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2017 Issue 2

The Newsletter of the Funeral Consumers Alliance of Central Texas

Talking about What Matters

Many of us don't want to think about our final days, much less talk about them. Even when we do, it's often difficult to know where and how to begin.

Fortunately, times are changing. For example, we now have **two** Death Cafés in Austin. (For more information about Death Cafés and the two groups meeting here in Austin, see page 6.)

What's more, the Austin area now has a new non-profit organization to help us express our wishes for end-of-life care.

Kitchen Table Conversations (KTC) bases its activities on the model created by The Conversation Project (http://theconversationproject.org, founded in 2010 by Pulitzer Prize winner Ellen Goodman. Their free downloadable Conversation Starter Kit is a tool to help people have conversations with their family members or other loved ones about their wishes regarding end-of-life care.

KTC's free events help members of our community have end-of-life conversations and complete health care advance directives to ensure that an individual's choices are honored and respected.

You'll find more information about KTC and several upcoming events at www.kitchentableconversations.org.

If you'd like to talk with KTC's founder about attending an event – or having an organization with which you are affiliated host or sponsor one - contact Garrick Colwell at 512-787-3402 or garrick@kitchentableconversations.org.

Opportunity is Knocking!

If you haven't yet set aside time to complete and discuss your health care advance directives, you are not alone.

Even though health care advance directives have been publicly encouraged since the late 1980s, only 38 percent of Americans have them, according to a recent study.

If you're ready to give a very special gift to the folks who will be tending to you in your final days. FCA of Central Texas and Kitchen Table Conversations are available to help you:

- Decide what medical treatments and procedures you would or would not want at the end of life
- Document your wishes
- Discuss your end-of-life wishes with your agent, your family, and your health care providers

Three Texas-specific health care advance directives are on our website at

www.fcactx.org/advance-directive-forms.html.

- Directive to Physicians and Family or Surrogates ("Living Will")
- Medical Power of Attorney ("Health Care Proxy")
- Out-of-Hospital Do-Not-Resuscitate (OOH-DNR)

You may also obtain the directives by contacting our office (office@fcactx.org; 512-480-0555).

Executive Director's Message



Dear friends of FCACTX.

FCA of Central Texas (which many longtime members still affectionately refer to as AMBIS) continues to educate people about end-of-life issues.

Only because of our dedicated volunteers have we been able to perform this service since 1964. For all of our current volunteers, thank you one and all! For FCACTX members who would like to help us with specific tasks, we encourage you to select one or more of the opportunities listed on page 11.

Our community's need for the kinds of information we provide has never been greater. We receive calls from all over Texas and from other states as well. Typically, people who contact us have a family member who just died. Fortunately, we are able to provide the kinds of level-headed information that only a funeral consumers alliance can provide. With your support, we will continue to help people understand their options and make choices that are compatible with their values and their budgets.

Recently, FCACTX joined ASC, the <u>Aging Services Council of Central Texas</u>

(www.agingservicescouncil.org), a network of individuals and organizations working together to ensure that older adults and caregivers have the information and services they need to support themselves and family members as they age. Through our association with ASC, we are now able to reach more people in our community. |For example, we are providing materials for a resource kit that will be distributed to 600 low-income seniors at the end of August.

FCACTX continues to look for opportunities to talk to community groups and houses of worship. More often than not, you – our members – are the ones who get the ball rolling, so please let us know if you would like us to talk to a favorite group.

We hope you find a great deal of useful information in this newsletter. Even if you have already completed your health care directives, we encourage you to fill out and discuss the **Values Worksheet** (between pages 6 and 7). If you decide to make any changes, remember to print and complete **entirely new** advance directives. (See page 1 for how to obtain them.)

All the best to all of you! Nancy Walker execdir@fcactx.org; 512-480-0251

Got Your Ducks in A

FCACTX Class Announcement: Exploring End-of-Life Options

If you're ready to explore end-of-life options with knowledgeable people who won't try to sell you an insurance policy, a prepaid funeral, a casket, or a cemetery plot, this course is for you. Topics include cost-saving strategies for final expenses; cremation; burial options; hospice care; eye, tissue, organ, and whole body donation options; and more! You will also be invited to participate in a series of conversations to help you complete and discuss your health care advance directives with your family and your health care providers.

