



CREATIVE CHOICES

In this issue . . .	
• Funeral insurance/box	1
• Home Funerals sem.	1
• President's column	2
• Funeral costs update	2
• AMBIS Briefs	3
• Finan. report/donors	3
• Cooperating FHs	4
• Governing Council	4
• Cemetery survey insert	
Summer	2008

The newsletter of the Austin Memorial and Burial Information Society (AMBIS), a nonprofit, nonsectarian, educational and consumer association organized to encourage informed planning about end-of-life issues. AMBIS is a member of the Funeral Consumers Alliance.

Funeral insurance is not always a wise consumer purchase

You may have seen the advertisements on television reporting that the average funeral now costs over \$6,000 and that social security pays only \$255 in death benefits. For these reasons, the ads encourage viewers to buy a funeral policy payable directly to their beneficiaries to cover the costs of the funeral and anything else the money might be needed for.

While this sales pitch might seem like a good idea, a little research reveals why it's a good deal for the insurance company and a loser for the average consumer. I used premium figures from one heavily advertised company in this area to analyze this deal.

If you are now a 63-year-old man and choose a \$10,000 policy, your monthly premium will be \$65, or \$780 per year. If you live your normal life expectancy of 18.11 years, you will have paid \$14,125.80 at the time of your death, \$4,125.80 more than the insurance company paid your beneficiaries. Of course, the insurance company had the use of your monthly premiums to invest as they saw fit during that time.

If you are a 73-year-old woman, your life expectancy is 13.62 years. Your monthly premium will be \$90 for a \$10,000 policy. If you live to your normal life expectancy, you will have paid \$1080 per year, or \$14,709.60, to get that \$10,000 for your beneficiaries.

Buying one of these policies is a winning proposition only if you die much sooner than the actuarial tables suggest will be the case. Using this last example of premium costs, if you invest the \$90 a month at 4% interest compounded annually for 13.62 years, your heirs will have \$19,826.14 if you die at the end of your life expectancy. Even a 3% return on that \$90 per month will return over \$18,000 to your heirs.

So, your heirs could have twice as expensive a funeral or twice as expensive a party, courtesy of you, if you forego the gamble and just invest your money conservatively. My apologies to the insurance agents among our members.

The chart below compares the cost of such a policy with earnings at 3%, and the cost at various ages. Ω

Funeral insurance cost/earnings comparisons for a \$10,000 policy			
Age	Life Expectancy (From Soc. Sec.)	What you Pay in Premiums	Return at 3% investment
<i>Woman</i>			
53	29.57 years	\$12,596.82	\$20,426.77
63	21.08 years	\$13,153.92	\$18,525.31
73	13.62 years	\$14,709.60	\$18,380.00
<i>Man</i>			
53	25.96 years	\$14,952.96	\$22,822.35
63	18.11 years	\$14,125.80	\$18,959.64
73	11.41 years	\$16,430.40	\$19,830.96

A cemetery factoid

It has been calculated that around 3000 single burials can be done on one acre of land. Double interments in each plot=6000.

AMBIS-sponsored Seminar

Returning to simple traditions: Home Funerals

Led by experienced home funeral guides
Donna Belk and Sandy Booth

At the Austin AGE Building
Saturday, September 20, 1 to 4 p.m.

Limited to 30 participants

There is no charge for the seminar—a \$10 donation would be appreciated

For reservations, call AMBIS at
512-480-0555 or email at
<mail@ambis.info>

From the President

What a summer. Even in Seattle, where the biennial national Funeral Consumer Alliance (FCA) met June 26-29, temperatures soared above 90. Following onto the successful 2006 FCA meeting held in Austin and hosted by AMBIS, the 2008 Seattle conference was outstanding. AMBIS was well represented. I attended, as did Donna Belk and Sandy Booth. Donna and Sandy, program presenters in Seattle, were a hit with their mock Home Funeral breakaway sessions. (Read about it online: <http://www.newsweek.com/id/144482>.)

