



THE MONEY I\$SUE: How to Raise it and How to Stretch it

- Josh Slocum, Executive Director

To my shock, I've become an obsessive stock watcher. I pull up the Dow Jones Industrial Average at least twice a day online, and my ear's glued to Marketplace on National Public Radio driving home every night. I'd always been bored with endless babble about derivatives, leveraged buy-outs and "commercial paper" (huh?). But the market's incredible plunge has hit FCA, and ignorance is a luxury we can't afford.

Neither can consumers or FCA affiliate groups. People nearing retirement face the need to revise downward their lifestyle — and "deathstyle" — expectations. Nonprofits nationwide are having the worst fundraising year in memory. Contributions to FCA national are lower this year than at any time since I joined the staff in 2002. Memorial Societies and local FCAs report the same thing.

There's a special irony for funeral consumer groups: just when the public has the least to spend on their final arrangements, just when they need us most, the donation well is drying up. We're using this newsletter to try to prime the pump, both for FCA national and for the affiliated societies across the country. Joe and Jane Public will also

find useful tips on stretching funeral dollars and creating funerals rich in meaning but light on the pocketbook.

What You'll Find Inside

- **Our new Sustaining Member program** — we're trying something new, and we invite FCA affiliates to follow suit. We've always asked for donations at least once each year in these pages, but we're going to focus on building predictable pledges. Like other nonprofits (public radio is the best example), we want to solidify and stabilize our budget by asking you to become a **Sustaining Member** on a monthly basis. Knowing how many contributions to expect helps us plan and spend efficiently. Donors (that's you!) don't have to lift a finger after the initial setup, and they'll have the satisfaction of knowing they're making a commitment to FCA's work that bears real fruit every day.

- **Office Dollars and Sense** — Balancing a budget includes cost-cutting, but many of us get discouraged if we can't find one giant line item to slash. But it doesn't work that way in reality: big sav-

ings come from small economies. FCA affiliates around the country contributed their penny-pinching tips and we round them up for you here.

- **Frugal Funerals** — For our consumer readers, we're reprinting some of our "greatest hits" from newsletters and pamphlets past, along with new ideas on how to avoid being buried in debt. FCA has always believed the meaning and significance of a memorial isn't dependent on how much it costs. We also know it's not easy to know what to do when a death hits you squarely. You'll find ideas to clip out and share with friends and family to make your last purchase affordable and satisfying.

- **Fundraising Basics** — With the focus on the economic bottom line, it's worth taking stock of how we raise money and whether we're doing everything we can. You'll find a refresher on the basics, as well as some new ideas to keep those donations coming in.

Notes From The National Board

The FCA national Board held its second in-person meeting of 2008 in Columbia, South Carolina, October 10 and 11. Finances were foremost on everyone's mind. Like everyone else, our investments took a significant hit when the stock market nose-dived. Within a few weeks, FCA's investment portfolio (a diversified mix held by Vanguard) lost more than 20 percent of its value. This loss drained a great deal of our reserve operating fund, putting us closer to the day we have to decide whether to redesignate money the Board has held as an endowment for FCA's future. No one wants to reach that day. Board members hunkered down for some serious brainstorming, and came up with our **Sustaining Membership** program. Suggested by Past President Lamar Hankins, the program will look like this:

- Staff and Board members will be reaching out to donors and affiliate board members to join the program. We'll also be asking local FCAs to help us find at least 10 local members to join up.
- We hope to start by finding 10 members of each FCA or memorial society (members at large and/or directors and trustees) to commit at least \$10 each month to the program.
- With just 10 people at each of our 100 affiliated groups contributing at this level, we can raise \$120,000 per year, enough to close our budget gap and ensure FCA will be there to serve its member groups and the funeral-buying public. We'd be able to begin planning to expand our service to affiliates and the public, too. As you prob-

ably know, we have only two full-time staff members, and one part-timer, to serve the entire country.

