



In Touch

Funeral Education Foundation & Funeral Consumers Alliance Of San Mateo and Santa Clara Counties
Nonprofit organizations educating consumers www.fcapeninsula.org

463 College Avenue
P.O. Box 60448
Palo Alto, CA 94306
(650) 321-2109

Spring 2010 Issue

Annual Meeting Saturday, May 1

FCA members, guests, and the public are invited to our Annual Meeting on Saturday, May 1, 2010, at 2 p.m. This year's meeting will feature "The American Way of Death--in the 21st Century," which alludes to the book Jessica Mitford wrote in the 1960s—that book led to the surge of interest in memorial societies and funeral law reforms.

The afternoon begins with the business meeting: a year-end review, 2010 budget, board election, recognitions, and bylaw revisions to vote on. See page 7.

The program includes:

How Funerals are Changing . . .
Tom Beddingfield, co-owner of Beddingfield Funeral Service (an FCA cooperating mortuary) has over 10 years of experience in the industry and in various customs and cultures concerning funeral rites and rituals, and is a licensed minister of non-denominational faith.

Home/Family Memorials
Trisha Merriam, founder of Greener Partings, will introduce the concept of "Home Funerals and Family-conducted Memorials"—helping families with the details and questions that arise when they want a home funeral.

Green Burial
Deborah Meckler, FCA Presi-

dent, will present "Green Burial: What It Is And Why It Is A Good Idea." Deborah is also a volunteer land steward actively working to make green burial an option on the Peninsula. She has worked as an environmental consultant doing environmental impact analysis focusing on water and biological resources. This 15-minute presentation is a hit with audiences and available to others curious about green burial.

Please join us Saturday, May 1 (not Sunday) at Los Altos Public Library, San Antonio Road, at 2 p.m. where refreshments will be served between the business meeting and program. Free brochures



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2010-11 Election



Carl Ditmore



Jim Reese



Jane Fire

If elected at the annual meeting on May 1, the new faces on the board will be Carl Ditmore of Palo Alto, Janet Fire of Sunnyvale, and Jim Reece of San Jose. Also on the ballot will be Nora Noldon, an incumbent from Sunnyvale who has agreed to run for a second term. Their election will bring the board to 10 members, so there are two more openings if anyone else would like to apply. All skills are needed, as FCA/FEF action takes many routes. Call the office or respond on the remit envelope if you can devote three or four hours a month to FCA.

Carl has a long record of volunteering with his church, a hospice, and on behalf of veterans. His major career was as an officer in the U.S. Navy. He is working to form a funeral committee in his church, which already has a memorial garden.

Janet was a member of co-op grocery and the Mid-Peninsula Citizens for Fair Housing movements, lived in England, and traveled extensively. Her interests are in writing and editing, and she produced one brochure for FEF already, on memorials.

Jim devoted 30 years to electronic component sales before retirement, and since then he has been an avid volunteer for veteran groups. He served two years on active duty with the U.S. Army at Fort Knox, KY and retired as a Major after 19 years in the US Army reserve.

A native of Canada, Nora was a funeral counselor before her present position as program director for senior housing apartments in Palo Alto. She serves on the mortuary committee.

The openings occurred due to the terming out of Katoko Sax and Allan Behr and resignations from Linda Blum and Judy Yee. Remaining on the board are Carolyn Bechthold, Trudy Bowman, Marjorie Bridges, Robert Marder, Deborah Meckler, and Karen Ruiz.

Every year the FCA must elect several new board members to keep fresh ideas coming. Each member runs for a three-year term, and is eligible for a second three-year term.

FCA also has an Advisory Council that serve two-year terms, renewable indefinitely. Stepping down after long service are Robert Glaser, M.D., and Joan Dammann. The newest members are Linda Miller, Allan Behr, and Katoko Sax. Continuing Council members are Harry Anisgard, Lou Gado, Doris Hawks, Jane Hillhouse, Barbara Hultgren, Lois Salo, and Jack Wallace.

For more bios,
www.fcapeninsula.org/2AboutUs.html





Do you understand the difference between a funeral trust and funeral insurance?

Josh Slocum (National FCA) received a shocking complaint from an Iowa couple who discovered they'd have to pay nearly double (\$28,000) in insurance premiums compared to what their prepaid funerals actually cost (\$14,000).

Find out more by visiting the following website: <http://www.funerals.org/newsandalerts/consumer-alerts/657-iowapreneedinsurancecomplaint>

Position Statement of the FCA Concerning Pre-Paid Funerals

It is important for the FCA to ensure that consumers who purchase funeral services in advance of need make informed decisions, deal only with licensed funeral directors, and have the right to cancel contracts or transfer prepaid funds from one funeral service provider to another if they wish.

