

CREATIVE CHOICES

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Spring/Summer 2015

The Newsletter of the Funeral Consumers Alliance of Central Texas

Big News!

Medicare Plans to Pay Doctors for Counseling on End of Life

On July 8, Medicare announced plans to reimburse doctors for conversations with patients about whether and how they would want to be kept alive if they became too sick to speak for themselves.

The plan comes as many patients, families and health providers are pushing to give people greater say about how they die — whether that means trying every possible medical option to stay alive or discontinuing life support for those who do not want to be sustained by ventilators and feeding tubes.

“We think that today’s proposal supports individuals and families who wish to have the opportunity to discuss advance care planning with their physician and care team,” said Dr. Patrick Conway, the chief medical officer for the Centers for Medicare and Medicaid, which administers Medicare. “We think those discussions are an important part of patient- and family-centered care.”

The plan would allow qualified professionals like nurse practitioners and physician assistants, as well as doctors, to be reimbursed for face-to-face meetings with a patient and any relatives or caregivers the patient wants to include. Dr. Conway said the proposal did not limit the number of conversations reimbursed.

“The reality is these conversations, their length can vary based on patients’ needs,” he said. “Sometimes, they’re short conversations — the person has thought about it. Sometimes, they’re a much longer conversation. Sometimes, they’re a series of conversations.”

Conway said a final decision on the proposal would be made by November 1. The new plan is expected to be approved and to take effect in January, although it will be open to public comment for 60 days.

A special note for our e-subscribers

We thank our members who are subscribing to our electronic newsletters to help us reduce postage and printing costs.

Once a year, we mail newsletters to all our members for several reasons. One is to provide you with a remittance envelope for our annual fundraising appeal. Another is to make sure we have your current mailing address because we want to stay in touch with you. We always enjoy hearing from you, and we hope our newsletters give you the kinds of information you appreciate, so that you enjoy hearing from us.

HAVE YOU NOTICED?



**FCACTX
ASKS FOR
YOUR SUPPORT
ONLY ONCE
A YEAR.**

NOW IS THE TIME.

PRESIDENT'S MESSAGE



Dear Friends of FCA,

This is the newsletter issue we mail to all our members once a year not only to make sure our mailing list is up-to-date but also to ask you to support our work. Because our mission is to help people make educated, practical choices that will meet their needs at the end of life, our primary work is consumer education. It is my conviction that you will donate to us as generously as you can when we give you valuable end-of-life information that you will appreciate and want to share with others.

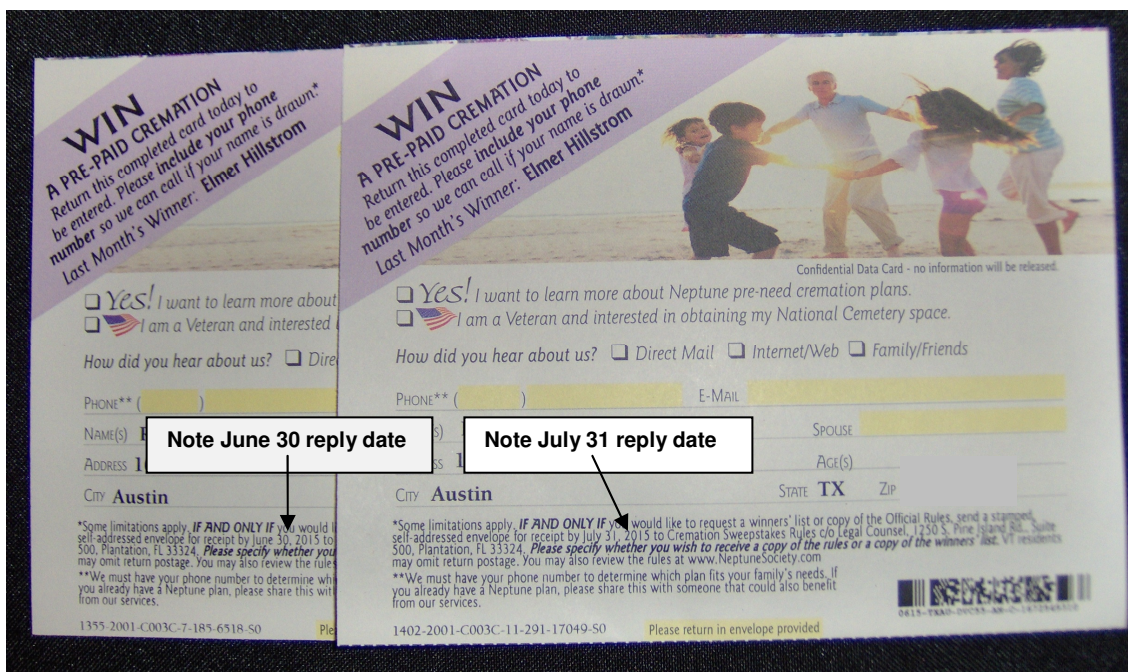
On a regular basis we receive inquiries about The Neptune Society. It would seem that nearly everyone of a certain age is being given repeated chances to win a free cremation!