AMBIS members can see the compelling and entertaining Belk/Booth presentation first-hand by attending a Saturday, September 20, seminar from 1 to 4 p.m. at the Austin AGE Building. Contact the AMBIS office and sign up now. Attendance at the seminar, Returning to Simple Traditions: Home Funerals, will be limited to 30.

FCA Conference Review

The Seattle conference was hosted by the nation's largest FCA affiliate, People's Memorial Association (PMA), founded in 1939, which also has the only U.S. cooperative funeral home, People's Memorial Funeral Cooperative. Learning how the funeral co-op came into being and seeing the operation firsthand was a bonus to the conference itself. PMA's dynamic president, Ruth Bennett, and super smart executive director, John Eric Rolfstad, shared their expertise on building membership and increasing visibility of their group. My favorite quote from John Eric: "Funeral Homes violate the laws of economics by controlling the information." Implicit in that quote is the challenge to AMBIS and other FCAs to educate and inform. Rolfstad and Bennett's joint presentation offered a lot of ideas for doing just that.

National FCA Director and conference organizer Josh Slocum said the funeral industry is "scared to death and should be." Slocum said "Within 20 years I wouldn't be surprised to see a fourth to a half of today's funeral parlors go out of business or merge with the competition. The smart ones will survive by moderating their prices and increasing their volume. Others, no doubt, will hang on by catering to the declining 'carriage trade,' and still others will likely make a killing on (fancy funerals for) pets. But the funeral trade is a little late to realize the days of a casket in every grave are long gone." The increase in cremations (what Slocum called the "shake and bake" option) to 30 percent nationally (and growing; it's 60 percent in Seattle) is a trend that won't stop.

FCA: Two Employees with an E-Mail List

One frustrated funeral industry executive recently derided FCA as being a "two-employee office in Vermont with a lot of e-mail addresses." Obviously, FCA and its affiliated groups like AMBIS are a lot more relevant than the industry would like to admit. Still, as Slocum cau-

tioned, to stay relevant, FCAs have to "get with the times," utilize today's technology and be more assertive.

Although much more of value was presented by FCA conference speakers, such as Mark Harris, whose popular book *Grave Matters* paints a sobering yet eloquent picture of the funeral industry today, there's not room here to report further on the conference. Because those of us committed to the cause of helping our neighbors make funeral and memorial arrangements that are dignified, meaningful and affordable are few, a national gathering of like-minded souls is so satisfying that just being there was almost reward enough.

Visit the AMBIS Website, www.ambis.info

Thanks to the information technology expertise of AMBIS Website Administrator Donna Belk (she of Home Funeral fame), AMBIS has a website that is attractive, informative and dynamic. Easily accessed by simply Googling AMBIS, our website is fully accessible by the public. It explains who and why we are and offers informational articles and forms related to our work and mission. There is a JOIN page which now includes a printable membership application form. A most interesting addition coming soon to the website will be an OBITUARIES page where obits of recently-deceased AMBIS members can be viewed. The website also reminds members, as I do here, that our work is done by AMBIS volunteers and that our volunteers come from among our members. We can always use more. Consider volunteering time and support to AMBIS. Visit the AMBIS Website and, while you're at it, learn more about the Seattle FCA conference by also visiting Funerals.org, the FCA website.

*Edmund L. Nichols, President
AMBIS Governing Council*

An update on funeral costs

In the Spring issue of *Creative Choices*, an article discussed an economical and high-quality funeral service easily accessible to members in the Hays County area. Since that article appeared, several AMBIS members contacted your editor to report that the prices given in the article were not what they found when they contacted Puente & Sons.

Members should keep in mind that neither the Federal Trade Commission nor the Texas Funeral Service Commission regulates prices at funeral homes. Funeral services may change their prices as often as they want to. Between the time the article was published and some members contacted Puente & Sons, their prices changed.