The Board also took the following actions:

- Accepted the Funeral Consumers Alliance of the Piedmont (Greensboro, North Carolina) as the newest FCA affiliate. FCAP's unbelievably committed volunteers have put together a functioning organization, a regional funeral price survey, and a website within a year. We're delighted to welcome them. Visit www.fcapedmont.org.
- Adopted a policy prohibiting FCA national and its affiliates from accepting paid advertising from sellers of funeral and cemetery goods and services.
- Adopted a budget of \$203,466 in projected expenditures for 2009.
- Formed a committee to revise and expand the **Before I Go, You Should Know** funeral planning kit.
- Distributed fundraising and **Sustaining Membership** program tasks among board members.
- Formed a committee to examine how to facilitate regional meetings for FCA affiliates to build on the success of the Biennial conference during "off years."
- Voted to reduce newsletter publishing from four to three times per year [*I've always tried to make sure the newsletter was high-quality, even when it's been impossible to meet the quarterly schedule. As newsletter editor, I promise I'll make all three issues each year well worth your time and support - Josh Slocum*]

Dept. of Feedback and Ideas — We Want to Hear From You

Regional Meetings?

Networking with people who do the same work can be a morale booster and inject new energy into your local FCA. The four FCAs in North Carolina got together at a retreat center last year to focus on issues of mutual concern: state funeral board meetings, price surveys, and member benefits. Attendees gave the meeting high marks and said they'd definitely attend another.

Are you interested in attending or putting on a local mini-conference for the the FCAs in your area? Have you

mounted one before? What topics would you want to see covered? Are you willing to take the lead in organizing a local get-together?

You can start the conversation and connect with other interested groups at the FCA online forum. Visit www.funerals.org, and click on "forum." We've set up a special category called "Regional FCA Meetings."

A New Look?

We're considering whether to update our logo, and we'd love your in-

put. If you've got an image to die for, we want to see it! Please send suggestions to fca@funerals.org.

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FTC: Independent Crematories Must Follow the Funeral Rule

The Federal Trade Commission issued an advisory opinion on October 6 stating that crematories that do business directly with the public have to abide by the Funeral Rule, just like funeral homes. The Funeral Rule gives consumers important rights when shopping for after-death services, such as the right to pick and choose only what they want to buy, and the right to clear, accurate price information in writing before finalizing arrangements.

The ruling came in response to a request from the North Carolina Board of Funeral Service. The NCBFS had

been advising independent crematories that they did not have to comply with the Funeral Rule. FCA volunteers at the FCA of the Piedmont in Greensboro discovered this after finding serious violations of consumer protection rules on the price lists provided by some crematories.

Bottomline for funeral consumers: You have the right to a printed, itemized price list from a crematory, even if it doesn't offer the full services of a funeral home. Be sure to bone up on your rights under the Funeral Rule, whether you do business with a full-service mortuary or a cremation-only firm.

Read the FTC opinion online at www.funerals.org. Click on **News and Consumer Alerts**.

Neptune Society in Deep Trouble

Thinking about doing business with the Neptune Society? Think again. For years, FCA has been pointing out the cremation company's tricky accounting practices and misleading sales pitches. Finally, one state is taking legal action. Hats off to the **Colorado Division of Regulation** for a great job protecting funeral consumers. Here's a portion of their press release (a surprising example of clear, easy-to-understand prose from a government agency!):

— Colorado's Commissioner of Insurance, Marcy Morrison, has ordered representatives of the Neptune Management Corporation, d.b.a. Neptune Society (Neptune) to appear at a hearing to answer charges that the company misled consumers and manipulated prepaid, preneed funeral accounts in order to skirt Colorado law and maximize profits.

An investigation by the Division of Insurance indicated that the Neptune Society was using a "package plan" offer to entice consumers to purchase a particular pre-need funeral services contract. While state law mandates that 75 percent of a pre-need funeral services contract be held in trust to protect the consumer, the Neptune Society created a plan that allowed Neptune to keep, rather than trust, more than half of the entire plan premium.

"We will not stand for businesses



that ignore consumer protection laws," Morrison said. "Pre-need funeral plans are prime targets for scams because the service purchased is not provided until an unknown date far into the future."

Most pre-need funeral plans require full payment at time of purchase for funeral services, such as burial or cremation, although the purchaser does not know when, in the future, the services will be used. With funeral plans and pre-paid cremation services running thousands of dollars per contract, Colorado law provided that 75 percent of any preneed plan would be held in trust. That way, should the firm close its doors, move out of state, or no longer offer the service purchased, the consumer could still have most of the money returned in order to purchase another plan.