Presenters include subject matter experts from the Funeral Consumers Alliance of Central Texas and other organizations that educate the public about end-of-life options.

When: Eight Tuesday mornings from 10 a.m. to Noon

September 12 through October 31, 2017

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

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

Questions: Contact Nancy Walker at execdir@fcactx.org or 512-480-0251.



Registration opens August 7. Class limited to 20 participants.

Register **online** for all Lifetime Learning Institute's fall classes at <u>www.lliaustin.org</u>, or call LLI at 512- 206-4232 for information about registering by mail.

Selecting Your Health Care Agent

When you decide to pick someone to speak for you in a medical crisis if you are not able to speak for yourself, there are several things to think about. The grid below will help you decide who the best person is. Usually it is best to name one person or agent to serve at a time, with at least one successor, or back-up person, in case the first person is not available when needed.

Use the qualification criteria below to compare up to three potential agents:

Name #1	Name #2	Name #3	Factors to Consider		
			Meets Texas' legal criteria for acting as your agent:		
			At least 18 years old		
			 NOT your health care provider, including the owner or operator of a health or residential or community care facility serving you (unless this person is your spouse or close relative) 		
			 NOT an employee of your health care provider (unless this person is your spouse or close relative) 		
			Would be willing to speak on your behalf		
			Would be able to act on your wishes and separate his or her own values, beliefs, and feelings from yours		
			Lives close by or could travel to be at your side if needed		
			Knows you well and understands what's important to you		
			Is a person you trust with your life		
			Will talk with you now about sensitive issues and will listen to your wishes		
			Will likely be available long into the future		
			Would be able to handle conflicting opinions among your family members, friends, and health care providers		
			Could be a strong advocate in the face of an unresponsive doctor or institution		

The persons best suited to be your health care agents rate well on these qualifications.

What to do after you have selected your health care agent:

- Ask this person's permission to name him or her as your agent.
- Discuss your health care wishes, values and fears with your agent.
- Make sure your agent receives a copy of your advance directive(s) and knows where to find the
 originals.
- Tell family members and close friends whom you picked.

How much authority to give your agent:

Most people prefer that, when they are no longer able to speak for themselves, their agent have the broadest health care decision-making authority. These decisions may include the use of life-sustaining treatments such as artificial nutrition and hydration. If you do not wish to give such broad authority to your agent, think about what limitations you would impose and specify them in your directive.

Key Question:

If you include written instructions in your advance medical directive and there is a conflict between your agent's instruction and your advance directive, which takes priority? O Agent O Directive

This material, adapted from The American Bar Association's <u>Toolkit for Advance Heath Care Planning</u>, is available at https://tinyurl.com/pyfotdb.

Questions Your Health Care Agent Should Ask

Introduction

There are two sets of questions for your agent to ask if you are unable to ask them yourself:

- questions for medical providers
- questions for you

These questions can help your agent advocate for you when you are not able to speak or make decisions for yourself.

Questions for Your Agent to Ask Your Health Care Provider

The most basic questions . . .

- 1. What quality of life will the patient enjoy after the treatment or the procedure?
- What is the likelihood of achieving a good recovery?
 Before asking this question, have a definition in mind for what "good recovery" means.

Discussing the Specifics . . .

Regarding Diagnostic Procedures

- 1. What is likely to be the impact or risk when doing this procedure?
- 2. What are the likely side effects of doing this procedure?
- 3. How will the findings of this procedure be useful in terms of treatment decisions and future health?

Regarding Medications

- 1. What is likely to be the effect of this medication?
- 2. What is likely to be the side effect(s) of this medication?
- 3. Is the medication likely to cure or have some positive effect?
- 4. Is the medication costly? Will it be covered by insurance?

Regarding Chemotherapy or Radiation

- 1. What will be the effect of the chemotherapy or radiation on quality of life? Will there be pain and discomfort?
- 2. What is the probability that chemotherapy or radiation will cure and restore quality of life?
- 3. What is the frequency and length of this treatment?
- 4. Will there be long-term side effects? If so, what are they?
- 5. Will insurance cover the cost of this treatment?

