agenda for the next biennial meeting in 2020 will mirror these evolutions.

Suzanne Takerian – Treasurer

PRE NEED SALES CONTRACTS – WHAT YOU NEED TO KNOW

I've been doing some research on Pre-Need sales and contracts. While we don't recommend this option, we realize for many folks it may be the best and only option. In our last edition (Nov 2017), I pointed out that the Pre-Need sales force in our area is over 200 compared to about 50 funeral homes/directors. I'm sure you get the mailings from National Cremation and other local providers offering a free meal just to listen to their pitch. If you do take the offer and buy a plan, here are some additional considerations:

- The State of Florida requires contracts offer a window for a full refund. Usually 30 days. There may also be a clause that allows up to 90% refund prior to the third anniversary of the contract. Some fees and any merchandise received may not be refundable. Read your contract closely. I posted a sample contract on our website: <http://www.fcasarasota.com>

- Most Pre-Need sales include merchandise. Resist the urge or sales pitch to take merchandise now. Who can store a casket or other related items until needed? Accepting merchandise at the time of the Pre-need sale can complicate other options later.

- If you decide later to cancel a contract outside the terms listed above, you may still be able to do so depending on whether merchandise was included at the time of the original sale. There are some nonrefundable fees. Again read your contract. So, you could cancel, take the refund less fees and shop around for a better deal.

- So what happens at the time of need? Your family or executor will contact the selling/servicing funeral home for pick up. The next of kin will have to sign a release to pick up the body. No doubt the selling/servicing funeral home will have some new items to add to the prepaid service - for an additional fee of course. So, what if next of kin/family decides they really don't care for the selling/servicing funeral home?

- Your family can take that Pre-Need prepaid plan to another funeral home of their choice. The new servicing funeral home can provide the same, less or more services, then they furnish the original selling/servicing funeral home with a Certificate of Completion for the services to get reimbursed. Using this "at need" alternative, the family has more choice without spending more for the services. This method of business to business is not monitored by the State of Florida.

- So what if the selling/servicing funeral home goes out of business or mishandled the trust deposits? You or your family still have recourse through the State of Florida Division of Funeral, Cemetery and Consumer Services under the CFO. The Pre-need Funeral Contract Consumer Protection Trust Fund will honor a claim to ensure fulfillment of the contract at the time of need, if another company is not found to fulfill the contract. The Division of Funeral, Cemetery and Consumer Services regulates the funeral industry in Florida. Their website has many useful links and answers. I have used their staff in my research. They are always helpful! www.myfloridacfo.com/Division/FuneralCemetery/Consumers/

However you choose to plan and pay for your final arrangements, remember these parting thoughts: Don't go to the sales pitch alone and don't sign anything that day. Explore your options so you can truly rest in peace!

Christopher F. White – President

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 _____

- 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
P.O. Box 15833
Sarasota, FL 34277