By reducing the amount actually trusted, through a dual-contract system, Neptune has kept approximately \$2.6 million of consumers' money that should have been protected in trust.

Allegedly, Neptune Society skirted the law by inducing consumers to purchase a "package deal" and sign two

contracts: one for future funeral and/or cremation services, and a separate contract for the immediate purchase of merchandise, such as a funeral urn, at grossly inflated prices. Most of the funds from the funeral services contract were held in trust, as required, but the funds from the "merchandise" contract were not trusted.

As an example,

- One contract purchaser paid a total package price of nearly \$1,333.
- Of that amount, 55 percent of the package price (about \$700) was charged for "upfront merchandise" on a separate contract.
- Rather than place three-fourths of the entire \$1333 into trust as required by law, Neptune chose to place only 75 percent of the remaining \$610 into trust.
- This means a customer who had paid nearly \$1400 for a preneed funeral contract had less than \$560 trusted.

In addition, the "merchandise" costs were inflated with a charge of \$349 for a funeral urn valued at approximately \$13.

The "bait-and-switch" is just one of several charges filed against the Neptune Society [Neptune allegedly] put as little as 35 percent of the package price in trust, thereby avoiding trusting approximately \$525 per each preneed contract. The amount that Neptune has avoided trusting is close to \$2,625,000.

Don't Let Funeral Prices SCARE YOU TO DEATH — 10 Tips for a Frugal Farewell

1. **Talk about funerals with family members ahead of time** so they all will know your wishes and you will know theirs. If Mom had always said she wanted something “simple” and you aren’t sure what she meant, you may end up purchasing a great deal more than something truly “simple.” Or perhaps Mom told everyone what kind of funeral she wanted, but she had no idea that it would cost far more than anyone could afford.

2. **Price-shop** — The funeral home in your neighborhood may be three times as expensive as one across town. By law, funeral homes have to give you prices over the phone, or hand you a General Price List when you start talking about prices at the funeral home. If the GPL shows that caskets begin at \$595, did you ask to see one if it was not on display?

3. **Only buy what YOU want** — Don’t buy more than you intended out of guilt. People often think that how much they spend is a demonstration of how much they love someone. Don’t buy more because of fears of being “different” or “cheap” or worries about “What people will think.” Funeral sales literature today commonly refers to a “traditional” funeral package (meaning elaborate and a good profit margin for the mortician), with one funeral often looking just like the next. Enjoy making your own traditions.

4. **Make your own or buy online.** You can find caskets or kits online for a fraction of the retail price. It is illegal for a mortuary to charge a “handling fee” for using a casket obtained elsewhere. Or, choose a “minimum container” from the mortuary and drape it with attractive material, a hand-made quilt, or a flag. Few consumers realize that caskets may



be marked up 300 percent or more. A casket that is listed for \$1,295 at the funeral home might wholesale for only \$325. That same casket is probably available from a casket retailer for \$650.

5. **Consider Direct Cremation or Immediate Burial** — These plans do not necessitate buying grand caskets, embalming, makeup, or processions. Cemetery space for cremated remains is generally — but not always — less expensive than the space needed for a body burial. Cremated remains can be buried/scattered almost wherever you choose. Also, if you choose one of these options, **you don’t need to use a local funeral home** which might cost twice as much as the one in the next town.

6. **Have a “Going Away Party”** A memorial service without the body present can be intimate and meaningful as well as affordable. Private family viewing of the body can occur in the hospital or home, before you call a funeral director. Use a church, park, or community center for the memorial service without attending funeral home staff. Or, invite family and friends to bring a dish to the home, along with their favorite stories about the deceased.

7. **Consider body donation to a medical school** — In some areas, there may be no cost to the family whatsoever. In other circumstances, the cost of transporting the body may be the only cost. Generally, cremated remains are returned to the family within a year or two.

8. **Don’t fall for the Box-for-the-Box Racket** — No laws require vaults for in-ground burial, though many cemeteries do. Ask for a “grave liner” rather than vault at a fraction of the price. And again, be sure to shop around. The “outer burial container” is a way for morticians to increase their income and is an added burden on your funeral finances. With prices as much or more than caskets, remember that it is just a box-for-the-box which gets quickly covered by the cemetery lawn. And no, none of them will keep the body dry or preserved for long.

