



CREATIVE CHOICES

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Spring 2006

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.

FCA Biennial plans set for St. Edward's University

The Funeral Consumers Alliance (FCA) 2006 Biennial, to be held June 1-3 at St. Edward's University's Ragsdale Conference Center, promises to provide interesting learning opportunities with a Texas-flavored opening buffet.

June 1, Thursday

2-10 p.m. — Registration
Lobby of Moreau Hall

2-5 p.m. — Meeting of Outgoing FCA Board, Bain Board Room, Ragsdale Center

6 - 8 p.m. — Reception-Bufferet
Outdoor BBQ in Fondren Plaza

June 2, Friday

7 -8:30 — Breakfast
South Congress Market, Ragsdale Center

8:45 a.m. — Welcome, Richard Thompson, President, AMBIS, Mabee Ballroom

9 - 10 a.m. — *State of the Alliance*, Gere Fulton, Outgoing President, FCA, Mabee Ballroom

10 - 10:45 a.m. — FCA — *Who We Are, Why We Are*, Josh Slocum, Executive Director, FCA, Mabee Ballroom

10:45 - 11:15 a.m. BREAK

11:15 - 12:15 p.m. — *FCA vs. SCI et al.*, Kerin Coughlin, Esq., Mabee Ballroom

12:15 - 1:30 p.m. — LUNCH, South Congress Market, Ragsdale Center

1:30 p.m. - 2:30 p.m. — *Green Burial*, Billy Campbell

2:30 - 3:00 p.m. — BREAK/Visit
Bookstore, lobby outside the Mabee Ballroom

3:00 - 4:00 p.m. BREAKOUT SESSIONS
— Mabee Ballroom and nearby class rooms

a. *Home Funerals* — Jerrigrace Lyons and Donna Belk

b. *How to Form an Effective Speakers*

Committee for your FCA — Jessie Zander

c. *State Lobbying: Yes It's Legal, Yes You Can, and Yes You Should* — Ray Gurney

d. *Funeral Education for Social Workers* — Russell Gainer

e. *Funeral Price Lists Demystified* — Josh Slocum

4:00 - 5:00 p.m. Open Mike for Affiliates

Dinner (cash basis) at the South Congress Market on campus, or out on the town in Austin

June 3, Saturday

7:00 a.m. - 8:30 a.m. — Breakfast, South Congress Market, Ragsdale Center

8:45 a.m. — Announcements and Housekeeping, Mabee Ballroom

9:00 - 10:00 a.m. — *Taking on Service Corporation International* — Steve Wolens, Esq., Mabee Ballroom

10:00 a.m. - 10:30 a.m. — BREAK

10:30 a.m. - 11:15 a.m. — *Buyer's Club, Consumer Advocacy, or Both?* — Gere Fulton and Lamar Hankins, Mabee Ballroom

11:15 - 12:00 p.m. — Open microphone for Affiliates, Mabee Ballroom

12:00 - 1:15 p.m. — Lunch, South Congress Market, Ragsdale Center

1:15 - 2:15 p.m. — *Competition Comes to the Funeral Industry* — Robert Falcon, Funeral Director, Mabee Ballroom

2:15 - 3:00 p.m. — BREAK/Visit
Bookstore

3:00 p.m. - 4:00 p.m. — REPEAT FRIDAY BREAKOUT SESSIONS
Mabee Ballroom and nearby classrooms in Ragsdale Center

4 p.m. - 7 p.m. — Free time/Visit
Bookstore

6:30 - 7 p.m. — Cocktails and Appetizers

Mabee Ballroom

7 p.m. — BANQUET, Mabee Ballroom—
Join us for an elegant dinner and entertainment!

Local participants can attend any day of the Biennial for \$20 plus the cost of any meals desired. AMBIS volunteers assisting with the Biennial will pay only for meals. To volunteer for the Biennial or register to attend any sessions, contact Donna Belk at 922-8043 or by email at <dbelk@austin.rr.com>, or call FCA at 800-765-0107 **on or before May 15.**

For those who wish to attend the opening Reception-Bufferet on Thursday evening, it will cost \$12.00 a person and will include live country-western music. The closing Banquet will cost \$20 for those who are not registered but would like to attend. For reservations, contact Donna Belk. Ω

Survey Correction

The AMBIS Funeral Home Price Survey for 2006 had the following errors for Eeds Funeral Home in Lockhart. The prices for the 20 ga. and 18 ga. caskets and the prices for the two full-service funerals were incorrect as reported. Please note the correct prices for those categories:

20 ga. casket — \$ 725

18 ga. casket — \$ 1795

Full-service funeral with 20 ga. casket — \$ 5580

Full-service funeral with 18 ga. casket — \$ 6650

AMBIS regrets the errors and appreciates a funeral director at Eeds Funeral Home bringing this matter to our attention. Ω

AMBIS BRIEFS

Central Texas Veterans Cemetery

A new Veterans Cemetery is now open in Central Texas:
Central Texas State Veterans cemetery
11463 South Highway 195
Killeen Texas 76542

For additional information, contact Jack Slayton, State Cemetery Program Director in Austin at 512-463-5977.