As is so often the case with funeral operations owned by SCI, the devil is in the details.

Take for example, the Neptune Society coupons I received in May and June of this year. The coupons, as you see, have different reply dates.

Now look at the name of the previous month's winner of that free cremation.

Congratulations, Elmer! Looks like you won a pre-paid cremation two months in a row!



Our local, SCI-owned Cook-Waldens are also fervently promoting pre-need funeral contracts. Their pre-need “counselors” are at every senior fair. Unhappily, they are often the only funeral provider represented. As a result, because shopping for the best funeral buy is less popular than searching for the best car deal, fair attendees typically accept that those high SCI prices are “just how it is.” And because they believe what they are told – that prices never go anywhere but up – they purchase pre-need contracts to “save” money.

SCI's predatory strategy is particularly offensive when their pre-need sales staff preys on low-income seniors. Recently, residents of a city-subsidized community told me they were terrified when, at the Cook-Walden exhibit, they discovered that even the simplest funeral arrangements could cost thousands of dollars. Knowing no better, they concluded that the only solution was to make monthly payments on pre-need policies.

Fortunately, some of these same seniors attended an FCA presentation before they made the first payments. As a result they cancelled the contracts and planned to open “payable-upon-death” bank accounts.

Incidentally, when I arrived to make that presentation, a Cook-Walden pre-need salesperson was in the building. Not knowing anything about FCA, he gladly accepted my invitation to attend the presentation. With the FTC's Funeral Rule booklet in hand, I relished explaining that consumers can purchase a casket or urn from any source (or make one themselves), embalming is not required by law, and Texas families do not need to use a funeral home at all. The pre-need salesperson was no longer in the room when the session ended, perhaps because several people were visibly angry that they had been misinformed about final expenses.

Happily, your very own FCA will have the exhibit table next to Cook-Walden's at an upcoming senior fair.

Thank you for supporting our work as generously as you can. Without you, nothing is possible.

Nancy Walker, President / Executive Director



Neptune Society mailer. Image from Boing Boing.

Note: The following consumer-alert -- written in 2013 when our organization was known as AMBIS and we had just published our 2013 funeral home price survey – is just as relevant today as it was two years ago. Some figures may have changed, but the sales approach still takes advantage of a vastly uninformed public.

This is information to share with everyone you care about.

Consumer beware! **Selling cremation door-to-door**

I was treated to a sales pitch full of misleading or outright false claims, all to get me to pay more than double the cost for a simple cremation in the Austin area.

By Lamar W. Hankins, FCA President Emeritus
Originally published in [The Rag Blog](#) / February 19, 2013

SAN MARCOS, Texas — I just had the opportunity to be a “secret shopper” — from the convenience of my dining room table.

