

### ***Disadvantages:***

- Getting your home answering machine and the affiliate answering machine to cooperate with the different rings requires newer equipment and some skill. It will not work with integrated voicemail, as both lines will direct to one system.
- If the board member no longer wants this role, moves or moves on, the number has to be changed
- The number cannot be listed in phone books or online directories other than under the household member's name

### **Dedicated Residential Answering Machine or Voicemail**

Another option is adding an additional permanent residential line in a board member's home with its own answering machine or integrated voice mail.

### ***Advantages:***

- Calls can be forwarded to another board member
- Adding a permanent residential line has some start-up costs but then can be a relatively inexpensive option.
- Incoming calls are free

### ***Disadvantages:***

- If the board member no longer wants this role, moves or moves on, the number has to be changed.
- The number cannot be listed in phone books or online directories other than under the household member's name unless they pay for a business line.

### **Dedicated Residential Answering Machine or Voicemail**

And another idea is adding an additional permanent *business* line in their home with its own answering machine or integrated voice mail.

### ***Advantages:***

- Calls can be forwarded to another board member
- Phone book and online directory listings

### ***Disadvantages:***

- If the board member no longer wants this role, moves or moves on, the number has to be changed.
- It's not cheap. In New Jersey in 2013, Verizon charged about \$105 to install and then about \$23 a month. This includes 75 outgoing message units (any call from 1 second to 5 minutes = 1 message unit) and 10 cents each after that. Incoming calls are free. If your affiliate can afford this, consider the virtual voice mail option below.

### **Cell Phone**

### ***Advantages:***

- Inexpensive
- Can be passed around among board members to share responsibility

### ***Disadvantages:***

- The number cannot be listed in phone books or online directories

### **Hosted by a Business or Agency**

Some hospitals and larger businesses will 'donate' a number on their voice mail system to a non-profit agency. They can assign you an outside 7-digit number that will go directly into their voice mail system, not ringing on any actual phone.

#### ***Advantages:***

- Free
- Voice mail can be checked by any board member
- Pretty permanent, since hospitals and similar institutions generally stay put

#### ***Disadvantages:***

- The number cannot be listed in phone books or online directories

### **Hosted by a Church or Other Organization**

**Option # 1:** Some affiliates use a church or other organization to accept their phone calls. This is one of the worst options for a variety of reasons.

- You give the appearance of being affiliated with that church, which can turn off anyone who belongs to a different religion, denomination, or doesn't want to deal with a religious institution at all
- Calls cannot be forwarded
- The offices are not staffed 24 hours a day, so you are not reachable
- The church is unlikely to be willing to change their outgoing message to include necessary information for your affiliate, so you are not reachable
- The number cannot be listed in phone books or online directories

**Option # 2:** There is a related option that can work. Some churches and other organizations will be willing to

1. place an additional permanent line in their building that you could staff with an answering machine, or
2. add an additional phone number with a distinctive ring to their account

#### ***Advantages:***

- Pretty permanent since religious institutions generally stay put
- An additional number with a distinctive ring is inexpensive
- You pay for an additional listing in the white pages with your FCA name for a minimal charge
- Calls from a permanent line can be forwarded

#### ***Disadvantages:***

- If you go with the permanent line, it is somewhat more expensive but at least it's not in a board member's home
- Distinctive ring calls cannot be forwarded

### **Virtual Voice Mail**

We think the best option in this category and overall is Virtual Voice Mail from your local phone company. The phone company can give you a phone number and voice mail, with no actual phone line and no need for a phone or answering machine.

### ***Advantages:***

- Relatively inexpensive
- Permanent virtual location
- Voice mail can be checked by any board member
- Can be listed in the phone book

### ***Disadvantages:***

- Not free



## ***Set Up Your Office and Mailing Address***

Only the largest affiliates can afford to rent office space and hire paid staff. Most are run effectively by volunteers using their own computers and a portable filing box for essential records. The board member responsible for mailing out new member packets will need sufficient space for the materials.

Some groups use sympathetic local churches as a mail drop. If this is an option, be sure you can address all mail directly to your affiliate name and address without having to use the name of the church so you don't lose the appearance of being nonsectarian. There are other possibilities, such as senior centers and clubs, but if you go this route, be sure that you are picking a solid, reliable organization that will responsibly collect and hold your mail (which will contain sensitive information and checks) long after the board member with the relationship has moved on.

The best option is renting a Post Office box. That allows some confidence that any publicity your printed material generates will direct people to a consistent and continuing address. When officers change, someone else can pick up the mail. If need be, mail could be forwarded to another address if the new officer lives too far away.

### **Under no circumstances should the affiliate's address be located at a funeral home.**

As a consumer organization, it is imperative that you maintain your independence from the industry, even if you have a contract for your members at a given funeral home. With the mail received by the mortuary, consumers will question your motives. There have been several unfortunate situations where this separation was not maintained and affiliates were adversely affected when ownership of the mortuary changed and sales tactics and prices became outrageous.



## ***Clarify Officer and Staff Roles***

Although your board of trustees may number nine, usually the business of the affiliate is conducted by the Executive Committee, consisting of the president, vice president, treasurer, and secretary. Your organization might have both a membership secretary to respond to mail, and a recording secretary for the minutes. Review the tasks listed on pages 6-8 to decide how you will delegate responsibilities. No affiliate should permit even the most willing volunteer to become overworked. The workload needs to be distributed so that no

one officer or member feels he or she is doing it all. Any president is especially vulnerable. A newsletter editor can take part of the burden, and this person need not be an officer.

The treasurer will deposit all dues and other contributions or fees, and pay bills. Adequate reporting on finances will also be part of that job. To protect the treasurer's reputation, the president should appoint a review committee to examine the books once a year. In the meantime, the executive committee should keep a close eye on the financial health of your affiliate.

If the organization finds itself able to afford part time paid help, a retired member may be glad both for the important responsibility and extra pocket change. Paid staff should not be officers. A paid staff person would be expected to meet with the Executive Committee or Board, but without the right to vote.



### ***Manage Membership Records and Mailing Lists***

Membership records should be kept in a database or, at least, a spreadsheet, with appropriate backups in case of a computer crash. At minimum, the keeper of the list should email a full copy to two other board members on a regular basis.

The membership list should include mailing address, email, phone number(s), date of membership, a record of all donations, including amounts and dates, and a memo field. A database can include more information including how they heard about your affiliate, a record of what they've been mailed, all contacts with your affiliate, family members full names, dates of birth, and other pertinent information.

The choice of database software is too complicated for us to make general recommendations. Many small affiliates get by just fine with a well-designed Excel spreadsheet. Make the most of it by following these tips, which will save time and effort in updating and using it for mailings:

- Give every word a different field. Do **not** include first and last names within one field. This wreaks havoc when you or a mailing house are trying to sort.
- Always include the email address
- Include a column for the member/donor's donation history. This is useful for targeted fundraising.
- Include a Notes column, or a column with tags, that alerts you to anything special about the member, such as the fact that she is an estate planning attorney.

Here's a sample of how to construct a spreadsheet:

Last	First	Middle	Street 1	Street 2	City	State	Zip	Email	Donations	Notes

When your mail list goes over 200, you may obtain a Bulk Mail Permit by consulting the US Post Office. Your mailing cost will drop from 46 cents to around 17 cents, and you may mail pieces that weigh up to 3.4 ounces each. If you have incorporated as a 501(c)(3) nonprofit organization, you will need your incorporation papers to qualify for the nonprofit mailing rate; this will drop the price again. This latter permit process is a lengthy one, so don't wait until you have a stack of newsletters to mail before applying. *See Chapter 5: Finances and Fundraising for more detail.*



### ***How to Keep Your Mailing List Current***

Your newsletter or announcement should have "Address Correction Requested" printed clearly above the label. Even though a returned newsletter sent by bulk rate will cost you a first class return fee, you pay this rate only on those that are returned rather than on your entire list. This will help you to keep your mailing list current. Many have found that a twice-a-year mailing is more effective in keeping your mail list "clean" and up-to-date, even though the postal service is expected to keep forwarding information for one year.



### ***Prepare for Reciprocity and Transfer of Membership***

We are a mobile society. In any given year, an affiliate can expect that some of its members will move from its service area and new members will move in. According to the FCA operating tenets, membership in your affiliate is transferable to any other affiliated group. You are likewise expected to accept a transfer from any another affiliate.

This reciprocity is a nice benefit of membership. It would be a good idea to run a reminder in your newsletter from time to time: *"Please let us know if you will be moving. We will send you a transfer form to register with the funeral planning affiliate in your new area."*

Depending on the volunteer time available, it's a nice courtesy to email the affiliate where your member has moved. That's one more potential donor for your sister group and members appreciate the service.

You are welcome to charge a small transfer fee—perhaps \$5—to cover the cost of providing the incoming member with appropriate forms and information concerning local mortuaries. But, since this is at least one more member who may respond to your regular requests for donations, many think it wisest to accept them into the fold as an act of goodwill.

Those members who spend half a year in the north and the other half in sunny climes should be encouraged to join affiliates in both areas. Repeated transfers back and forth are confusing to everyone, both members and organizations.

Suppose one dies away from home and outside the service area of the member's organization? Reciprocity also means that this member is entitled to the benefits of the affiliate serving that area just as though that person were a local member, including any funeral home discounts, if applicable. Remember, if you have any cooperating funeral homes, they will need to know about the reciprocity.



### ***Keep an Annual Master Calendar***

Your affiliate should keep a master calendar of tasks that need to be attended to every year. Google calendar is great and can be accessed by your whole board, with automatic reminders sent to your phone or email. The most important—and sometimes overlooked—are:

- annual reports to your Secretary of State for nonprofit corporations
- the IRS Form 990, the nonprofit equivalent of a tax return. Due three months after your fiscal year ends. Most affiliates need only fill out the electronic Form 990-N, that they call a postcard, though there is no paper.
- twice yearly stand-alone fundraisers
- annual (or more often) newsletter
- annual meeting/presentation
- area Funeral Home Price Survey (every 2 years)
- renewal of your domain name registration/hosting service for your website



### ***Ensure Seamless Transfer of Documentation***

Last but certainly not least, don't let one board member take the organization's documents to the grave. Even though we preach the gospel of planning ahead, all of us can forget we're mortal, but we need to make sure our funeral consumer group is not! Two recent deaths in funeral planning organizations highlighted the need for careful planning to make sure our organizations can carry on if the leadership dies or steps down. After the deaths of their presidents, these affiliates no longer had access to their membership lists, computer passwords or bank accounts.

Many funeral consumer groups have been built up and maintained by long-time, dedicated volunteers. The temptation to leave everything to the all-knowing, all-competent volunteer is great, but you must avoid it unless you're begging for a disaster. Be sure that at least two people have access to:

- Post Office box and office keys
- computer, online account, and other passwords
- backup copies of your database, website file and important documents
- copies of your Articles of Incorporation, bylaws, IRS nonprofit-status determination letter, and other crucial paperwork



### ***Answering Phone Queries***



#### ***Note to FCA Volunteers***

Answers to state-specific questions below, such as whether a family may take the body to a crematory without hiring a funeral home, are answered in ***Final Rights: Reclaiming the American Way of Death***. Remember to check your state-specific chapter in the appendix. Each FCA affiliate was sent a copy.

**Q:** "Someone just died. What do I do?"

**A:** If the death was completely unexpected, call 911. The police will decide if the coroner needs to be involved, whether there will be an autopsy, etc. Keep in mind that a call to 911 will also summon EMTs and will likely involve resuscitation efforts, even if the person is obviously dead.

- However, ***if the death was not completely unexpected*** (elderly, ill, etc.), take a deep breath and prepare to resist any pressure to make a rushed decision about what you want to do or to choose a funeral home. An expected death is not an emergency.
- ***If the death was at home***, take some time before calling the police if you do not want them to attempt resuscitation. If you can, find the non-emergency number for your

local police instead of calling 911. If there is a home Do Not Resuscitate order or advance directive, have it out to show EMT personnel.

- ***If the death was in a hospital***, there should be no rush as most have refrigeration and are used to holding bodies until arrangements can be made, although some hospitals may have less room.
- ***If the death was in a nursing home***, staff people are likely to want to remove the body as quickly as possible, especially if in a double room. If you have not yet made arrangements, be polite but firm and tell them that you have not made a decision yet, but will do so as soon as possible. They can move the body into a single room (if they have one) or transfer it to the local hospital.

In most states, you can handle some or all funeral arrangements on your own without hiring a funeral home [pull out your copy of *Final Rights* to give callers detail. Regardless of the arrangements you choose, your choice of funeral home can mean the difference of thousands of dollars, even for the same services.

