

Frequently Asked Questions
Funeral Consumers Association (FCA) of Tampa Bay

What is the purpose of the Association?

Its purpose is to meet the needs of the individual who wants a simple, dignified, and minimum-cost funeral. To reach that goal, we use our collective bargaining power to contract with a local funeral home for a variety of services, each at a rate lower than would be possible to a person who sought similar services but was not a member of the Association.

Does the Association play a direct part in arranging for the funeral of a deceased member?

No, it does not. When we receive your application for membership, we send you detailed information about the available services and the exceptionally low rates for them. In the same mailing, you receive forms on which you specify the kinds of service you wish. If you prefer, you may also note additional details. One of these forms goes to the funeral home and, as a service to our members, the Association keeps a "back-up" copy.

What is the procedure when a member dies?

Once the sheriff's deputy and doctor (or medical examiner) have declared the person legally dead, it is the responsibility of the family to phone the funeral director. Since all other decisions and choices have already been made, the funeral director then takes over and handles all details.

Is a member of the Association required to pay in advance for the service(s) chosen?

No. The Association encourages people to preplan but not to prepay. No payment is required until the specified services have been rendered by the funeral home. At that time, the family pays the funeral home the contract rate which is then in effect.

Is membership open to everyone?

Yes.

What is the one-time lifetime membership donation?

The membership donations are listed on the home page.

What if I join an association and then move to another town or state?

Membership is transferable among all Associations in the U.S for a minimum charge. Likewise, Canadian associations will informally honor membership transfers for a minimum charge. The Funeral Consumers Assoc. (FCA) of Tampa Bay requests a donation of \$10 per adult for a transfer to our Society.

What sort of people join funeral consumers associations?

They are from all walks of life. The common denominator is a sincere desire to ensure simple, dignified and affordable final arrangements.

Are there rules I must follow in planning my funeral?

Absolutely not. However, Association members believe money spent on elaborate funerals and expensive coffins could better be spent among the living.

Most Association members prefer the following kinds of arrangements:

- Cremation. About 90% of the membership chooses cremation.
- A simple personalized service. Many Association members prefer to have a memorial service in a church or other suitable location without the body present. Some choose a simple graveside ceremony; others prefer no ceremony at all.
- A simple low-cost coffin. Expensive caskets are for "show" and serve no added purpose once they are buried.
- No cosmetic make-up or open-casket viewing. Association members feel there is no need for a body to be made to look "natural" and displayed in an open coffin. Family members who wish to say their good-byes are encouraged to do so before the funeral.

What if I want to change my funeral plans?

Simple. Just tear up your old Final Arrangements Form and ask the Association for a new one to complete, or you can print the Final Arrangements Form from this site's Home Page. (It is also available there as a .docx file for your use in Word). Your Final Arrangements Form gives you the opportunity to specify the kind of funeral you wish. You make the decisions. The Form is not a legal contract. It is a thoughtful expression of your wishes.

Who runs a funeral consumers association?

Associations are nonprofit, democratic organizations, with unpaid directors and officers elected from the membership. They are not connected in any way with funeral homes or with cemeteries, nor is there any religious affiliation. A few large associations have part-time secretaries, but the majority of our work is done by volunteers.

As a member, do I have to attend meetings or take part in other ways?

Your involvement can be as great or as little as you choose. As a member you do have a vote in the conduct of your Association's affairs. You are encouraged to attend the annual meeting, at which time you can vote on the election of directors and officers, review financial statements, and provide input on matters of Association policy. If you wish to become active in the Association, volunteer assistance, including participating as a board member or officer, you are always welcomed.

How are donations spent?

Our primary costs are for phones, paper, postage and printing to send out newsletters, notices of annual meetings, and various forms such as the application brochure. We pay annual fees to the State to operate as a non-profit corporation. We also maintain membership in the state and national associations. A financial report is made at the general membership meeting each year.

How do I join the Association?

There are several forms to be completed by you and mailed back to us with your check. You may print the forms from this site or get them via regular mail. See the "How to Join" page for specific details.

What is the difference between the Funeral Consumers Assn. of Tampa Bay and the Memorial Society of Tampa Bay?

Not a thing! The name of the group was recently changed to the Funeral Consumers Association (FCA) of Tampa Bay to more accurately reflect our mission.