(continued on page 5)

Questions for Agent to Ask Your Health Care Provider (continued from page 4)

Regarding Surgery

- 1. What is the purpose of this surgery?
- 2. What will be the effect of the surgery?
- 3. What will be the recovery time after the surgery?
- 4. Is the surgery likely to measurably improve the quality of life given age and other conditions?
- 5. Are there side effects of the anesthesia?
- 6. Will insurance cover the cost of the treatment?

Questions for Your Agent to Ask You When You are Sick

These suggested questions are intended to foster a conversation between you and your agent. You have entrusted this person with the responsibility to make or help make decisions about your care. Your responses can help to guide your agent in negotiating with the medical people caring for you beyond the questions above.

You may want to have a general conversation about these questions so you can have a more complete shared understanding with your agent.

- 1. Do you know your diagnosis? What is your understanding of the prognosis? What does the future hold?
 - (This information will help your agent gauge what you know and understand about your condition.)
- 2. Do you feel that there is a good chance of getting better? Or do you feel that you are not getting better?
 - (People often know what is going on in a basic way. This information helps your agent to interface with personnel in the best way possible for you.)
- 3. If you feel that time is running out, what goals do you have? What do you need me to do to help you meet your goals?
 - (This information will help your agent inform your caregivers about your wishes to be sure that they are honored.)
- 4. How much suffering and discomfort are you willing to put up with?
 - (Some procedures, drugs, and surgery can create pain/discomfort for you without providing much benefit. Your response will help your agent more effectively represent your wishes.)

Source: Mark Peterson, Your Life, Your Death, Your Choice: How to Have Your Voice to the End of Your Life

This publication is an **e-book** with many useful embedded links to checklists, articles, videos, and more. It is available for \$8 at https://secure.mybookorders.com/Orderpage/1926

Talking Death at Austin's Death Cafés

At Death Cafés (<u>www.deathcafe.org</u>), people – often strangers – gather to discuss death while enjoying delicious refreshments, typically cake or brownies, and coffee or tea.

The purpose of these gatherings is "to increase awareness of death with a view to helping people make the most of their (finite) live."

The meetings offer a gently facilitated discussion of death with no agenda, objectives or themes. It is a discussion group rather than a grief support or counseling session.

Death Cafés are always offered:

- On a not-for-profit basis
- In an accessible, respectful and confidential space
- With no intention of leading people to any conclusion, product or course of action
- Cake, brownies or other delicious treats

If you would enjoy an opportunity to talk with others about any death-related topic, you may want to attend a Death Café in Austin. Contact the facilitator for detailed information.

Dates	Times	Location	Facilitator
1 st Sunday of every month	3:00 to 4:00 pm	Monkey Nest Coffee 5353 Burnet Rd	Heather Black deathcafe.austintx@gmail.com
1 st Wednesday of every month	6:30 to 8:30 pm	Life in the City Church, 205 East Monroe (just off S. Congress)	Brooks Kasson 512-444-8100 deathcafe@gmail.com

Parking is free on the south side of E. Monroe and in the lot on the north side of Christ Lutheran Church at 300 E. Monroe. (Do **not** park on the north side of Monroe.)

Death Café has received positive media coverage, including:

- Death Be Not Decaffeinated: Over Cup, Groups Face Taboo (New York Times, front page)
- Death Cafes Breathe Life Into Conversations About Dying (NPR)
- The death cafe movement: Tea and mortality (Independent)
- 'Death cafes' normalize a difficult, not morbid, topic (USA Today)

The movement has definitely grown! Nearly 5,000 Death Café meetings have occurred in 51 countries.



R.I.P., Jon.

On June 27, Death Café' founder Jon Underwood died suddenly from an undiagnosed leukemia. He was 44.

Fortunately, Jon's death will not put an end to Death Café. At Jon's request, his sister and his mother, Sue Barsky Reid, will continue his work on the Death Café movement. Barsky emphasized that, however the movement proceeds, it must be "very carefully considered and approached in a thoughtful way."

