



**People's Memorial Annual
Meeting Minutes
April 24, 2021
10:00am
Meeting held via Zoom**

10:00 Welcome, Board of Directors and Staff introductions – Cheryl Jennings, President

10:04 Approval of agenda and 2020 Annual Meeting minutes – Nina Schoen, Acting Secretary

- Members unanimously approved the Agenda and 2020 Annual Meeting Minutes

10:07 Annual report, Price Survey results, and office tour – Nora Menkin, Executive Director

- In 2020 we conducted our biannual funeral home [price survey](#) comparing prices among Washington State funeral homes. 51% of funeral homes are including pricing information on their websites, up from 38% in 2018 and 27% in 2016. Our top findings include:
 - Cremation prices vary by over 745%. The average cost for Direct Cremation in the state is \$1,570 and ranges from \$495 to \$4,165.
 - Burial prices vary by over 400%. The average price of Direct Burial is \$2,924, with prices ranging from \$1,045 to \$5,290. These prices do not include the cemetery plots.
 - A Complete Funeral Service averages \$5071 as low as \$2,045 and as high as \$11,100. Again, not including the cost of cemetery plots.
 - Only 6% of funeral homes did not provide pricing (requiring a personal visit or did not respond to emails or phone calls); 31% of unresponsive funeral homes in 2018.
- We hear from Josh Slocum, Executive Director of the Funeral Consumers Alliance
 - In the last year the FCA have been working ... regulation called The Funeral Rule from the Federal Trade Commission. The rule has been around since 1984 and gives consumers specific rights when making funeral arrangements including the rights to get price quotes by phone, getting a printed itemized price list at the beginning of a funeral arrangements discussion, the right to decline services like embalming, and the right to pick services a la carte. The rule needs updating, taking into account the internet. Funeral homes are not required by law to put price information on their websites. FCA submitted a report to the FTC asking that the FTC mandate that funeral homes put their full price lists online, that funeral homes be required to truthfully disclose the full cost of cremation when they advertise their cremation prices, to get rid of the “non-declinable fee” that funeral homes are allowed to charge consumers, and to launch an investigation of the cemetery industry analogous to the one they performed that lead to the

Funeral Rule because the FCA has seen that consumers face some of the same misrepresentations and unfair sales practices at cemeteries that have been faced when dealing with funeral homes.

- We hear from Joslin Roth at our partner Resting Waters Pet Funeral Home
 - Resting Waters has remained open and operating during the COVID shutdown and PMA members receive a 15% discount for pet funeral services.
- PMA plans and prices with our contracted funeral homes are renegotiated every two years and [new contracts will be in place this summer](#).
- When our Annual Meeting occurs in person we invite partner organizations to set up tables and meet with members. As we are fully remote for this year's meeting, we invited partners to share short videos with our members to explain services offered. We hear from Vanessa Laughlin from our partner Banister Advisors, LLC and Michael Hebb of EOL Collective.
- Just before the pandemic, PMA and TCFH moved into a new space on Queen Anne. Nora shares a walk-through video of the new office and the sanctuary and chapel now available.
- Nora introduces us to PMA and TCFH staffs
- At the beginning of 2021, we went live with a new system to help our members make prearrangements online. The Co-op Funeral Home of People's Memorial is now offering [an online tool to prepay for your funeral arrangements through a life insurance policy](#).
- The passage of Senate Bill 5001 in 2019 made Washington State the first state in the U.S. to allow both natural organic reduction (human composting, recomposition) and alkaline hydrolysis (also known as aquamation or water cremation) there are new final disposition options in addition to cremation and burial services. That law went into effect just before last year's annual meeting. Both options became available in Washington State towards the end of 2020. We hear about Natural Organic Reduction from Anna at Recompose. PMA members receive a 5% discount with Recompose, which is the only discount they offer.
- The Co-op Funeral Home had the honor of arranging for the first Aquamation performed in Washington State. We hear from Funeral Director Intern Rachel about her first aquamation.

10:33 Financial report – Ann Norman, Treasurer and Jeff Cohn, Business Manager

- The pandemic has brought public attention for the need to plan for end-of-life. Memberships were up 15% and requests for digital document storage were up nearly 60%.
- Plans for a gala type fundraiser were scrapped, and the focus turned to virtual events from GiveBig to Trivia Night. Through these efforts, individual donations were more than 40% above budget.
- Through your generous donations, we were able to help 25 families who otherwise could not meet the cost of a simple cremation for a loved one, through the Cremation Assistance Fund. Your donations, both large and small, also provided us with funds to expand our online education programs and assist members and the public with their end of life planning.

- Amanda Stock formed a committee to develop a Planned Giving Policy that allows members and the public to make meaningful gifts of non-cash items to the association. This helps individuals meet their charitable giving goals and minimize their estate and income taxes. This Planned Giving Policy will allow PMA to find additional sources of revenues to continue to serve the community and members.
- Although we served many more families, due to COVID restrictions, families were unable to hold funeral ceremonies, which curtailed spending. The surprise for us was the surge in nonmember sales- 33% above projections. Though sales were strong, income from other sources was down, leading us to end the year just a fraction under budget.
- We had long grown out of our 12th Avenue suite, and had for some time had been searching for a suitable location. The available space at the Queen Anne Baptist Church seemed ideal, and we went forward, renovating a former pre-school. We realized that the resources for the build out and move would be extensive, so we arranged for an \$80,000 loan through Shared Capital Co-op. With these funds, new walls were installed, plus, new doors, flooring, and paint. The electrical system was expanded, and digital cabling brought in. We also replaced most of our aging office furniture.
- Nora applied for and received about \$80,000 from the Paycheck Protection Program. This allowed the Coop Funeral Home to bridge the gap while the organization was adjusting to virtual business. Late in the year, Nora and Jeff applied for the PPP Loan Forgiveness. As a nice holiday present, we received full forgiveness and the organization has a stronger cushion to meet future needs.
- With well-established leadership and staff, PMA wrapped up 2020 with a solid financial position to continue our vision for the future.