**Q:** “*Mom died out of state, and there’s no FCA affiliate at the place of death. I don’t know what to do without a cooperating funeral home.*”

**A:** Make sure your member packet includes the brochures ***Death Away from Home***, and ***Four-Step Funeral Planning***. These two will show members how to find a reasonably priced funeral no matter where they are in the country. You should keep these by the phone to help members in emergencies.

**Q:** “*How do I plan a funeral?*”

**A:** We can be of most help to you if we know what you have in mind. Do you want cremation or full body burial? Do you want to be embalmed? Do you want a viewing? Inviting the public or just family and close friends?

- ***If you want direct cremation and then a memorial service*** at a religious institution, restaurant, home, club, park, public building, etc. (anywhere other than the funeral home), you can choose any funeral home. Choosing a funeral home farther from home can save you significant money. In fact, many people never actually visit the funeral home in this situation as you can pay over the phone and the ashes can be delivered.
- ***If you want to use a funeral home for a viewing and/or a funeral service***, you will want to choose a funeral home that is appealing to you and geographically convenient for friends and family.

Federal law requires that funeral homes give you a General Price List (GPL). This is an itemized list of everything offered and the charges for each item. It also includes packages. Shop around. Funeral homes in the same area can charge vastly different prices.

If you want burial, you will have to purchase a plot and pay for opening and closing fees.



***FCA volunteer: Offer to email or mail them a planning form if you have one.***

**Q:** *"My relative died and I need help paying for the service."*

**A:** We are an educational organization and do not have money to give, but we have information that will help you do this as inexpensively as possible. The most important thing is to *not* commit to a funeral you cannot pay for upfront as you alone will be responsible for the bill.

***Consider body donation*** to a medical school. Most will return the ashes to you after study, typically within one to two years. There are a number of anatomical donation organizations that will accept a body from almost anywhere in the US with no cost to family. Examples include the Anatomic Gifts Registry and Science Care.

***Check with the local department of social services*** in your city/county to see if the state or the municipality will pay for an indigent cremation or burial for those who die without money. Some towns have limited funds dedicated to helping their own residents.

***We have advice to help you save money. Are you interested in cremation or burial?***

***Direct Cremation*** with no embalming or viewing is the generally the least expensive option. The funeral home picks up the body, obtains necessary permits, arranges for the cremation, files the death certificates, places obituaries, etc. The ashes are delivered or mailed. When you choose cremation, you can take the time you need to plan a thoughtful memorial later.

Other ways to save money with cremation:

- In our state you \_\_\_\_\_ can \_\_\_\_\_ cannot bring the body to the crematory yourself.
- Use the funeral home's alternative container for cremation or buy one online for under \$50.
- Buy an urn online, or use any lidded vase or other container, or use the sturdy plastic box they come in.
- Sprinkle the ashes instead of burying them to save the cost of the plot and grave opening and closing fees.

***If you want a viewing*** but cannot afford it, you can spend time with the deceased at the place of death before calling the funeral home. Or, ask the funeral home if it offers private family viewing without embalming, which is usually less expensive. Our state requires that the body be refrigerated, cremated, buried or embalmed within \_\_\_\_ hours (some states have no requirements).

***A full service funeral*** with the body present and burial is going to cost more, but there are ways to save money.

- Buy prayer cards online
- Buy your own guest book
- Make your own programs
- Ask for no embalming. There is no law that requires it, though the funeral director can require it for public viewings.
- Have a single, one-hour viewing directly before the service

- Have a private family viewing or have family and friends spend time with the deceased at the place of death before calling a funeral home
- Don't rent the hearse and fancy cars. The casket can be moved in a van. Have everyone meet at the religious institution or cemetery.
- Don't use the funeral home or religious institution and just have a simple graveside service
- Purchase a casket online, at Wal-Mart, Costco or a storefront casket retailer
- Never buy a protective or sealed casket; they're a waste of money
- If the cemetery requires that you purchase a vault (there is no law but they can require it), ask for a grave liner instead that has four sides and a top but no bottom or what's called a rough box, which is the simplest concrete vault
- Don't get more death certificates than you actually need; you can always get them from your vital records department later as you need them
- Find out if the deceased is entitled to any veteran's or social security benefits. Most veterans and their spouses are entitled to free burial in a national cemetery, but that does not include the funeral home's charges.
- Shop around. Funeral homes in the same area can charge vastly different prices.
- Explain your circumstances to the funeral director and see what you can work out. Many funeral homes already do what they may refer to as a Medicaid Funeral.

***FCA volunteer: If you are feeling generous, you can offer to go over the estimate they get from the funeral home to make sure they have made cuts wherever possible.***

**Q: "How do I pre-pay my funeral?"**

**A:** We recommend pre-planning but not pre-paying. The only time that it makes sense to pre-pay is when you are planning to move into a nursing home and are spending down for Medicaid. There are too many potential pitfalls and not enough benefits to warrant pre-paying. Here are some reasons why:

- Many states have terrible consumer protection laws and you can lose money if you move or change your mind.
- You do not know where you will be when you die so it is risky to commit yourself to a specific geographical area
- The funeral home you know and love now could be sold to someone less reputable, a conglomerate, or go out of business
- The merchandise you paid for may no longer be available by the time you die

A better option is a Pay-on-Death Account at your own bank. Your survivors will have access to the money by showing a death certificate. If you'd like more information, I can email or mail you our brochure ***Pre-Paying Your Funeral: Benefits and Dangers.***

**Q: "My relative died in one state but wants to be buried in another. Do I need to hire two funeral homes?"**

**A:** It is almost always better to work only with the funeral home at the place of burial as opposed to the place of death. If you start by calling a funeral home at the place of death, you

are likely to end up paying retail price for Forwarding Remains + paying the funeral home at the place of burial for Receiving Remains + all the other charges. Funeral homes often use shipping companies and pay a very reasonable wholesale charge (under \$900 in 2011).

Federal law requires that all funeral homes list a price for Receiving Remains and Forwarding Remains on their General Price List. The law also requires them to quote you these prices over the phone. However, the prices for forwarding and receiving do not include the airfare for the body, which is a significant expense.

If cremation is an option, this can be arranged at the place of death for less than \$1,000 in many areas of the country. Then the ashes can be mailed home for burial.

Let me email or mail you a copy of our brochure ***Death Away From Home***.

**Q:** “*Can I have a green burial?*”

**A:** There are many ways to reduce your carbon footprint at death. A local burial with no embalming and a biodegradable casket is generally the greenest option.

- ***Natural Burial Grounds*** There are natural burial grounds popping up all over the country. Check [nhfuneral.org/Green\\_Cemeteries\\_List\\_.pdf](http://nhfuneral.org/Green_Cemeteries_List_.pdf) to see if there is one near you. These grounds promote using biodegradable products and do not allow embalming.
- ***Private Home Burial*** In most states, you can bury a body on private property in a rural area, but you have to check your local zoning and health laws.
- ***Green Burial Hybrid Cemeteries*** Some cemeteries have sections dedicated to vault and embalming free burial.

If you want to use a cemetery that does not have a green section, refuse embalming and choose a biodegradable container. Cardboard or just a fabric shroud is best, or choose a sustainable wood.

If the cemetery requires that you purchase a vault (there is no law but they can require it), ask for a grave liner instead that has four sides and a top but no bottom or what’s called a rough box, which is the simplest concrete vault

If they will not accept the protector/liner, ask if the rough box can be put in upside down with no lid. Tell them that your religious beliefs require that you return to the earth.

Cremation is not as green, as it requires lots of fossil fuels to heat the retort. However, it is nothing compared to the driving and flying you’ve done in your lifetime. A local cremation is likely greener than traveling out of state for a green burial.

If you’d like more information, I can email or mail you our brochure ***Green Burial***.

**Q:** “*Can you tell me where so-and-so’s funeral is being held?*”

**A:** I'm sorry, but we don't have that information. You can call the funeral home or do a Google search for the person's name plus the word "obituary."

**Q:** *"I had a bad experience with a funeral director/cemetery."*

**A:** I am sorry to hear that but glad that you called us. Please describe the situation to me so I can decide if I can help you or refer you to our national office. Let me email or mail you a copy of our brochure ***How to File a Funeral Home or Cemetery Complaint***.

**Q:** *"How can I become an organ donor?"*

**A:** Nineteen people die every day waiting for an organ such as a kidney, heart, lung, liver or pancreas. Organ donation is the gift of life. Contact your local Organ Procurement Agency (OPO) to find out how to become an organ, tissue and bone donor. OPOs are licensed and regulated and do not sell body parts.

Our local OPO is: \_\_\_\_\_.

If you want to donate your whole body to science, the local medical schools that you can pre-arrange with are: \_\_\_\_\_.

Another option may be to donate your whole body to a school of mortuary science. The closest one to us is: \_\_\_\_\_.

You should always have a back-up plan, as there are many reasons that you might not be donor material by the time of death, including certain infectious diseases, having had an autopsy, amputation, morbid obesity, etc.

**Q:** *"Is embalming required?"*

**A:** Generally no. It is rarely required by law and provides no public health benefit according to the Center for Disease Control (CDC) and World Health Organization (WHO), though some funeral directors continue to believe otherwise. It does not preserve the body forever, but just delays the inevitable and natural process.

Embalming is an invasive procedure that many people would never choose if they knew the details of what was involved. It has no roots in Christian religion and is common only in the U.S. and Canada. Embalming is considered a desecration of the body by Jews and Muslims.

Refrigeration is usually a viable alternative. If cremation or burial can take place within a few days, air conditioning or opening a window in the winter is sufficient. Under normal conditions, a body can stay at rest without significant deterioration for three days in a 65-70 degree room. Our state requires that the body be refrigerated/cremated/buried or embalmed within \_\_\_\_\_ hours. [Note: Some states have no requirements]

If you'd like more information, I can email or mail you our brochure ***Embalming***.

**Q:** *“What’s involved in buying space at a cemetery?”*

**A:** All sorts of things.

- You can buy a grave plot or space in a columbarium or mausoleum
- You might be required to buy a vault
- There will be opening and closing fees
- If you buy space ahead of time and then move away, it can be hard to re-sell the graves. On the other hand, if your favorite cemetery is running out of space, the price will climb until they are sold out.

If you’d like more information, I can email or mail you our brochure ***A Consumers Guide to Cemetery Purchases***.

**Q:** *“Are there veteran’s benefits for funerals?”*

**A:** There are loads of potential veteran’s benefits, including burial in a veteran’s cemetery, a flag, monetary assistance, markers, and other products and services Check out the VA’s website at ***cem.va.gov*** or call 800-827-1000. If you’d like more information, I can email or mail you our brochure ***Veteran’s Benefits***.

**Q:** *“Can we have a home viewing and/or funeral?”*

**A:** Yes. It is legal in every state for the family to shelter the body for the mandatory waiting period, during which time the family may opt to perform associated tasks as the law allows within that state. If you want to carry out the entire funeral yourself, including paperwork, preparing and transporting the body yourself, our state requires/allows: \_\_\_\_\_

You can always wait to call a funeral home until you’ve taken the time you need at home with the body.

***FCA volunteer: Refer to the appropriate state chapter in Final Rights.***

**Q:** *“Where can I find out more about the legal and practical aspects of family-directed funerals?”*

**A:** The nonprofit **National Home Funeral Alliance** is a great resource. Visit ***homefuneralalliance.org***. In addition, the **Home Funeral Directory** ***homefuneraldirectory.com*** provides a state-by-state listing of home funeral guides. **Natural End** at ***naturalend.com*** lists funeral homes, home funeral guides, and others who have pledged to provide families with simpler, greener, and more natural funeral services.

## Chapter 5: Finances and Fundraising



### ***Manage and Report Financial Activities***

The treasurer will be the person responsible for managing and reporting on the financial activities of the affiliate. A computer and simple accounting program, such as QuickBooks, will make this job much easier to create reports using accepted accounting procedures.

Initially, your board members probably will be funding materials out of their own pockets. As your membership and treasury grow, you should expect to reimburse the officers for any invoice presented which documents a valid expense, on approval of the executive committee.

A combined checking/savings account in a credit union is often chosen for the depository of funds, but—presumably—the person taking on the treasurer’s job will be familiar with the best deal around. Some banks offer checking with no service charges for senior citizens or nonprofit groups, so those low-cost possibilities should be explored. Be sure to arrange for two signatories so that a second person could readily take over if the treasurer were incapacitated.