Advance Health Care Planning Worksheet

Identifying Values

How important to you are the following items?

	Very In	nportant	Not Important		rtant	
1.	Letting nature take its course	4	3	2	1	0
2.	Preserving quality of life	4	3	2	1	0
3.	Staying true to my spiritual beliefs/traditions	4	3	2	1	0
4.	Living as long as possible, regardless of quality of life	4	3	2	1	0
5.	Being independent	4	3	2	1	0
6.	Being comfortable, and as pain free as possible	4	3	2	1	0
7.	Leaving good memories for my family and friends	4	3	2	1	0
8.	Making a contribution to medical research or teaching	4	3	2	1	0
9.	Being able to relate to family and friends	4	3	2	1	0
10.	Being free of physical limitations	4	3	2	1	0
11.	Being mentally alert and competent	4	3	2	1	0
12.	Being able to leave money to family, friends, or charity	4	3	2	1	0
13.	Dying in a short while rather than lingering	4	3	2	1	0
14.	Avoiding expensive care	4	3	2	1	0

(over)

Questions to Consider

- 1. What will be important to you when you are dying (e.g. physical comfort, no pain, family members present, etc.)?
- 2. How do you feel about the use of life-sustaining measures in the face of terminal illness? Permanent coma? Irreversible chronic illness, such as Alzheimer's disease?
- 3. Do you have strong feelings or opinions about particular medical procedures? Some procedures to think about include: mechanical breathing (respirator), cardiopulmonary resuscitation (CPR), artificial nutrition and hydration, chemo or radiation therapy, surgery, and pain relief medication.
- 4. What limitations to your physical and mental health would affect the health care decisions you would make?
- 5. Would you want to have financial matters taken into account when treatment decisions are made?
- 6. If you were no longer able to care for yourself, what arrangements would be most acceptable to you? Would you want to be placed in a nursing home if your condition warranted?
- 7. Would you prefer hospice care with the goal of keeping you comfortable in your home during the final period of your life or would you rather be hospitalized?
- 8. In general, do you wish to make your health care decisions on your own or would you rather make them with input from your family and or health care providers?
- 9. Would you always want to know the truth about your condition, treatment options, and the chance of success of treatments?

This worksheet, developed by Compassion & Choices, has been slightly modified by FCA of Central Texas. The original version is online at www.compassionandchoices.org/wp-content/uploads/2016/02/Good-to-GoToolkit-FINAL-2.1.16.pdf.

How to Locate a Lost Life Insurance Policy



Thanks to the efforts of the <u>National Association of</u> <u>Insurance Commissioners</u> (NAIC), families who are left scrambling to find life insurance policy paperwork after the loss of a loved one now have an easier way to go about the process.

The <u>Life Insurance Policy Locator Service</u> now allows you to do a nationwide search for any insurance policies or annuities that may be out there in the name of the deceased. You have to be the designated beneficiary or legal representative of the deceased to use this service.

Before this tool came along, several states, including Texas, offered free locator services. But this is the first effort to put together a national database.

As a general rule, you'll need the deceased's full name (including maiden name for a married individual) and Social Security number just to do a search through these sites. Then to actually claim a policy's benefits, you'll need a copy of the death certificate.

It can take up to 90 days for an insurance company to respond to your request for information.

If you run into any problems, your best bet is to <u>contact your state insurance department</u> and ask about the process you need to go through. That's because even though this free tool from the NAIC is national in scope, insurance is regulated at the state level.

Of course, there is another way to go about this process. Insurers subscribe to databases that tell them when policyholders die. If they can't track down the beneficiaries on a policy, they must turn any benefits over to the state unclaimed property office.

An ounce of prevention can help avoid a lost policy

To avoid the hassle of making your beneficiaries search for your policy after death, the NAIC recommends the following:

- Update your beneficiary information. Make sure your company and agent have current contact details for all listed beneficiaries.
- Alert your beneficiaries of the policy. Provide them with the name of your agent and the name of the company that wrote the policy.
- Make sure a current copy of your policy is with your will or estate paperwork in a safe place where your family or beneficiaries will know to look and will have access.
- Consider asking your insurance company for an annual policy statement if one isn't provided.

