Good Morning and welcome to the 2008 Biennial of Funeral Consumers Alliance. I'm glad you're here. Since we last convened in Austin two years ago it has been a privilege to serve you and the thousands of members as the president of FCA. There has been exhilaration and anxiety – frustration and fulfillment -- certainly a learning experience for me every step of the way.

To speak of the state of the Alliance is to acknowledge the past with gratitude and to look realistically at the future. The hundreds of Presidents, treasurers, secretaries and volunteers – people like you seated here today – who have kept their affiliates on track have sustained the only watchdog keeping an eye on the 15 billion dollar a year American funeral industry. In the past two years our FCA watchdog has stirred up excellent publicity, has nipped at the heels of the torpid government agency the Federal Trade Commission that monitors (or is supposed to monitor) the industry and has tracked legislation in 50 states – and has kept the membership informed

At the '06 Biennial in Austin, there was talk of a worsening financial situation and yes, we still run on thin ice, but several steps have been taken to bring us from red to black:

Headquarters fundraising goes on constantly -- \$37,000 since Jan '07! Much of that is revenue from the mention of our "Before I Go Kit" in a full-page article in the Washington Post. A reporter called FCA for information, Josh did a great job of giving information.

We have continued the Direct Mail solicitation started by Chuck Roberts – using the mail list of cooperating Affiliates; members have received a letter signed jointly by the local president and myself asking for donations. \$13K there. But only 9 affiliates out of 103 have offered their list – has your group? We're all in this together, you know.

A Capital Campaign was introduced a year ago. When we were informed that the office building that houses our Vermont FCA headquarters was going up for sale, our board worked out a plan for an offer. We came close to matching the bid. For better or for worse we were not the high bidder. Fortunately, the purchaser has continued to rent to us. But some day, at some point, we will need a permanent address... when that moment comes the Capital Campaign will be there. And, yes, of course we will continue to encourage contributions. That fund currently has \$25,000.

Pennies from Heaven category -- Effective advice given by our FCA national office to someone needing guidance on funeral planning resulted in an act of extraordinary generosity. It is with gratitude I mention Kristen Kennel of the Transformation Fund for sponsoring 10K Challenge for a grant that netted us over \$8,000 in matching funds and now our website is looking good.

Our office is modest, our staff, frankly is underpaid for the actual hours they work. Let me tell you a story that illustrates the dedication of our staff: I live in upstate New York. I'm a skier. (Yes, I have my funeral plans) One snowy morning this winter I called the ski condition report at 6:55 a.m! I misdialed the 800 number and to my surprise heard the familiar, sweet voice of Sherry Swett saying "Funeral Consumers Alliance"... Stopped in my tracks, I said "Sherry?" "What are you doing at work before 7 o'clock?" "Oh, there were so many orders to fill, I thought I'd come in early." That's Sherry! And those of us on the board know that Josh is still firing off emails at 11pm. ... Working with Josh puts the fun in funerals.

Now, I hope there is no one here who has not logged on to our new website but let me assure you the future is here! The next generation of activists will use the web the way previous generations used the telephone and Telegram. (Anyone gotten a telegram lately) A website frees us from time zones, licking envelopes, driving to a mailbox. It has revolutionized the way we are viewed and how we raise money. Look how the Internet has

reshaped the current political scene. Our vastly improved web site gives anyone in the world access to FCA at any moment of the day or night. On the web, an organization is more transparent – sites like ours, with interactive comments cannot hide behind glossy annual reports. This is where our future lies and I salute the leadership of our staff, (especially Josh) and key volunteers like Michael Rulison for pressing the issue of a revised site.

But to be realistic I must tell you that the FCA glass is only half full. Perhaps, I am biased, but I think the administrative component of our organization is in good shape, the staff functions well, the board is attending to its duties and half our affiliates report that they are in good shape -- some are models of efficiency and advocacy and a few are making fresh starts.

The truth is that we are losing affiliates faster than we are gaining new ones. Since 2006 four (4) have closed up shop, at least a dozen still have a light in the window -- but they are in the ICU on life support. What's the problem? Some of our affiliates are caught up in their own history. Our roots are in the frugal past. Many among us are Depression babies... running on the tradition of, low cost (cheap) funerals. Some affiliates hang on to one, just one cooperating funeral director not heeding the experience of other groups who have found themselves jilted -- suddenly without a FD. They whine about paying dues to FCA – they refuse to share their mailing list – they say doing a price survey is too difficult; then they groan, "We can't get new members." So they re-elect the same people to their board over and over again they look to the same old organization for members not elsewhere to faster growing groups. Some of our affiliates have accumulated riches yet they have stopped growing and stopped being generous.

One solution to this problem comes from a famous maker of scotch. So, mentally pour your self a stiff one and hear about the Chivas Regal Effect. A few years back the famous maker of Chivas was not making a profit. The company was worried about its future. It called in business consultants who examined a this great liquid idea, found the business model stodgy and told the directors to "Get a New label and double the price..." By golly it worked. If you paid more for it -- it must be a better product. And people paid! Chivas, last I heard was doing well.

FCA can use this lesson. When you go home, I challenge you to look at your group as if you were a new member. Look at the information your affiliate gives. Are your brochures attractive? Are they up to date? Listen to your phone message. Does it make you want to join? Look at your web page (you do have one, don't you) Who gives the presentation for your group? Would you want to listen? Spiff up you product (your label) offer something attractive -- useful. Make membership the valuable commodity it is.

And now a delicate problem -- the affiliate superhero – Does your affiliate have one indispensable person who does it all – (are you that person) Wonderful people do this work but alas, even those of us with funeral plans are not immortal. Become the coach for new blood, go "ex officio," that way you can stay involved but encourage new growth. You can get volunteers – but you have to have an enthusiasm that is contagious.

Our strength is in our independent affiliates -- coordinated spokes in a wheel held together by a coherent philosophy with the national as the hub. I salute those of you who have come to this meeting. FCA is a mission as well as a service. Our advocacy is important. Learn everything you can here – take it home with you. Our effectiveness will be measured by the help we give to others. Remember –We're all in this together. Have a wonderful Biennial.