9. **DIY** — Most people also don’t know that in the majority of states a family or church group may handle a death *without* the use of a funeral home and many families have found it loving and therapeutic. The book, *Caring for the Dead: Your Final Act of Love*, gives a great deal of state-specific practical information, and the PBS documentary, *A Family Undertaking* follows the stories of several families. Both are invaluable resources for anyone choosing this meaningful way to say goodbye.

10. **Remember:** Funeral directors are business people who deserve to be paid for what they do. However, it is your job, as a funeral consumer, to be well-educated about your funeral choices, to determine the kind of funeral or memorial service that meets the needs of your family, and to locate an ethically-priced facility that will honor your choices with caring and dignity.

Funeral Consumers Alliance Policy on Accepting Paid Advertising

adopted by the FCA, Inc., Board of Directors October 11, 2008

“Neither FCA, Inc., (national), nor its affiliated organizations, shall accept paid advertisements from any funeral-related vendor. While paid advertising from other nonprofit organizations with missions in sympathy with FCA’s goals is acceptable, it is strongly discouraged.”

Rationale

- The IRS considers paid advertising as taxable “unrelated business income,” which complicates yearly accounting and tax filings.
- US Postal Service nonprofit and bulk mail regulations prohibit paid advertising.
- Accepting advertising from funeral-related vendors can compromise the perception that FCA and its affiliates are independent consumer advocacy organizations.
- FCA’s Bylaws prohibit funeral-related vendors from serving in positions of obligation or influence. A commercial advertising relationship could compromise our ability to act only in the interests of our members and the public.
- Any advertisement, regardless of how carefully crafted, can be perceived as an endorsement of the business and its practices.

Do you have questions or comments on the policy? Log in to our online forum at www.funerals.org (click “forum” at the top menu) and speak your mind. We’ll make sure the Board of Directors sees your feedback.

Leave More Than Memories. . .

Most of us have given time, talent or money to good causes throughout our lives. Why? For one thing, it feels good to give to others. We all have our personal reason for charitable giving during our lifetime. But statistics show that only a few of us have thought about making a gift that will help long after we are gone.

By leaving a gift to Funeral Consumers Alliance in your will or estate plan, you ensure that your assets continue to help others long after you are not here. For some, because charitable gifts reduce potential estate taxes, money otherwise lost to the government could be redirected to FCA. A sentence such as this in your will would suffice:

“I bequeath (dollar amount or a percentage of residual estate) to the Funeral Consumers Alliance, Inc., a nonprofit corporation located in South Burlington, Vermont, as an unrestricted gift.”

Naming Funeral Consumers Alliance as a beneficiary of your Individual Retirement Account (IRA) is another simple way to make a gift. If you have questions about making a bequest, email us at fca@funerals.org, or call 1-800-765-0107. Thank you!

FCA Affiliates — You might want to reproduce this in your newsletter! Bequests make a huge difference: a donor left the Austin Memorial and Burial Information Society \$50,000 in her will. This allowed the group to have its first real office. Other FCAs and memorial societies have received bequests of up to \$10,000 from grateful donors.

Speaking of Memorial Contributions. . .

We all know families suggest charities to which people may donate in the name of the deceased. Most obituaries have a few lines like, “For those wishing to honor John’s memory, please consider a donation to the Anycity Cancer Alliance or the Anycounty Audubon Society.” Suggest to your members that your FCA or memorial society would be grateful for such a mention, too. Many would gladly suggest your organization as a recipient for memorial gifts, but you have to ask. It’s worth reminding member families of the unique role you played in helping smooth the way for them at the most difficult time.

CELEBRITY UNDERTAKER ASKS COURT TO MUZZLE FCA

We released the following statement on September 24. By the time you read this, FCA's lawyer will have submitted an answer to court. We'll bring you more news as it develops. Have no fear - we will not buckle under to bullying. We expect to win this lawsuit and send a message that FCA and its 100 dedicated, volunteer nonprofit groups will continue to exercise their Constitutional right and ethical duty to speak critically of industry figures and practices that affect grieving families. - Josh Slocum, Executive Director

In an attempt to stifle legitimate criticism from consumer advocates, Michigan funeral director and author Thomas Lynch sued the oldest and largest national nonprofit funeral consumer advocacy organization in federal court September 12. Lynch's suit, filed in the US District Court for the Eastern District of Michigan, accuses Funeral Consumers Alliance, Inc., of "defamation," and causing "substantial economic injury" and "harm to [the] business reputation" of Lynch's funeral home businesses in Michigan. The document in question is a PowerPoint presentation titled "Deconstructing Thomas Lynch," available at www.funerals.org. The presentation quotes an article by Lynch and criticizes the article's presentation and viewpoint.

