

Funeral Education Foundation & Funeral Consumers Alliance **In Touch**



A nonprofit organization educating consumers in San Mateo and Santa Clara Counties

463 College Avenue, P.O. Box 60448, Palo Alto, CA 94306

(650) 321-2109 • office@FuneralConsumerInfo.org

March 2006

FCA Receives Member's Bequest

The Funeral Alliance has finally been able to start an endowment fund, thanks to the generosity of a longtime member, Cathryn Z. Cannon, who included a percentage of her estate to FCA in her trust. No one on the Board of Trustees knew of her intended generosity until informed by a law firm in 2005. She died Nov. 20, 2004. The estate is not yet settled, but it appears the 5 percent for FCA will amount to more than \$16,500.

It will be conservatively invested while the Board of Trustees decides how best to use the interest. Beefing up our marketing efforts and re-designing the main membership brochure are high on the "want" list.

Mrs. Cannon's trust was administered by a friend, Joan M. Bower, and we have her to thank for excellent stewardship over seven years as Mrs. Cannon's health deteriorated. Mrs. Bower has a good background for the job, having taught retirement planning and senior issues at DeAnza College for ten years.

Members who are making wills and trusts could help the FCA endowment grow by including FCA or Funeral Education Foundation for a specific amount or for a percentage. Assets such as individual retirement accounts (IRAs), 401 (k) plans, and 403 (b) plans result in both income taxes and "death taxes" when they

(Continued on Page 4)

Two Speakers at Sunday, March 19, 2006 FCA Annual Meeting

Pam Williams,
founder of Navigating Wealth,
"Ethical Wills"
&
Anne Marie Manley,
M.S.W., Santa Clara County,
"Issues in Adult Protective Service"

2 p.m. Business Meeting
2:30-3:40 Program
Q&A, Refreshments to Follow.
Pick up Brochures!

Unitarian Universalist Church
505 E. Charleston Ave.
Palo Alto

Annual Meeting to Feature Two Topics

After a short business meeting to elect new board members and vote on a by-law change, FCA members will hear about two interesting subjects when they meet 2 p.m. Sunday, March 19, in Palo Alto. The meeting is free and open to the public, so friends, relatives, and representatives from other organizations are welcome.

"Ethical Wills"—which is about sharing your values and life lessons with your family and community—will be discussed by Pam Williams, founder of Navigating Wealth, a Palo Alto organization that teaches financial literacy to women, couples, and organizations. She is a certified

(Continued on Page 2)

Seek New Board Members for FCA

Could you help us out? Five members of the Board of Directors have decided not to continue or have had their terms expire in 2006, leaving Funeral Consumer Alliance and Funeral Education Foundation with more vacancies to fill than normal. If you have an interest in being on the Board, please phone Marjorie Bridges at (650) 321-6584 quickly to find out more details and possibly apply. Names have to be submitted for election at the Annual Meeting on March 19.

FCA/FEF wants Board members who have a belief in our mission, and experience or interests such as speaking, writing, marketing, computers, bookkeeping, hospice, medicine, law, education, finance, investing, or business. Living in San Mateo County and having email would be pluses. The person must be available to meet in Palo Alto on the first Monday of each month for two hours.

So far we do have two who have consented to run for the board at the annual meeting—Carol Mosher and Carolyn Bechthold, who have previous experience with FCA as office volunteers. Carol was a research chemist at SRI International for 20 years, volunteers for her Palo Alto church, and has 3 children and 4 grandchildren. Carolyn, a California native, is a resident of San Bruno and taught youngsters for many years in

(Continued on Page 2)

Board Turnover

(Continued from Page 1)

South San Francisco School District. She joined and used our services when her husband died a year ago.

Leaving the Board with FCA's thanks for past service are: Richard Roe and Pat Levin (terms expired), Allan Behr, Barbara Hultgren, and Maya Escudero (resigned). Continuing on the board after April 1 are Harry Anisgard, Janet Brewer, Marjorie Bridges, Sybil Florant, Lou Gado, Penny Phillips, Lois Salo, and Katoko Sax.

Office Hours Change

For the convenience of the new office manager, Henry Kobbeman, the office hours are now 9 a.m. to noon instead of 10 a.m. to 1 p.m.

In Touch is issued twice a year by Funeral Education Foundation and Funeral Consumers Alliance, P.O. Box 60448, Palo Alto, CA 94306. Phone/fax (650) 321-2109 or (888) 775-5553. The subscription list includes FEF donors, members of Funeral Consumer Alliance of San Mateo and Santa Clara Counties, agencies, churches, and selected organizations.