For this purpose, a Position Statement Concerning Pre-Paid Funerals has been published (www.fcapeninsula.org) for download or by calling the FCA/FEF office. Some general provisions are:

- 1) Prepaid contracts shall be in writing on forms ap-

- proved by the state licensing agency
- 2) Consumers have a choice of financing method used, with full disclosure in writing, and
- 3) Contracts are not irrevocable.

The position statement also addresses financing methods, portability, cancellation, substitutions, and approved marketing methods of securing your "business."

The following story is related.

Pre-Payment Scheme Defunct

The Chinese-American Mutual Assistance Association in Santa

Clara County seems to have gone under, erasing the investments of thousands of Vietnamese and Chinese-Americans. They invested every month in this scheme which was "guaranteed" to pay the member's family \$15,000 to cover a funeral. The Association stopped paying for the funerals and they are under state investigation. This story broke on front page of the SJ Mercury on February 16, 2010. . .should you wish to follow up.

Too bad they didn't use an FCA plan!



Completing Your Membership

Thank you for joining and supporting FCA—but don't put off filling in the Planning Form that has your membership number on it. Your relatives will appreciate having the planning all taken care of should you suddenly pass away. An FCA membership brochure is enclosed for a client, friend, or relative who is ready to make his or her end-of-life plans. It is also very easy to enroll (using PayPal) or update information online at www.fcapeninsula.org. To change an *existing* Planning Form, use this form.

New Information for My File
(I already have a "planning form" in my file.)

Name#1 _____
 Name#2 _____
 Date: _____ Memb.# _____
 Old Address: _____
 Old City, Zip _____
 New Address: _____
 New City, Zip _____
 New Phone _____
 Current E-mail _____
 New Mortuary _____
 New Next of Kin _____
 Kin's Address _____
 Kin's Phone _____

(A new wallet card will be sent to you with changes of kin or mortuary)

- I/we now desire: C1—Direction Cremation
 C2—Cremation & Scattering at Sea
 B1—Direct Burial
 B2—Direct Burial with Graveside Services
 B3—Traditional Funeral with Simple Casket

Signed #1 _____
 Signed# 2 _____

In Touch is published semi-yearly by FEF/FCA. The subscription list includes FEF donors, members of FCA of San Mateo & Santa Clara counties, agencies, churches, and selected organizations.

2009-10 FEF Officers

- President: Marjorie Bridges
 Vice President: Deborah Meckler
 Treasurer: Katoko Sax
 Secretary: Robert Marder

2009-10 FCA Officers

- President: Deborah Meckler
 Vice President: Marjorie Bridges
 Treasurer: Carolyn Bechthold
 Secretary: Robert Marder

Board for FCA&FEF

- Allan Behr, Nora Noldon, Katoko Sax, Marjorie Bridges, Carolyn Bechthold, Deborah Meckler, Trudy Bowman, Karen Ruiz, Bob Marder

Office

Mgr.: Stephanie Sanford
 Hours: M,W,F 9am-Noon

Advisory Council

- Harry Anisgard, Lou Gado, Doris Hawks, Jane Hillhouse, Barbara Hultgren, Lois Salo, Linda Miller, and Jack Wallace

COOPERATING MORTUARIES AND 2010-12 PRICES FOR MEMBERS

FUNERAL CONSUMERS ALLIANCE of San Mateo & Santa Clara Counties

PO Box 60448, Palo Alto, CA 94306 – Ph/Fx (650) 321-2109

www.fcapeninsula.org

office@fcapeninsula.org

Prices are in effect March 1, 2010 to February 28, 2012—Choose from 5 Basic Package Plans That Offer Big Savings

Note: Cemetery costs & death certificates additional. **B1:** Direct burial at mortuary's convenience, no visitors.

C1: Direct cremation, unwitnessed.

B2: B1, plus graveside service at scheduled time.

C2: C1, plus scattering ashes at sea, no visitors.

B3: Embalming, viewing, funeral ceremony, body burial.

