



# CREATIVE CHOICES

## In this issue . . .

•PMA cooperative	1
•Fund-raising appeal	1
•AMBIS Briefs	2
•Creating a legacy	2
•Two AMBIS deaths	2
•President's column	3
•Neptune Society	3
•Cooperating FHs	4
•Governing Council	4

Fall

2007

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.

## People's Memorial Association starts its own funeral service cooperative

This past summer, People's Memorial Association (PMA), the nation's oldest and largest FCA-affiliate, started a member-owned cooperative funeral home to serve its members in Seattle.

Since it was founded in 1939, PMA contracted with Bleitz funeral home to provide low-cost funeral and cremation services to its members. In the mid 1990s, Bleitz was bought by Service Corporation International (SCI). Initially, the long-term relationship between Bleitz and PMA seemed unchanged, but SCI gradually transferred out long-term staff and brought in their own corporate people. Conflicts between Bleitz and PMA increased, and finally SCI cancelled the contract citing its determination that it wasn't making enough money from PMA members.

To continue offering low-cost services to its members, PMA began contracting with the Alderwoods Group. Last year Alderwoods was bought by SCI, which insisted on raising the contracted prices by 65%. When the PMA board refused to accept this unwarranted price increase, SCI cancelled its contract at the Alderwoods locations.

In response, the PMA board decided to pursue the long-time dream of having its own funeral home. Having a cooperative funeral home under PMA control assures both low costs for members and quality of service.

As explained by John Eric Rolfstad, PMA's Executive

Director, "People's Memorial Funeral Cooperative is a licensed funeral home establishment in the state of Washington. In compliance with Washington state law, we have a full-time licensed funeral director and three part-time funeral director interns. In addition there is an administrative assistant. We have been in regular communication with the staff at the state funeral board to make sure that we are in full compliance with state law. We have also already had our first on-site inspection by the state funeral board with no deficiencies. Our goal is to model a better way of providing funeral services."

Initially, the new cooperative funeral service is available to members in the immediate Seattle area. Outside of Seattle (in Central Washington, Puget Sound, and the Kitsap/Olympic Peninsulas), PMA now contracts only with independent family-owned mortuaries. Eventually, PMA hopes to expand cooperative locations throughout its service area.

If AMBIS members would like to express their views about starting a funeral service cooperative in the Austin area, please write to Editor, Creative Choices, P. O. Box 665, San Marcos, Texas 78667, or send email to <larahankins@mac.com> and the views expressed will be discussed and shared in a future issue of Creative Choices. Ω

## AMBIS fund-raising time—please be as generous as you can be

This is the annual fund-raising issue of *Creative Choices*. Because of your generosity in 2005 and 2006, the Funeral Consumers Alliance (FCA) Biennial was held in Austin and substantially subsidized by AMBIS. The event was termed a great success by first-time visitors, as well as FCA veterans. Our member donors deserve a lot of the credit for that success.

Now, AMBIS needs to raise sufficient funds to replenish its accounts to carry out the local work that you have found helpful to both members and the community at large.

The number of AMBIS volunteers has increased along with outreach efforts. More churches, hospice programs, civic groups, service clubs, and individuals have received the information AMBIS provides, and many more are waiting for our educational programs, brochures, and advance planning forms.

Please give what you can today, while it is still on your mind, before we all get involved with the holiday season and forget to send in that donation, which is vital to the success of AMBIS. And don't forget that AMBIS is a 501(c)(3) nonprofit organization, which means that your contribution is tax deductible. In addition, it will be used to help others in our community by maintaining an office to which all have access and to produce and purchase the educational materials that so many have found useful in planning for the future and dealing effectively with the deathcare industry. To simplify the donation process, a donation envelope is enclosed. Ω

## AMBIS BRIEFS

### **“Completing Advance Directives” Workshop**

A “Completing Advance Directives” Workshop will be held in March at a date and place to be determined. It will be 2 hours long and a notary will be present. Details will be announced in the Winter newsletter, or you can send an e-mail to <daesene@sbcglobal.net> or call the office at 480-0555.

### **Notary available for AMBIS members**

Jesus Lopez, AMBIS volunteer, is available to notarize advance planning documents at no charge to members at the AMBIS office on the 3rd Wednesday of each month. or call him at 928-1839 to arrange another time.

### **Receive newsletter electronically**

If you would like to receive *Creative Choices* by email, please send the request to <mail@ambis.info>. A copy will be posted on the AMBIS website, also. If you would like to receive both a hard copy and the electronic copy, please tell us to leave you on the newsletter mailing list. Those who receive the newsletter electronically will also receive other notices of interest.