### ***Generate Income***

Donations will be your primary source of income. You can set a suggested standard donation for membership—\$35 is a good figure. If you are not yet incorporated as a nonprofit organization or if your corporation is labeled 501(c)(4), you should advise your members that this donation is *not* tax deductible.

Income beyond the initial donation will be necessary to sustain your affiliate. It is perfectly acceptable—indeed, it’s your duty—to regularly request voluntary donations from your membership and the

public at large. This is how nonprofit groups fund their work, from big groups like National Public Radio down to the smallest local animal shelter. Start by including a specific appeal in your newsletter(s). Explain to your members how you use their gifts to help them and the public, in specific terms, and they will give. We’ll get into more detail below about direct mail fundraising.

Don’t forget the ***Before I Go, You Should Know*** planner. This popular kit sells itself (almost 100,000 were sold when *Dear Abby* featured it in her column). Many FCA affiliates include them in their membership welcome packet, and sell additional copies as a fundraiser. FCA National makes them available to you at below-retail price.



### ***1 Easiest Step to Increase Donations***

**It is essential and cost-effective to include a pre-addressed return envelope with your request for contributions!**

Affiliates report double, triple, and quadruple the amounts received otherwise. You do not need to add postage, your donors will willingly do that.

## Encourage Planned Giving

Members should be encouraged to leave a bequest to your organization as a means of ensuring consumer information for generations to come. If you have a particular project on which your group is working, that is an ideal time to mention the idea.

### *Here's a sample paragraph you can run in your newsletter or donation*

*appeals: I give, devise, and bequeath to Funeral Consumers Alliance of AnyCity, tax*

*identification number 12-3456789, 500 East Main St., AnyCity, USA. (insert total amount, percentage, or remainder of estate) to be used for general operations (or your designated purpose).*

## Collect and Pay Dues

### *Your quarterly contribution to FCA*

All affiliates are expected to share in the financial support of the FCA office. FCA will mail a quarterly reminder and remittance form. You may exempt bequests and extraordinary gifts from the dues calculation, if you wish.

An annual review of the organization's finances is a prudent move, and the president should delegate this task to a group of two or more responsible members.

### *Support for National*

Dues are 15 percent of your income from donations, membership fees, and fundraising activities.

There is a minimum dues payment of \$50 annually to FCA National, even if your income times 15 percent does not reach that amount.

Although it may be years ahead, once your treasury begins to accumulate a significant amount of money, you should consider having the treasurer bonded. More than one affiliate has lost significant funds to embezzlement—a situation no one expected would happen.



## ***Make Your Money Work***

A reserve fund equal to one year of operating expenses is a conservative approach to management. If you spend \$2,000 a year to cover phone and mail expenses, you should aim to set aside that much in a Reserve Fund category, so that you will have at least that much left at the end of your fiscal year.

As your treasury grows beyond your reserve fund, you will probably want to look for projects to increase your outreach and publicity. This should be considered by the full board, not just the treasurer. Set up a budget that is pro-active; spending money on publicly visible service projects should help your affiliate grow. Note that you may offer a stipend to active board members to attend the FCA national conference that takes place every two years in even years (2014, 2016, etc.).

Under no circumstances should your affiliate hoard money in the treasury and allow it to build over time without being spent on your mission. Nonprofit groups shouldn't have retirement nest eggs the way people do. FCA board members are, for the most



part, a prudent and frugal lot. They don't waste money on frivolous things, preferring to get the most from member donations by spending carefully.

But it can go too far. Sometimes we'll hear a local treasurer read the financial reports at the public meeting. When the treasurer gets down to the line describing the surplus, she often says, "*And we're very proud that, once again, we've haven't had to touch our \$30,000 in CDs.*" Sometimes the figure is \$10,000, sometimes it's \$20,000. But it's always a surprisingly large amount of money for a small organization with few expenses.

So, what's wrong with that? We discipline ourselves so that we don't cash in our retirement funds because we value our long-term financial security, right? The goals you have for your own income are completely different from those of a nonprofit and its assets.



### ***The Difference Between Managing Your Finances and a Nonprofit's***

**Your nonprofit's reserve fund is not a personal retirement account.** Nonprofits do not exist simply to exist and they're not entitled to a comfortable "retirement." They exist for specific purposes. Ours is to educate and protect the funeral consuming public. The money we take in is supposed to be spent furthering that mission. Quite literally, we have a legal and ethical responsibility to so. Sitting on excessive cash reserves year in and year out may be stunting the execution of your mission.

Fundraising professionals have a bit of jargon for this problem called, "Thinking from a place of scarcity rather than abundance." Yeah, it sounds, well, jargon-y, but it really is true. Constant terror of the sky falling in if you have to dip into the reserve fund can skew your perspective (and your blood pressure). It can also push otherwise sensible people to make questionable judgments.

Some of these would have entangled the groups in conflicts of interest or put them in compromising relationships with the very industry they seek to oversee. Others are shortsighted—penny-wise and pound-foolish.

If you've got more than one year's operating expenses saved, it's time to think about setting some of your money free! Your FCA can do even more good for your membership and the public by investing in new projects.

#### ***Some suggestions:***

- **Update Your Website** Is your website out of date? If it hasn't been substantially overhauled in terms of content, navigation, and appearance in five years or more, it's ancient. Hire a professional web designer to get your site modernized. This is far more important than any paper pamphlet or phone book listing. *Most* people find their local FCA online these days. Not just a handful. And yes, seniors too. Be sure to get a site that will let your volunteers update it easily with news and links.
- **Go to the Biennial Conference** Send representatives to the biennial FCA conference
- **Donate Books** Donate copies of *Final Rights* to your public library



- **Organize an Expo** Put on a death expo. The San Diego Memorial Society mounted one with a range of professionals, including a medical examiner, representatives from anatomical gift programs, and others to answer questions from attendees. They billed it as the place to go to ask anything you wanted to know about death but were afraid to ask. Planning on about 80 attendees, they got more than 300! Not to mention the more than 100 new members they got from the event.
- **Support National** Your national office will always make good use of extra donations. If you are looking for a worthy cause, we're an awfully good value for your money.
- **Publish a Hospice Manual** Publish a comprehensive death, dying and funerals manual for your local hospice and visiting nurses associations. Include your price survey, a selection of brochures, tips on affordable funeral planning, and sample frequently-asked-questions. Drop them off in-person and be sure to make them available for download on your site. You'll build relationships with people who will spread word about your group to hundreds, maybe thousands, of families.
- **Give Out Freebies** Provide free-end-of-life planning kits to low-income seniors at nursing homes or other local venues. Combined with a free-to-the-public workshop on how to fill out advance directives and choose a funeral home, you'll accomplish a charitable function and make more people aware of who you are and why they should join.
- **Share the Wealth** Sponsor a sister FCA affiliate. Some of our smaller groups do great work but they need a financial nudge to kick-start a project. Some of them need \$500 to \$1,000 in seed money to start a direct mail campaign for annual donations. Others may need a one-time grant of \$400 to pay for IRS filings to achieve their 501(c)(3) status. Contact us at the national office for suggestions.



### ***Fundraise the Smart Way***

Most of you have a list of charities and causes you donate to. Perhaps it's your public radio station, your local domestic violence shelter, the humane society, and the local food bank. You know why you donate to them—you **find their work important and valuable, and it makes you feel good.**

But how, mechanically, does it happen? What triggers you to write that check or to sign up for a monthly donation through your online banking system?

It's direct mail. Real, physical, pulped-and-pressed paper that comes to your door. The junk mail you think you never read. But you do read some of it,



### ***Fundraising 101: Be Direct!***

Direct-mail fundraising is the backbone of almost every nonprofit's fundraising efforts. Done well, it's neither complicated nor too expensive. **An affiliate cannot survive on new member donations alone. The biggest source of financial support you'll have is your existing membership.** These are people who've seen first-hand what you can do for them. You've already sold them on why FCA is great, they've already told you they like your work by joining in the first place. Give them every opportunity to keep it going!

and you likely put some aside in a pile for “*charities I’ll support this month when I pay bills.*” There’s a reason that organizations as large and well known as the American Red Cross pay big money to send you paper appeals—*it works*. It works better than fundraising dinners. It works better than spammy emails you’ll likely delete. It *definitely* works better than fundraising telephone calls. If your affiliate isn’t already doing it, this article will show you how.

An effective, easy to administer fundraising program:

- sends appeals by mail at least twice yearly, preferably spring and fall.
- uses a *stand-alone appeal letter*, not just a text box on page three of your newsletter. You can fundraise through your newsletter, of course, but it is not a replacement for separate, fundraising-only communications.
- uses appeal letters written in a direct, conversational tone. Successful letters tell a personal story illustrating how a gift affects real people with real concerns we can all relate to.
- *always* includes a pre-addressed remittance envelope (no stamp). Don’t bother with a letter at all if you don’t send a remittance envelope.
- acknowledges a donor with a thank-you letter *promptly*.

The advice below isn’t anything unique that we came up with; it comes from reading dozens of articles, blogs, and books by people who make their living helping nonprofits make money. Some websites include *[fundraisingcoach.com](http://fundraisingcoach.com)* and *[stepbystepfundraising.com](http://stepbystepfundraising.com)*.

### **Seek Bulk Mail Permits and Nonprofit Mailing Rates**

If you have 200 or more pieces to mail, you can take advantage of the US Postal Services bulk mail rates. Even better, if you’re **also** a 501(c)(3) nonprofit, you can get an additional discount per piece. Ask your postmaster how to apply for nonprofit mailing rates.

If you’re not a 501(c)(3)—remember, you’re not automatically a (c)(3) just because you’re a nonprofit, that’s a special IRS designation for what’s called “public charities”—you can still use less expensive bulk mail.

If you use a mailing house like we do, you can use their bulk mail permit. Ask your mailer for details. If you do it in-house, contact your local postmaster to apply for a bulk mail permit. The cost for this permit was \$180 at last check, but it changes constantly. It’s far more cost effective to use a mailing house and their permit, as the post office charges almost \$200 a year just for keeping the permit valid. That is in addition to the application fee and your actual postage.

*Real-world example:* FCA national's mailing list has about 2,000 addresses. If we mailed first class at 46 cents each, our postage alone would cost \$920. But because we use bulk mail and nonprofit rates, our bill is only \$315. That's 16 cents per piece in postage.

## Write the Letter

A compelling letter includes the following characteristics. Even though some of these may seem surprising or trivial, they're not. They really do work. Remember that what **you** think a letter should read like is not the goal. We want to craft letters that have been proven to work **with donors**. You're not writing a term paper for English composition class.

### *A good letter:*

- **Tells a story with a real person whom readers can identify with.** This is where you highlight the way your affiliate does good work for real people. It appeals to emotion and empathy on a human scale. You should be collecting emails, quotes, and any kind of testimonial from friends who've praised your affiliate. Ask them if you can use their words, and make the story as anonymous as possible, if necessary.
- **Talks directly to the reader in a conversational tone.** Don't be afraid to write in the first person, and make sure you refer directly to the reader with lots of "you" statements. Here's an example of the wrong way and the right way.

*Wrong: FCA of Anycity provides information that helps consumers find funeral arrangements they can afford. The Board of Directors asks recipients to consider donating to help the organization further inform the public.*

*Right: If you've ever volunteered for a charity, you probably remember the first time someone told you what a difference you made for him or her. Jane Collins from Hooville was my "first time." When she told me that the money she saved on her husband's cremation allowed her to fly her two sons home for the memorial, I knew we'd done something special, something unique, for this family. This is what you do every time you make a gift to FCA of Anycity.*
- **Includes a P.S.** Research shows people often scan to the PS first, so use it to entice your donor to read the whole thing. Example: *PS—The Collins boys were so glad to be able to come home to support their mom, they told me about it a week after the memorial.*
- **Includes a remittance envelope.** This is the most important part. Making it easy for the donor with a remit envelope is the most cost-effective way to double or triple your donations. Having that piece of paper in their hands makes all the difference.

## Thank the Donor

Prompt acknowledgment and gratitude is crucial. Waiting too long to send a thank-you tells the donor you don't care and you take them for granted. Ideally, thank-yous should go out immediately on receipt of the donation. For small groups like local affiliates with volunteers, try to aim to get them out within a week.

If you have time, a handwritten note—even a short handwritten PS at the bottom of your thank-you—means a lot. Most of us use standard letters, though, adding personal notes

when appropriate and when time permits. You should definitely write a handwritten note, signed by your president, for any significant gifts. For some affiliates, that's a gift over \$50, for others, \$100. Larger gifts should be acknowledged with a phone call as well as a letter.