THERE MAY BE EXTRA CHARGES FOR NON-STANDARD TIMES AND SERVICES—SEE REVERSE SIDE

| Mortuary Name | Owner | C1 | C2 | B1 | B2 | B3 | Service Area |
|--|--|---------|---------|---------|---------|---------|--|
| Alameda Family Funeral & Cremation, Inc. 12341 Saratoga-Sunnyvale Rd. Saratoga, CA 95070 Phone: (408) 257-6262; Fax: (408) 257-0104 Email: zoe@funeralcremation.com | Zoe Alameda Mgrs.: Jessica Burroughs & Ron Davy | \$1,195 | N/A | \$1,695 | \$1,995 | \$2,995 | All Santa Clara Co. incl. San Mateo Co. \$495 San Francisco Co. \$495 |
| All County Cremation Services+ 977 S. El Camino Real, San Mateo CA 94402 Ph (650) 343-3914; Fx (650) 343-3511 Email: sanmateofunerals@sbcglobal.net web: www.allcountycremationserv.com (Online Forms) | John Crosby | \$875 | \$875 | N/A | N/A | N/A | \$50 for Los Gatos and Santa Cruz Mountains; |
| Bay Area Cremation & Funeral Services+ <i>(have own crematory & boats for scattering)</i> 1189 Oddstad Dr., Redwood City, CA 94063 Ph (650) 365-3909 Email: info@bayareacremations.com *2845 Moorpark Ave. Ste. 111, San Jose, CA 95128 Ph (408) 551-0409 Web: www.bayareacremations.com (Online Forms) *1485 Bayshore Blvd. Ste 331, San Francisco, CA 94124 Ph (415) 508-0823 All locations toll-free phone:: (800) 916-4888 *1853 Embarcadero, Ste 2E., Oakland 94606 Ph (800) 916-4888 All locations fax: (209) 460-1385 8440 Brentwood Blvd., Ste E, Brentwood 94513 (925) 516-2710 * locations are by appointment only 2449 Station Dr., Stockton, CA 95215 (209) 938-0669 | Clinton Love | \$625 | \$725 | \$1,100 | \$1,300 | \$2,200 | San Francisco, San Mateo & Santa Clara Co. Add \$150 for Santa Cruz Mtns. |
| Beddingfield Funeral Service+ 4323 Moorpark Ave. San Jose, CA 95129 Phone: (408) 777-8100 Fax: (408) 777-8108 Email: info@BeddingfieldFuneralService.com Website: www.BeddingfieldFuneralService.com (Online Forms) | Tom Beddingfield, Ken Klucsor | \$795 | \$920 | \$1,195 | \$1,495 | \$2,495 | Santa Clara Co. incl.; (church) \$25-150 extra for other counties--\$2.50 mi. |
| Crosby-N. Gray & Co.+ 2 Park Rd, Burlingame, CA 94010 Ph (650) 342-6617; Fx (650) 342-0515 Email: crosbyfunerals@earthlink.net www.ssofunerals.com (Online Forms & links to other sites) Same prices and policies at other locations owned by John Crosby, call phone number above or: | John Crosby | \$875 | \$875 | \$1,300 | \$1,800 | \$2,300 | Marin Co. to San Jose (funeral chapels at all locations) |
| Miller-Dutra Coastsides FH+ 645 Kelly Ave. Half Moon Bay | Ph (650) 726-4474 Fx (650) 726-4463 | | | | | | Ph (650) 343-1804 Fx (650) 343-3511 |
| Sneider & Sullivan & O'Connell's FH+ 977 S. El Camino Real, San Mateo | | | | | | | |
| Cunningham's Affordable Burial & Cremation+ Local: 3140 De La Cruz, Ste. 200, Santa Clara, CA 95054 by appointment, Ph (408) 298-9500 Mailing: PO Box 1419, Discovery Bay, CA 94514 (main office) Ph (925) 447-1000 Fx (925) 516-2007 Email: drewmccarter@netzero.com | Drew McCarter Cannon McCarter | \$695 | \$745 | \$1,195 | \$1,295 | \$1,795 | No. Santa Clara, San Mateo & East Bay counties incl. (church) \$50 more for Morgan Hill |
| Duggan's Funeral Service+ The Duggan-Welch Family, 3434 17 th St., San Francisco, CA 94110 Ph (415) 431-4900 Fx (415) 861-9866 Email: duggansfuneralservice@yahoo.com | Bill Welch | \$905 | \$1,055 | \$1,241 | \$1,491 | \$2,391 | SF incl.; SM County \$35; (funeral chapel) Marin County \$50; SCCounty \$150. |
| San Jose Funeral Service+ 1275 Lincoln Ave. Suite 4C San Jose, CA 95125 Ph (408) 288-8383 Fx (408) 288-8111 www.SanJoseFuneralServices.com (Online Forms) Email: mlbrownfamily@comcast.net | Ronald W. Brown Michael Brown, mgr. | \$1,295 | \$1,495 | \$1,795 | \$1,995 | \$2,995 | North SC County incl.; (church) others \$50 to \$300 extra. |

Home Funerals—you can use the above funeral homes for partial help, like transportation, refrigeration, or death certificate service; family might share the other preparation and rituals prior to burial or cremation. Call FCA office for names of trained Home Funeral advisors.