Puente & Sons remains a good choice, however, especially for cremation, for those members who live within 30 miles of their location at 1254 Business 81 North (also known as N. Elliot Knox Blvd.) in New Braunfels (one block off IH-35 North at Hwy. 46), (830) 624-0500, (888) 533-5331.

Thanks to all the AMBIS members who contacted us about the price differences they found.

Treasurer's Report to Members and Friends

I want to let you know where we stand in our budget for the first six months of our 2008 budget year. As you know we have a modest budget made possible by member fees and annual contributions. We are about where we budgeted, but are a little behind in receipts.

This fall we will make our annual appeal to you for financial support. Please respond generously.

We staff our office at least three days a week, respond to requests for information, and try to have meaningful communication with the public. We are a 100% volunteer-run organization with no paid staff or compensation to our many volunteers. We recognize that sharing funeral and burial information serves our community and helps members and friends make appropriate choices during difficult times in our families' lives.

If you want a year-to-date detailed listing of AMBIS's expenses, please e-mail me at: <rcturn74@swbell.net> and I will forward the listing by e-mail.

Respectfully submitted,
Ronald Turner, Treasurer

Austin Memorial and Burial Information Society Financial Statement June 30, 2008

	Actual	Budget	%
Membership Fees	\$ 2,965.00	\$7,000.00	42%
Contributions	3,330.00	8,000.00	42%
Other	334.00	250.00	134%
IAMS Transfer	0.00	2,000.00	0%
Total Receipts	6,629.00	17,250.00	38%
Dues/Meetings	2,212.76	3,000.00	74%
Occupancy	1,629.09	4,150.00	39%
Newsletter/postage	8,950.00	3,298.43	37%
Total Expenses	7,140.28	16,100.00	44%
Cash increase(decrease)	(\$ 511.28)	\$1,150.00	

AMBIS BRIEFS

All Faiths Funeral Service no longer an AMBIS contracted funeral provider

All Faiths Funeral Service cancelled its contract for discounted services with AMBIS on June 2, 2008. Under the agreement, it provided funeral and cremation services to AMBIS members at a 15% discount. In its cancellation letter, All Faiths' owner, Joe Solansky, cited increased operating expenses, especially "taxes, fuel, insurance, paper, and freight" costs.

AMBIS members continue to receive discounted services from four other funeral services in Austin. Their names and contact information can be found on page 4 of this newsletter.

All Faiths had been a contracting funeral service for the past ten years.

Memorial Donations January–June, 2008

Donated by:	In Memory of:
Helen Spear	Vody Mills & Wally Ellinger
Gary Lichtenstein	Arthur Mae Hankins
Mohan Rao & Elizabeth Kubala	Kamala Rao
Harold Scherz	Clara Lloyd Ochsner Scherz

AMBIS donors, January–June, 2008

Albarado, Willis & Angelika	Kendall, Phyllis
Applegate, Ernest & Shirley	Kindle, Jean R.
Bates, Al & Marion	Knapp, Donna M.
Bennett, Bill & Gloria	LaFavers, O.J.
Berry, Duane & Dot	Leiden, Mary
Blankenship, Charles	Lumpkin, Susan
Brown, Daniel & Bridget	Moore, Paul & Carole
Brown, Helen A.	Ochs, Paul
Brumder, Nicholas & Ellen	Ode, Helmer & Wistske
Burrets, Nancy G.	Orton, Richard
Carleton, John & Diana	Our Lady of the Rosary Cemetery
Carter, John W. & Tina	Palmer, Vera M.
Church, Eva	Parmenter, Frank L.
Cummings, Thomas & Roseanne	Pierson, Ralph M.
DeLong, Michael & Jeannie	Read, Phyllis
Doehne, Gaynell	Reusser, Ruby A., Sr.
Drury, Richard	Riley, Richard & Mary
Ellison, Fred & Adeline	Rothert, Fred & Sharon
Ellison, Shirley	Schneider, Jo
Emmert, Patricia	Schultz, Robert & Dianne
Erb, Bobbie,	Spivey, James & Norma
Ernst, Norman J.	Stone, Donald & Annette
Fitzgerald, William	Tenney, Martin & Myra
Forsman, Louise E.	Tipton, Virginia M.
Frazer, Dr. Jerry,	Treptow, Jacquelyn
Giller, Donald W., PhD.	Varenbrink, Johan & Maria
Grampp, C.Fred & Karen	Wood, John L.
Hall, Lawrence & Nancy	Worsham, W.A. & Jean
Halsted, Virginia	
Harkins, Dell & Jolly	
Hawkins, Charles Eugene	
Hilton, Elizabeth L.	
Ivy, Glenn	
Jameson, Ivan & Rosalie	

