



CREATIVE CHOICES

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Winter 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.

Annual Meeting is Sunday, February 24, 2-4 p.m.

The annual AMBIS meeting for 2008 will be held on Sunday, February 24, 2008, from 2-4 p.m., at Wesley United Methodist Church, 1164 San Bernard, in Austin.

Directions: take IH-35 to East 11th; turn east on 11th St. to Rosewood; take Rosewood to San Bernard and turn left on San Bernard) **See map below at †**

The program features a panel discussion on the topic **Choice Endings: Green and Natural Burial, Home Funerals, and Funeral Co-ops**

The panel, which will be moderated by Ed Nichols, includes Helen Burnette (green/natural burial), Sandy Booth (home funerals), and Lamar Hankins (funeral co-ops).

There will be refreshments for all. A notary public will be available to enable members to complete or update their advance-planning documents.

Guests are welcome. There is no charge to anyone, so please bring a friend.

The order of business for the meeting is as follows:
Call to Order and Introductions
Approval of the 2007 Annual Meeting Minutes
Election of Governing Council members
Program: *Choice Endings* panel discussion
Questions and answers period
Adjournment and Refreshments

Nominees for the three Governing Council positions to be filled at the Annual Meeting are Helen Burnette, Ed Nichols, and Rodger Ericson. Helen and Ed currently serve on the Governing Council. Rodger is a hospice chaplain and active in the home funeral movement. Additional nominations may be made from the floor.

Bill Collier, AMBIS member and the owner of Collier Casket Co. in Austin, has donated two cremation urns to AMBIS. One will be raffled off during the annual meeting. The other will be auctioned in a silent auction during the meeting. Ω

AMBIS Annual Meeting

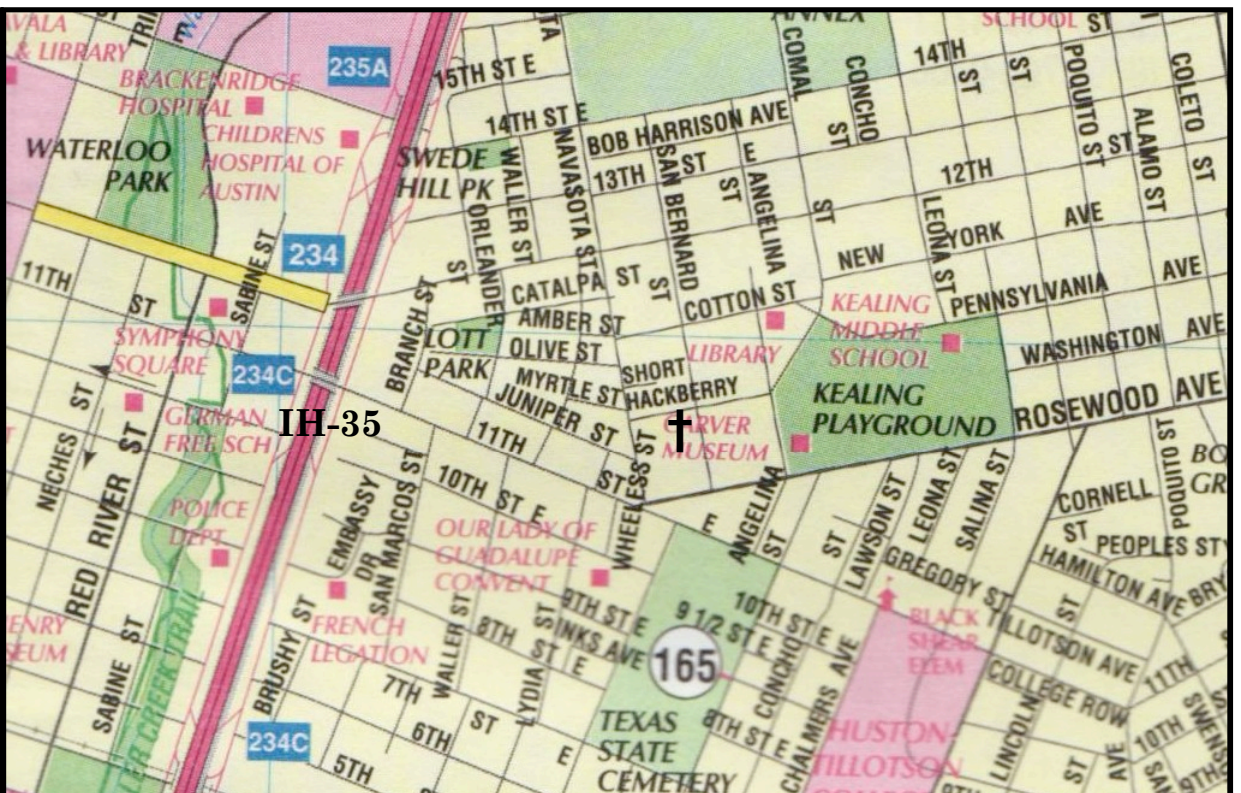
Sunday February 24 2008

Wesley United Methodist Church

1124 San Bernard, Austin

2 to 4 pm

N ↑



AMBIS BRIEFS

About home funerals

More and more people in Central Texas and throughout the US are wanting to take up some of the tasks normally given over to the funeral director when a loved one dies. These tasks include laying out the body, hosting a home vigil/lying in honor, transporting the body for cremation or burial, and creating a memorial service. All are legal in Texas. Sandy Booth of the Crossings Care Circle will discuss such activities and answer questions about home funeral options during the panel discussion at the Annual Meeting.