Codes--N/A means they do not offer this service; + means will not require visit to mortuary and can do all business by fax, phone & mail. Alameda Family will need next of kin to come in for a final arrangement conference.

DISCOUNTED SCATTERING OF CREMAINS BY AIR AND SEA (If Arranged Separately)

Scatterings – Gary Trovinger, owner; Gary@scatteringbyair.com, (408) 858-1205; PO Box 490, Los Gatos, CA 95031-0490. FCA members, \$125 over ocean (Monterey Co to Marin Co., retail \$195); \$195 over Sierras or Lake Tahoe, regularly \$325; other plans, 15% off.

Wing and a Prayer Scattering Service – Arthur L. Adams, owner; Aladamsco@aol.com; www.wingandaprayer.net; (888) 568-9464; 2153 Caulfield Lane, Petaluma, CA 94954. FCA members, \$125 over ocean, \$145 in Sierras; fly-by-coordination with mem. service, \$190.

Capt. Dennis Baxter of **New Captain Pete** boat, Pillar Point Harbor; Coast Guard certified to carry 38 people, \$250 for 1-hr. charter plus \$2/person harbor fee; or \$75 for an unattended scattering. info@newcaptainpete.com, www.newcaptainpete.com, 650-726-6224.

CEMETERIES--For discounts on **cemetery lots and niches**, call **Cemetery Property Resales**, San Mateo (650) 372-0795 or (800) 934-8334. Web: www.cemeteryproperty.com Email: info@cemeteryproperty.com

----- **NOTES** -----

Mortuaries without on-site funeral chapels are Bay Area CFS, Beddingfield, Cunningham’s, and San Jose FS. Funeral and memorial services can be held at churches, cemetery chapels, homes, YMCA, lodges, or other locations if you desire.

Bodies may be stored and/or embalmed at a different location than the mortuary’s listed address. Most cremation containers (included) are heavy cardboard and hold up to 240 lbs. A more costly container and higher crematory fee can be expected for heavier persons. Also included: a plastic or cardboard container for cremated remains, all transportation. The mortuary personnel will wash and dress the body for B1 and B2 plans for an additional fee. It is included in B3. Payment policies of each mortuary may differ, ask.

---- **SOME COMMON EXTRA CHARGES FOR MORTUARY SERVICES** ----

| Rush jobs, sales taxes, disposition fees, death certificates, obituaries, or witnessed cremations will cost extra. Look at the mortuary’s General Price List. We don’t have room here to list all the possible extra charges that may apply if you deviate from the five funeral plans. Here are some common ones. | | | | | | | | |
|--|---|-------------------------------------|---------------------|-------------------------------------|--|------------------------|---------------------|--|
| <i>Mortuaries and Crematories They Usually Use</i> | <i>Casket Included In Burial Plans</i> | <i>Removal Outside Service Area</i> | <i>Home Removal</i> | <i>Removal After Business Hours</i> | <i>Private viewing for family only</i> | <i>Ashes delivered</i> | <i>Ashes mailed</i> | <i>Body Storage per day</i> |
| Alameda Family (Irvington Memorial) | Covered Fiberboard Flat Top (no \$ credit to upgrade) 15% discount on options. | \$195 - \$495 | \$250 | \$250 | \$250-1 hr. | \$185 | \$185 plus postage | \$325 fee for every 72 hrs. or portion thereof |
| All County Cremation (Irvington Memorial) | N/A | 0 | 0 | 0 | 0 | 0 | Post Office Price | \$75 day after three days |
| Bay Area Cremation & Funeral Services (their own A Bay Area Crematory in Stockton), or Alta Mesa) | Lancaster Veneer wood for all burial plans. | \$100 | \$200 | \$250 | \$250 | \$195 | \$99 | \$50 per day after three days |
| Beddingfield FS (Irvington & Evergreen) | Cloth Cov P’board for B1 - B2; 20 ga. Alex for B3 (\$400 credit to upgrade B1 - B2) | \$2.50/mi. | \$100 | 0 | \$195 | \$50 | \$100 | \$25 per day after 3 days |
| Crosby-N Gray Sneider/Sullivan Miller-Dutra (Irvington Memorial) | Cloth Covered Oval Top Casket (\$895 credit to upgrade) | 0 | 0 | 0 | 0 | 0 | Post Office Price | \$75 per day after three days |
| Cunningham (Roselawn in Livermore; Ceres Cemetery for oversize) | Cloth Covered Flat Top P’board; (\$399 credit to upgrade), caskets 15% off to members | \$50 | \$50 | \$75 | \$200 (at crematory) | \$65 | \$65 | \$35 per day after three days |
| Duggan’s (Woodlawn & Olivet) | Cloth Covered Flat Top Particleboard (\$260 credit to upgrade) | \$35-150 | \$75 | \$150 | \$150 | \$75 within SF | \$100 | \$75 per day after 3 days |
| San Jose FS (Irvington & Alta Mesa) | Particleboard with grey cloth covering (\$150 credit to upgrade) 15% discount on caskets. | \$50 - \$300 | \$300 | \$300 | \$900 | \$50 | \$150 | \$75/day |