If you are a 501(c)(3), be sure to include this disclaimer language so your donors can satisfy the IRS when they take a tax-deduction: **As always, Funeral Consumers Alliance of AnyCity provides no goods or services in exchange for donations.** What that means in plain English is that you're not selling or giving donors something special as a direct *quid pro quo* for their gift. Important—the IRS requires 501(c)(3)s to send written acknowledgment for all gifts of \$250 and more, though every gift should be acknowledged in practice.

## Sample Fundraising Letter

	<b>Funeral Consumers</b> ALLIANCE	33 Patchen Road, South Burlington, VT 05403 802-865-8300 • <a href="http://www.funerals.org">www.funerals.org</a> • <a href="mailto:fca@funerals.org">fca@funerals.org</a>
<hr/> <i>Protecting a consumer's right to choose meaningful, dignified, and affordable funerals since 1963</i>		
DATE	<i>Hello, XXXXXXX member! You support our local efforts to educate the public on funeral costs and options. Thank you! Our national organization does excellent work on the national stage, and I'm asking you to join me in supporting their work. You can see from the letter below how vital FCA National is to consumers from coast to coast. With my best wishes, XXXXXXXXXXXX</i>	
First Last		
Company		
Street		
City, State ZIP		
Dear Salutation,		
<p>You know that feeling you get when you show a friend how to accomplish something that she didn't think she could do? This happens for us all the time at Funeral Consumers Alliance and <i>we love it</i>. Nancy Allen called our staff in Vermont last fall when she was stuck trying to figure out how best to honor her mother's burial preferences. The funeral home they were considering didn't have terrible prices, but Nancy still felt they were out of line with the very simple burial her mother wanted. More importantly, having services in a funeral home didn't feel <i>personal</i> enough. Emails and phone calls zipped between Missouri and Vermont. Our staff sent Nancy copies of her state's consumer rights chapter from Josh Slocum and Lisa Carlson's book, <i>Final Rights</i>, and she dropped us a kind note to catch us up:</p> <p><i>Last September, you helped me so very much in the planning for my mother's death. It was a sunny 70-degree day as eight of us gathered around the paperboard casket with a beautiful red carnation casket spray and red roses from my uncle. What my mom and I had decided to do for her burial—a private memorial service—worked out very well. My mom and I had looked up some ideas for personal memorial services on the Internet and discussed them before she died. At her graveside I decided to include a "Lifetime of Achievements" read to Mom along with the rest of the memorial service. Afterwards, we said the Lord's Prayer, then six of us went to an Italian restaurant for lunch.</i></p> <p><i>Thank you very, very much for all your excellent and friendly advice. I don't know what I would have done without you.</i></p> <p>And we couldn't do what we did for Nancy without <i>you</i>. <u>Thank you so much for your generous support</u> of our unique work helping families pick funerals that fit their tastes and their budgets. Every gift you make to Funeral Consumers Alliance is tax-deductible, and it brings you our popular twice-yearly bulletin <i>The Grim Reader</i>.</p> <p>With gratitude,</p> <p></p> <p>Laurie Powsner President</p>		

## Chapter 6: Federal Income Tax Exemption



### ***File a 1023EZ Application for IRS Tax Exempt Status***

You will probably not want to file for federal tax exemption until you have:

- completed the incorporation process
- want a nonprofit postal permit
- revenue of \$5,000 annually

If your income is below these limits, you are not technically required to apply for 501(c)(3) status to be treated as such by the IRS, but it's a necessity if you want to clarify your tax status and convince the post office to give you nonprofit mailing rates.

When memorial societies (as most of our affiliates were once known) first sought non-profit status, *The American Way of Death* author Jessica Mitford—once a member of the Communist Party—was heavily promoting these groups. Consequently, it was very difficult during the McCarthy era to succeed in being recognized as a nonprofit group at all.

Now there are various nonprofit categories, and only after much effort did the IRS begrudgingly grant 501(c)(4) to memorial societies. The very name “memorial society” almost ensures that you will be assigned to a (c)(4) category and that you will have a difficult time getting the more favorable 501(c)(3) status that would make contributions to your affiliate tax-deductible. This is another good reason to use the more current “Funeral Consumers Alliance of XXX” rather than “Memorial Society” in your name. The National Funeral Consumers Alliance, Inc., already has 501(c)(3) nonprofit status. 80% of affiliates have adopted the name FCA, and more than 40% have become 501(c)(3)s.



### ***The Benefits of Open Membership***

One easy way to gain a favorable ruling is to simply make membership wide open: have a suggested membership donation instead of a membership fee—and waive any contribution for those unable to pay it. You will also need to prove that at least half your budget is supporting charitable and educational pursuits for the general public. This effort should enhance your image and likely your membership, too!

An IRS ruling in 1995 in response to the Oregon Memorial Association (now FCA of Oregon) put into question the ability to get or keep **any** nonprofit status if your organization has arranged for discounted funeral arrangements. At least some regional IRS offices consider this a financial benefit if it is exclusive to members, although some legal experts believe this stand could be appealed.

Make sure you have *gratis* subscriptions to your newsletter on your mailing list. Be prepared to give free information and advice to nonmembers as well as members, or perhaps budget library donations as part of your annual expenditures. Your dues to Funeral Consumers Alliance, Inc. also qualify.

### **Forms SS-4 & 1023**

The first step is to apply for a Federal Employers Identification Number (FEIN), even if you have no employees.

**Go online to IRS.gov** and download

- **Form SS-4, Application for Employer Identification Number**
- **Form 1023EZ**—this simplified, 3-page application is new as of 2014 and is easy and quick to complete. You may only complete the form online. There is no paper alternative.

**You must fill out and file the SS-4 application and wait for your FEIN, as that will be needed when filling out Form 1023EZ.** The words **charitable education** should be used when filling out the SS-4 form, lines 8, 9, and 14.

**Form 1023EZ** asks you to confirm that your organizing documents (called your Articles of Incorporation, or in some states, your charter or constitution) provide for the proper disbursement of funds if your organization dissolves. You should insert the following language into the **Dissolution Statement** in your organizing documents:

In the event of dissolution of this corporation, any surplus after all obligations have been paid will be turned over to Funeral Consumers Alliance, Inc., a 501(c)(3) organization.

### **Form 8718**

You will also have to fill out **Form 8718** and include a fee of \$400 (as long as your revenue over the next four years won't go over \$10,000 total, otherwise it's more) when you submit Form 1023EZ.

It may take the IRS a year to grant nonprofit status and send you a determination letter. Be sure to make several copies of this letter and **file them in different locations**. It is a valuable document and, in a volunteer organizations, could easily become misplaced or lost. Various officers may need access to it at different times. File the original in your corporation folder.

### **Form 990EZ**

After obtaining classification, you will be sent a Form 990 for reporting your income. If income is less than \$50,000 a year, you will not have to file again until revenue goes over that amount, but you will have to file the initial return to let the IRS know that. Failure to file the return may cause your exemption status to be revoked.

### **Form 990N**

Starting in 2008, even small organizations with less than \$50,000 a year income must file an **Electronic Postcard** annually with the IRS, called **Form 990N**. It's very simple to fill out, and it's short, but if you don't, you risk having your 501(c)(3) status revoked.



Once your Alliance becomes wildly successful, you must file an annual information form on or before the 15th day of the 5th month following the close of your annual accounting period. This means that if you keep your records on a calendar year ending December 31st, you must file your Form 990 on or before May 15th.

### *State Tax Reporting*

You may also have to file similar forms to exempt your organization from state taxes, too. A copy of your IRS 501(c)(3) classification will be required. A consumer-friendly attorney or your state tax department can tell you what is necessary. Be sure to check with your Secretary of State's office for any annual reports or filings they require from nonprofit organizations.



### *Sample Answers for Form 1023EZ*

The new, streamlined application asks you for information that is intuitive and the answers will be obvious to you for the most part. Here are some suggested answers for portions you may have questions about.

**Remember to download the *instructions*** for Form 1023EZ and keep them with you when you fill out the form. 1023EZ asks you for a few answers that require you to consult the instructions.

#### **Part III      Your Specific Activities**

**Line 2**—Check the boxes “Charitable” and “Educational”

**Line 4**—Yes, you probably will attempt to influence legislation that benefits funeral consumers. This is absolutely allowed, but you should consider filing **Form 5768** with the IRS. This form allows you to

elect to spend money on influencing legislation. In general, you may spend up to 20 percent of your annual revenues on this **if you take this election**. If you do not take this election, your activities will fall under a more vague test of whether “any substantial part” of your revenues was spent on lobbying. This is a less safe position to be in with the IRS. For very good, understandable information on taking the election and how to legally lobby as a 501(c)(3), visit the **Website of the Center for Lobbying in the Public Interest** at ***clpi.org***.



#### *About Lobbying*

You *may* lobby as a 501(c)(3), and we encourage you to do so when necessary to preserve funeral consumer protections. The amount you may do is limited, however. For more details, contact the National office.

#### **Part IV      Foundation Classification**

**Line 1**—Check box A. You will receive at least 1/3 of your revenue from voluntary donations, membership fees, and the like. This means the IRS will classify you as a “public charity.”

## Chapter 7: Activism



### *Moving Our Mission Forward*

Social activism has an honorable history in the memorial and funeral planning movement. We believe that protecting the funeral-buying public is a matter of social and economic justice, not merely a save-consumers-money gig. Cremation was not always available years ago, but it was pressure from our members that demanded the industry supply what many wanted.

Our national organization, along with the dedicated and energetic members from local societies who testified, were significant players in achieving federal protection for funeral consumers in 1984 when the FTC Funeral Rule finally went into effect. It took more than ten years of public pressure, however, to make such basic things as itemized funeral price information readily available to consumers.

Once the Funeral Rule was passed, many local groups mistakenly believed their mission was over. Furthermore, many had succeeded in gaining a favorable contract with local mortuaries for their members. They became a “buyers’ club” that allowed them to use the multitude of their membership to negotiate a good deal with participating mortuaries.

But we are more than a buyer’s club for (let’s be candid) middle class, educated white people who want a simple cremation. We are the only nonprofit specifically focused on reforming the funeral industry to preserve choice and the ability to spend sensibly for all Americans during the most difficult transaction they’ll ever make.

*The people who benefit most from our work are not the “shake and bake” set. Those who want more than a simple cremation deserve affordable choices, too. In fact, those who prefer the full-service soup-to-nuts funeral are most likely to overpay and the ones that need our help the most. Families who choose the time-honored tradition of caring for their own dead without hiring a funeral home depend on Funeral Consumers Alliance to go to bat for them when the industry and lawmakers try to take that choice away.*

*We are the only nonprofit specifically focused on reforming the funeral industry to preserve choice and the ability to spend sensibly for all Americans during the most difficult transaction they’ll ever make.*



### *Current Obstacles*

Moreover, the commercial industry and the laws governing it have continued to change. There are now two major problems making affordable funeral purchases more and more difficult for consumers, including our members:

**Non-declinable fees** In 1994, the FTC amended the Funeral Rule, permitting *all overhead* to be included in an already-bloated non-declinable fee. This fee—which every funeral customer must pay regardless of how modest the choices might be—effectively protects the



industry from the normal forces of supply and demand. It forces those who opt for minimal services to support a fancy facility that they did not use—a clear violation of the original intent of the Funeral Rule. FCA National has petitioned the FTC to reopen the Funeral Rule for new amendments, and we’ve supported three Congressional bills during the 2000s to expand the Rule to include cemeteries as well as to get rid of the non-declinable fee, among other changes. It will take years to effect this change, and given the lobbying power of the funeral industry it won’t be easy.

**Corporately-owned funeral chains** have purchased thousands of cemeteries and mortuaries. The stockholder effectively becomes the real “customer,” and funeral prices are pushed to new highs, in spite of the economies of scale that already allow considerable profit for these companies. At the time of this writing (2013), the two largest funeral chains in the world are trying to merge. FCA National is urging the Federal Trade Commission not to allow Service Corporation International and Stewart Enterprises to merge and become even bigger.

In some parts of the country, corporate-owned funeral homes monopolize the market share; for the consumer, there is little difference between a funeral home owned by one chain and the next owned by another—prices at both are likely to be exorbitant. The non-declinable fee at these mortuaries tends to be 25-50% above the national average or more.

In certain areas, the chains have opened discount operations. These do not appear, however, unless there is local competition. One was blatant in its annual report to its stockholders, indicating that the company did not expect to have to continue discounting after taking market share from the competition.