"To call this lawsuit 'frivolous' would be too kind — it's outrageous," said FCA Executive Director Joshua Slocum. "Mr. Lynch appears unaware of the constitutional and common law rights citizens and journalists enjoy in this country. We don't expect him to enjoy FCA's critique, but his irritation does not cancel the rights of consumer advocates to publish fair comment on and criticism of his writings. Even worse, his attempt to extract money from a nonprofit charity is reprehensible."

Lynch is widely known as the author of several books on American funerals and other topics. He was featured in the 2007 PBS Frontline

documentary, *The Undertaking*. As a well-known commentator on funeral practices, Lynch has written and spoken widely about what he sees as the value of funerals — usually the more involved and costly type that includes viewing the body and associated ceremonies.

"Mr. Lynch is entitled to his point of view, and we are entitled to disagree with it," — Josh Slocum

FCA's critique of Lynch's article points out the inherent economic interest Lynch and any funeral director has in promoting this type of funeral. The presentation highlights this, and notes families have a wide array of meaningful choices to memorialize their dead that may not include the practices Lynch favors.

"Mr. Lynch is entitled to his point of view, and we are entitled to disagree with it," FCA's Slocum said. "He is a public figure who has offered insight into American funeral customs. But he is not a disinterested party. Consumer advocates are within their rights to point out that Mr. Lynch's favored funeral rituals hap-

pen to be among the most profitable for the conventional funeral home industry. Families planning funerals deserve to learn about all the available options, and about the commercial interests that may influence how a funeral home presents those."

"Funeral Consumers Alliance will not be intimidated or silenced by Mr. Lynch," Slocum continued. "We were formed as a national organization in 1963 to advocate for the rights of grieving families to choose funerals they find meaningful, dignified, and affordable — whatever those choices may be. We will fight this lawsuit vigorously, and we will continue our work on behalf of the American public, whether or not industry heavyweights approve of it."

Online

- Read a copy of Lynch's complaint at www.funerals.org. Use the search box and type the word "Lynch."
- The FCA PowerPoint Presentation that has so exercised Mr. Lynch can also be viewed on our site. Search for it as above.

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Sustaining Membership Your Commitment to FCA's Stable Future

As the only national organization dedicated to protecting grieving people from funeral fraud, we depend on your donations to do our work. In these tough economic times, our message is more important than ever — the funeral industry is working up an appetite for a piece of your retirement:

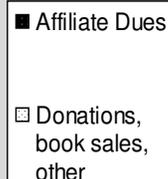
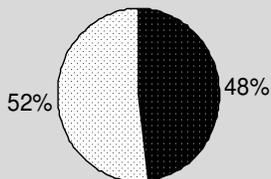
“People don’t borrow from the 401K to buy groceries or gas. [A funeral] is a major life event, like a wedding, so people are willing to borrow from their 401K or cash in that life insurance” — National Funeral Directors Association spokeswoman, quoted in ‘Funeral Industry Bucks Economic Downturn,’ Reuters.

We’re not asking you to cash in your life savings, but we do need your help to do our important work. When you join our **Sustaining Member** program, your regular monthly donation helps keep the national organization doing what only we can do:

- Answering thousands of calls and emails from the public each year seeking guidance on the worst day of their lives
 - Providing media, social service agencies, and 100 member consumer groups with objective information and research on funeral consumer issues and how to improve them
 - Working with local volunteers, regulators, and lawmakers to lobby for comprehensive funeral consumer protection laws
 - Maintaining an up to date website with hundreds of free articles and publications for funeral buyers, memorial societies, and families planning for the “last act”
- Connecting thousands of individuals every year with their local Funeral Consumers Alliance, their hometown experts on sensible and practical funeral arrangements

Everything FCA accomplishes comes from a volunteer board of directors and just two and a half staff.