2010 Consolidated FCA/FEF Budget and Financial Report

Thank you for your continued (and needed) support!

| | 2010 Budget | 2009 Actual | 2008 Actual | |
|-----------------|--------------------------|-----------------|-----------------|-------------------|
| Income | Memberships | \$ 8,000 | \$ 8,400 | \$ 6,240 |
| | Transfers | \$ 100 | \$ 70 | \$ 130 |
| | Contributions | \$14,000 | \$13,322 | \$13,866 |
| | Computer Gift | | \$ 898 | |
| | Interest | \$ 100 | \$ 455 | \$ 104 |
| | Literature | <u>\$ 300</u> | <u>\$ 298</u> | <u>\$ 447</u> |
| | TOTAL | \$22,500 | \$23,442 | \$20,787 |
| Expenses | Advertising | \$ 100 | \$ 75 | \$ 300 |
| | Annual meeting | \$ 20 | | \$ 16 |
| | Cal-FCA | \$ 75 | \$ 75 | \$ 50 |
| | Computer | \$ 240 | \$ 175 | \$ 199 |
| | New computer | | \$ 898 | |
| | Educa. Material | \$ 250 | \$ 258 | \$ 104 |
| | FCA National | \$ 1,680 | \$ 1,000 | \$ 1,000 |
| | Fees | \$ 400 | \$ 458 | \$ 477 |
| | Bank fees | \$ 60 | | |
| | Insurance | \$ 800 | \$ 804 | \$ 751 |
| | Office Supplies | \$ 600 | \$ 601 | \$ 1,171 |
| | Newsletter | \$ 4,000 | \$ 1,987 | \$ 3,643 |
| | Payroll | \$ 7,500 | \$ 6,882 | \$ 6,889 |
| | Payroll taxes | \$ 1,000 | \$ 734 | \$ 782 |
| | Postage | \$ 600 | \$ 780 | \$ 1,806 |
| | Printing | \$ 500 | \$ 1,660 | \$ 40 |
| | Rent | \$ 2,500 | \$ 2,400 | \$ 2,400 |
| | Telecom-Internet | \$ 1,200 | \$ 1,238 | \$ 1,204 |
| | Misc. | \$ 50 | | \$ 600 |
| | Sec.of State | | | \$ 50 |
| | Nat. Biennial Regis. | <u>\$ 300</u> | | <u>\$ 300</u> |
| | TOTAL | \$21,875 | \$20,025 | \$21,782 |
| | Surplus/(deficit) | | \$ 3,418 | \$ (995) |

Help Spread the Word!

Do you belong to a living group, church, or organization that would benefit from hearing a message from Funeral Education Foundation about preparing for the end of life? Reservations can be made for a free speaker from FEF by calling the office at 650-321-2109 or visiting <http://www.fcapeninsula.org/AboutSpeakersBureau.html>

Taking Over the Bank Account

A recent article in the Wall Street Journal (by Kelly Greene, 3/6/10) addressed the issue of when and how to negotiate the management of a parent's bank account when it is needed.



"[It] might be even tougher than taking away their car keys."

Author Kelly Greene points to family values as the basis of making your decision. Understand that ignoring the problem can mean bills don't get paid or get paid twice or parents get scammed by fake charities. Greene suggests that you can start with an "unofficial" role of financial monitor and then gradually move into a more official role of money manager as both generations get comfortable with sharing the reins.

Since one of the FCA-FEF's goals is to help avoid potential mismanagement of funds during end-of-life planning, we encourage families to consider possible tools and tactics to consider the handling of older generation's finances (when it is necessary) by possibly setting up a power of attorney, monitoring accounts online and/or investigating the use of a professional bill payer.