Some of the funeral homes cooperating with our affiliates have been purchased by a conglomerate. Several have experienced difficulties with high-pressure sales tactics for additional services or to prepay for arrangements.

In 2005, Funeral Consumers Alliance launched a national consumer class action lawsuit against the then three biggest funeral chains — Service Corporation International (SCI), the Alderwoods Group (formerly Loewen), Stewart Enterprises) and the nation’s largest casket maker (Batesville Casket Company). We accused the companies of conspiring to fix casket prices artificially high, and of illegally thwarting competition from independent casket discount stores. This has defrauded the grieving public out of millions—perhaps billions—of dollars. **We strongly urge you not to enter an agreement with funeral homes owned by these companies.**



### ***Grassroots Action Relies on You***

What can you do on the local level? Monitor state legislation and attend the state funeral board meetings—there may be lots going on and we won’t know about it until it’s too late. At a minimum, read the meeting minutes. If you have questions on your state’s open government and open meetings laws, call the FCA Executive Director for information.

Furthermore, you might want to work to make some changes. How well are prepaid funerals protected in your state, for example? The book ***Final Rights: Reclaiming the American Way of Death***, has a chapter on the laws in each state. The Consumer Concerns section in each chapter is a ready-made roadmap for regulatory reform your affiliate can tackle.

Although our members have effectively served as consumer representatives in several states (as in New York, Maine, and Oregon, for example), it will take the involvement of even more to effect the still-needed changes.

### **Dealing with the State Regulatory Board**

Byron Blanchard was a long-time leader at the FCA of Eastern Massachusetts and a dogged activist. The following is his experience with the state's regulatory board. Many of the problems Blanchard writes about below have since been corrected, but the story is the same in many states where there is no public oversight of the regulatory boards. It will probably surprise you to learn that the state regulatory agencies are often the biggest obstacle to effective consumer protection. Why? **Because they're numerically dominated by funeral directors and they function to whitewash consumer abuse to protect the trade from the public.**

#### ***Find Out What the Laws & Regulations Really Say***

One of the lessons we learned from our experience with caring-for-your-own-dead questions in Massachusetts is that we must actually read the laws and regulations rather than taking other people's word for what they say. Many folks, including some who should know better, have strange ideas about what the law requires. Our Alliance believed for decades that caring for your own dead was against the law; we were wrong.

The regulations for funeral directors in Massachusetts are in the process of revision. We had to resort to Freedom of Information Act procedures in order to get a copy of the draft regulations, even though they had been given to the Mass. Funeral Directors Assn. a year previously. We will present both written and oral testimony at the public hearing on the new regulations.

In preparing for the hearing we are examining the laws and regulations from many other states. The differences are enormous both in content and in clarity of expression. Quite a few states publish booklets containing all the laws and regulations relating to the funeral industry.

#### ***Find Out What Your State Funeral Board Is Doing***

We had never paid much attention to the activities of our state funeral board in the past. After our victory on the caring-for-your-own dead question, we became curious about the board's activities and requested meeting minutes for the past year, along with specified correspondence. The requested documents were finally provided, but with large sections blacked out. I appealed the deletions and started attending all the meetings of the funeral board with my tape recorder. The board members don't seem to have any problem with this, but the attorney for the board isn't happy. He even

threatened me with fine and jail for tape recording the meetings; he later apologized because the law clearly states that taping is permitted.

The board does hold closed meetings, called “adjudicatory sessions,” to meet with complainants and funeral directors accused of rule violations. The Attorney General’s office, on my complaint, has ruled that those closed meetings are unlawful, but the board hasn’t changed its position.

One of the things clear to me is that the board’s staff and attorney frequently make decisions in the board’s name without consulting with the board and sometimes without even telling the board afterwards.

The state Supervisor of Public Documents recently ordered that minutes of public meetings must be furnished in their entirety, with nothing blacked out. It remains to be seen whether the funeral board will comply.

I highly recommend attending funeral board meetings. You can gain a better understanding of how the business is really handled.

— Byron Blanchard, 1997



### ***Become an Ombudsman***

An important public service role your affiliate should fill is that of consumer advocate for those with questions or complaints about funeral choices and costs. In order to do so, you must become familiar with the Federal Trade Commission’s Funeral Rule. The FCA office can assist you in doing so. Two great resources are the FTC’s ***Complying With the Funeral Rule*** and ***Paying Final Respects: Your Rights When Buying Funeral Goods & Services***.

You also need to become familiar with statutes and regulations in your own state, which may vary from FTC rules. For example, is it legal for someone other than a funeral director to sell a casket in your state? If there is a consumer representative on your state funeral board that would be a good place to begin. If there is not, perhaps your organization and others in the state should be lobbying to get one. Check the website for your state’s funeral regulators, and remember to consult your state’s chapter in ***Final Rights***.

When people are dissatisfied with a funeral—whether because of mortuary conduct and procedures, failure to explain options, or lack of full cost disclosure—they may not know whether or not they have any serious grounds for complaints, but they still feel upset. This is where your volunteers need to be well-educated themselves.

“\$7,000 for a funeral is too much!” You will hear complaints like this, but they are not legitimate if the mortuary complied with all price disclosure requirements from the beginning of the funeral arrangements and if the family chose all sorts of options that increased the bill. On the other hand, if the funeral director failed to give the customers a printed general price list (GPL) from which to do their funeral planning and purchasing, then the mortician has violated federal regulations and probably those of the state as well.

Any state official, such as those cited earlier, should be able to give you the procedure your state uses for handling complaints. Does the complainant address concerns to the funeral board or to the consumer affairs department of the attorney general's office? If the offense violates an FTC rule, a copy of the complaint should be sent to the state agency, with a copy to a regional FTC office. The FTC does not usually prosecute individual violations, but waits to see if there is a pattern of complaints against a particular funeral home. It is essential, therefore, that complaints be reported to document such a pattern of violations.

***What are some of the most common violations of state or federal rules?***

- not giving a general price list (GPL) from which to select funeral options
- not giving prices over the telephone
- not giving a casket price list and/or having prices clearly displayed on each casket
- not giving an outer burial container price list
- claiming that an outer-burial-container is required, by law or by the cemetery, when it isn't
- claiming an urn vault is required when it isn't
- not having low-cost caskets on display; some states have a casket display requirement, but the FTC doesn't
- adding a handling fee if one purchases a casket elsewhere, or refusing to use it
- indicating that a particular kind of casket such as a "protective," sealed casket will preserve the body (it won't)
- requiring the family to pay for a new casket selection when a no-longer-carried casket was included in a prepaid funeral policy; most states require substitution of equal quality and value, but this is a tricky one
- telling the customer that embalming or anything else is required by law when it isn't
- embalming without permission and charging for it
- charging for services one didn't select—for instance, a hair dresser when the election was for immediate burial or cremation
- using disparaging language to discourage you from any of the low-cost options; almost all states require that funeral directors treat customers with dignity and respect
- not giving an itemized list of Funeral Goods and Services Selected prior to the funeral arrangements
- not indicating that there will be a mark-up on cash advance items; the FTC doesn't required them to disclose by how much, but some states forbid any mark-up at all
- charging for preparation, often called Sanitary Care and Disinfection prior to identification
- viewing before cremation, or charging for the ID viewing itself, even though the family did not request this and the law does not require it

An effective complaint will make reference to specific words and actions and the specific statute, rule, or regulation that such behavior violates. One woman called the FCA office to find out how to complain. She said, *"He wasn't at all caring and compassionate."* But that is too general, too subjective. This is where your well-informed members can be helpful.

Unfortunately, it may be very difficult to sue a funeral home. The most common reasons to consider suit would be:

- negligence
- consumer fraud
- personal injury in the form of emotional distress
- breach of contract

Some states allow recovery of legal fees when suing for consumer fraud, but if the suit also involved personal injury, only that portion of legal fees that were related to consumer fraud would be recoverable.

One woman in Vermont had been traumatized by her funeral experience. The funeral director was guilty of all four categories of harm, but no lawyer would take her case on a contingency basis with the prospect of a \$10,000 legal bill because it was unlikely that the court would order more than \$2,500 in legal fees to be reimbursed. The funeral bill, which she hadn't yet paid, was only \$3,650. So, again, the prospect of spending \$10,000 to wipe out a funeral bill of less than \$4,000 did not make financial sense. Her complaint was filed with the state licensing agency, with a copy to the FTC. Seven months after, FCA staff were her only real support team, as nothing had yet been done.

A sample complaint form that you can use internally to track consumer complaints is reproduced below. You may want to keep a copy of your state regulatory board's complaint form on hand as well. The following is only a guideline, and we strongly suggest you track complaints by computer, not on paper. If you don't have a database, that's fine, a text or Word document with an intuitive file name and date will do.

STATE: \_\_\_\_\_

Business Name and Address:

Complaint Date: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Business type:

- ☐ Funeral  
Home ☐  
Cemetery  
☐ Monument  
☐ Retail  
Casket

Complainant Name and Address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Deceased's Name and Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Complaint type:

- ☐ FTC  
Violation ☐  
Preneed  
☐ At-Death  
☐ Legal  
Misrepresentation ☐  
Casket Handling Fee  
☐ Casket Refusal

Date of Death: \_\_\_\_\_

Place of Death: \_\_\_\_\_

Include a descriptive narrative

## Chapter 8: Encouraging Member & Board Participation



### ***Build Your Membership Base***

Every single person who calls or writes to inquire about membership, for help with a complaint, etc., needs to go in your database and right onto your mailing list. Every. Single. One. Whether they've made a donation or not. *Especially* those you've spent personal time with to solve a problem. These people are the most likely to remember your kindness and respond to your call for service and donations in the future. Remember to ask for their email address!

**Remember to follow up.** Send the person a note along with your most recent newsletter or price survey. Thank them for their interest, and include a donation envelope. This is key—if you don't follow up with folks regularly, you won't build interest.

### ***A Case Study in Friendraising***

— by Josh Slocum

John from Colorado called FCA. His sister was scrambling to find money to pay for Aunt Sadie's funeral. Sister was convinced that *"I'll have to come up with \$4,000 in addition to the \$6,000 we already have, because I've heard a funeral costs \$10,000."*

Wait a minute. \$6,000? Yes, the family already had \$6K from Aunt Sadie. I said to John that was more than enough for what they wanted (cremation followed by burial in another state). What's more, your sister needs to put herself back in the driver's seat. It's *her* decision how much the funeral costs, not the funeral home's.

Turns out John—a businessman who started a specialty food company—already gave his sister the same kind of advice I would have given. Don't walk in with a blank check, know your budget before you buy, and remember that love and money is not the same thing.

As we talked I gave John the tools to back up what he was saying. The Funeral Rule, shopping by phone ahead of time, etc. Over a wide-ranging conversation with lots of laughs I told John I would clone him and send him as a volunteer to every FCA group in the country. Well, turns out he was just ready to ask about how to volunteer. *"How do people get trained to help you guys carry this out?"* I replied, *"We just started during this 45-minute talk."*

He was eager to contact our affiliate in Colorado, and he offered to make a donation without my even asking.

Follow-up is crucial. Here's what I did:

- Put John in our database.

- Tagged him with a code indicating he was a potential volunteer.
- Immediately sent an email to John, with a cc to the board members of our Colorado affiliate.
- Attached our last newsletter and a few other materials I knew John would like.
- Physically mailed a copy of my book, gratis, along with a brief handwritten note and a remittance envelope.

I got this email from John later in the day:

*Josh,*

*It was my pleasure to speak with you this morning. I just got done reading all of the literature that you sent and it is literally a gold mine of information (and entertaining at the same time). I am very interested in possibly volunteering with your organization and would very much like to speak to Jim and Judy about it. I have passed on all of my notes and your literature to my sister and brother-in-law for their reading and hopefully their implementation. I must praise you in that your writing style and delivery is excellent and at the same time very informative—keep up the great work! Your “care package” will be coming soon so check your mail in about a week. Again, thank you for your assistance and all of your great information. I hope we will have opportunities in the future to visit and interact with each other as I can tell you are someone with a mission with great energy and enthusiasm.*

That care package from John included three bags of gourmet popcorn—and a \$50 check.