Over the years, I have occasionally received solicitations from funeral homes or cremation services to encourage me to “pre-arrange” funerals or cremations. In recent months, I received two such solicitations from the Neptune Society. I responded to the last one, sending back their card and checking the box that indicated I wanted to receive more information.

That information came through a phone call a couple of weeks ago asking if one of their representatives could visit me in my home. I said “yes” and a nice fellow showed up. His card identified him as an “Austin Area Counselor,” for Neptune Society, “America’s Most Trusted Cremation Services.” I was treated to a sales pitch full of misleading or outright false claims, all to get me to pay more than double the cost for a simple cremation in the Austin area.

It was obvious that he knew nothing about me, or he probably would not have made the 45-minute drive to my home from his Austin location. I have spent the last 20 years as a volunteer advocate for funeral consumers with the Austin Memorial & Burial Information Society (AMBIS), as well as 18 years working as a volunteer with the national organization with which AMBIS is an affiliate, Funeral Consumers Alliance (FCA), and [writing about the funeral business](#).

The counselor and I spent an hour and a half discussing pre-arrangement options that Neptune offers. The best one, from Neptune’s perspective, is being offered right now at a \$150 discount, so the cost to me would be only \$2,255.

Leading up to my request to know the price of the service was about an hour of information about the plan, and information he had gathered about what a few other funeral homes in the Austin area charge. The counselor had no way of knowing that just four days earlier, Nancy Walker (President of the AMBIS board) and I had finished surveying the prices of funerals and cremations for the 51 funeral services located in the Austin area.

It is noteworthy that the counselor mentioned that Neptune is owned by SCI, the largest funeral provider in the world. Based on his inflection and the look on his face, I think I was supposed to be impressed by this. But I have written about SCI many times over the last 20 years, discussed legal problems with SCI’s legal staff, and had my own battles with them on behalf of my family over cemetery plots. Their world-wide activity and reputation was not news to me.

It surprised me that Neptune uses the outrageous charges at SCI facilities to show how much better its prices are — its counselor cited rates at several SCI locations that were much higher than Neptune’s. But it wasn’t a fair comparison; in most cases, what the counselor showed me were prices for elaborate cremation and related services, not

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Direct Cremation prices. Direct Cremation is universally defined as a simple cremation without a viewing or ceremony.

When the counselor did show me a price from other providers for Direct Cremation, he pointed out that there were many hidden costs not covered by their prices (e.g., refrigeration, crematory fee). But all of his examples were for prices higher than Neptune's.

For a few people, the best part of Neptune's plan is that it includes — for \$474 — a "Transportation and Relocation Plan." This is worthwhile if you are traveling overseas and die on the trip, but the contract for transportation services is not with Neptune. Instead Neptune is a third-party seller for the Medical Air Services Association (MASA). Based on the contract, it appears that MASA will transport the body to the nearest licensed crematory and will return the cremated remains as per the Neptune agreement.

The counselor tried to convince me that the transport agreement was also very useful in the event I died while on a trip to the Texas coast (about a three and a half hour drive). He explained that a funeral home at the coast would have to take custody of my body and be paid for shipping it back to Austin for cremation. He did not know that I knew this was complete nonsense.

If I die down at the coast, my chosen cremation provider in the Austin area could merely arrange for a funeral home, mortuary service, or crematory in the area where I died to handle the cremation for a low wholesale trade price — probably about \$400 — and send the cremated remains to the Austin area funeral service. My family would pay my chosen provider's cost for direct cremation and receive my cremated remains.

I've had personal experience with this. When my brother died 12 years ago, an Austin funeral home arranged his cremation in the county of his death, and my parents, who lived in that county, picked up his cremated remains directly from the local funeral provider where he died, paying the Austin funeral home for the entire cost.