FCA's Income



AFFILIATE DUES ARE NOT ENOUGH

The 100 local organizations that make up our federation provide a great deal of support, but affiliate dues pay for less than half our annual operating expenses. We rely on individual donations to make up a substantial portion of the difference, and every hand on deck helps.

(continued on reverse)

ARE YOU AN FCA AFFILIATE BOARD MEMBER?

Many of the 800 or so volunteers that serve their members nationwide are also contributors — but many aren't yet. If you're a member of a small memorial society, did you know your society's dues to FCA, in many cases, aren't enough to pay the cost of mailing this newsletter to you and your board colleagues every year? You can make a huge difference by becoming a sustaining member and contributor!

Here's a sample of what your monthly contribution will let us do:

- **Your gift of \$10 a month** can pay for mailing 240 informational brochures or 2 years of web hosting fees for www.funerals.org
- **Your gift of \$25 a month** can pay for 72 funeral planning kits sold at-cost to FCA affiliates for local member benefits, or more than a week's salary for record keeping and phone service for consumers.
- **Your gift of \$50 a month** can pay for sending consumer rights brochures to 1,440 senior citizens or staff time for research and testimony for 7 FCA affiliates working on consumer legislation.

As a sustaining member, you can sign up to donate the amount of your choice automatically from your bank account or your preferred credit card. Your contribution will show up on your regular financial statements, and we'll thank you yearly with an acknowledgment of **your tax-deductible gift.** Your information is private, secure, and will not be shared. You can cancel any time by calling 800-765-0107. Of course, **we're grateful for your one-time donations too.**

YES, I WANT TO BE A SUSTAINING MEMBER!

Name _____

Address: _____

Telephone: _____

Email) _____

Yes! I'd like to make a monthly pledge in the amount of:

\$10 ___ **\$25** ___ **\$50** ___ **\$100** ___ Other _____

My Visa/MC number is:

_____ - _____ - _____ - _____

Exp. date _____

~or~

Please use my bank account:

Routing Number _____

Account Number _____

(signature required!)

~or~

My one-time contribution in the amount of \$_____ is enclosed.

Donate Online!

Go to www.funerals.org and click on "Membership/Donate" at the top menu. It's safe and secure.

Down in the Dumps About Donations?

Yep, it's dreadful. Like all other nonprofits, FCAs and memorial societies are seeing a sharp decline in donations this year. Economic worries have everyone spooked. What can you do? First, don't panic — this too shall pass. But it's important to make sure our members know that we're hurting along with them, and funeral consumer help is needed now more than ever. Here are some tips for a compelling fundraising message:

- “Most people never learn embalming isn't required until they read our consumer brochures. That information alone can save you \$400 or more, well worth the \$25 contribution we ask. Will you consider making a gift to FCA of Anycity to help us bring the word to more people in our community who don't yet know we're here to help?” — *suggested by Michael Rulison of the FCA of the Triangle. www.fcat-nc.org*

- “Most of us want to forget the funeral as soon as possible, but please don't forget Funeral Consumers Alliance. We're the only nonprofit in Anycity that helps you and your neighbors get through what's often one of the most expensive purchases of a lifetime. Without your donations, we can't survive. Please give today!”

Don't Forget the Basics

- Include a preaddressed return envelope for donations in every newsletter.
- Devote at least a half-page to your fundraising appeal — timid paragraphs in the corner of page four won't cut it.
- Tell your members what you used their gifts for this year, and what their support will help you accomplish in the next one.
- Be specific — make a “wish list” of what your FCA needs. Ask your members to sponsor a new printer, a month's worth of telephone service, or a new computer.

