

FUNERAL CONSUMERS ALLIANCE OF SUNCOAST FLORIDA, INC.

Visit our NEW website www.fcasuncoastfl.com

P.O. BOX 15833 SARASOTA. FL 34277

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941-953-3740

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Celebrating our 51st Year serving over 9000 members

PRESIDENT'S MESSAGE – Summer 2023

Hello Members and Friends, since our last update we've made significant progress on our merger with FCA Tampa Bay. More on that below.

The FCA National recently sent a fraud warning regarding a scam where an individual purporting to be from the Funeral Home contacts the survivors once the obituary is published. They claim that unless additional funds are sent, the funeral will be canceled. How to spot and avoid this scam:

Resist the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Contact the funeral home directly. Use a phone number that you know is real, not one you got from the scammer's text, email, or phone call. If you don't know it, you'll find it on the General Price List you got from the funeral home.

Know how scammers tell you to pay. Scammers want to get your money immediately, and in a way that makes it hard to track them down and hard for you to get your money back. Never pay someone who insists you pay with a wire transfer, cryptocurrency, or a gift card. And never deposit a check and send money back to someone.

We continue to add valuable, useful information for you by publishing our newsletters twice a year, adding more content to our website at <http://www.fcasuncoastfl.com> and locating more participating providers.

Tucked inside this newsletter is our donation envelope. This is 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. Finally, a big thanks to our board members and trustees for the ideas they provide and contributions they make on your behalf.

Keith Miller– President

A NOTE FROM THE SECRETARY

Greetings Members,

We are making sustained progress on our merger. As the secretary, I answer all the phone calls and queries. I've fielded a few from a distressed family member who is trying to make sense of what their loved one had planned. Sometimes the service record has the answer. If yours is out of date, download an update form from our website and mail it to us completed. The board of your Funeral Consumers Alliance continues to meet quarterly and we continue to welcome new members and new board members. As always, we can use your help to share the benefits of belonging to our Alliance with your friends and families. Let us know if you would like extra brochures mailed to you or have anyone interested have them contact us. Many members have been updating their records with us. Current participating funeral providers are shown below. Contact us if you want to confirm the provider you have chosen or if you would like to change providers. 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 have a good supply of brochures and other informative pamphlets that can help in the planning process. **JOIN US!** We have room on our board. If you are interested in becoming a part of our board contact us at 941-953-3740 or by email at fcasuncoastfl@gmail.com. **And one final request – if you get this newsletter via email, please send us a reply so we know have a valid address. Thanks**

Christopher White – Secretary

CURRENT PARTICIPATING FUNERAL PROVIDERS & PRICES

Your Traditions Cremation & Funeral Chapel - 2118 Constitution Blvd., Sarasota, FL 34231 941-921-4247

Direct Cremation with minimum container \$845.00, Immediate Burial \$1,045.00, \$35 medical examiners fee is included for members of FCA *Prices subject to change

Robert Toale & Son (formerly Wiegand Brothers) – 7454 S. Tamiami Trail, Sarasota, FL 34231 941-921-5755

10% discount off regular prices. Contact directly for a price quote!

All Veterans All Families Funerals & Cremations – 7 South Lime Street, Sarasota, FL 34237 941-377-1060 Simple Cremation \$795.00 for members plus \$35 medical examiners fee and Death Cert. *Prices subject to change

Sound Choice, 5200 Fruitville Road, Sarasota, FL, 34232 941-312-6371 Simple Cremation Package \$1200 for FCA members (normally \$1295) and includes \$35 medical examiners fee, 2 death certificates, temporary urn and cremation container

Brewer and Sons Funeral Home, 3328 S. Dale Mabry Highway Tampa, FL 33629, 813.835.4991, Brewers has very competitive pricing and discounts for our members with multiple chapels across central Florida. Our contract and Brewer's GPL are posted on our website

A MESSAGE FROM THE TREASURER

For the period January- June 2023, our contribution revenue totals \$1,903.32 and our new membership dues total \$350.00 for a grand total of \$2,253.32. This is an increase of \$278.32 from last. Expenses for this period were -\$1484.89 compared to \$3,707.82 for January-June 2022, a decrease of \$2222.93. We also had a miscellaneous deposit of \$6104.23 resulting from the fund transfer from the Tampa Bay chapter merger. We have a year-to-date surplus of \$771.03.