King-Tears becomes cooperating provider

King-Tears Mortuary, located at 1300 East 12th Street in Austin, has joined AMBIS as a cooperating provider offering a 15% discount to AMBIS members.

New masthead for *Creative Choices*

Thanks to Rebecca Melançon, Publisher of *The Good Life—A Monthly Journal of Austin Stories* for the new masthead seen in this issue of *Creative Choices*.

Embalming confusion in Texas

A form titled "Request for Embalming" created by the Texas Funeral Service Commission is now being used in Texas. At the bottom of the form is a section titled "I refuse embalming" and is the only place those who do **not** want embalming should sign on the form. Unsuspecting or grieving AMBIS members who did not want embalming and were arranging a cremation or service without public viewing have inadvertently signed the form, only to discover later they had given their approval for embalming by mistake.

New AMBIS webmaster

AMBIS has a new volunteer webmaster, Bob Day, who has made some significant and important changes to the website. More changes are planned for the future. To view the new AMBIS website, go to <http://www.ambis.info/>.

Joan Walker Iams—A Remembrance

by Anita Brewer Howard

My cousin, Joan Walker Iams, died in 2003 at the age of 79. Although I miss her every day, I am proud that she left AMBIS \$50,000 to further the work she so strongly admired. During her years in Austin (1990-2003) Joan adopted two "causes": (1) giving out buttons that read "I'm Against War" and (2) AMBIS.

Joan loved life, books, art, architecture, good wine, and a drink before dinner. She was appalled at the cost of death and what she believed was the funeral industry's stranglehold on the bereaved.

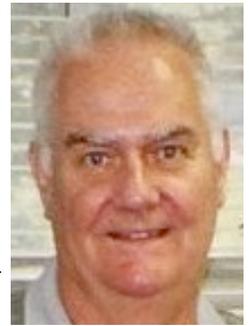
I was lucky indeed to be with her when she adopted AMBIS. Some ten years ago we decided it was time to make our "final arrangements," so we sallied forth, going first to Weed-Corley-Fish, who had handled the funeral for my son Dale, who was killed in a motorcycle accident in 1970 when he was 16. His funeral was beautiful, so we began there.

We asked for prices for cremation. The nice gentleman talked big numbers—starting with thousands of dollars. Joan interrupted saying, "We just want to be burned up!" She arose from her chair and walked away, with me tripping along behind her.

Our next stop was Austin Peel & Son. While we waited for

George Hawkins appointed to regulatory advisory board

AMBIS volunteer George Hawkins has been appointed as the Consumer Representative for the Guaranty Fund Advisory Council ("GFAC"). Its next meeting will be held on May 17, 2006, at the Finance Commission Building. The GFAC is part of the Texas Department of Banking, which is the primary state agency that regulates prepaid funeral contracts in Texas.



The Guaranty Fund was established by the Legislature per statute in the early 1990s to guarantee performance to the purchasers by sellers of prepaid funeral benefit contracts of their obligations. Prepaid funeral contract sellers are assessed one dollar per contract sold until the Fund reaches its required balance of one million dollars (which it has). The GFAC is empowered by statute to oversee the Fund's activities, and is composed of four members: the Banking Commissioner, the Attorney General or his designee, a funeral industry representative, and a consumer representative. These members supervise and oversee the operation and maintenance of the Guaranty Fund. The funeral industry and consumer representative are now appointed by the Finance Commission, serve two-year staggered terms and may be reappointed for one additional term. The GFAC meets at least twice each year. Travel expenses to the meetings are covered by the guaranty fund earnings.

The GFAC has had three consumer representatives in its life: Roy Ray and Pierson Ralph, active AARP members during their tenures (with Pierson Ralph also active in the FCA of North Texas and the FCA of the Southwest, and a past president of FCA when it was named FAMSA), and most recently Maridel Hoagland, a retired Federal Trade Commission employee who specialized in the FTC Funeral Rule.

George is a graduate of the University of Illinois and received an M.B.A. from the University of Chicago. He is married to equally dedicated AMBIS volunteer Carole Hawkins. George worked as a design engineer, Chief Engineer, and Member of the Technical Staff for Motorola from 1966-1998. In addition to his AMBIS volunteer work, George has volunteered with the Motorola Patent Committee, Motorola Amateur Radio Club, St. Catherine of Siena, St. Mary's Cathedral, and the Knights of Columbus.

George's service on the GFAC will be of great benefit to Texas families who purchase prepaid funeral contracts. Ω

someone to see us, Joan spied an AMBIS brochure on the table and began reading. Quickly and efficiently, the Peel salesman explained the cost of the cremation we had in mind—something like \$700. We quickly signed up for it, wrote our checks and went away happy that it was taken care of. I especially am relieved that my children won't have to feel guilty about anything.

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A funeral hypothetical

Imagine that you are a son or daughter who has been caring for your ill father as he nears the end of his life. You have discussed with him his wishes for the disposition of his body upon his death. He has told you that he doesn't want a lot of money spent on a funeral, but there is one thing he does want—he would like to have a public viewing before his body is cremated. You promise him that you will do everything in your power to honor his wishes, while keeping the cost reasonable.