Visit the AMBIS office

Members and visitors are encouraged to stop in at the AGE building, the corner of Cedar Street and 38th, to visit the AMBIS office, which has been renovated thanks to the leadership of Frances Gibich. The office has been painted and organized and, best of all, painted on two walls is the tree pictured on the AMBIS member brochure, thanks to Janet Hurley Kimlicko. The office is staffed by a volunteer every Monday, Wednesday, and Friday from 10a.m. to 2 p.m.

From the President

Once again, AMBIS members donated generously to the Fall fundraiser. The Governing Council joins me in expressing deep gratitude. We could not run AMBIS without your financial support. It gladdens our hearts when a note accompanies the donation, thanking AMBIS for "being here, and for all you do."

When I do an AMBIS presentation, or talk to friends, I'm struck with how many people have not completed Advance Directives. Because I am a registered nurse and have seen the consequences of not having named a medical agent, I want to personally encourage you to JUST DO THEM!

Take them with you when you travel! I'm reminded of Rev. Chuck Meyer, who said, "Life is a terminal condition - do your paperwork."

A "worksheet for medical decision-making" is always attached to the Medical Power of Attorney directive for use in discussing your wishes with your agent, if you become unable to make your own decisions. Talk to your agent about what you want and under what circumstances you want it.

Contained in AMBIS' Advance Planning forms set are two documents that are important if cremation is the choice. Also included is a Statutory Durable Power of Attorney for financial matters, which many believe they have to get from an attorney. It's available from AMBIS!

Advance Planning forms can be obtained by calling the AMBIS office. They will be available at the February 24 annual meeting, where notaries will be present to assist you with completing them. Notaries are in the AMBIS office on the 1st Friday and 3rd Wednesday of each month. Call the office ahead of time and leave word that you are coming.

There will be an Advance Directive workshop Saturday, March 29, 10a.m. - noon, at the Austin Groups for the Elderly, where AMBIS has an office. Call 480-0555 to RSVP.

See you February 24, at the Annual Meeting.

Daesene Willmann, RN, President
AMBIS Governing Council

2007 Memorials and In-kind Donations

Donors:

Marjorie Loehlin
Daesene Willmann
Carol Purdy

In Memory of:

Hazel Vallarino
Wally Ellinger
Val Nogue

2007 In Kind Donations

Arnold & Chauncey Ashburn
Donna Belk
Kathy Boas
Frances Gibich
Lamar Hankins
George & Carole Hawkins
Melonie House
Gary Lichtenstein
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Daesene Willmann

Some funeral home price increases exceed CPI

The annual AMBIS funeral cost survey found increases in two funeral home services exceeding the consumer price index (CPI) for the United States in 2007. The Department of Labor reports the CPI for all goods and services rose 4.1% since December 2006. In the 2008 survey of funeral costs in the Austin area, 78% of funeral homes surveyed increased their charges for direct cremation. Among those funeral homes, the average increase in direct cremation charges was greater than 9.4%, more than double the CPI increase for last year. As more consumers opt for cremation, the industry has traditionally responded by increasing cremation prices to keep profits up, rather than trying to increase the number of cremation customers they serve by offering lower prices, thereby increasing revenues (referred to as price competition, a concept anathema to most of the industry).

The other significant increase in prices was for the basic services of the funeral home and its staff (including overhead expenses), commonly referred to as the non-declineable fee (NDF) because federal regulations permit a funeral home to add this amount to the total cost of all goods and services purchased, and the consumer may not decline the added fee. The NDF is a surcharge on funeral purchases that can be raised or lowered at the whim of the establishment. It seldom has any relation to actual overhead or other fixed costs. It is a fee that is manipulated to increase a funeral home's profits, even though all its goods and services are sold at marked-up prices. It usually amounts to 25% to 33% of total funeral costs.

This year's survey reveals that about half of the funeral homes surveyed increased their NDF charge by an average of 17% over the average NDF charge made in last year's survey. This figure is four times the CPI increase for last year. One funeral home surveyed decreased its NDF by \$50.

Overall, prices of the hypothetical funeral, used to provide fair comparisons between funeral homes, increased about 2.2% on average since last year, just over half of the CPI increase for the same time period.

In summary, funeral homes in the Austin area, in response to the increasing demand for cremations, appear to be raising those costs much faster than they are raising the costs of funerals. And they are increasing the NDF to keep their profits high. **Ω**

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AMBIS members show their generosity again

The following AMBIS supporters made donations during 2007. Without their help, AMBIS could not provide the assistance that it gives to hundreds of families each year from all over the Central Texas area. It takes AMBIS volunteers, council members, friends, and supporters like these to carry out our mission, which is to educate the public about all aspects of death, dying, and funeral and cremation arrangements, and to provide information on behalf of families to the Legislature, state agencies, and public and private organizations interested in the information we have to offer. Our donors are a vital link in making our work a success. A heartfelt thanks to you all.

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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:

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New or correct address

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A Funeral Consumers Alliance
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Winter 2008

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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:

- All Faiths Funeral Services
8507 North IH 35 (512-339-8878) and
4360 South Congress Avenue (512-326-8878)
- 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:

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Telephone inquiries may be made to 512/480-0555
E-mail may be sent to mail@ambis.info

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