Next, the counselor tried to shock me by saying that funeral prices double every seven to 10 years. I happen to have funeral cost surveys that AMBIS

has done for many years, so I compared the costs from 2000 with those in 2012. Direct cremation averaged \$1,468 in our 2000 survey. In 2012, the average cost was \$1,899 — a 29% increase, not twice the cost from 12 years earlier. Of course, a lot of those increased costs can be attributed to SCI funeral homes. Their cremation costs rose about 62% during this same period.

In addition, the counselor told me that cremation in Central Texas averages \$2,700-plus, which is just not true. The 2013 AMBIS annual survey shows the average cost of cremation for the 51 funeral providers priced is \$2,053, nearly \$650 less than the counselor claimed.

Of course, the counselor also did not tell me that I do not have to pay the average price. I can get Direct Cremation for as little as \$695 from two providers, and for \$775 or less from three others. This compares favorably with 2000 prices, which were \$725 from two providers and \$740 from another. So competition has made the lowest-cost Direct Cremation less in 2013 than in it was in 2000.

But those were not the only misleading statistics the counselor gave me. He told me that most funeral homes have two price increases yearly. Because we do an annual survey, we know that this is not true for most funeral homes. A handful have annual price increases, but many go two or three years without increases. In my experience, the number of increases has more to do with the general economy and the popularity of cremation, which takes business away from funeral services, than with any other factors.

However, one funeral director told me recently that SCI was the best thing that ever happened to him. Because of SCI's high prices, he can charge more and still offer a better deal than SCI funeral homes. Most of the Cook-Walden chain, which is owned by SCI, charges \$2,740 for Direct Cremation. This is the price at four of its five locations.

I was a bit startled when the counselor told me that Clark Howard, the radio consumer advisor, recommends the Neptune Society. For many years, Howard was a member of the Honorary Advisory Board of the Funeral Consumers Alliance (FCA), for which I spent about eight years serving as a

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member of its board of directors, including four as President. To my knowledge, Howard has never endorsed pre-paying for funerals or cremation. A

search of his website turned up no mention of the Neptune Society. One entry by Howard in 2010 had this to say:

Pre-paying for funerals not a Clark Smart option

RIP-OFF ALERT: The [Wall Street Journal reports](#) some 20 million people have pre-paid for funerals to relieve their survivors of the obligation at the time of their death. While that sounds good in theory, pre-paying for a funeral in practice has involved bad purchases, theft of funds, insolvency and other assorted gotchas.

What exactly are the problems? To begin, Americans move a lot. Where you live at age 50 — when people typically start pre-paying for funerals — may not be where you'll be living at the time of death.

Unfortunately, when you move in the future, the way pre-pays work is that you forfeit much of the money.

Second, your end-of-life wishes may change over time. It used to be that only one in four people opted for cremation. That's become about one in three in recent years.

Meanwhile, future projections show that cremation may soon become the dominant method of disposition, perhaps because a cremation can be much cheaper than a traditional burial.

Another problem has been outright theft of money by shady funeral home operators — despite state efforts to crack down on shenanigans. . . .

So what should you do? Clark prefers that you pre-plan (but not necessarily pre-pay) through a local non-profit memorial society. Visit [Funerals.org](#) for more info.

That link is to the FCA website.

To help understand better Clark Howard's advice, it is instructive to look at what happens to the \$2,255 the Neptune Society charges during their special promotion:

- \$730 goes into a trust and is not touched until you die and the cremation is actually done;
- \$1,051.11 (includes some state taxes) is taken outright by the Neptune society and the customer is given several items of merchandise when the contract is signed. That merchandise includes a wooden "memento chest" which houses a wooden urn, a photo keepsake, 25 "Thank You" cards, and a "Neptune Information Book," all of which costs Neptune no more than about \$200 wholesale. This means that Neptune can immediately pocket about \$750 (the tax must be paid);
- \$474 is allocated for the transportation plan, all of which, presumably, will be divided between MASA and Neptune at the sale of the pre-paid plan.