I want to give a sincere thank you to all of you who have donated to our organization.

Chuck Treadway – Treasurer

FCA Tampa Bay merger with FCA Sarasota-Manatee

We have filed the name change with the State of Florida, the IRS, and moved our brokerage from Vanguard to TD Ameritrade. We dissolved the FCA TB state filing. Still to do are update our tax exempt certificate with the state along with our Charitable Contributions Certificate. Our articles of incorporation and by-laws have all been updated. We need to update our profile on the Giving Challenge and finish the survey of the 4 northern counties. About 120 providers. Fortunately, we inherited a contract with a family-owned funeral home, Brewer and Sons with 7 chapels and the rates are as good as or better than our preferred providers. We have also been reviewing and updating our membership rosters. We will merge the two chapter rosters sometime later this year. We have been adding new members thanks to a radio show and website by consumer advocate, Clark Howard. He has a continuous stream of advice and advocates for joining Memorial Societies, or as we're known in the US – Funeral Consumer Alliances. One of Clark's blogs is on the next page.

CLARK HOWARD, OUR BEST RECRUITER FOR NEW MEMBERS

Clark Howard's Important Advice on Funeral Planning



Written by [Craig Johnson](#) | July 13th, 2022

Having a conversation about death can be difficult, but because you may have to plan the funeral of a loved one, it is important to have that talk, says [money expert Clark Howard](#).

If you don't know your loved one's wishes and you don't plan ahead, you could find yourself out of a lot of money during what could be one of the most vulnerable times of your life.

"You may be left being the one who has to figure it out. And so that's where the funeral industry has always made a fortune: either playing on your guilt or your sadness. They eat you up with unbelievably expensive funerals."

But it doesn't have to be that way. In this article, I'll share some tips from Clark on how you can save money when planning a funeral.

The Funeral Industry Has Changed

The funeral industry has undergone a lot of what are called "roll-ups," Clark says. That's when national and international chains buy out smaller funeral homes. With fewer independent funeral companies, you have less choice. But there are still ways to save money. The internet has given consumers new options when it comes to choosing funeral services including:

- [Funeralocity](#), which lets you compare funeral home prices;
- [Funerals.org](#), a Clark favorite that works with memorial societies to get reduced rates on funeral expenses.

How To Save on a Funeral

Here are some tips from Clark on how to save money on a funeral.

Join a Memorial Society

Clark recommends that you explore joining a memorial society, which is a nonprofit organization that provides information and resources on saving money on funeral costs. There is typically a nominal one-time fee to join and no annual dues. [Here's a list of memorial societies and similar organizations in the United States.](#)

Among the benefits of joining a memorial society is that it uses group buying power to negotiate discounts on funeral expenses on your behalf.

Comparison Shop Caskets

One of the main expenses associated with a funeral is the casket, which can cost several thousands of dollars. But you don't have to buy a casket from the funeral home. "You don't have to play by their rules. You don't have to go through the emotional manipulation of a funeral home," Clark says. Federal law allows you to buy a casket anywhere you want. You can find them through independent vendors, at warehouse stores and even on the internet

Consider Cremation

Compared to a casket burial, cremation can help you keep a lot of money in your pocket — especially if you shop around. "There are now very competitive offers in the marketplace, particularly in midsize and large metropolitan areas, for cremation, so you can drive that cost down, down, down," he says. The median cost in 2021 of a direct cremation in the United States was \$2,550, according to [the National Funeral Directors Association](#), although the plethora of choices makes price comparisons difficult. Direct cremation typically doesn't include a memorial service or amenities provided by a funeral home. The prices increase as you add services that more closely resemble a full-service casket funeral.

Final Thought

Clark says talking to your loved ones about funeral planning may be a hard conversation, but it's a necessary one. And he encourages people who have adult children to start that conversation.

"Please tell your kids what you want: you want burial; you want cremation; you want a fancy-dancy casket; you want to be buried in a pine box; you want to be cremated, and you don't want any box at all. Whatever it is you want, tell them."

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 Suncoast Florida, 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