2005-6 FEF Officers

Marjorie Bridges, President
Harry Anisgard, Vice President
Patricia Levin, Secretary
Katoko Sax, Treasurer

2005-6 FCA Officers

Harry Anisgard, President
Marjorie Bridges, Vice President
Patricia Levin, Secretary
Rev. Richard Roe, Treasurer

Board for FCA & FEF

Others on Board: Janet Brewer,
Sybil Florant, Lou Gado,
Rev. Penny V. Phillips, Lois Salo

Office Mgr.—Henry Kobbeman
Office open M-Th from 9 a.m. to noon

Advisory Council:

Joan Dammann Joan Buell
Dr. Robert Glaser Doris Hawks
Jack Wallace Henry Mayer, MD

Mortuary Changes

John Crosby, owner of five mortuaries in San Mateo County, announced recently that one of them—O'Connell's Chapel at 1311 S. El Camino Real, San Mateo—will be closed and consolidated by July 1 with Sneider & Sullivan Funeral Home, which will be renamed Sneider & Sullivan & O'Connell's Funeral Home. It is located at 977 S. El Camino Real, San Mateo, within four blocks of the other. O'Connell's site may become a pre-school.

Colma Cremation and Funeral Service did not renew their Agreement with FCA, so all members' files have been returned to the FCA office. Members with Colma can choose another mortuary, or stay with Colma and pay the retail price. If you chose Colma before, let us know your wishes by filling in the form below and sending to FCA in the remit envelope.

Annual Meeting Program

(Continued from Page 1)

Advanced Financial Life Planner and CPA, with an MBA from UC-Irvine. See her website at <http://www.navigatingwealth.com/meetteam/>.

Coincidental with National Social Workers Month in March, with its emphasis this year on senior services and life's journey, social worker Anne Marie Manley of Santa Clara County will talk about "Issues in Adult Protective Services." This longtime FCA member will describe the mission and experiences of her unit, trying to protect seniors and disabled persons from abuse, exploitation, and neglect. Ms. Manley has worked over 30 years with at-risk people in Santa Clara County Social Service Agency.

They will have literature and answer questions afterward.

New Information for My File (I Already Have a "Planning Form" in My File)

Name #1 _____
Name #2 _____
Date _____ Memb. No. _____
Old Address _____
Old City, Zip _____
New Address _____
New City, Zip _____
New Phone _____
Current Email Address _____
New Mortuary _____
New Next of Kin _____
Kin's Address _____
Kin's Phone _____

(A new wallet card will be automatically sent to you with changes of kin or mortuary.)

I (we) now desire

- C1—Direct Cremation
- C2—Cremation & Scattering at Sea
- B1—Direct Burial
- B2—Direct Burial with Graveside Services
- B3—Traditional Funeral with Simple Casket

Signed #1 _____
Signed #2 _____

**FCA/FEF Financial Statement
Fiscal Year 2005 and 2006 Budget**

<i>Revenues</i>	<i>FEF</i>	<i>FCA</i>	<i>Total</i>	<i>2006 Budget</i>
Contributions	10,559	8,170	18,729	19,000
Material Sales	29	44	73	75
Interest	30	234	264	250
Membership		9,105	9,105	10,000
Transfers		50	50	50
<i>Total Revenue</i>	<i>10,618</i>	<i>17,603</i>	<i>28,221</i>	<i>29,375</i>
<i>Disbursements—Shared</i>				
Advertising	1,225	1,225	2,450	2,500
Computer Related	82	82	164	200
Educ. Materials	411	411	822	850
Insurance	492	492	984	500
Mailing	1,329	1,329	2,658	2,700
Misc.	237	237	474	100
Office Supplies	326	326	652	700
Payroll	5,041	5,041	10,082	10,500
Payroll tax	444	444	888	1,000
Postage	1,459	1,459	2,918	3,100
Printing Cost	1,240	1,240	2,480	2,500
Rent	600	600	1,200	1,200
Phone	625	625	1,250	1,300
<i>FCA-only Expenses</i>				
Cal-Hi FCA		250	250	250
Credit Card Fee		671	671	700
Annual Meeting		100	100	100
FCA National				1000
<i>Total Expenses</i>	<i>13,511</i>	<i>14,532</i>	<i>28,043</i>	<i>29,200</i>
<i>Net Gain/ (Loss)</i>	<i>(2,893)</i>	<i>3,071</i>	<i>178</i>	<i>175</i>

Less in Donations, More Members in 2005

Donations made by members in 2005 amounted to \$2,903 less than in 2004, according to figures totaled up recently by the Treasurers, Richard Roe (FCA) and Katoko Sax (FEF).

By December 31, 2005, the two organizations had donations of \$18,729. The comparable figure for 2004 was \$21,632. The treasurers blamed the lower figure on hurricanes and tsunami relief efforts taking a higher percentage of people's charitable dollars.