It appears, then, that at least half of the funds paid for the pre-arrangement contract can be spent by Neptune, perhaps years before it performs any service other than providing the merchandise to the purchaser. A purchaser of such prepaid services could lose a substantial amount of money if the purchaser's plans change a year or two later.

However, Neptune does offer a unique benefit at no additional cost. If the purchaser has a child or grandchild who dies before that person's 21st birthday, Neptune will provide an identical cremation for the deceased child or grandchild. It is difficult to find the data on deaths of those under 21 years of age in the U.S., but it is unlikely that this should be a major incentive for purchasing a pre-paid cremation, though it may have emotional appeal for some.

The counselor made the customary pitch that paying in advance will give both me and my family peace of mind, and everything will be paid for. However, the contract identifies 12 items that may require additional payments at the time of death, such as placement of obituaries, flowers, and other service-related expenses. It is simply wrong to

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mislead families with a sales pitch that is belied by the very contract used in the transaction.

The total contract and related documents run to 13 pages, all of which need to be carefully reviewed. The counselor told me that Neptune gives customers a full 30 days to change their minds. However, I could find nothing about this 30-day rescission promise in any of the contract documents.

Neptune’s counselor offered another tidbit of false information, as well. He claimed that one of the funeral services in San Marcos required a casket for cremation, rather than the less expensive cardboard container used by Neptune. However, the price lists

for all three funeral homes in San Marcos offer a cardboard container for Direct Cremation. Besides, both federal and state regulations bar funeral homes from requiring a casket for cremation.

The bottom line regarding pre-paid funeral and cremation contracts is the same today as it was 20 years ago when I started doing funeral consumer advocacy work. Only those in very unusual or special circumstances — someone with no family or friends to make disposition arrangements, or someone who is making final arrangements before becoming eligible for Medicaid — actually need to pre-pay for burial or cremation. As always — Buyer Beware!

Lamar W. Hankins is a former San Marcos, Texas, city attorney. This article © Freethought San Marcos, Lamar W. Hankins. Used by permission.

An All-Too-Familiar Ploy to Frighten the Public into Purchasing Pre-need Funeral Contracts

When approached by pre-need salespeople – of which Neptune Society and Dignity Memorial Funeral Homes have so many – expect to hear them say, **“Lock in today’s prices!”**

Of course, the assumption they want us to buy into is that prices **never** go anywhere but up.

Is that really true?

Actually, our FCA and other FCA affiliates have proof that some prices remain even or actually go down.

Take, for example, direct cremation charges in Austin over the last four years.

The prices shown in the chart below came from General Price Lists we obtained in January 2012, 2013, 2014, and 2015.

Funeral providers with licensed funeral establishments physically located in Austin

	2012	2013	2014	2015
Independent providers offering direct cremation for less than \$1,000:				
Affordable Burial and Cremation Service	N/A	N/A	\$650	\$650
All Faiths (S. Congress Ave.)	\$795	\$795	\$795	\$650
All Faiths (North IH-35)	\$990	\$990	\$990	\$990
Heart of Texas Cremation & Burial Service	\$775	\$695	\$695	\$575
Solace Eco-Friendly Funeral Services	N/A	\$695	\$695	\$695
Funeral providers affiliated with Service Corporation International (SCI):				
Cook-Walden (N. Lamar)	\$2,690	\$2,740	\$2,940	\$2,940
Cook-Walden Forest Oaks (W. William Cannon Dr.)	\$2,640	\$2,740	\$2,940	\$2,940
Cook-Walden Chapel of the Hills (Anderson Mill Rd.)	\$2,640	\$2,740	\$2,940	\$2,940
Fuller-Sheffield	\$1,725	\$1,820	\$1,820	\$1,870
Neptune Society	\$1,542	\$1,617	\$1,617	\$1,927

The Devouring Strategy of Service Corporation International (SCI):

SCI is well known for buying family-owned and other independent funeral homes. In many cases, they keep the funeral home name to downplay the fact that another local business has been consumed by a huge corporation.