Source: http://www.clark.com/how-to-track-down-lost-life-insurance-benefits

Additional Advice from the National Association of Insurance Commissioners (NAIC)

If you are having trouble finding the correct life insurance company, the National Association of Insurance Commissioners (NAIC) recommends the following steps:

(continued on page 8)

Locating a Lost Life Insurance Policy (continued from page 7)

1) You have the insurance policy:

Find the full legal name of the insurance company that issued the policy, along with the company's mailing address and phone number. If the phone number is no longer active, you should contact the insurance department in the insurance company's home state. That insurance department will have records of the company's current name, mergers, and other changes, so that you will know which company to contact. NAIC provides a map with links to state insurance departments, at www.naic.org/state web map.htm.

2) You do not have the insurance policy: If you know the company's name and the state where the policy was purchased, use the same map linked above to locate that state's insurance department, which will have records of the company's current name, mergers, and other changes, so that you will know which company to contact.

NAIC also provides a short questionnaire (https://eapps.naic.org/orphanedpolicy/) that can help you determine which state insurance department to contact for assistance.

Source: www.naic.org/consumer_life_co_locator.htm

Plot Available at Austin Memorial Park

Three plots at Austin Memorial Park were donated to FCACTX last year for fundraising purposes. **Plot 6** in **Section 1, Lot 464** is still available for purchase.

Austin Memorial is currently selling adult plots for \$2,775. FCACTX is offering the donated plot for \$2,000, plus deed registration fees.

For more information, contact Nancy Walker, execdir@fcactx.org or 512-480-0251.



WE'RE HERE FOR YOU!



Send address, email and phone number changes, editorial items, testimonials, letters, and inquiries to office@fcactx.org

~ OR ~

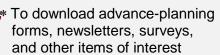


Mail to FCA of Central Texas 3710 Cedar Street, Mailbox 13 Austin, TX 78705-1449



Visit us online at www.fcactx.org

* To join or donate to FCACTX





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Advance Planning Toolkits Available Online

A variety of advance planning toolkits are available online. Use whichever one(s) you like!

Title / Overview	Who wrote it / Where to get it
 Toolkit for Health Care Advance Planning You can download the tools below separately: How to Select Your Health Care Agent or Proxy How Do You Weigh Odds of Survival? Personal Priorities and Spiritual Values Important to Your Medical Decisions After Death Decisions to Think About Now Conversation Scripts: Getting Past the Resistance The Proxy Quiz for Family & Physician What to Do After Signing Your Health Care Advance Directive Guide for Health Care Proxies 	American Bar Association's Commission on Law and Aging https://tinyurl.com/pyfotdb
End-of-Life Decisions: It's About How You LIVE This booklet addresses issues that matter to us all because we will all face the end of life. The questions addressed in this guide are not simple; they reflect the complexity of the choices that most of us will face in the modern medical system. Information in this booklet will help you feel comfortable that your decisions about medical care at the end of life will be honored.	National Hospice and Palliative Care Organization http://www.caringinfo.org/files/public/brochures/End-of-Life_Decisions.pdf
Caring Conversations: Making Your Health Care Wishes Known In this workbook you will find information to help you talk with your family and friends about your health care wishes. The workbook also provides tools to communicate your wishes should the time come when you can no longer speak for yourself and advocate on your own behalf. (The workbook includes a Durable Power of Attorney for Health Care Decisions form and a Health Care Treatment Directive form, but be sure to use the Texas forms instead.)	Center for Practical Bioethics http://www.practicalbioethics.org/files/caring- conversations/Caring-Conversations.pdf
 The Conversation Project The project offers a variety of toolkits, which are available in up to ten languages: Conversation Starter Kit How to Choose a Health Care Proxy and How to Be a Health Care Proxy Conversation Starter Kit for Families and Loved Ones of People with Alzheimer's Disease or Other Forms of Dementia How to Talk to Your Doctor Pediatric Starter Kit: Having the Conversation with Your Seriously III Child 	The Conversation Project http://theconversationproject.org/starter-kits/
Prepare: A Guide to help people and their loved ones prepare for medical decision making This guide asks questions to walk you through five steps: 1. Choosing a medical decision maker 2. Deciding what matters most in life 3. Choosing flexibility for your decision maker 4. Telling others about your wishes 5. Asking doctors the right questions	Rebecca Sudore, M.D. https://prepareforyourcare.org/assets/img/prepare_questions.pdf