However, the lower revenue from this source was offset by increased revenue from memberships. FCA had \$5,160 from new members in 2004 and \$9,105 in 2005. We had 129 new members in 2004 and 227 to join in 2005—a difference of 98 people.

Costs of educational materials, phone, and postage went up and may continue to rise. Last year the office manager got a Direct Service Line for the computer, accounting for some of the increase.

Combined 2006 budget for the two organizations is estimated to be \$29,200. We budgeted \$30,000 last year, but expenses were only \$28,043.

Thanks to Alice Robinson

The Board of Directors wants to acknowledge the outstanding work of our volunteer webmaster for the past six years, Alice J. Robinson of Los Altos, who is "retiring" to devote more time to her computer-consulting business. In 2000 she created www.FuneralConsumerInfo.org, and it is now a major death information site and source of new members.

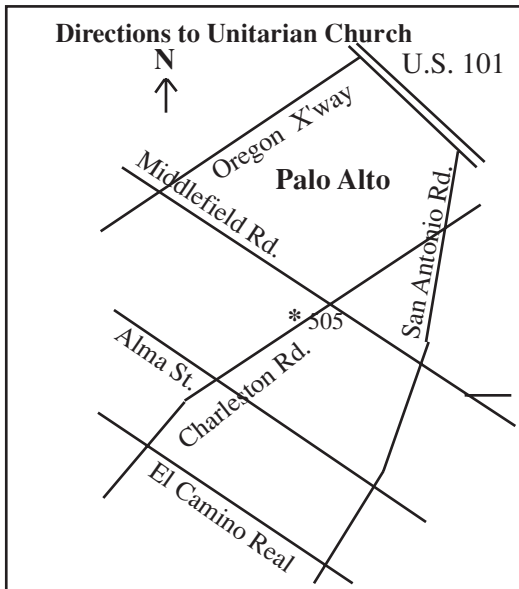
By-Law Change Proposed; to Vote on March 19

The Board of Directors of FCA proposes that Article VI: *Officers and Committees* of the By-Laws be changed to allow more flexibility in the number and type of committees maintained in the organization.

They proposed that Sections 1 through 4 be retained as is (Election of Officers, Duties of Officers, Nominating Committee, and Auditing Committee). Instead of Sections 5-11 (Finance, Education, Mortuary,

Membership, Legislative, Annual Meeting, and By-Laws Committees) replace with a new "Section 5. *Other Committees*. The Board of Directors shall establish additional committees as they are needed to accomplish specific goals and tasks. Needed committees shall be designated at an annual organizing/planning Board meeting in May and at other times as necessary." The membership will be asked to vote on the by-law changes at the annual meeting on March 19.

ADDRESS SERVICE REQUESTED



Many Local Funeral Homes Skirt FTC Rules on Price Lists

Almost every year, FEF and FCA volunteers collect General Price Lists (GPLs) from all the 50 or so mortuaries that serve San Mateo and Santa Clara County to get a sense of going rates and to compile a price survey. Last year the Mortuary Committee decided to have the GPLs analyzed by the Executive Director of the national FCA in Vermont, Joshua Slocum, who has long experience doing this. He checked the GPLs against the requirements of the Federal Trade Commission's 21-year-old Funeral Rule. The Funeral Rule was designed to protect consumers from predatory sales practices in funeral transactions.

Not wishing to overburden him, we sent him only 20 GPLs, reflecting about half the funeral homes. Months later the committee received the results in an 11-page report. All

except one funeral home had something that was not in conformance. Some were minor, some major. The major violations were illegal casket-handling fees, missing FTC-mandated pricing options, double-billing, and forcing clients to pay for something whether they use it or not.

The committee was surprised, and took it up with the Board, who decided it would be fair to send a warning letter to the 20 mortuary owners, pointing out the problem areas of their GPLs. Most did not respond and we don't know if they are going to correct anything. Several responded, thanked us, and sent corrected GPLs. Two responded that they were not going to do anything different; they felt Mr. Slocum erred.

One problem seems to be that some funeral home owners think that if they pass state inspection of their

GPLs they are following the federal rules, too. However, state laws and the FTC Funeral Rule are different in many respects.

The state sends inspectors out every year, but FTC will only do funeral home inspections if there appears to be a pattern of Funeral Rule abuse. These "sweeps" might involve all local mortuaries, not just the ones they received complaints about.

Bequest to FCA

(Continued from Page 1)

are passed to heirs. Sometimes heirs get to keep only 30 cents to the dollar. But when you leave it to a tax-exempt organization, those taxes are avoided. The non-profit receives 100 percent of the money.

Contact the custodian of your IRA account for the necessary forms to name a charity (or charities) as the death beneficiary for all or part of your retirement savings account. Or do you really want to leave the IRS a big chunk of your estate?