10:40 Presentation and election of board members & alternate candidates – June Michel, Vice President

- Membership approved the candidacy of Cheryl Jennings and Nina Schoen as returning board members
- Membership approved the candidacy of Frances Palmer, Andrea Fitzgerald, Wyvonne Ray, and Katy Roberts as alternate board members

10:45 Recognition of retiring board members – Erika Campbell, Board Member

- We hear from former board president Elizabeth Coplan
- Recognition of retiring board member Danny Geiger

10:48 Programming update and Volunteer of the Year – Beverly Tryk, Communications Manager

- We hear from End of Life Washington
- Communications Director is a new position at PMA. When COVID-19 forced us to take everything online for our safety and the safety of our members, we had to reimagine what it meant for us to continue to provide community education. The shift to online programming caused an increase of 230% in attendance, including participants in 5 other countries even.

- Online webinars have allowed us to do things we could never have done before, like host presenters from far away, dig into topics we never had the opportunity to before, and build a webinar library on our website that allows our members to review the information they need at their own leisure.
- This year we've implemented a nominal fee in the cost of registering for our sessions, allowing us to offer an honorarium to the speakers who have been so generous with their time and expertise over the years. This fee also helps us develop and present new content including successful events like Green Funerals Week and our first ever obituary writing workshop. We will be conducting our first ever Ducks in a Row in Spanish later this year as well as a sort of back to school type event: Death Careers Week.
- We hear from Crystal at The Grateful Death
- Recognition of PMA Volunteer of the Year Kendall Hanson

10:55 Looking ahead – Nora Menkin, Executive Director

- The one-time PMA lifetime membership fee only makes up about 40% of our annual budget. The rest comes from individual donations from folks like you, and event sponsorships. With in-person fundraising events not happening for the foreseeable future, individual contributions from our members have become increasingly vital. We are also expanding our grant-seeking efforts to position us for long-term viability.
- We hear from Bonnie Bizzell from Honoring Choices Pacific Northwest
- We are increasing our partnerships with like-minded organizations. Group Health Medical Center and Credit Union were founded by the same people who founded People's Memorial Association. When Kaiser purchased the medical center a few years ago, the credit union component was rebranded as Salal Credit Union. Salal's website says you qualify to be a member of Salal Credit Union if you are a member of People's Memorial Association. Nora contacted Salal and together developed a very beneficial partnership that will enable PMA members to easily open pay-on-death savings accounts to set aside funds for funeral and cremation services. We are continuing to work with Salal to improve that process.
- We need to continue to grow our membership base so we are looking at expanding our member benefits. We will continue to explore how to best reach, serve, and advocate for our members and all of Washington State.

10:48 Fundraising report – Amanda Stock, Membership and Development Director

- Over 2,000 new members joined PMA
- We saw an overwhelming response to our fundraiser and surpassed many of our fundraising goals.
- [We invite you to become a Family Ally](#). This is the new name we're calling our monthly donation program. A monthly gift of \$50 for a year will provide cremation assistance to one family, but all donation amounts are welcome.
- [We have launched a planned giving program](#). You can now include PMA in your will, make gifts from your IRA or donor advised fund, and gift stock and mutual funds.

11:06 Support People's Memorial Association – Danny Geiger, Board Member

- Danny shares why he gives monthly to PMA and has included PMA in his will and encourages members to consider PMA during estate planning.

11:08 Questions and answers

- What is PMA's next big advocacy project? (We have a legislative committee that will reactivate this summer and look at issues in the state. Members have brought up the topic of secular hospital systems being acquired by Catholic medical systems and worries about limits to deathcare choices.)
- What is the difference in price between direct cremation and aquamation? (Since aquamation has only just become legal in Washington State, there is currently only one provider offering it so far, so it's more expensive than cremation due to the need for new equipment and renovation to spaces. We've seen in other states where aquamation is legal that the cost tends to be about double the cost of cremation. The hope is that once the capital outlay has been paid off that those costs will come down. Aquamation machines have a longer life expectancy than most cremation units do so servicing costs are less but the machines are significantly more expensive. It's still far less expensive than burial.)
- How can people purchase gift memberships? ([Visit our website!](#))
- What's the new address for sending donations via check? (2011 1st Ave N Seattle, WA 98109)
- Do you have recommendations for people who are members of PMA on how to explain to family members what to do at time of death? (Have these conversations before time of death! Check our website for up to date information on contracted providers.)
- If you have questions please send them to info@peoplesmemorial.org

11:17 Closing and adjournment – Cheryl Jennings, President

Annual Meeting Numbers:

- 202 registrations
- 110 unique views (computer log-ins only, multiple log-ins from single registrant only counted once)
- 140 total viewers (all panelist + attendees)
- 103 max concurrent views (all attendees simultaneously logged on, panelists excluded)