### ***Graduate Your Members to Volunteers***

Viewing audience members and callers with questions as potential members is the first step. That is where you establish credibility and begin to nurture trust. If you’ve done your job, you will begin to see donors become invested in the organization, which ideally will result in active volunteerism. Encourage that shift from donor to member to volunteer! Here’s how:

- **Whenever you give a talk, bring a sign-up sheet.** Do not just leave it at the door, keep it with you. It works best if you present it with a bit of theater. Read and respond to the crowd’s mood. When they’re at their most attentive and engaged—sometimes it’s a laugh-line, sometimes it’s shock at a case of consumer abuse—say, *“Oh, that reminds me! Before I forget I want to give you this sign-up sheet. If you want to make a difference with us to help prevent this kind of abuse/lobby for legal change/etc., we’re ready with open arms. We need you because you are the FCA. Nothing happens without your support!”* When executive director Josh Slocum did this at the meeting of the FCA of Princeton, nine people volunteered on the sheet to work on legislative change. Let your passion and enthusiasm shine and you’ll find it’s catching.



- **Sponsor Relationship Building Activities.** When we think about the reasons people volunteer for an organization, or talk it up to their friends and family, we usually think of their passion for the cause, the good feeling they get contributing to a worthwhile charity, etc. But we often forget the most important attractors: friendship and fun. People enjoy socializing, and it's always more fun to get a job done with a group of friends than it is to slog through it alone. We often underestimate the importance of *fun* when trying to attract people to our cause. But we know how human relationships are forged and maintained—by breaking bread with each other. When you move to a new neighborhood, you have the neighbors over for a light meal or a potluck. Webs of mutual interest and feelings of “I’ve got your back when you need me” are created this way. It’s the same with issues and causes.
  
- **Cold Call Members/Potential Volunteers.** Yes, we’re suggesting you call or email people right out of the blue. Even the smallest tasks can help get someone in the door long enough to be worth mentoring. Contact members in an area where you need help picking up funeral home price lists for your survey, for example. *“This is Jane from FCA. I wanted to tell you about our latest project and ask for a little help. We’re doing our updated price survey—you know how useful it is to folks—and we can get it done much more quickly if folks like you would stop at the closest funeral home to your house and pick one up for us. Would you help? We’d love to credit you and the other volunteers when the survey is done. Oh, and we’re having a luncheon at Pam’s house to compile the results—we’d love to have you there.”*
  
- **Organize a Death Café**—These informal gatherings are getting lots of press. They’re groups of people who want to have a bite to eat and be able to talk about end of life planning with others who share their concerns. Type in “death café” on Google and you’ll come up with headlines like, *“British Web designer and self-named ‘death entrepreneur,’ helps people talk about the taboo topic over tea and cake,”* and *“A few dozen Ohioans will meet Wednesday evening in a community room at a Panera Bread outside of Columbus for tea, cake and conversation over an unusual shared curiosity.”* If there’s a death café in your community, your FCA peers and you should be there yesterday. And if there isn’t, what an opportunity! Start one right away.

Go do a Google search right now. Look at the pictures of the participants. Notice something? It’s not just old folks. People from their 30s to their 80s—with a heavy tilt toward the middle-aged, who will be burying their parents sooner, not later—are there. Get over the idea that “only old folks want to talk about this.” It isn’t true.

- **Host a Death and Daiquiris**—or donuts, or dim sum. Host a brunch and bill it as a relaxed meal where people can ask any question they want about the end of life and meet others with similar concerns. Members of the FCA of Eastern Massachusetts,



along with their pals into green burial and family-directed funerals, host a regular get-together called *Ghoulfriends* with food, wine, movies, and sometimes a sleepover. Or, have a potluck with a funereal theme. Here's Josh Slocum's invitation to his own friends:

*Dearly Beloved,*

*You are gathered here. . . well, you will be gathered here unless you want to miss Dishes to Die For! You all know I talk about death for a living. You also know I like to cook (and we all like to eat and party). So join me at [address] on [date] for an evening of funeral food-n-follies. Bring a dish and your funniest or strangest story from family funerals past. No story too morbid, no joke too irreverent! THRILL to the tale of Grandma Slocum's viewing just days after her grandchildren gave her a homemade haircut! CHILL as I recount the hilarious hijinks of her final conveyance into the wrong grave!*

*I'll lay the groundwork for the festivities with the tuna-macaroni salad that gets brought out every time a Slocum dies (we do make a fresh one each time). Bring your own family's favorite "dish to pass on" and join me for a casket-side chat. Wine will flow freely and there will be plenty of non-alcoholic refreshments, too.*

*Be there or you're dead to me.*

*Love,*

*Josh*

You can think up any number of creative and affordable ways to have fun and do some serious work, too. Invite your membership and ask them to bring a friend! **Evite.com** is a great way to send invitations, and you should definitely spread the word on Facebook.



### ***Cultivate Board Leadership***

Member development has to be an everyday, ongoing part of life at your FCA. Likewise, getting new board members is not a discrete activity that happens once a year. Grooming the membership to see themselves as active participants, as **owners** of the nonprofit mission they support, has to be as much a part of your regular mission activities as answering the phone and email. Last-minute desperation for board volunteers is immediately off-putting to prospects.

First, realize there's no such animal *Board member professionalensis*. Board members are just people. They're just members. You were probably once just a member-at-large. We need to train ourselves to see every member query, every communication to us from the public,

as a potential to bring someone into the fold as a contributor to the cause, not merely a “customer” who pays a membership fee and then passively receives products and services.

Don’t wait until the last minute and then spring potential board membership on a cold prospect. Otherwise interested people can be intimidated or uncertain by an offer to be (cue dramatic music) *On The Board*. The title itself carries connotations of huge responsibility; it sounds too scary and not like much fun. Instead, think and speak in terms of volunteerism.

**Frame the invitation as an opportunity.** People join organizations for a variety of reasons. They believe in the cause, they want to make a useful difference in the lives of people the organization serves, they want to keep busy, etc. Your Funeral Consumers Alliance has *truly* unique opportunities they won’t find in other, better-known nonprofit groups. Here are some suggested ways to phrase the invitation depending on the type of person you approach:

- *“Most people don’t think about funerals until the last minute, even though it’s one of the most expensive and emotionally difficult transactions we’ll ever go through. I love helping our members take the fear out of funeral planning. You can hear the relief in someone’s voice when you simply give them permission to ask all the questions about practices and prices they thought were ‘inappropriate.’ Folks will thank you for empowering them to take on funeral planning with more confidence than they thought they could muster!”*
- *“If you don’t mind ruffling a few feathers for a good cause, you’ll have a ball with us. We’re really just trying to get our friends and neighbors as educated about their final plans as they are about buying a car, but, from the way some funeral directors react, you’d think we were proposing socialized death care! Collecting funeral home price lists is a great way to get your feet wet and to see how the local funeral homes react to honest consumer questions. I learned more about what families face on the worst day of their lives from doing some ‘funeral shopping’ for our price survey than I would have imagined.”*
- *“You’ve always been great behind the scenes organizer on every project we’ve worked together on. Having someone to coordinate our price survey/newsletter publication schedule/member packet fulfillment would free other volunteers to do what they do best. We need your excellent administrative skills to really fly this organization. How about it?”*



### ***Manage Your Board For Maximum Efficiency***

What skills does it take to have a vibrant affiliate board of directors? The first step is figuring out who you need on your board. You need a **balanced** board. Older people, younger people, big personalities who like talking up your organization in front of a crowd, quieter worker bees, delegators and those happy to take assignments and run with them.

Try to find people, aka wizards, with the following skills:

- **Delegator**—an effective president needs to be confident in setting the agenda, assigning the work, and following up with volunteers and board members. Despite how often you see an organization president acting as the workhorse and driving force behind a group, an effective leader/delegator is more important than a Jack or Jill of all trades.
- **Writer**—you need someone facile with language to oversee your publications, articles, and website.
- **Financial wizard**—a volunteer comfortable with light accounting (perhaps an accountant or someone with volunteer experience) makes a good treasurer. This person should be accurate and able to keep the books up to date and the board informed of the affiliate's financial position.
- **Online wizard**—business and nonprofit work happens on the Internet. Someone comfortable with maintaining your website and social media spots is absolutely essential.
- **Legal wizard**—though not absolutely necessary, a lawyer or retired lawyer is a real asset for small organizations in navigating nonprofit filings with your state, and often for boosting board confidence when industry folks occasionally rattle their sabers at your affiliate.
- **A ham**—someone who likes to get up on stage, tell stories, and rally a crowd is the best person to sell your affiliate's work. Educational presentations and workshops for hospice organizations, environmental groups, hospital discharge staff, and others are an essential part of getting and keeping your affiliate networked and in front of the public.

**Set the expectations at the beginning.** Recruits need to know they'll be expected to work and contribute their time and their money (at whatever level is meaningful for them). Don't try to persuade someone to join your board with the promise that she won't have to do anything. You'll get exactly nothing but a warm body and frustration.

The nonprofit development organization Boardsource suggests introducing new board members to the following basic responsibilities:

- Attend all board and committee meetings and functions, such as special events.
- Be informed about the organization's mission, services, policies, and programs.
- Review agenda and supporting materials prior to board and committee meetings.
- Serve on committees or task forces and offer to take on special assignments.
- Make a personal financial contribution to the organization.
- Inform others about the organization.
- Suggest possible nominees to the board who can make significant contributions.
- Keep up--to--date on developments in the organization's field.
- Follow conflict--of--interest and confidentiality policies.
- Assist the board in carrying out its fiduciary responsibilities.

**Give your new recruits some homework.** Advocating for consumer protection in the funeral transaction requires knowledge of what the US funeral industry is all about, how it

works, and how consumer advocates interface with it. At a bare minimum, all your board members should be familiar with the FTC Funeral Rule and the basic history of our organization. Assign them *Final Rights: Reclaiming the American Way of Death (2011)*, and Jessica Mitford's foundational *The American Way of Death (1963, 1998)*. This serves two purposes:

1. It weeds out anyone who won't make a modest commitment to becoming informed
2. You'll quickly see how enthusiastic new volunteers are to take on our work. Some people are "bitten by the funeral bug" and this reading can bring that out.

**Have them get familiar with all the materials FCA National has to offer.** The FCA's catalog of newsletters, pamphlets, and best practices tip sheets are all available at ***funerals.org***. The Affiliate Resources section has this guidebook, a complete list of FCA publications, directions for completing a funeral price survey, a guide to answering consumer queries, and much more. As soon as you have a new volunteer, introduce them to the national organization by email at ***fca@funerals.org***. We'll send them an orientation "cheat sheet" and make sure they're on our mailing list for newsletters and organizational updates.



### ***Avoid Burn Out and "Founder's Syndrome"***

Many nonprofits are started by one or two people with fire in the belly to right a wrong and comfort the afflicted. This passion has launched FCA affiliates from coast to coast. But it's easy for one super-competent founder or president to gradually take on every aspect of the organization's work. ***Resist this temptation.*** One person can't do it all, and no one is irreplaceable. A president or leader who serves in too many roles for too many terms will become stressed and increasingly less effective. Some also become too heavily identified as the face (or the heart) of the organization, which discourages new blood and the frank sharing of new ideas and approaches.

Term limits for board service are the first bulwark. No one should be permitted to serve more than two consecutive terms, usually of between two and four years. Those cycling off the board can continue to volunteer and offer support, but leadership must turn over regularly. Responsible board members mentor new recruits, bringing them up to speed on essential tasks and cross-training them so they're able to step into different roles. Remember to give new members room to make mistakes and suggest changes, too. Nothing kills an organization faster than hearing "*but we've always done it that way.*"

FCA National has nearly 500 volunteer board members serving 50 affiliates around the country. ***You're not alone!***

## Chapter 9: Publicity and Outreach



### *Get the Word Out*

Word of mouth is one of the most effective ways to get noticed, so if you're communicating well with your members and the public and serving them up interesting information you have a great foundation. But effective publicity does take a little focused effort.

Obviously, you'll want your website and Facebook pages ready to go. Be sure they're up to date with fresh content, and don't forget a little humor. If you like Twitter, get on there, too! The more links and connections you make with other sites and Facebook pages, the more traffic you'll draw to your own. Don't forget online communities locally, such as hospice groups, your community's co-op grocery, environmental and citizen advocacy groups.



### *Distribute a Great Newsletter*

You should aim for at least two issues per year (yes, the physical paper kind) and regular email updates to your mailing list. FCA does bi-monthly e-newsletters with short tidbits, updates, funny stories, and the like. You can use these to summarize larger topics—say, your latest price survey—and link the reader to the full story on your site or Facebook page.

Some of the best newsletters for both content and an attractive look are put out by the FCA of Greater Kansas City and the Austin Memorial and Burial Information Society (AMBIS). Look them up on those organizations' sites. Sister FCA affiliates are always happy to share material and expertise, so ask!