You might even consider setting up a revocable living trust to hold a parent's assets and make you and the parent co-trustees. Greene suggests that having a trust also will address any concerns banks and investment firms may have about children abusing powers of attorney. Kelly Greene can be reached at familyvalue@wsj.com.



Power of Attorney

"A power of attorney allows you to act on your parent's behalf in all financial matters, such as directing financial advisors and brokers. It can be written to go into effect immediately or when your parent's doctor certifies that he or she is incapacitated, depending on your parent's comfort level"

To find qualified attorneys and legal resources in your area, visit <http://california.lawinfo.com>

Bringing Green Burial to San Mateo County



Marjorie Bridges, Jane Hillhouse, Deborah Meckler, Lori Bard, and Jo Chamberlain of CLT's

Currently there is no place on the Peninsula where die-hard nature lovers (you should excuse the pun) can return their earthly remains gently back to earth when they die, without fancy coffins, concrete vaults, or toxic embalming chemicals hindering the process.

CLT hopes that very-low-impact burials will help to sustain and even restore the habitat while funding the operation of the cemetery and the stewardship of the land, as well as the restoration of the historic cemetery.

clearing some regulatory hurdles with the County and the State, creating some basic amenities on the property such as restroom facilities and space for a few cars, and starting to manage the property as both habitat and cemetery. And of course, raising money to do all that.

For information about green burial, visit www.fcapeninsula.org/GreenBurial.html. To be kept updated about efforts to get this cemetery going, please email Jo Chamberlain at the CLT (joc@coastsidelandtrust.org).



Deborah Meckler, FEF/FCA



Jo Chamberlain (left) of Coastside Land Trust showing proposed site to two Half Moon Bay Register reporters.

But a growing coalition of interested parties is working to create just such a place—a green burial cemetery—on a few acres of land near Half Moon Bay. The Coastside Land Trust (CLT) and the Funeral Consumers Alliance of San Mateo and Santa Clara Counties (FCA) are taking the lead in an effort to create a local green burial cemetery on some property being donated to CLT by the Coastal Conservancy. The property in question already con-

The proposed green burial cemetery will be operated as a non-profit, and the required endowment care portion of the burial cost can be tax deductible. But better than that, the endowment care funds will be used to restore native vegetation and sustain a wildlife haven instead of being spent as they would in a conventional cemetery to water, cut, and fertilize lawns and poison weeds.

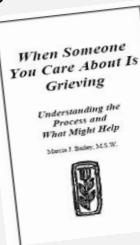
CLT is currently working with the Coastal Conservancy on the details of a conservation easement that the Conservancy will hold on the property. Other issues include

Coastside Land Trust
www.coastsidelandtrust.org
a 501(c)(3) non-profit corp.
For preservation, protection and enhancement of the open space of the Half Moon Bay area.

Understanding the Process of Grieving

Grief is a process. The person grieving goes through a number of stages sometimes in sequential order—disbelief followed by anger, sadness, and eventually recovery. It is normal that one progresses through these stages of grieving, but moving through those stages is not simple. Unresolved grief can lead to physical or mental problems.

If you or someone you care about is grieving, consider downloading a pamphlet from www.funerals.org/affiliates/fcavbr/GrievingPamphlet.pdf



You Play a Vital Role

Many thanks for all the volunteer hours and donations that help us become a more efficient organization.

- Visit our new website at www.fcapeninsula.org where you will find useful, well-organized information about planning, immediate need, local mortuaries and cemeteries, prices, upcoming events and links to other helpful resources. Join and/or update member information online, pay online and make donations securely through PayPal.
- Along with our new web address, our new email address is office@fcapeninsula.org.
- Also, thanks to a generous donor

last November, our office has a slick, new, blindingly fast Windows 7 computer with a big monitor.

- Finally, one board member upgraded our database for more accurate, efficient, and useful reporting. Data going in follows good information processing protocols.

We do depend on your on-going support and welcome you to join the board or just volunteer for a task. If you would like to help out, contact us or visit our website to see what volunteer opportunities are available. Simply click "Join" and then "Volunteer Opportunities."

Do you have one or two hours you can share with us?

- We need a team to call members for address verification and to obtain e-mail addresses from our partnering agencies.
- Or maybe you can visit one or more hospitals to help get survey form filled out (we're hoping to connect with hospital personnel who meet with families experiencing a loss)

We meet once a month to plan activities. If you would like to attend, please call the office at 650-321-2109 to find out the next meeting time and location.



