

CREATIVE CHOICES

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Fall 2014

The Newsletter of the Funeral Consumers Alliance of Central Texas

Mission Statement Updated To Include Expanded Services

Since our founding as the Austin Memorial and Burial Information Society in 1964, we have been providing the kinds of information needed to plan dignified, affordable funerals. Now, 50 years later, we offer other kinds of end-of-life information as well. For this reason, at its September meeting, the Board of Directors of the Funeral Consumers Alliance of Central Texas unanimously approved a mission statement that encompasses the services we offer to our members and our community.

The mission of the Funeral Consumers Alliance of Central Texas, a nonprofit organization, is to help people make educated, practical choices that will meet their needs at the end of life.

We will accomplish our mission by

- educating the public about end-of-life planning, decision making, and related issues;
- conducting and publishing regular surveys of funeral home and cemetery prices;
- assisting individuals and families in making end-of-life decisions by presenting them with a wide variety of choices to meet their needs;
- providing information about area resources to assist families with end-of-life planning;
- promoting advance planning as a way to preserve or restore dignity and independence at the end of life;
- providing information about area bereavement resources;
- conducting regular assessments of end-of-life needs in our service area;
- researching and evaluating innovative solutions for end-of-life needs;
- training professionals and others about end-of-life issues; and
- networking with other organizations and agencies that share our mission and goals.

2014 Cemetery Survey

Every other year, FCA of Central Texas publishes a cemetery survey listing prices at a representative sampling of city-owned and privately-owned cemeteries in Travis, Bastrop, Caldwell, Hays, and Williamson counties. The survey includes information about columbaria and burial plots for cremation urns as well as information about veterans' cemeteries.

Data for the 2014 survey were collected between August and October, 2014. As with our survey of

funeral home prices, keep in mind that prices and other information are a *snapshot in time*.

The survey is intended to illustrate a wide variety of choices among the hundreds of cemeteries in our five-county service area. Your own research will expand your options.

To request a 2014 cemetery survey, email us at office@fcactx.org, or call 512-480-0555.

PRESIDENT'S MESSAGE



Dear members and other mortals,

I have just finished reading *Smoke Gets in Your Eyes & Other Lessons from the Crematory*, a remarkable book by Caitlin Doughty, a funeral director who – in a decidedly refreshing way – tells it like it is.

Caitlin and other contributors to her website, **The Order of the Good Death** (www.orderofthegooddeath.com/), are “exploring ways to prepare a death phobic culture for their inevitable mortality.”

In her book, Caitlin credits Jessica Mitford's 1963 ground-breaking book, *The American Way of Death*, with vigorously challenging the funeral industry's highly profitable price point. However, as Caitlin points out, Mitford did **not** attempt to take on the public's deep-seated aversion to death.

Caitlin takes this hugely important next step by asserting that our cultural aversion to death and its physical aftermath are the very factors that give the funeral industry its power to pile on goods and services at a time when we are especially vulnerable not only to their influence but also to pressures from family and friends.

How can we take our power back? We can do it by talking about a conventionally taboo topic. We can start with our families, our caregivers, and our close friends. Then we need to discuss end-of-life issues in groups, especially senior and caregiver support groups. Ultimately, because no one is unaffected by death, we need to keep talking about our inevitable mortality until we can remain composed even at the thought of being decomposed!

Be assured, the tide is turning. Pick up the newspaper, click on email links, turn on the television, listen to your radio: everywhere, mainstream media are giving more column space and air time to end-of-life issues.

Now and in the coming year, we welcome invitations to speak to groups of all sizes. With so much media attention on end-of-life issues, this is the ideal time to encourage group as well as family conversations.

Start now! No point waiting till Thanksgiving to talk turkey.

Nancy Walker, President / Newsletter Editor



WARNING!
TOUCHING WIRES
CAUSES INSTANT DEATH!



\$200 FINE



(sign posted by a Nevada transit authority)

**“I plan to live
forever, or die
trying.”**

~ Groucho Marx



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 when we make

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.

The Texas Funeral Service Commissioners Thumb Their Noses at Texas Families

Lamar Hankins,
President Emeritus, FCA of Central Texas

In the last 18 months, the combined FCA affiliates in Texas, serving the areas in and around Houston, San Antonio, Austin, and Dallas-Ft. Worth and working as the Funeral Consumers Alliance of Texas (FCAT) under the able leadership of Jim Bates from North Texas, tried twice to have the seven members of the Texas Funeral Service Commission (TFSC) modify the funeral rules to protect Texas families.