SCI's acquisitions have not been limited to taking over individual funeral homes.

The following data were taken from SCI's 162-page **2014 Annual Report**, online at <http://investors.sci-corp.com/phoenix.zhtml?c=108068&p=irol-reportsAnnual>

- SCI was incorporated in Texas in July of 1962.
- In late 2006 ... SCI acquired the then **second largest company in the North American deathcare industry, Alderwoods Group.**
- In early 2010, they acquired the then **fifth largest company in the North American deathcare industry, Keystone North America.**
- In June of 2011, they acquired **70%** of the outstanding shares of **The Neptune Society, Inc.**, the nation's largest direct cremation organization.
- Subsequently, in 2013 and 2014, they acquired the remaining **30%** of the outstanding shares of **Neptune.**
- In December 2013, they purchased **Stewart Enterprises, Inc. (Stewart), the then second largest operator of funeral homes and cemeteries in North America.**

The Results

As of December 31, 2014, SCI had 1,559 funeral service locations and 466 cemeteries (including 258 funeral service/cemetery combination locations) covering 45 states, eight Canadian provinces, the District of Columbia, and Puerto Rico.

Country, State/ Territory/Province	Number of Funeral Homes	Number of Cemeteries	Total
All	1,559	466	2,025
Texas	162	61	223

Funeral Industry Profit Strategies

Reporting from Inside the ICCFA Convention

On April 10 and 11, Board members Nancy Walker and Gene Schneider attended a funeral industry conference in San Antonio. The conference was hosted by ICCFA, the International Cemetery, Cremation and Funeral Association.

Gene and Nancy attended as many breakout sessions as possible to learn how the industry plans to overcome loss of revenue due to rising public interest in direct cremation and simpler funeral arrangements.

Below are excerpts from Gene's notes taken at a breakout session forthrightly titled **101 Ways to Increase Your Bottom Line**, presented by Dr. Marty Ludlum & Kara Gray Ludlum, CPA. Here are some tips the presenters were eager to share with funeral directors attending the session:

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- Do not offer direct cremation and do not apologize for it. Let the bargain hunters shop elsewhere. “We are in the memorialization business.” Even when it’s difficult, stress quality, regardless of price. It’s tough to sell stuff in a cheap industry. MacDonald’s cannot sell lobster. They sell cheap stuff for cheap people.
- Encourage embalming. It’s a service that only licensed funeral directors and embalmers are authorized to do. “Only you can make grandma look good after she’s died of cancer.”
- Do not assume that the market for funeral ancillary goods (blankets, t-shirts, jewelry, etc.) is over-saturated. Use a small percentage of funding for ancillary goods and services. Think bumper stickers, t-shirts, etc. Many funeral homes themselves should sell the things most people buy elsewhere.
- When families don’t have enough money to pay for your services, use a third party financier. This will make sure your financial director is not the one who has to say “no.” The funeral director can actually help with a more reasonable cost event.
- If it’s legal in your state, offer food and beverage options. Food and funerals have been together forever. Food is attached to emotion. The funeral home can provide a setting for social events, which will increase your value in the community.

More Funeral Industry Profit Strategies

How to Market Cremation in a Way That Will Change Your Business

Excerpts from a *Funeral One* blog entry by Rilee Chastain, July 9, 2015

There is one fact that all funeral professionals should know – cremation families are only sure of one thing, and it’s that they want cremation. That means that, very rarely, will your families be the first to mention a cremation service, personalization options, cremation burial, or any other of the service options you offer, because they don’t know they exist. While most of our families believe they are informed, most are actually unaware of the choices they have.