Bylaw Revisions 2010

The FCA Board of Directors adopted changes to the bylaws on April 5, which need to be ratified and passed by the members at an Annual Meeting, which is set for Saturday, May 1 (see page 1). Some of the changes are minor, just to keep up with modern practices, for example:

- adding email to the ways we communicate and give notice.
- reducing the number of board members from 12 to 9 as it is getting difficult to find enough volunteers to keep the board at 12 (which would reduce the number needed to form a quorum from 7 to 5).
- reducing the quorum for an Annual Meeting from 35 to 25 to ensure there are enough present to form a legal meeting.
- simplify the appointment of nominating and auditing committee members, leaving the choice to the board.
- in the event of a dissolution change so that the money would end up on the hands of an organization with the same purpose as ours.

Suggested additions are shown in italics, and proposed deletions are underscored. Here are the paragraphs that would be affected.

ARTICLE IV. MEMBERSHIP MEETINGS

Section 3: Notices. For each meeting of Members, notice of the time and place shall be mailed (*or emailed*) to each Member at his or her address as shown on the records of the Organization; this notice shall be mailed (*or emailed*) not more than forty and not less than ten days before the time of meeting. Included in the notice of meeting shall be a list of all matters to be acted on, including any items for which consideration has been recommended by the Board of Directors or requested in writing by thirty Members.

Section 4: Quorum. Thirty-five (twenty-five) or more Members present at any meeting for which notices have been sent as required

by Section 3 of this Article shall constitute a quorum.

Section 6: Voting by Mail. By decision of the Board of Directors or by a majority vote of those Members present at a meeting of Members, action on any issue may be determined by a majority of votes cast in a poll of Members taken by mail (*or email*). Ballots for such a poll shall be mailed (*or emailed*) to all Members at the addresses in the Organization's records. Included in the ballot shall be an explanation of the issues to be decided, and a summary of the arguments on both (*or all*) sides as prepared by the Board, and a notice of a date approximately thirty days after mailing by which the ballots must be returned to the Organization to be counted.

Article V: DIRECTORS

Section 1: Number and Authority. The corporate powers, business and affairs of the Organization shall be exercised, conducted and controlled by an elected Board of Directors serving without material compensation of any kind. The number of Directors shall be twelve (nine).

Section 2. Eligibility, Election, and Term of Service. Any member of the Organization is eligible to become a Director, provided that he or she has no material interests conflicting with those of the Organization in the conduct of its affairs. The Board of Directors shall be divided into three groups of four (three) each. Each group shall serve for a period of three years, with one group elected at each Annual Meeting of the Organization. At the first Annual Meeting following the establishing of the three groups of Directors, one group shall be elected for a period of one year, the next group for a period of two years, and a third group for a period of three years. No Director shall serve for more than six consecutive years, except that any Director initially elected for a term of less than three years may thereafter be re-elected at the Annual Meeting for one or two additional terms of three years each. At each Annual Meeting, the Members of the Organization who are present shall elect (a) the Members of the Board group

whose terms are expiring, and (b) those Directors whose office has been vacated for any reason, and whose office has temporarily been filled per Section 3.

Section 4: Board Meetings. At the next regularly scheduled time of meeting after their election or within thirty days, whichever is sooner, the Members of the Board of Directors shall meet for the purpose of organization, election of Officers, and transaction of other business. Meetings of the Board shall be held regularly, at intervals, places and times to be determined by the Board. Special meetings may be called at any time for consideration of any business of the Organization by any Director. Timely notice of any meeting of the Board shall be delivered by the Director who is calling the meeting to each of the other Directors either by (*email*), telephone or by mail sent to the address shown in the Organization's records.

Section 5: Quorum. At meetings of the Board of Directors seven (five) Directors present shall constitute a quorum. When a quorum is present, concurrence of a majority of the Directors present shall be necessary and sufficient for an action of the Board.

Article VI: OFFICERS AND COMMITTEES

Section 3. Nominating Committee. The Nominating Committee of the Organization shall consist of three members, two of whom shall not be Directors. The head of the Committee and one member shall be elected at the Annual Meeting of the Organization. The third Member shall be a Director chosen by the Board. It shall be the duty of the Nominating Committee to prepare a list of candidates for the Board of Directors, for the Auditing Committee, and for the Nominating Committee, and to conduct the elections at the Annual Meeting.

Section 4. Auditing Committee. The Auditing Committee shall consist of two Members of the Organization, neither of whom shall be a Director. Members of the Auditing Committee shall be

elected at the Annual Meeting of Members. It shall be the duty of the Auditing Committee to examine the accounts of the Treasurer of the Organization from time to time as required, particularly after the close of the fiscal year. At the Annual Meeting the Committee shall report its judgment of the accuracy and adequacy of the Treasurer's annual report.