### **AMBIS needs office volunteers**

Volunteers are needed each weekday to staff the office for 4 hours in the morning. Volunteers are assured of an interesting experience answering the phone, handling questions from members and others, and helping walk-ins join AMBIS. Please call at 480-0555 or email at <mail@ambis.info> to let the Governing Council know that you can help.

### **AMBIS urgently needs presentation volunteers**

AMBIS needs members who are willing to assist with presentations. Training and mentoring will be provided to anyone who is willing to speak to small groups on behalf of AMBIS.

### **AMBIS Governing Council changes**

Ron Turner was appointed recently to fill the vacancy caused by the resignation of Tina Bollmann. Ron is a CPA and has assumed the position of Treasurer on the Governing Council.

## Two former AMBIS Governing Council members die in 2007

Wally Ellinger, 88, longtime AMBIS supporter and former member of the Governing Council died in February. Vody Mills, 90, who served on the AMBIS Governing Council as Secretary for 20 years, died in August.

Wally served on the AMBIS Governing Council in the 1990s and shared his expertise in nonprofit leadership with the other Council Directors. Wally worked with the criminal justice reform group Citizens United for Rehabilitation of Errants for 16 years, and was active in the West Austin Democrats, the Texas AFL-CIO COPE Council, and the Austin Groups for the Elderly, where AMBIS has its office. Wally was a priest for 23 years and received a papal dispensation to marry Ruth Hunter Ellinger in 1976. Wally was proud to be called a “do-gooder,” believing that if we don’t do good, the other choice is not acceptable.

Vody had served on the “Death & Dying” Committee at the First Unitarian Universalist church in Austin, working with two current members of the AMBIS Governing Council, Ed Nichols and Daesene Willmann (who Vody recruited to be on the AMBIS Council). During the years Vody was a member of the AMBIS Governing Council, the Council frequently met at her house.

Vody was one of the early members of AMBIS. She and her late husband, Gordon Mills, joined in 1968.

Both Wally and Vody gave many years of service to AMBIS and contributed to the vitality that AMBIS now enjoys. The AMBIS family acknowledges their service and mourns their deaths along with their families and friends. **Ω**

---

### **Date set for AMBIS Annual Meeting**

The AMBIS Annual Meeting for 2008 will be held from 2 to 4 p.m., Sunday, February 24. Details will be announced in the Winter 2008 newsletter.

## Creating your own Legacy

If you are interested in making a special gift to AMBIS, one that may have tax benefits to you [AMBIS is a 501(c)(3) nonprofit organization], you can contact Gary Lichtenstein, an AMBIS Governing Council member and a Registered Financial consultant who volunteers his expertise to help AMBIS in this way.

An excellent tax planning idea is to make a gift of an appreciated asset, such as stock or other property. AMBIS benefits from the gift, you get a charitable deduction for your taxes, and you avoid the capital gains taxes on the sale of the property. AMBIS also accepts the gift of Life Insurance or Annuities that are no longer needed in your financial plan. Giving to AMBIS in honor of landmark events of the people in your life or as a living memorial to those who have died is a way to guarantee that the funds will be well used to help many people right here in our own community.

To arrange an appointment to discuss your giving plans, call 512-480-0555, or send your check to AMBIS, at P. O. Box 4382, Austin, Texas 78765.

# Neptune Society opens Austin location

The Neptune Society, a cremation service provider on the West coast since the early 1970s, has now opened three locations in Texas—in Ft. Worth, Houston, and Austin.

In a recent interview with the Editor of *Creative Choices*, Neptune Management Corporation President and CEO Jerry Norman explained that there are four Neptune groups, all of which are separate companies. The Neptune Society that he manages presently operates in ten states and has headquarters in Ft. Lauderdale, Florida. Its sole location in Austin is at 911 W. Anderson Lane.

Several AMBIS members have contacted the AMBIS office recently after receiving mailings from Neptune because of their concern that Neptune may have obtained their names and addresses from AMBIS. This is not the case. AMBIS has shared its membership list twice with its national organization, Funeral Consumers Alliance, but will not share it with any other entity. Neptune's marketing plan in Austin consists primarily of mailings to lists of names and addresses of people aged 60 and over that were purchased from mailing list vendors.