Inadvertently omitted from 2007 list:

Rothert, Fred & Sharon
Schultz, Robert & Dianne

Please Help Us Keep Our Mailing List Current

To help us keep our mailing costs down, be sure to let AMBIS know if your address changes. If you move out of the area, we can help you transfer your membership. Send changes by email, call the AMBIS office at 512-480-0555, or send this form with the old address to AMBIS

My new or corrected address is:

Name

New or correct address

City, State, Zip

Phone

Email address

Austin Memorial & Burial
Information Society
A Funeral Consumers Alliance
P. O. Box 4382
Austin, Texas 78765

RETURN SERVICE REQUESTED
Postmaster, please return
newsletter with addressee
legible for remailing

Non-Profit Organization
U.S. POSTAGE
PAID
PERMIT NO. 236
AUSTIN, TEXAS

Summer 2008

✂ -----
To mail an address correction, please clip and mail to AMBIS at P.O.Box 4382, Austin, TX 78765, or take to AMBIS office in the Austin Groups for the Elderly Bldg. at 3710 Cedar St. (at 38th Street), Room 112. Email an address change to <mail@ambis.info>.

AMBIS CONTRACTED FUNERAL HOMES

The following funeral homes offer to AMBIS members a 15% discount off of the costs shown on their General Price Lists:

- King-Tears Funeral Home
1300 E. 12th Street (512-476-9128)
- Harrell Funeral Home
4435 Frontier Trail (512-443-1366)
- Wilke-Clay-Fish Funeral Home
2620 S. Congress (512-442-1446)
- Weed-Corley-Fish Funeral Home
3125 N. Lamar (512-452-8811)

When contacting one of these funeral homes, please provide proof of your AMBIS membership by showing a copy of this newsletter addressed to you or your new membership letter. Membership can be confirmed also by calling the AMBIS office at 512-480-0555.

www.ambis.info

CREATIVE CHOICES

CREATIVE CHOICES is published quarterly by the Austin Memorial and Burial Information Society, a nonprofit, nonsectarian consumer and educational organization formed in 1964 to protect a consumer's right to choose a meaningful, dignified, and affordable funeral.

The ideas expressed in *CREATIVE CHOICES* are those of the authors and editor and not necessarily those of AMBIS. Address changes, editorial items, letters, and inquiries about the benefits of membership should be sent to:

AMBIS, P.O. Box 4382, Austin, Texas 78765
Office: AGE Bldg., 3710 Cedar Street, Rm. 112, Austin
Telephone inquiries may be made to 512/480-0555
E-mail may be sent to mail@ambis.info

GOVERNING COUNCIL:

Ed Nichols, President (416-9775, Austin)
Leo Osterhaus, Vice-president (836-8104, Austin)
Ron Turner, Treasurer (892-5336, Austin)
Helen Burnette, Secretary (454-0809, Austin)
Melonie House, Outreach (301-7267, Austin)
Daesene Willmann, Volunteers Coord. (459-6703, Austin)
Rodger Ericson, Director, (497-0787, Austin)
Frances Gibich, Director (258-5754, Austin)
Gary Lichtenstein, Director (263-1821, Austin)
Leon Lebowitz, Director (452-8601, Austin)

Editor, Lamar W. Hankins (512-396-0317, San Marcos)
Editorial assistance provided by Dr. June Chase Hankins