Section 5 (3). Other Committees

The Board of Directors shall establish additional committees as they are needed to accomplish specific goals and tasks. Needed committees shall be designated at an annual organizing/planning Board meeting in May and at other times as necessary.

ARTICLE VII: AMENDMENTS

These Bylaws of the Organization may be amended by a vote of the majority of the Members present at a meeting of Members, or by a majority of the ballots returned if voting is by mail (*or email*), provided that a copy of each proposed amendment has been mailed to Members in accordance with Sections 3 and 6 of Article IV of these bylaws.

ARTICLE VIII: DISSOLUTION

Upon dissolution of the Organization and corporation or the winding up of its affairs, all assets of any kind or nature shall be distributed exclusively to charitable, religious, scientific, literary or educational organizations which are recognized by the Internal Revenue Service as qualified for exempt status under Section 501 (c)(3) of the Internal Revenue Code as it now exists or as it may be amended, or to one or two of such organizations chosen as having purposes which in some degree resemble those of this organization.

In the event of dissolution of this corporation, distribution of assets remaining after payment of all liabilities shall go to the Funeral Consumers Alliance, Inc. located in South Burlington, Vermont or to another non-profit society having similar purposes who could continue serving the membership of Funeral Consumers Alliance of San Mateo and Santa Clara County.



**Funeral Education Foundation & Funeral Consumers
Alliance Of San Mateo and Santa Clara Counties**
463 College Avenue
P.O. Box 60448
Palo Alto, CA 94306
Phone: 650-321-2109

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ELECTRONIC SERVICE REQUESTED

Annual Meeting

Saturday, May 1, 2:00 pm

Los Altos Public Library

13 S. San Antonio Rd., Los Altos

BRING A COPY OF THIS BULLETIN!

All Members and Public are invited.

Light refreshments will be served.

In Memory of . . .

Felicia Ann Ruiz

August 6, 1971 - July 22, 2009

Born in Hollister, California, and survived by three children, parents, 4 sisters and 3 brothers, Felicia Ann Ruiz passed away in Gilroy at the age of 37.



Family and Friends gathered at Calvary Cemetery, 1100 Hillcrest Rd., Hollister on Friday, July 31, 2009, at 11:00 A.M. for a celebration of her life, followed by Interment in the cemetery columbarium (cremation by Black & Cooper of Hollister, CA).

This humble celebration of her life was a perfect testament to the beauty of living and dying in simplicity, surrounded by loved ones.

This Memorial Space is available to help offset printing expenses.

News Bits

"Before You Go" Kits Available

If you have yet to finalize your end-of-life plans, consider purchasing one of our "Before I Go" kits—everything you need enclosed in a plastic pouch for only \$10.

If you are interested, you may call our office and arrange to buy one, or better yet, prepay and pick it up at the Annual Meeting (see page 1) on May 1 (we won't be able to sell them on-site).

* * *

Keeping In Touch Electronically

Over 350 members with email learned about the new cooperating mortuary price list and the new FCA website whereas the other 3,600 members were not informed until this newsletter went out more than two months later.

We invite our FCA friends in the community as well as FCA members to keep in touch by email—just email us at office@fcapeninsula.org to request this. If we don't hear from you we will continue to send it by postal mail. As a reminder, please send us address updates when

you move. Members who move away from the San Mateo and Santa Clara Counties may be able to find a new memorial society to transfer their membership. Call the local FCA at 650-321-2109 or national FCA at 800-765-0107 to locate a new affiliate. You may also find contact information at www.funerals.org or www.fca_calif.org.

* * *

Cemetery Property Resales recently relocated to 1528 El Camino Real in San Mateo and held an open house for business associates on March 12. FCA refers many people to CPR who need to sell or buy cemetery space. Their services provide a relief for sellers and discounted prices for buyers.

* * *

Bay Area Cremation and Funeral Services is reconfiguring the Redwood City location to include a small chapel room for family viewing, as well as refrigeration for the whole west Bay area. A new state-of-the-art body identification system will soon be im-

plemented. Their crematory in Stockton can accommodate bodies up to 1,200 pounds so it is the center for disposition of heavy persons from all over the state. They have been in business 11 years, and have six locations as well as the crematory.

"Like leaves on trees
the race of man is found,
Now green in youth,
now withering on the ground;

Another race the following
spring supplies,
They fall successive,
and successive rise.

So generations in their
course decay,
So flourish these when those are
passed away."

—Alexander Pope.