Neptune strongly promotes prepaying for cremation services, a practice that AMBIS does not support unless a person is preparing to qualify for Medicaid and wants to pay for final arrangements, since irrevocable prepaid funeral contracts are not counted against Medicaid eligibility.

Neptune is moderately expensive. It uses two General Price Lists (GPLs)—one for preneed sales and one for at-need sales. Whether at-need or pre-need, Direct Cremation with an alternative container can be purchased for \$1592, though Neptune claims that its minimum price would be \$2066 at-need, but that includes some items that are unneeded by most families, like common scattering of the cremated remains at sea. The average direct cremation cost in the 2007 AMBIS survey of funeral costs is \$1642. Fifteen Austin-area cremation providers surveyed provide direct cremation for less than Neptune's \$1592 charge.

However, Neptune offers a "Direct Cremation Package" for \$1389, whether purchased at-need or pre-need. When purchased at-need, the package does not include a "Neptune Information Guide and Portfolio" (valued at \$249). The package does include an urn valued at \$349. The wholesale cost of both the information package and the urn is probably less than \$100. Thirteen Austin-area providers offer direct cremation for less than \$1389.

When purchasing pre-need, Neptune offers "Transportation Protection" for \$399. If a purchaser dies more than 75 miles from where the pre-need contract was purchased, Neptune guarantees service at no additional cost.

A 20 ga. steel casket at Neptune costs \$1,895, higher than the cost of a 20 ga. casket charged by all of the serv-

## A message from the AMBIS Governing Council President –

In case you have missed it, there is a growing interest in home funerals and "natural burials." Recently MSNBC had a feature about this subject on their web page <<http://www.msnbc.msn.com/id/20845739/>>, including comments from Josh Slocum, Executive Director of Funeral Consumers Alliance, AMBIS' national organization. The article linked to FCA's website.

The public television show Point of View repeated "A Family Undertaking," a documentary about the home funeral movement. AMBIS received referrals through the FCA office of Austin-area people who contacted them as a result of the article and the program.

The return by some families to home funerals reminds me of the 1960's, when families reclaimed the birthing process, as natural a process as death. Crossings Care Circle, Central Texas' home funeral group, is getting increased calls. Some families wish to participate in part of the preparation of the body and some have done all of the preparation because of their desire to experience the positive benefits of hands-on caring of a loved one who has died.

Crossings Care Circle has two available coffins: one a plain wooden box and the other an "alternative container," suitable for use when the choice is cremation. Both are available at cost. If you are interested in general information about home funerals or want to learn more about the coffins, see the Crossings Care web page, <<http://www.crossingscircle.org/>>.

A note of special thanks to the dedicated team of volunteers who staff the AMBIS office Monday, Wednesday and Friday. Having a staffed office has professionalized AMBIS' work in Central Texas, making us more visible and giving AMBIS opportunities to meet with families who have questions.

One last thought: if you are able to do so, remember to make a contribution to AMBIS during our annual fund-raising appeal now under way by using the enclosed envelope and consider giving a contribution to AMBIS in memory or in honor of someone. Your contribution is entirely tax deductible because AMBIS is a 501(c)(3) nonprofit organization.

– *Daesene Willmann, President,*  
*AMBIS Governing Council*

ice providers included in the 2007 survey. Neptune will be included in our 2008 survey due out next February.

Neptune is still experiencing some glitches in its operations in Austin, including mistakes in its GPLs, but these problems should be resolved soon. **Ω**

## 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



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 services offer to AMBIS members a 15% discount on 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)
- Austin-Peel & Son Funeral Home  
607 E. Anderson Lane (512-419-7224)
- Fuller-Sheffield Funeral Home  
2808 E. MLK Blvd. (512-476-9164)
- 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.fcaambis.org](http://www.fcaambis.org)

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

### 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:

Daesene Willmann, President/Outreach (459-6703, Austin)  
Leo Osterhaus, Vice-president (836-8104, Austin)  
Ron Turner, Treasurer (892-5336, Austin)  
Helen Burnette, Secretary (454-0809, Austin)  
Frances Gibich, Director (258-5754, Austin)  
Melonie House, Director/Outreach (788-2851, Austin)  
Leon Lebowitz, Director (452-8601, Austin)  
Gary Lichtenstein, Director (263-1821, Austin)  
Ed Nichols, Director (416-9775, Austin)  
Donna Belk, Immediate Past President (922-8043, Austin)  
Editor, Lamar W. Hankins (512-396-0317, San Marcos)  
Editorial assistance provided by Dr. June Chase Hankins