Make Your Dollars do Double-Duty Employer Matching Grants

-Sherry Swett, FCA Administrator

Many employers have programs that will match your donations to nonprofit organizations. Be sure to check with your personnel, human resources, or community relations department to see if your employer will match your donation to FCA. Here's a sampling of well-known companies that give employee matching grants.

| | |
|-------------------|-------------------|
| AT&T | Intuit Foundation |
| ADP | Johnson & Johnson |
| Bank of America | Kimberly-Clark |
| Brinks | McGraw-Hill |
| Chevron/Texaco | Microsoft |
| Levi Strauss | Motorola |
| Choice Hotels | Neiman Marcus |
| Cingular Wireless | Nissan |
| Colgate-Palmolive | Pepsico |
| Corning Inc. | Radio Shack |
| General Mills | Starbucks |
| Eli Lilly | Tyco |
| GlaxoSmithKline | UPS |
| Google | Yahoo |
| Grainger | Yum Brands |
| Home Depot | Verizon |
| IBM | |

PINCH THOSE PENNIES: Running a Lean Office

We've all been to board meetings where we stare at the budget, trying to figure out what to cut until our eyes glaze over. Eating broken glass is more fun. The biggest mistake most of us make — in our business and home finances — is looking for the big ticket item to slash. Well, you can't stop paying the rent, and the fax machine's no good if you shut off the phone line. Real savings come from small economies, a little here, a little there. We asked FCA affiliate directors what they do to cut costs, and came up with some of our own.

From FCA National:

- **Use both sides of the paper** for in-office stuff. We run used paper through the printer upside down for inter-office memos. It makes a big difference given the cost of a case of paper.
- **Get a bulk-mail permit.** Combined with nonprofit mailing rates, give you a significant savings on first-class postage, even after the setup fee. Another reason to go 501(c)(3) — the post office won't usually grant these to (c)(4)s.
- **Find a local supplier and build a relationship.** Don't waste your money making isolated trips to Office Depot or Staples and paying full retail. Instead, set up an account with an office supply company. Let them know you're a nonprofit, and that you're willing to give them your business if they'll cut you a reasonable price. We frequently save 30 to 40 percent off retail for our office supplies, and it's all delivered.
- **Bring your certificate of nonprofit status** and tax-exemption when you shop.

- **If you pay for Web hosting services, shop around.** FCA will host your site free (though any donation is appreciated), as long as you do the upkeep on the content. Or, try our Web hosting service - www.bluehost.com. We pay only \$6 a month for nearly unlimited web and email space. We saved even more by paying for several years in advance. **Rtpnet.org** does even better, with rates starting at \$60 a year (and Michael Rulison of the FCA of the Tri-angle works for them).

Price-out print houses

- "People's Memorial Association saved about \$12,000 on printing, postage and mailhouse costs for our newsletter this year by shopping around. We found a new printer/mailhouse combination that does a great job and is much much cheaper!" — *John Eric Rolfstad*
- "Get quotes for newsletter publishing from at least three vendors. If their prices go up after a while, get some new quotes so that you continue to get the best deal. There can be wide variations in printing charges, so a few minutes calling around can save hundreds of dollars a year." *Lamar Hankins, Austin Memorial and Burial Information Society*

Pixels, not paper

- "Consider putting revised versions of member kit items on your chapter website as a PDF download, rather than printing them off and mailing them at a high cost. This option should only be used for items that you don't absolutely want to get into each member's hands, such as how-to articles with

minor updates, since many members won't bother." *Holly Stevens, FCA of the Piedmont*

Buy in Bulk

Know how much paper, how many envelopes, how many pens, etc., you use in a year, and make one large purchase. And keep an eye out for online bargains:

"I bought a large box of 11x17" paper on eBay - it's not the usual ivory I like to use for the newsletter, but for \$22 total **I have enough paper for 6 years' worth of newsletters.** Even if I don't print them myself, it can be used by Kinko's to save a little bit on the printing costs." — *Becky Locke-Gagnon, FCA of Northwest Ohio*

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Death, Where is Thy Copy Editor?

After looking at thousands of funeral home price lists over the years, we've collected some real howlers. Some favorites —

"Washing and disaffection of remains"

"We provide a time to share family antidotes"

"Deflower van - \$75"

"Stationary packages"

"Penn's Funeral Home do not have open casket with visitation without embalming." *It don't?*

FCA National Conference Keeps on Giving

Tris Ozark, dedicated administrator for the FCA of Western Pennsylvania, sent this note to the FCA email discussion list. If you're having trouble energizing your board and members, try this approach!

For everyone who attended the marvelous FCA Biennial Conference in Seattle:

I recently presented to the FCA of Western PA board a report on the conference. It went well, I think, so I'd like to share what we did.