Create a value-based script for phone calls to your funeral home, and role-play with your staff until everyone knows what they should say when a family calls with questions. Don’t just answer “yes” or “no” when people ask if you offer cremation. Don’t just throw a price tag at them. Instead, walk them through their options, compare the benefits of each one, and show the family what they don’t know by

acting as the expert. Pretty soon, they’ll be saying, “Wow, for \$X you do all that?!”

Building loyalty and rapport with local families isn’t the only relationship-building you should focus on. It’s also important to stay connected with other local professionals, such as hospice centers. Why? Hospice recommends a cremation society 3x more often than a funeral home. And if they also don’t see the value of what your funeral home provides, this will never change.

To encourage a better relationship between your local hospice centers and your funeral home, consider holding open house events for local hospice members where they can check out your facilities, ask questions, and see how you have helped families in the past. This small gesture may just go a long way towards helping more people learn about the value of your service, and help create a new resource for bringing families into your funeral home.

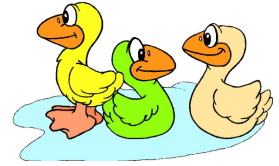
Getting Your Ducks in a Row: Exploring End-of-Life Options

Our 8-session course offered twice a year through Lifetime Learning Institute

When: Tuesdays, 10 a.m. to Noon, September 14 – November 6, 2015

Where: Genesis Presbyterian Church, 1507 Wilshire Blvd., Austin

Cost: \$20 for 8 weekly sessions + \$10 at first session for handouts



Course presenters include knowledgeable FCACTX volunteers and subject matter experts from organizations that educate the public about end-of-life options. Ample time will be allotted for questions and discussion.

Class is limited to 20 participants.

Need more info? Call Nancy Walker, course facilitator, at 512-480-0251.

Registration begins in late August.

If you would like us to notify you when registration opens, email us **now** at office@fcactx.org.

Choosing Hospice Sooner Brings More Comfort at the End of Life

“I wish we’d called you sooner.” This is something hospice care teams often hear from patients and their loved ones. Once a doctor has certified that a patient has six months or less to live, the patient is eligible to go on hospice, but all too often, the hospice team isn’t called in until the last few days of the patient’s life. Hospice nurses, social workers, aides and other professionals do all they can to make those last moments as comfortable as possible — but they can do much more if they have more time to get to know the patient and family members. The longer a team works with a patient the more they are able to respond to that person’s unique situation and medical needs. Here are some of the benefits of choosing hospice sooner:

- As patients and family members work with the hospice team, they become more comfortable sharing their end-of-life journey and discussing their care needs. This rapport can help build an optimal care plan based on the patient’s and family’s wishes.
- Pain and symptoms can be controlled better. Hospice team members are specially trained in the treatment of pain and discomfort. That includes the mental and emotional distress that can come at the end of life. Pain and symptoms are addressed sooner and crises can be avoided.
- Stressful hospital visits can be reduced or eliminated.
- Hospice team members can help family members understand the end-of-life process. The team social worker, spiritual care coordinator, and bereavement counselor in particular can help family members become more mentally and emotionally prepared for the death of their loved one, which can make the grieving process less overwhelming.

Source: July 2015 newsletter of Hospicecare (headquartered in Ithaca, New York). Other articles of interest at www.hospicecare.org.

Lasting Gifts

One way you can support our work in a major way is to make a lasting gift to FCA of Central Texas. Keep in mind that donations are tax deductible, when itemized, because we are a 501(c)(3) nonprofit organization. An excellent tax planning idea is to make a gift of an appreciated asset, such as stock or other property. FCACTX will benefit from the gift, you will have a charitable deduction for your taxes, and you will avoid the capital gains taxes on the sale of the property. FCACTX also accepts the gift of Life Insurance or Annuities that are no longer needed in your financial plan.

Gifts can be made to commemorate landmark events in the lives of family and close friends, or to create a living memorial to honor those who have died. Whatever the reason, you can be sure that the funds will be well used to help many people right here in our own community.