FCAT and its members are all nonprofit, volunteer-run organizations that educate the public about funeral costs and consumer rights in dealing with funeral vendors, and about end-of-life options; they provide a voice for Texas families when the Legislature is in session or studying funeral-related issues between regular sessions.

In March 2013, FCAT requested changes in four areas of the regulations that apply to funeral homes and funeral directors in Texas:

- 1) That TFSC provide information in its consumer brochure about the unquestioned **legality of home funerals in Texas**; including making clear that medical and skilled nursing facilities must release a deceased's body, upon request, directly to family members
- 2) That before a family approves **embalming** (a usually unnecessary and always costly funeral option that is poorly understood by most families), they be given information about the cost of that procedure
- 3) That the TFSC **report quarterly** about the nature and disposition of complaints against funeral vendors in Texas
- 4) That the TFSC require funeral vendors with websites to include **price lists on their websites**

These rule changes would have helped families understand what rules apply to funerals in Texas, clarified the rules about embalming and its cost, and better informed all Texans about what happens to funeral vendors who violate the rules.

The TFSC replied that FCAT's requests were too difficult to understand and rejected them without further consideration. At the meeting where the denial vote was summarily taken, former TFSC Executive Director Chet Robbins, now working

selling funeral products to licensees of the TFSC, spoke forcefully against the proposed rule changes, willfully distorting their purpose and effect.

Robbins erroneously and disingenuously suggested that the proposed rule change concerning disclosing the cost of embalming required discussing the "graphics of embalming," something few licensees ever discuss with families. No one reading the proposed changes could fairly argue that the proposed rule even touches on the subject of the "graphics of embalming" or explaining embalming procedures. To suggest otherwise is a fabrication that reflects poorly on the honesty and integrity of the former state official, who also falsely claimed, without a scintilla of reason, that the proposed rule change would have regulated the cost charged by funeral homes for embalming.

After about twelve months of consideration, FCAT filed a second rule-making petition, asking for only one rule revision that would have required that the cost of embalming and any associated charges be revealed in writing to the family or disposition agent before embalming is approved.

FCAT thought that this one matter would not be beyond the ken of the members of the TFSC to understand. Both the federal Funeral Rule and the rules of the TFSC allow a funeral director or representative of the funeral director to obtain permission to embalm at the time of "first call" (when the body of the deceased is picked up) without notice to the family of the cost of the embalming procedure. In its denial, the Commission said it would not provide protections in excess of the federal Funeral Rule.

FCA surveys in the Central Texas area reveal that embalming costs have gone up dramatically since the first regulations were written over thirty years ago. Out of 52 funeral homes surveyed early in 2014 in the Austin area, embalming costs for the most expensive fourteen funeral homes average over \$1,123. At five of those funeral homes, the cost of embalming is \$1,395.

It is morally wrong, financially unjust, deceptive, and dishonest not to reveal to a family such a large cost before the family agrees to embalming. The correct way to do this is by presenting a general price list that shows the cost of embalming before the consumer gives permission for the procedure, or to

(continued on page 4)

provide this information in writing, perhaps on a card that could be carried easily by all funeral home employees, as well as by mortuary service employees who handle first calls for many licensees.

Hiding the cost of embalming from families is not in their interest, but is in the financial interest of the funeral industry, even though it may result in feelings of betrayal when the family learns the high cost that they unknowingly approved. That betrayal should be shared both by the funeral director involved and by the TFSC because of its failure to protect Texas families from a too-often abusive industry.

In Texas, no body must be specially cared for by either embalming, refrigeration, or encasement in an odor-proof and leak-proof container until twenty-four (24) hours have passed. In almost all cases, making a decision regarding embalming can wait for most of a day before the special care decision must be made.

Allowing licensees to solicit a decision about embalming at the time of first call without providing the disposition agent with the cost of that service is unconscionable and deceitful by omission, and it violates ethical standards of funeral service, such as that requiring Licensees to “strive to attain the highest degree of ethical and professional conduct using honesty, candor and

respect” and to “be honest and trustworthy in the performance of all duties and work performed as a licensee and . . . avoid misrepresentation and deceit in any fashion, whether by acts of commission or *omission*” (emphasis added). See Rule 209.1 TAC.

The failure to disclose the price of embalming at first call is, at the very least, an act of omission that results in misrepresentation and deceit. But, once again, the TFSC refused to even take testimony on the proposed rule change suggested by FCAT before it rejected the proposal.

All of this suggests that the seven members of the TFSC (four who are general members of the public not connected to the industry and required to “have consistently shown an interest in supporting consumer protection,” two who are licensed funeral directors and embalmers, and one who is a cemetarian) are serving entirely the interests of the funeral industry.