We strongly suggest you add as many names as possible to your newsletter list without worrying if they've made a donation or not. **The wider your story circulates, the more potential volunteers and donors you will have.**

Some groups have tried cutting back on newsletters because email is free, so we're all just wasting money paying for postage, right? Wrong.

We advise against completely replacing your print newsletter with an electronic version, even for members who say they want email versions only. Sure, the savings look good upfront, but it's not a bargain in the end. Here's why: The small savings you see from not printing and mailing as much paper will be far outstripped by the amount of donations and exposure you lose by failing to send a paper newsletter with a remittance envelope. People are far more likely not to donate or respond to your fundraiser request if they receive it only by email, and not on paper. Why? People receive so many electronic updates, news alerts, blog alerts, and the like that there's a high risk they'll accidentally delete your newsletter.

A paper newsletter has the advantage of physically being there and staring you in the face. When you include a return envelope addressed to your affiliate, that piece of paper falls into the reader's hands, and that makes all the difference in the amount of people who respond to your fundraising efforts. This is why professional fundraising organizations that serve

nonprofits still recommend direct paper mail as the most effective fundraiser in most cases. These folks aren't Luddites; they know what works.

Ann Gallon, a board member of the Funeral Consumers Alliance of Kern County, California, recently confirmed it was a mistake for their group to substitute email for all paper newsletters:

*"In a cost-cutting move, we began emailing our newsletter to those who opted in—about 25% of member households. What we lost was donations from those people. Only one donation (and that was from our past president) came in from those who received the newsletter by email - all the rest came in the envelope included with the paper newsletter. We will be going back to paper newsletters."*

We think the best approach is to mail your newsletter to all of your members and also post it to your website. This reinforces your circulation, rather than detracting from it. Regular email-only news updates are a good way to stay in touch with your members between regular mailings, and direct them to new content on your website.

For groups our size, email-only publications don't work very well for fundraising. Sure, all-electronic organizations like **Moveon.org** have raised millions of dollars and organized effective campaigns with email alone. But they have millions of email addresses— we don't.

**Your newsletter is your best way to educate your members and the public. It is an investment in your mission, your community, and your membership.** It's something that carries out your work; don't think treat it as if it were a product line that had to justify its own cost with profit or be dropped.



### **Say Yes to Hot Money!**

Although our main source of donations is certainly through responses to remittance envelopes and paper contact, be sure to include a "hot button" for donations on your website. And add a live link to your donation page on your email signature line. Not everyone is comfortable with online giving, but having the option for those who prefer it is a plus.

Including a return envelope in your newsletter will double or triple your income. If you can lower your printing and postage costs, that's more money for your mission. Our best advice is to **shop around**. Get bids for the printing, sorting, and addressing for your newsletter from as many print shops and mailing houses as you can. Some are much more competitive than others. Pitch yourself as a nonprofit; some of them will offer reduced rates, or throw in a portion of their services free. Professional mailing houses have a bulk-rate permit at the post office, which is a savings since you don't have to pay the yearly fees for your own. You should also **apply for 501(c)(3) status with the IRS**. Not only will that enable you to offer tax-deductible donations to members and the public, but it will allow you to apply for non-profit mailing rates with the US Postal Service.





### ***Highlight Your Speakers Bureau***

If you have a dynamic, engaging volunteer, let her shine on stage. Organizations of senior citizens are most directly and immediately concerned about the high cost of dying. Many would much rather see children or grandchildren receive the benefit of savings or investments instead of spending large sums on a funeral. Therefore, you should make sure that continuing care retirement communities, senior centers, training sessions for Agencies on Aging and hospice groups, nursing homes and assisted living facilities know you have speakers available. Many religious groups will want your speaker, too.

But don't limit yourself to old folks only. A fun and eye-opening talk on funeral planning can go over really well with local environmental groups, citizen watchdog organizations, human services offices (remember, these folks are often trying to help desperately poor families and funeral costs are a biggie), and others. The right speaker can interest almost any crowd or age group.



### ***Make the Most of Print Media***

Profitable relationships with reporters require cultivation. By developing and nurturing relationships with local reporters in all media formats you can help ensure your group and its activities are covered on a regular basis. You'll also be one of the first sources a reporter calls when a funeral-related scandal breaks, which is crucial to balancing the "spin control" local industry members will inevitably deploy.

**Make actual human contact**, preferably in person but at least by phone. A simple phone call asking if I'd mind receiving a press release, accompanied by an offer to meet, can be fruitful.

**Be aware of deadlines.** Do not call or send a press release to a reporter the day before the event you're plugging, or the day before that, or the day before that. You should give at least one week's notice, when possible.

**Have a credible pitch.** Don't go to reporters without a story. For example (with the exception of some small-town weeklies), *"Funeral Consumers Alliance has been in existence for 32 years and is dedicated to educating the public. . ."* is not a story.

*"After 32 years of watchdogging, the FCA of Anytown is still catching local funeral homes breaking federal regulations"* is a story. So is *"Anytown consumers are rushing into costly prepaid funeral contracts they can't get out of."* Be ready to have concrete illustrations of the problem, including consumer complaints, to back up your position.

**Put media on your mailing list.** FCA National collects every media contact who asks for our help and instantly puts them in our database with a tag identifying them as media. They also get our email news alerts. Reporters will begin to recognize your name and your mission by regularly receiving your bulletins. A writer may even find one of your stories fascinating and call you for a follow-up.

**Keep regular, but intermittent contact with reporters.** You are the best judge of how frequently to call up a reporter you have a relationship with. What you should aim for is a balance between calling the reporter every time you sneeze, and calling only once every three years when a scandal breaks. Incessant phone calls can make you look like the town crank, while too few contacts will leave no memory or impression with the reporter.

**Always follow up.** Reporters' workdays are usually hectic. It's easy for them to misplace some story ideas, or forget your call in the heat of the moment when news breaks. Don't take it personally. Follow up with a telephone call, let them know that you know how busy they must be, and offer to rearrange your schedule (if possible) to help them out.

**Identify local media contacts.** Who are the reporters and bloggers in your neighborhood? Each of these media outlets has somewhat different news priorities. As such, you should tailor your approach for each. Daily newspapers are on tighter deadlines than weeklies, usually, but TV stations work even more frenetically.

#### **Daily Newspapers—*The Daily Dish***

In general, daily newspapers give the most complete coverage. As compared to their TV counterparts, newspaper writers weigh thoroughness and accuracy more heavily than speed, although they do work on a daily deadline. Daily newspaper reporters want stories with meat. They're also not going to run your press releases, so don't expect it. Your press release should sound enticing enough that they'll want to interview you.

If you're having trouble identifying sympathetic reporters, try these "beats":

- Consumer Affairs/Health
- Business and Financial
- Arts/Leisure (if the topic is something like "personalized funerals")

#### **Weekly Newspapers—*The Beetown Buzzard***

Small-town news is the warp and woof of these publications. Their stories tend to be less thorough and more sentimental than those at dailies. Subject matter covered in a weekly frequently includes the Rotary Club's 75th Annual Pancake Breakfast or the rededication of the memorial to the three victims of Hurricane Hortense.



#### ***Find a Hungry Reporter***

You might have success with the Night Cops reporter (*known at some papers as the Public Safety Reporter*). The Night Cops beat is an entry level job where the reporter works from 3 p.m. to 11 p.m. and listens to the police scanner for serious arrests, murders, fires and the like. It's feast or famine on this beat. During times when news is slow, Night Cops reporters are looking for their weekend story, a weekly assignment for a story to be published on their days off. Most Night Cops reporters are struggling for weekend story ideas, and they often have the latitude to go off their usual subject matter. Try it out.



These papers tend toward parochial subject matter, but they're often widely and loyally read by the people in their area, so don't count them out. The advantage to you is that weeklies are more likely to run your press releases verbatim to fill space, and they're usually struggling for stories.

**Television**—*WAND-ABC4 "Protecting Gulchtown from itself since 1954"*

TV reporters on the consumer-on-your-side desk will often bite at a funeral story, especially if you have examples of consumers who were harmed. Expect that any interview you give will be culled to a few sound bites, which may alter the context of your argument. As with any reporter, have your story and your point of view ready to go when you call a TV station. These people don't have much time, so make the most of it.

**Radio Stations**—*WNPR 89.1 FM*

Your local NPR station could be your best friend. Most local NPR stations feature local programming, stories on the local economy, politics, the arts, etc. Many, such as Vermont Public Radio, have regular local talk shows. VPR's is called *Vermont Edition*. It airs every weekday at noon and covers a broad range of topics important to Vermonters. You're just as likely to hear the governor as a guest as you are to hear an interview with local grassroots activists. VPR has featured Josh Slocum several times on the show to talk about funeral trends locally and nationally.

**Blogging Bobby**—*ourtownisthebest.blogger.com*

Most regions have local columnists who've ventured into blogging about food, arts, and local culture. They may be connected to your local paper, or they may be a known entity all their own. Drop them a line—a funeral planning story is unusual enough that most will bite.

### ***Sample Press Release***

On the next page is an example you can adapt. Remember that the purpose of a press release is not to see it reprinted or placed online. You want to interest a reporter in devoting a whole story to your organization, so keep it simple and make it snappy. Do not listen to the English Composition professor in your head or you'll end up with leaden prose that no one will read. Give your releases a dash of attitude or humor.



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Protecting a consumer's right to choose meaningful, dignified, and affordable funerals since 1975

Contact: John Doe, President  
Tel. 123-456-7891  
Email: janedoe@emailaddress.com

January 10, 2013  
FOR IMMEDIATE RELEASE

## **FUNERAL PRICES JUMP IN 2013**

XYZ City, CA. — Local consumers can expect to pay about X percent more for a funeral in XYZ City this year, according to FCA of XYZ's new price survey of area funeral homes.

FCA volunteers have just compiled and released the survey, which is based on General Price Lists (GPLs) from XX funeral homes and crematories in the XYX City area. While FCA requested GPLs from XX funeral homes, only XX responded.

- **The average cost of a casket rose to [\$2,600], up 4 percent from 2011**
- **The average "basic services fee" of the funeral homes surveyed jumped 6 percent from 2011 to an average of [\$1,800]**
- **Cremation isn't as cheap as it used to be — the average price of a simple, direct cremation service with no ceremonies has risen higher than [\$1,100] in XYZ City**
- **The average cost of a "full service funeral" (including a casket, viewing, funeral ceremony and graveside service) is now [\$7,800] —higher than the national average**

"The cost of funerals has always been high in this country, and it's not going down," said John Doe, President of FCA of XYZ City. "But there's a wide variation in price among local funeral homes — we hope the 2013 Price Survey will help and encourage people to comparison shop, just like they would for any other major purchase.

The survey is available free at [FCAofAnycity.org](http://FCAofAnycity.org), a nonprofit, volunteer-run consumer information organization. FCA of XYZ City has been safeguarding funeral consumers' rights since 19XX through community education, industry watchdog activities, and biennial monitoring of local funeral costs.

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123 Mortuary Drive, Anycity, 12345 • [FCAofAnycity.org](http://FCAofAnycity.org)

## Chapter 10: Annual Conferences



### *Plan and Notify Members of Your Affiliate's Annual Conference*

An affiliate's executive board or committee may meet as often as they wish, though most choose monthly, but **you must hold an annual meeting that is open and announced in a timely fashion to all members of the affiliate.** We refer to annual "meetings" here as many are familiar with the term, but we suggest shifting to the term "conference" or "lecture." It sounds more interesting, less club-ish, and it highlights the important part—your entertaining speaker! You should inform members of the time and place well before the designated date. Your bylaws probably have a requirement regarding the number of days in advance by which members must be notified.

You may wish to hold your conference in the same location and at approximately the same date and time each year. This creates a habit that members can anticipate well before the event. On the other hand, if you serve a large geographic area, you should rotate locations to make it easier for more of your members to participate in the benefits and business of the organization.

Be sure to have brochures available for members to distribute to their friends and to take to other meetings. Informational material should be on hand, together with useful books, videos and other materials. Some of these may be free to the membership and some for sale as a fundraiser.

And here's a brilliant idea from Laurie Powsner, executive director of the FCA of Princeton: use **raffle tickets** to collect names, emails, and addresses. Much more fun than a sign-in sheet, Laurie says nearly everyone fills them out at her meetings and the only cost is a donated book as the prize.



	Name: _____
	Email: _____
	Address: _____
	_____
Phone: _____	
<input type="checkbox"/> Please send me a fun funeral planning form!	
<input type="checkbox"/> Please send me the shopping guide!	
<input type="checkbox"/> I am interested in membership!	