You also have the option to donate an RV, a boat, or a car (in working condition, or not) through a vehicle donation program used by other nonprofits. They will handle all the detailed paperwork. Thanks to you, we will receive 70% of the auction proceeds.

To arrange a free appointment to discuss your giving plan, contact Gary Lichtenstein, a Registered Financial Consultant who served on our Board from 2006 to 2010 and currently volunteers on our Investments Committee.

You can reach Gary at 512-263-1821 or gary@lichgroup.com.



We KNOW You Care! Now let yourself SHINE!



You can help us grow in a big way!

A sampling of opportunities:

- Event Planning
- Grant Writing
- Surveys
- Outreach
- Publicity
- Programs and Services
- Desktop Publishing
- Speakers Bureau
- Office Operations

To discuss volunteer opportunities,
contact Nancy Walker
at 512-480-0251

A Warm Welcome for Our New Board Members!

With thanks to Betsy LeClair, Jake Lorfing, and Penny Whiting for their service on our Board, we welcome three new Directors to fill their seats:



Left to right:
Jo Alene Kirkel
Julia Houston
Rector
Sarah Reves

Jo Alene Kirkel is an attorney who recently retired from the Texas Attorney General's Office.

Julia Houston Rector has a broad array of skills, which she put to good use as the Executive Assistant to the late arts philanthropist Alfred King, a descendant of the founder of the legendary King Ranch in South Texas.

Sarah Reves, a retired occupational therapist, through her work and her family, has a strong interest in end-of-life issues.

YES! I want to support FCA of Central Texas with my donation of \$ _____

Name: _____

Address: _____

City, State & Zip: _____

Phone: (_____) _____

Email for one household member: _____

**PLEASE
PRINT**

Payment Method:

Check enclosed (payable to FCA of Central Texas)

Credit card : Visa MasterCard Discover

Credit Card Number: _____

Expiration Date: _____ Card Security Code: _____

Note: Your credit card information will not be kept in our records or our files.

I would like to discuss volunteering. Please call me.

The Funeral Consumers Alliance of Central Texas (FCACTX) is a tax-exempt charitable organization, and your gift may be tax deductible. FCACTX does not provide tax advice. For questions about this or any other gift to charity, please consult your accountant or attorney.

**Please mail this donation slip with your payment to
FCA of Central Texas, 3710 Cedar St., Mailbox 13, Austin, TX 78705-1449**



Spreading the Word!

Would you like to tell others about FCA of Central Texas and the kinds of useful information we provide?

We have the perfect opportunity for you!

We are looking for a few new members for our Speakers Bureau.

Qualifications:

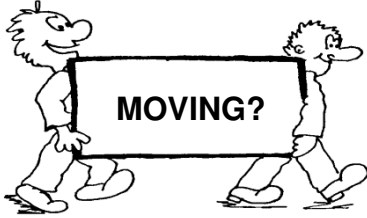
- Your enthusiasm for our mission, which is to help people make educated, practical choices that will meet their needs at the end of life
- Reliable transportation

Training and materials are provided.

Please contact Nancy at 512-480-0251 or execdir@fctx.org to discuss the possibilities!

Speakers Bureau Activity, year-to-date:
Gaston Court Residential Community
Greater Round Rock West Neighborhood Association
Jewish Community Center: <ul style="list-style-type: none"> • Panel Discussion • Eye, Tissue, Organ & Whole Body Donation Options • Green Burial
Lakeside Residential Community
Lakeway Men's Breakfast Club
Liberal Ladies Who Lunch
Lifetime Learning Institute: 8-session "Ducks in a Row" class
Querencia at Barton Creek
Rolling Hills Community Church
TownLake YMCA
UT Osher Lifelong Learning Institute: <ul style="list-style-type: none"> • UT FORUM: 6-session seminar • UT LAMP: "Final Gifts" Presentation • UT NOVA: 6-session seminar
Wesley United Methodist Church

Spring/Summer 2015



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