Mr. Bates told the Commissioners at their public meeting in September that FCAT believes the Commission is mostly geared toward protecting business interests rather than the families who have a right to expect to be protected. There was no response from any of the Commissioners during or after the meeting. It seems fair to conclude that as far as they are concerned, the grieving families of Texas can be damned.

**Embalming is profitable for funeral homes.
Why else would many of them recommend and defend it so vigorously?**

In her sharply observant book, *Smoke Gets In Your Eyes*, funeral director Caitlin Doughty notes, “When we speak of embalming, the stakes are not small. Though there is no law that requires it, embalming is the primary procedure in North America’s billion-dollar funeral industry. It is the process around which the entire profession has revolved over the last 150 years. Without it, undertakers might still be the guys selling coffins, renting hearses, and pulling teeth on the side.”

Not long after embalming was introduced in North America, “the new guard of embalming undertakers began to outline a new narrative: that with their technical training they protected the public from disease, and through their art they created a final ‘memory picture’ for the family. . . . Embalming was what made the professionals professional – it was the magic ingredient.”

Even today, many people fear that dead bodies are a public health threat. To this concern, the forthright Ms. Doughty writes, “While it’s true that bodies create offensive sights and smells, a dead human body poses very little threat to a living one – the bacteria involved in decomposition are not the same bacteria that cause disease. . . . Now that we have a sophisticated understanding of germ theory and the science of death, police detectives and funeral professionals have no excuse for saying that proximity to the dead will harm the living.”

Health concerns aside, consumers making end-of-life plans for themselves or someone else need to know that embalming is a highly invasive procedure that goes far beyond replacing blood with chemicals. Some religions expressly forbid embalming because they consider it to be a desecration of the body.

LISTENING TO OUR VOLUNTEERS

About 14 years ago, my husband's mother passed way. Fortunately for us, she had been a contributor to AMBIS, now known as Funeral Consumers Alliance of Central Texas. We were, therefore, privy to a wealth of information which made the funeral arrangements much less expensive and less stressful at a sorrowful time.

Shortly thereafter, I was reminded of Maimonides, a 12th century Jewish scholar, who invented the ladder of giving. Each rung up the ladder represents a higher degree of giving. And, the highest form of giving is to give your time or money without being asked to do so. It is too bad that most Americans are not following Maimonides' sage advice. We have been contributors since 2000. And now I am having the joy of volunteering with FCA~CTX to help the organization achieve its mission.

Funeral Consumers Alliance of Central Texas provides greatly needed information to the public and is accomplishing so much. When you consider organizations to whom you wish to contribute or volunteer, I do hope you will consider the good work they do.

~ Gloria [Mrs. Bill] Bennett
Lakeway, Texas

A dear friend lost her mother-in-law and was the survivor responsible for making the funeral arrangements. Initially, she thought she would go ahead and use the "big name" funeral service that had buried her husband. Fortunately, my wife encouraged her to check out the Price Survey on our web site.

She selected another funeral home that provided a very nice service while saving her more than \$2,000.

She appreciated the input. We would all benefit if we could spread the word more effectively that our price survey gives consumers real choices.

Donations for advertising to get the word out are truly appreciated.

~ Don Harris

As a hospice social worker and an FCA~CTX member, I am grateful for the guidance our organization provides about advance directive documents, funeral home prices, and many other end-of-life topics. I hope that you will join us as a volunteer and support with a generous donation so we can continue expanding our services to members and our ever-growing community.

~ Sabiha Bandali, LMSW

HAVE YOU NOTICED?



**FCA~CTX
ASKS FOR
YOUR SUPPORT
ONLY ONCE
A YEAR.**

NOW IS THE TIME.

FCA of Central Texas is committed to being our area's go-to source for reliable information about the local funeral industry, health-care directives, and end-of-life topics. We intend to be that source not only for aging adults but also for their children, grandchildren, and other caregivers.

As you longtime members know, we don't overwhelm your mailbox or your inbox with a stream of donation appeals. But we do ask once a year. This is an especially important year because it is a pivotal time not only for our organization but also for members of our community who are becoming more willing to talk about end-of-life issues.

This year, we're asking you to help us move to a higher level of service. Right now – as the demand for end-of-life information is on the rise – you can be part of that groundswell. Your generous donation will help us develop a website that will provide the information people are seeking on hand-held electronic devices as well as on large computer monitors. Your generous donation will greatly expand our outreach with purchased ad space in widely read publications.

Our moving forward in a big, bright way is up to you! We can't do it without your help.