We held a special meeting of the board on a Sunday afternoon at the home of one of the board members (rather than our usual conference room at the library). We had light refreshments donated by the board—wine, cheese and crackers, coffee, tea and cookies. We started planning two months ahead and sent several reminders. That helped build attendance and also gave me the time to put together a fairly comprehensive overview. Eleven of our fifteen board members attended and were very attentive and engaged. I had pretty good notes, but the documents available on the funerals.org web site were very helpful.

[Get them at www.funerals.org - search for "FCA Conference a Hit"]

One board member downloaded several of the presentations and brought them on his laptop; another borrowed a projector and screen from the university where he works. I prepared brief talks on all of the speeches and workshops I attended, emphasizing those I thought were particularly appropriate for our group. I used four of the slide shows available on the web site, adding comments from my notes. I also downloaded the text of some of the speeches and presented abbreviated versions. For the last half hour of the two-hour meeting, I conducted an exercise similar to the one Ruth and John

Eric did in the "Marketing Your Mission" workshop. I presented their slide show, then divided the board into two groups, gave them some basic parameters (number of members, number of volunteers, budget) and asked them to develop a marketing plan. They came up with some very creative ideas, and there are now plans to form a marketing committee, among other things. The feedback I've received so far indicates that some of the board members are really fired up, and our November board meeting could be very exciting. The proof will be in the results, of course, but I'm optimistic.

I'm telling you all this:

1) so that others who attended the Biennial might consider doing something similar if you have not already

2) to ask how other organizations carry back to their groups the information gained at the Biennial

3) so that all the folks involved in presenting the Biennial will know that their efforts were effective and appreciated. Thank you again for a wonderful event. You packed more useful information into two days than I've seen at any other conference I've ever attended. I will strongly recommend sending a representative from our group to the 2010 Biennial!

Board member Charlotte Zabusky had this to say about the workshop:

I thought today's meeting was excellent and that Tris did a fantastic job of sharing with us what she learned at the national conference! I can't remember an FCAWP meeting at which I learned more interesting and important information. Thank you, Tris, for not only going to the conference, but for bringing it all back home to all of us.

One of the things I noticed at

today's meeting is the reluctance on so many parts to make any final decisions. Everyone seems to prefer to leave it "for next time," and often that next time never comes. But, as we learned today from Tris' presentation, there is no more time to put decisions off. It's time to act if we want to continue our organization and make it more meaningful by offering more real services instead of only information.

The excellent idea that arose today, organizing a marketing committee, for example, could start immediately at our next meeting by appointing a chair for such a committee. Other new ideas came up today, and they should be added to this list of recommendations — for example, informing ourselves and updating our information about the latest funeral possibilities (green burial, cremation, home funeral, etc.); adding real services to members, such as counseling about or assistance with filling out forms or making EOL arrangements, etc.; having special projects (and asking members at large to take part in them), such as collecting price lists from funeral homes; adding to our target audience by including younger people (such as caretakers and children of aging parents); seeking out and/or joining in collaborations for advocacy.

Well, there is always so much more as we look forward to taking a more active part in making our organization more important to consumers, the "powers that be," and the media. It's rather exciting, and I am sure we will be able to light a fire under more of our inactive membership as they begin to see the organization itself and its Board becoming more dedicated toward making us a vital, up-to-date, and important part of the community.

Thanks again for today's enlightening and inspiring program!

IN THIS ISSUE

- 10 Tips for Frugal Funerals
- Fun With Fundraising
- Penny-Pinching Tips for a Lean FCA Office
- FCA's New Sustaining Member Program

. . and more!



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Then click **Forum**. See you there!

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Since our beginning in 1963, we have served as a source of information and advocacy to grieving families, lawmakers, the media, and the funeral business. We offer accurate, authoritative advice on all matters relating to funerals, cremations, burials, and other after-death arrangements. We support legal reforms to better protect the public against abusive practices, and we serve as a clearinghouse for consumer complaints of illegal or unethical treatment. We also give educational materials and advice to our more than 100 volunteer-run consumer information groups around the country.

With our help, thousands of families are better educated about their rights under federal, state, and local laws. FCA has helped people save hundreds of thousands of dollars in unnecessary funeral costs by showing families how to make informed decisions in a time of crisis.

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