(continued on page 10)

Title / Overview Who wrote it / Where to get it Compassion & Choices The Good-to-Go Toolkit https://www.compassionandchoices.org/ This toolkit guides you through making and communicating your decisions. You can use the checklist below as you work through the toolkit to keep track of your progress. Complete the Values Worksheet. Complete your state-specific advance directives. Review Dementia Provision as a possible addition to your advance directive. Review My Directive Regarding Healthcare Institutions Refusing to Honor My Healthcare Choices as a possible addition to your advance directive. Complete My Particular Wishes as a helpful tool to promote conversations with your loved ones and medical providers. Consider adding this document to vour advance directive. Review Rider to Residential Agreement with Assisted-Living Facility as a possible addition to your advance directive. Complete the Hospital Visitation form. This is especially important for people who are not traditionally recognized family members. Talk to your healthcare provider. You can use Letter to My Healthcare Provider as an outline for conversation with your provider. Five Wishes * Aging with Dignity The materials are helpful; but in 8 states, including **Texas**, you https://www.agingwithdignity.org/ must use your state's required forms. * Although not free, the Five Wishes materials are included in this list because they are well known.



The most beautiful people we have known are those who have known defeat, known suffering, known struggle, known loss, and have found their way out of the depths. These persons have an appreciation, a sensitivity, and an understanding of life that fills them with compassion, gentleness, and a deep loving concern. Beautiful people do not just happen.

~ Dr. Elisabeth Kubler-Ross

SCI Adds Weed-Corley-Fish Funeral Homes to its Chain

Service Corporation International (SCI), which owns The Neptune Society and Fuller-Sheffield in Austin and eight Dignity Memorial funeral homes* in our service area, has purchased all four locations of **Weed-Corley-Fish** and **Austin Cremations** in Round Rock.

* Dignity Memorial funeral homes in our five-county service include five Cook-Walden funeral homes, Condra in Taylor, Marrs-Jones-Newby in Bastrop, and Marrs-Jones in Smithville.

YES, I want to support FCA of Central Texas by helping with the specific time-limited task(s) I've checked below.

he Funer:	al Consumers Alliance of Central Lexas (ECACLX) is a volunteer-run bulliolist nonorout organizatio			
-	ion Date: Card Security Code: in our records or our files. al Consumers Alliance of Central Texas (FCACTX) is a volunteer-run 501(c)(3) nonprofit organization			
	Note: Your credit card information will <u>not</u> be kept			
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O Che	ck enclosed (payable to FCA of Central Texas)			
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YES, I	want to support FCA of Central Texas with my donation of \$			
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	Claring next canality. Control on the Fox beard (which meets every circl mentily).			
\bigcirc	Annual Meeting (February 24, 2018). Starting next January: Serve on the FCACTX board (which meets every other month).			
0	Next February: Help the Refreshments Committee select tasty treats for the FCACTX			
0	Next January: Collect price lists at one or more funeral homes in my home town.			
0	Talk to community groups in my home town about ways to reduce final expenses. (FCACTX will provide training, a presentation guide, handouts, and everything you need for a PowerPoint presentation, if you'd like to use one.)			
0	Add items of interest to FCACTX's Facebook page (one hour a week).			
0	Use Excel to update and maintain the FCACTX member list (one hour a week).			
0	Help FCACTX develop 3-5-minute informational videos for YouTube.			
0	Process revenue and deposit checks (once a week) at any branch of University Federal Credit Union.			
O	(This volunteer work takes about an hour a week and can be done from home.)			



Email office@fcactx.org, call 512-480-0555, or complete and mail this form to our office.

Please update my contact info:

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