~ Nancy Walker

Being Mortal: Medicine and What Matters in the End

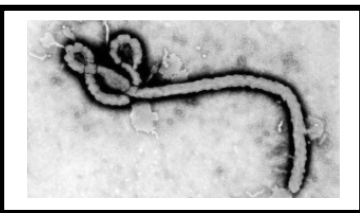
In *Being Mortal*, bestselling author Dr. Atul Gawande tackles the hardest challenge of his profession: how medicine can improve not only life but also the process of its ending.

Medicine has triumphed in modern times, transforming birth, injury, and infectious disease from harrowing to manageable. But in the inevitable condition of aging and death, the goals of medicine seem too frequently to run counter to the interest of the human spirit. Nursing homes, preoccupied with safety, pin patients into railed beds and wheelchairs. Hospitals isolate the dying, checking for vital signs long after the goals of cure have become moot. Doctors, committed to extending life, continue to carry out devastating procedures that in the end extend suffering.

Gawande, a practicing surgeon, addresses his profession's ultimate limitation, arguing that quality of life is the desired goal for patients and families. Gawande offers examples of freer, more socially fulfilling models for assisting the infirm and dependent elderly, and he explores the varieties of hospice care to demonstrate that a person's last weeks or months may be rich and dignified.

Full of eye-opening research and riveting storytelling, *Being Mortal* asserts that medicine can comfort and enhance our experience even to the end, providing not only a good life but also a good end.

Being Mortal is available from our FCA~CTX library in both hardcover and unabridged audio book.



Would Cremation Help Stop the Spread of Ebola?

Burial, especially in a body bag or coffin, is just as effective at ending transmission as cremation. The danger with Ebola is in handling the corpse of a person who died recently. Once it is buried, the danger is largely over, unless someone digs it up quickly. The virus attacks living cells and does not go on reproducing indefinitely. It has never been shown to get into drinking water.

Once a body is buried, bacteria, which digest dead flesh, quickly overwhelm the corpse and cause it to rot. It is a common myth that dead bodies from floods or tsunamis are dangerous. They are disgusting, and you wouldn't want to rub bacteria from a rotting corpse in an open cut, but the odors they give off are not infectious — just stinky.

It is extremely difficult to get people to change their burial practices, which are rooted in tradition and

religion. In various African countries for which statistics were compiled by the Cremation Society of Great Britain, only 3 to 7 percent of the dead are cremated. In much of Africa, traditional beliefs include burial. In colonial times, the chief missionary religions were Islam, Catholicism and Protestantism, all of which opposed cremation for centuries in the belief that bodies should be as intact as possible for the afterlife.

In Asia, cremation is very common. It is the norm for Buddhists, Hindus, Jains, Shintoists and Sikhs. In Japan, more than 99 percent of bodies are cremated, and rates are over 80 percent in India, Singapore, South Korea, Taiwan and elsewhere. In China, almost 50 percent are cremated.

In the United States, customs have changed. The cremation rate was about 4 percent in 1960; it is now about 40 percent, according to the Cremation Association of North America.

Information from United Nations General Assembly Notes at www.nytimes.com/news/un-general-assembly/2014/09/23/would-cremation-help-stop-the-spread-of-ebola/?_php=true&_type=blogs&_r=0

A change of pace to put a smile on your face ...

A lawyer was reading out the will of a wealthy man to the various people mentioned in the will. *To you, my loving wife Mary, who stood by me throughout our marriage, I leave the house and two million. To my daughter, Jodie, who kept the business going, I leave the yacht, the business, and one million. And to my brother Dan who hated me, argued with me constantly, and thought that I would never mention him in my will, well you are wrong. "Hi, Dan!"*

Our National FCA: Supporting Consumers from Sea to Shining Sea

News from Rodger Ericson:

This year marks 50 years of working together to provide education and advocacy for at-the-time-of-a-death consumers. Our June national conference heard mortician Caitlin Doughty, who encouraged us to be creative and showed us her effective video series, "Ask a Mortician." We learned about alkaline hydrolysis, a green or "water" cremation where the body is dissolved in an alkaline liquid. The process is less environmentally polluting than flame-based cremation. We celebrated how Verlin and Lisa Stoll overturned a Minnesota law which had required every mortuary to have an expensive embalming room, even if it was not used.

News from Nancy Walker:

On September 6, FCA~CTX Board VP Jesse South and I drove down to San Antonio to attend a quarterly meeting of our national FCA Board. This was our first opportunity not only to see the national Board in action but also to meet their Executive Director, **Josh Slocum**, as well as the Board's new President, **Ruth Bennett** (FCA of Arizona).