When your father dies, you contact a reasonably-priced funeral home, which picks up your father's body. You stop by the next day to make the arrangements. The costs are relatively modest. You agree to pay for the Basic Services of Funeral Director and Staff (the nondeclineable fee—NDF) — \$775 ; for embalming — \$300 ; for transporting the body to the funeral home from the place of death — \$225 ; for viewing at the funeral home — \$340 ; for other preparation of the body — \$70 ; for a cremation casket (fiberboard and cloth) for both the viewing and the cremation—\$695; for a utility vehicle to transport the body to the crematory — \$140; for the crematory fee — \$225; for one death certificate — \$21.

Three days later, the funeral director calls to say that your father's body is too large to fit into the cremation casket. You will have to pay an additional \$500 for an oversized casket. You discuss the "problem" with the funeral director, who insists that your father's body is just too large to fit properly in the casket. You point out that the funeral home sold you the casket after they had seen and picked up your father, but they had said nothing about his size then. The funeral director continues to refuse a satisfactory resolution. You seek help from your minister and others to intercede with the funeral director, but he will not reconsider.

You remember that the Pope's body was viewed a year ago on a funeral bier, not in a casket, so you suggest that your father be treated in the same manner. The funeral home has several gurneys that could be draped with a cloth and used to display your father's body for an hour of viewing by friends and family. After all, the only purpose of the \$695 casket was for the viewing. A regular cremation container costs only \$35. If your father needed the oversized one, that would cost only \$125 and you would save the cost of the casket, making the arrangements cost less than originally planned.

But the funeral director refuses to honor your request, telling you that if you don't like what he wants to do, you can arrange for your father's body to be taken elsewhere. Furthermore, the funeral director is angry that you have contacted others, including your minister, who called him in an attempt to find a better resolution of the problem. But the viewing is the next day, and you're expecting friends and family to come. Even if you could afford to change plans now, you'd never be able to inform everyone of the new date and time. So, you have no choice but to pay the extra money for a casket you don't want or need — you're a captive to a funeral director who took advantage of the circumstances out of greed and a lack of compassion.

But what can you do after your father has had his viewing and

has been cremated? If you can find an attorney to take the case, you can sue the funeral home, citing the multiple federal and state regulations the funeral home violated. Certainly, the funeral home may not require you to purchase a casket to have a viewing. In addition, the funeral director sold you a casket that he later said was not suitable for one of its primary purposes — viewing your father's body. He knew your father's size at the time of sale. If your father really wouldn't have fit in the casket, shouldn't they have told you that at the start, rather than days later when it was too late to make other arrangements? And just why were they unwilling to accommodate your reasonable request to have a viewing on a covered table?

You could file a complaint against the funeral home with the Texas Funeral Service Commission and with the Federal Trade Commission, but given their history of favoring funeral homes in such matters, this will likely do little good (though it is very important to make a public record of the way you and your family have been treated).

You could ask AMBIS to investigate the matter and file a public report exposing the incident. After all, public exposure is often the best way to help stop funeral homes from mistreating other families in the future.

You could take a page from the various movements for human rights that have been successful over the last half-century. You could ask friends and family to picket the funeral home with informational signs telling the public what its employees have done to you and your family.

Perhaps readers have other suggestions that they can make—please let us know how you feel about this situation. We'll select the best responses and consider publishing them in a future issue. As some of you may have suspected, this is not a hypothetical situation at all. This happened in April to an AMBIS member and his family. We'll have more to say about this incident in a future newsletter. Ω

Continued from page 2-Iams

Everything is already taken care of.

Not so long ago, I met Billy Peel at a social function. I said, "Oh, yes, you are going to burn me up." "Not any time soon, I hope," he answered.

Joan, who became a dedicated AMBIS member and reader of the Newsletter, would be happy and grateful that her endowment is being handled so frugally and that more and more people are learning to enjoy life to its fullest.

Joan's father and my uncle, Stanley Walker, was one of the most honored and famous newspapermen of the 20th century. He was City Editor of the *New York Herald Tribune* and wrote many books, including *The Night Club Era*, *City Editor*, *Home to Texas* and *Mrs. Astor's Horse*.

Joan had a distinguished magazine career—Television Editor for *Newsweek*, columnist for *Cue Magazine*. After her retirement, she and her husband Jack Iams, lived in the south of France for 19 years. After his death in 1989, she moved to Austin. Ω

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Be sure to let AMBIS know if your address changes. It will help us keep our mailing costs down. 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

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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 List:

- All Faiths Funeral Services
8507 North IH 35 (512-339-8878) and
4360 South Congress Ave. (512-326-8878)
- Austin-Peel & Son Funeral Home
607 E. Anderson Lane (512-419-7224)
- Harrell Funeral Home
4435 Frontier Trl. (512-443-1366)
- King-Tears Mortuary
1300 East 12th Street (512-476-9128)
- 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.

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