The business meeting is likely a routine affair that would attract scant attendance without some other program. That's why it's important to have an attention-grabbing topic and a charismatic speaker. This will attract more of the general public, who are the people you hope will become members. Save the business portion of your meeting for the end, and have your program first thing.



### ***Offer a Great Program or Speaker at the Annual Conference***

Consider inviting an author to come speak about his or her book as it relates to end of life or death. Authors that groups have had recently include:

- **Mark Harris**, author of ***Grave Matters: A Journey Through the Modern Funeral Industry to a Natural Way of Burial*** Harris' book was a catalyst in moving both the home funeral and green burial movements forward by describing aspects of the U.S. modern funeral process from most conventional to least invasive, introducing readers to a new way of thinking gradually and with an environmental conscience.

Here are some other suggested topics:

- ***A Family Undertaking***. This hour-long PBS documentary aired in 2004 to wide acclaim. It follows five families from around the country who decided to care for their own dead at home without using a funeral home. Whether your audience wants to perform this kind of funeral or not, the film is provocative and eye-opening — a real conversation-starter. It's not available for sale at affordable prices, but is available from Netflix. **Video**
- ***A Will for the Woods***. A man's quest for a final resting place that will benefit the earth leads him to the burgeoning green burial movement. **Video**
- ***In the Parlor: A Final Good-bye***. Documentary examining the ever-growing trend of families taking a more active role in caring for their own dead. The film shares intimate insights and experiences of three families who chose this for their loved ones after death. **Video**
- ***The Re-Emergence of Home Funerals in America***. The National Home Funeral Alliance's interactive, entertaining and insightful presentation that illustrates the benefits and responsibilities of family-directed after death care. Choose from a

Speakers Bureau list for someone near you at [homefuneralalliance.org](http://homefuneralalliance.org), or contact Lee Webster to arrange for a special guest speaker at [nhfa.paper@gmail.com](mailto:nhfa.paper@gmail.com). Demonstrations are also available by contacting the NHFA.

### **Presentation/Speaker/Demonstration**

- **Care Committee Funerals.** If there is a Jewish congregation in your area, it may have a Chevra Kadisha—the Holy Society that bathes and shrouds the dead. You should be able to find those from other religious traditions to contribute to this panel, too, to stimulate a discussion of the ways in which the emotional or spiritual aspects of funeral rites can be emphasized. Perhaps you can even locate a family that handled a death entirely without using a mortician (assuming that you are in one of the 41 states where that is permitted). Also, see if there’s a local home funeral expert or guide in your area who could do a hands-on demonstration. Check out [homefuneraldirectory.com](http://homefuneraldirectory.com) for a directory. **Speaker/Demonstration**
- **Green Burial—Dying Green Without Going Broke.** Interest in formaldehyde-free burials is growing, but most people don’t understand that they can have a simple, greener funeral even if there isn’t an officially designated green cemetery right near them. Promote this one heavily with your local environmental activists and at your grocery co-op. **Speaker**
- **Attorneys on estate planning.** Include trusts, wills, powers of attorney, designated agent, cremation authorization, etc. **Speaker**
- **POLST and Advance Directives.** Google *The Conversation Project* and find a local group that does table signings and panel Q&A discussions, or contact your local hospital. **Speaker**
- **Let’s Visit a Crematory.** Arrange for someone to visit a crematory to take video and make a slide presentation. See if the crematory operator can attend with a sample of cremated remains prior to pulverization and a sample after. **Video and/or Presentation**
- **Body Donation.** Many medical schools have a desperate need of cadavers for their instructional work. Some members have never considered this option or may wish to bring a hesitant family member to learn more about this. In some states, this may be the least expensive option, if the medical schools pay for transportation of the body to the school and, perhaps, for its cremation afterwards. Find out the policies of those in your state. **Speaker**
- **Assorted Panel Discussions.** Addressing body donation, burial in a green cemetery, standard burial, cremation, alkaline hydrolysis, using a columbarium for ashes, spreading ashes, you name it **Panel Discussions**
- **Hospice.** Because it is quite possible that many of your members will benefit at some time from Hospice involvement prior to death, this should be a program of interest. Hospice groups are always looking for volunteers, and your members who have

become educated on dying issues are good candidates to participate in this program.

### **Speaker**

- **Caskets, Coffins, and Urns.** Contact a retail casket outlet that sells manufactured caskets cheaper than funeral homes. A list is available at [funerals.org](http://funerals.org). Local pine box and casket artisans should also be invited. A crematory or mortician might be willing to bring alternative containers. You might even invite a local potter to display urns or give a do-it-yourself demonstration. **Speaker/Demonstration/Expo**
- **A Medical Examiner.** Google ME in your state to find one near you. **Speaker**



### ***Hold Your Required Business Meeting***

An annual meeting is not only good practice, but a legal requirement for an incorporated nonprofit. At this annual meeting, members must sometimes be asked to make decisions for the organization that are outside the scope delegated to the board of trustees. The bylaws will define how the affiliate is governed. Each affiliate must function in a democratic manner with decisions made by majority vote of the members present.

The meeting announcement should include any change in bylaws or policies proposed by the executive board. Members have a right to be forewarned about anything controversial to be brought before the membership. Not that every meeting will or should include controversial issues, of course.

### ***Agenda for the Business Meeting***

Good presidents carefully prepare an agenda beforehand, duplicate copies for the anticipated attendance, and distribute them prior to the beginning of the business session. Carefully prepared agendas help keep meetings on track and expedite the conduct of business.

Agendas should include the following.

1. **Call to order** by the president as presiding officer.
2. **Minutes of the last meeting** may have been distributed with the notice of the annual meeting, but the secretary may make additional copies available at the



### ***Keep a Lid On It***

Insist on brevity from all the officers who make reports and enforce it if necessary. The terminally long-winded or those who want to read out long portions of text should not be allowed to put the audience to sleep.

meeting. It's best to send them out ahead of time to avoid the boring drone of the secretary reading them out.

3. **Reports of officers and committees** Keep them brief and focused on important or engaging items, not administrative trivia.
4. **New business** The executive board will provide most items of new business if there are any. The announcement may encourage members to bring their concerns or proposals for action (new policies, fund-raising needs, amendments to the bylaws, etc.).
5. **Nominating committee report** This may be either a separate agenda item or included under new business.
6. **General Discussion** Provide in your agenda a period for open discussion. This unit of the agenda does not permit motions, though if some recommendation deserves immediate action, the members may decide to return to New Business. General discussion is the place for new ideas, for any member to express appreciation for jobs well done, to report concerns, call attention to continuing problems, or bring any important matter to the attention of both the board and the membership.
7. **Adjournment** Quit at the appointed time, except in case of dire emergency.

### *Special Circumstances*

**Amendment of the bylaws** No set of bylaws is perfect or permanent. After an organization has been in existence for several years, it may be both necessary to amend them. Such proposals may originate with the executive board or with any concerned member. If your affiliate requires general consent of the membership to bylaws changes, it's imperative to announce these ahead of time. We suggest, however, following the FCA model and allowing the board to amend the bylaws without a general membership meeting. Whatever the case, clear notice, transparency, and the opportunity for members to voice their views are very important.



# Chapter 11: Resources and Relations With FCA



## ***Apply for FCA Affiliate Status***

By the time you are reading this, you probably have had a number of contacts with the National FCA Board and staff. In fact, you may have even gotten a fledgling affiliate under way or are in contact with an existing group. The help and information that is available from the FCA office is possible because of your financial support. Once you have gotten on your feet as a new affiliate, you need to apply for affiliation with FCA (application form below). That will obligate you to send quarterly payments to FCA (currently 15 percent of your donation income, or \$50 annually, whichever is greater).

### ***Here are some of the benefits of your affiliation with national organization:***

- FCA publishes more than 30 pamphlets on death, dying, and funeral planning that are free for your reproduction.
- FCA publishes a monthly newsletter, *From the Ground Up*, rounding up legislation, affiliate news, consumer scams, and tips from around the country.
- We put the public in touch with local FCA affiliates through phone, email, and the Web
- We maintain a comprehensive, up-to-date Website with dozens of pamphlets, newsletters, and articles written specifically for FCA affiliates and funeral consumers. We offer no-cost webinars on a variety of topics.
- We consult with local groups on regulatory and legislative matters affecting funeral consumers.
- Our Board puts on a national convention every two years for FCA affiliates with workshops on everything from lobbying for better funeral protection to how to complete a mortuary price survey.
- Our office acts as a clearinghouse for complaints of abusive practices consumers experience and a knowledgeable advocate to resolve these complaints.
- Our Board of Directors is available for workshops or presentations at your local meetings.

### **A Word About FCA's Board**

FCA National is governed by a volunteer, unpaid board of 9 directors. The board is composed of folks like you from all walks of life who've joined their local FCA affiliate to make a difference. See our current board by going to ***funerals.org***, and clicking on About FCA.

### **A Word About FCA's Staff**

Your national staff is April Krueger, executive assistant. She is responsible for answering phone and email inquiries or forwarding them to appropriate Board Directors. She also maintains the list of Affiliate officers with contact information.

### **Your Sister Organizations**

You are one of about 50 FCA affiliates around the country that volunteer their time to help the public. Your sister FCA affiliates are one of your best resources for questions about fundraising, membership benefits, working with funeral homes, and getting publicity on a small budget.

Any member of any of our affiliate groups is eligible to transfer to another group if he or she moves. To find an up-to-date directory of FCA affiliates, go to ***funerals.org*** and click *Find an Affiliate* on the bottom menu.

## Application for Membership in Funeral Consumers Alliance, Inc.

Name of Alliance: \_\_\_\_\_

Phone: \_\_\_\_\_

Address. \_\_\_\_\_

Fax: \_\_\_\_\_

\_\_\_\_\_

Email: \_\_\_\_\_

President: \_\_\_\_\_

Phone: \_\_\_\_\_

Address. \_\_\_\_\_

Fax: \_\_\_\_\_

\_\_\_\_\_

Email: \_\_\_\_\_

Vice President: \_\_\_\_\_

Phone: \_\_\_\_\_

Address. \_\_\_\_\_

Fax: \_\_\_\_\_

\_\_\_\_\_

Email: \_\_\_\_\_

Secretary: \_\_\_\_\_

Phone: \_\_\_\_\_

Address. \_\_\_\_\_

Fax: \_\_\_\_\_

\_\_\_\_\_

Email: \_\_\_\_\_

Treasurer: \_\_\_\_\_

Phone: \_\_\_\_\_

Address. \_\_\_\_\_

Fax: \_\_\_\_\_

\_\_\_\_\_

Email: \_\_\_\_\_

(Please attach a list of all your Board members with address, e-mail, and phone for each. They will be added to the FCA mail list to receive newsletters and other board-member mailings.)

Dates: \_\_\_\_\_  
(organized) (If incorporated, give date) (fiscal year ends)

Area served : \_\_\_\_\_

Total members: \_\_\_\_\_ Households that receive mailings: \_\_\_\_\_ Members last year: \_\_\_\_\_

Income last 12 months: \_\_\_\_\_ Expenses last 12 months: \_\_\_\_\_

Membership fees: \$ \_\_\_\_\_ Phone \$ \_\_\_\_\_

Dues \$ \_\_\_\_\_ Mailing \$ \_\_\_\_\_

Contributions \$ \_\_\_\_\_ Publications \$ \_\_\_\_\_

Records charge \$ \_\_\_\_\_ Office \$ \_\_\_\_\_

Other \$ \_\_\_\_\_ Other \$ \_\_\_\_\_

TOTAL \$ \_\_\_\_\_ TOTAL \$ \_\_\_\_\_

Current assets: \$ \_\_\_\_\_ (or attach a financial statement)

### Basic Guideline Checklist:

Have you made proper provisions for the following in your bylaws and other organizational documents?

_____ Democratic control	_____ Reciprocity
_____ Open membership	_____ Transfers
_____ Nonprofit	_____ Quorum
_____ Service voluntary	_____ Dissolution (assets/membership to FCA)
_____ Amendment procedure	_____ Tax exemption (optional, but recommended)
_____ Incorporation (optional, but recommended)	

Does your affiliate:

\_\_\_\_\_ Do a funeral price survey? \_\_\_\_\_ Evaluate consumer satisfaction?  
\_\_\_\_\_ Answer phone/retrieve messages (at least every two days)?

Have you attached the following documents to your application:

_____ Bylaws	_____ Articles of incorporation (if incorporated)
_____ List of Board members	_____ Membership brochure
_____ Other promotional materials	_____ List of cooperating mortuaries

Date: \_\_\_\_\_  
\_\_\_\_\_  
*President*

*Secretary*