Texas is well represented on the nine-member national Board. Rodger Ericson continues as their Vice President.

Jean Nation, President of our sister affiliate, FCA of San Antonio, is a new FCA Board member and is already making major contributions to the national organization.

It was a pleasure to see everyone working so hard, not only for us and the other affiliates around the country, but for every single consumer in America.



A Timeless Farewell Tribute to Debi and Chuck Meyer



Deborah "Debi" Meyer died peacefully at home on June 10, 2014. Debi brought her incredible spirit of loving kindness, paired with laughter and playfulness, into her work in the cancer and grief support community for many years as a board member, counselor, volunteer and benefactor. Debi

was diagnosed with leukemia at age 34 and lived courageously with cancer for over 28 years. She was a volunteer at St. David's Hospital when she met the Reverend Chaplain Chuck Meyer.



Chuck Meyer died in 2000, yet his wisdom is still felt throughout the Austin community and beyond. Chuck spent 20 years ministering to dying patients as a hospital chaplain and published five books on death and dying, a subject on which he became an acknowledged expert. At the time of his death, Chuck was Vice President of Operations for St. David's Medical Center in Austin. He was posthumously awarded the degree of Doctor of Divinity by the Episcopal Theological Seminary of the Southwest, where he was described as "simply a good person, an exemplary teacher at the seminary, and a model of the ministry of compassion."

*O may I join the choir invisible
Of those immortal dead who live again
In minds made better by their presence; live
In pulses stirred to generosity,
In deeds of daring rectitude, in scorn
Of miserable aims that end with self,
In thoughts sublime that pierce the night like stars,
And with their mild persistence urge men's minds
To vaster issues.*

~ George Eliot (Mary Ann Evans)

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. FCA~CTX 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. FCA~CTX 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**


goneforgood
SELLING WORLDLY TREASURES
TO DO A WORLD OF GOOD

Ready to de-clutter, downsize, move, or redecorate? If you have one or more items of value that you no longer want, help FCA~CTX by donating them to **Gone for Good**.

The process is simple: You donate items to **Gone for Good**, take a tax deduction, and **Gone for Good** will sell your donation. The proceeds, less a modest handling fee to cover expenses, will go to FCA of Central Texas.

Gone for Good accepts art, small furnishings, jewelry, and crafts. Items should have a minimum value of \$50 each. Call Retta (512-657-7210), Gail (512-297-6302) or Sandy (512-608-2356) to arrange for pick-up of your donated items. All donations are tax deductible. **Gone for Good** is a fiscal sponsorship fund under the umbrella of the Austin Community Foundation. Learn more about **Gone for Good** at www.goneforgood.net.

MEMBER SURVEY: HELP US SERVE YOU, WHEREVER YOU LIVE!

Please circle your response:

If FCA~CTX offers telephone conferences on specific topics,
I would call in when the subject interested me.

yes		maybe	
morning		afternoon	either
30 min.		45 min.	60 min.
yes		no	not sure

I would be most likely to participate in a call in the ...

Ideally, I would like the call to last ...

I have participated in other teleconference call(s) where I dialed in to a central number at a specific time.

Topic(s) I would like to learn more about or discuss: _____

YES! Please contact me about FCA~CTX telephone conferences:

Name: _____ I / We live in _____ County.

Phone: _____ Email: _____

PLEASE RETURN THIS SURVEY IN THE ENCLOSED ENVELOPE. THANK YOU!

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: _____

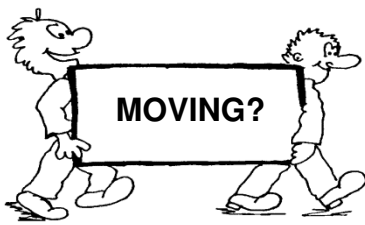
Expiration Date: _____ **Card Security Code:** _____

I prefer to give my credit card information by phone. Please call me.

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

The Funeral Consumers Alliance of Central Texas (FCA~CTX) is a tax-exempt charitable organization, and your gift may be tax deductible. FCA~CTX 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**



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

My new or corrected contact info:

Name

Street or P. O. Box

City, State, Zip

Phone

Email address

Help me transfer my membership to an FCA affiliate outside the FCA~CTX service area.

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

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Postmaster, please return newsletter
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Fall 2014

Mission Statement: Our mission is to help people make educated, practical choices that will meet their needs at the end of life.



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

~ OR ~



Mail to:
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3710 Cedar Street, Mailbox 13
Austin, TX 78705-1449

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