



CREATIVE CHOICES

In this issue . . .	
• Texas Legislature	1
• 2007 Survey analysis	1
• AMBIS Briefs	2
• Funeral etiquette	2
• Creating a legacy	2
• Gov. Coun. reorg.	3
• Budget	3
• Cooperating FHs	4
• Governing Council	4

Spring 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.

Texas Legislature turns down funeral industry

The funeral industry, under the guidance and direction of the Texas Funeral Directors Association (TFDA) and its lobbyists, used its considerable influence with the Texas Legislature to once again attempt to take away the right of Texas families to arrange a cremation directly with a crematory. This year, thanks to a letter-writing campaign assisted by AMBIS volunteers and the presence of ten family-friendly witnesses, Sen. Janek (R-Houston) deleted all of the family-unfriendly provisions in his bill, SB623.

Ten witnesses signed in to testify at the Senate's Health and Human Services Committee hearing on Tuesday, April 24. The Committee went into session at 9 am and recessed at 10:45 am when preparations began for a general session of the Senate to convene at 11 am. Most of the witnesses kept tabs on the Senate session for the next few hours and returned around 2 pm when the Committee reconvened to hear testimony on an abortion-related bill just prior to taking up SB623.

Shortly before the testimony on the first bill was concluded, Sen. Janek conferred with the TFDA delegation and returned to the Committee and announced that he was amending his bill to eliminate all of the provisions to which the Funeral Consumers Alliance of Texas (an umbrella group made up of all five Texas affiliates of the Funeral Consumers Alliance, including AMBIS) had objected. The amended version of SB623 passed out of the Committee and was later approved by the entire Senate and sent to the House.

As this issue of *Creative Choices* was going to the printer, the House Committee on Public Health considered Sen. Janek's amended bill and approved it. We expect that the bill will be approved by the full House and will become law if approved by the Governor.

The companion version of SB623, HB1288, sponsored by Rep. Chisum (R-Panhandle), never came to a hearing in the House Public Health Committee, so the amended Senate bill was all that was presented in the House.

In addition to preserving a family's right to arrange a cremation directly with a crematory, SB623 put responsibility solely on a cemetery for correcting a cemetery's interment of a body in the wrong gravesite; holds a family responsible for cremation of a body with a pacemaker only if the family knows of the pacemaker (a pacemaker can explode and damage the crematory if not removed before cremation); reduces some of the paperwork needed for a cremation if the deceased left written instructions for cremation; requires a method of identification of the body that will survive the cremation process (a metal ID tag is commonly used); places the responsibility on the crematory for producing cremated remains that are small enough to be unrecognizable as human bones (two legislative sessions ago, the Legislature, at the insistence of the industry, prohibited families from scattering cremated remains that are larger than 1/8 inch necessitating that a family search through the cremated remains to assure that it does not

See Legislature on Page 3, Column 1

AMBIS funeral costs surveys show SCI marketing scheme

by Lamar W. Hankins 3-12-07

(Note: SCI owns the Cook-Walden chain of funeral homes in Austin, Pflugerville, and Georgetown.)

The results from the last two AMBIS funeral price surveys reveal the clear marketing strategy of Service Corporation International (SCI) for getting families to pay more for funerals. It is a five-prong strategy, involving decreases in prices for caskets and increases in prices for embalming, the non-declineable fee (the cost that is added to all arrangements for the services of staff and overhead costs supposedly common to all arrangements), and refrigeration,

along with high-pressure sales tactics.

In 2005, SCI was hit with a massive law suit filed by Funeral Consumers Alliance (FCA) and some individual consumers alleging price-fixing in the sale of caskets. Shortly thereafter, SCI lowered its charges for caskets. Simultaneously, it raised the price of embalming to the astronomical price of \$1395 locally, a price nearly 2 1/2 times more than the local non-SCI average. Likewise, it raised its non-declineable fee in its four Austin funeral homes to more than \$1100 above the average for all 40 Austin-area funeral homes included in our survey. At

See SCI on Page 3, column 1

AMBIS BRIEFS

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.

New AMBIS webmaster

Donna Belk, past AMBIS President, has agreed to take over the responsibility for maintaining the AMBIS website, which was handled previously by Bob Day. The website now has a new look that many find more attractive and useful for those people seeking information about the funeral industry.

AMBIS needs 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.

Community events we need to know about

AMBIS staffs tables and provides AMBIS information at several fairs and events during the year, such as the Department of Aging and Disability Services "Wellness Fair," AARP meetings; Round Rock Senior Fair, etc. If you are aware of an event or community activity we can participate in, contact the AMBIS office.

The problem of funeral etiquette

People often are not sure what is expected of them when someone dies. Some would call these expectations funeral etiquette.

Funeral etiquette includes various aspects of what will happen before, during, and after the services:

- When should I visit the family?
- How long should I stay?
- What should I say?
- What should I not say?
- What religious or ethnic customs should I be aware of?
- How do I deal with emotions?
- Should I send flowers to the service?
- Should I send food to the home of the survivors?
- How should I dress at the various services and events?
- Should children attend a visit or service?
- Should I go to the cemetery after the main service?

Not being comfortable with the answers to these and other questions creates stress for both the survivors and those who attend the services and events. The answers to these questions are not set in stone anywhere. Amy Vanderbilt did not write a book on exactly how we are to behave when someone dies. The answers to these questions will differ from person to person, group to group, and family to family. The answers may differ within groups and families.

One of the advantages of planning one's arrangements in advance and discussing them with family and friends is that much of the stress surrounding funeral etiquette can be eliminated or at least reduced to a manageable level. Ω

Creating your own Legacy

AMBIS continues in its outreach to the community through advance directive seminars, meetings with social workers and individuals and through its quarterly newsletter. The expense of maintaining an office, and publishing and delivering the many educational items and newsletters that we produce, requires a constant flow of contributions to make our work possible.

You can help through your tax deductible contributions (AMBIS is a 501(c)(3) nonprofit organization). 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.

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.

AMBIS has a volunteer Registered Financial Consultant who can help you determine the best way to make a gift to the Society. Please feel free to call our office to arrange an appointment to discuss your giving plans (512-480-0555). Or send your check to AMBIS, P. O. Box 4382, Austin, Texas 78765.

Gary Lichtenstein
Director, AMBIS Governing Council
Registered Financial consultant

SCI, continued from page 1

\$2995, the four Cook-Walden funeral homes in Austin and Pflugerville are the highest in the survey. Only eight other funeral homes in the survey have non-declineable fees above \$2000, and two of them are also owned by SCI.

SCI funeral homes in our survey make the highest charges of all 40 funeral homes—\$595 per day for refrigeration in five of its local establishments and \$495 in two others. By contrast, three other funeral homes in the survey charge \$295 per day for refrigeration and 23 others average just under \$107 per day. Three other funeral homes do not charge for refrigeration, which is one of the least expensive services offered by most funeral homes at a cost less than \$1.00 per day after acquisition, maintenance, and operation costs are taken into account. By charging so much for refrigeration, a funeral home can encourage embalming as a cost-conscious alternative. If a family does not want embalming, it must pay substantially more for refrigeration, or have the body encased in an odor-proof and leak-proof container, not an acceptable alternative if there is to be private or public viewing because the body will rapidly deteriorate in such a container.

More and more families are choosing to have some viewing without embalming if a funeral home can be

found that will provide this service. Such families find that viewing a body that has not been prettied-up is more natural and helps some people more easily accept the death of a loved one.

Usually, if a body is embalmed there will be a public viewing, which helps the funeral sales staff encourage a more expensive (and better-looking) casket, often with protective features. Such choices often lead to a more expensive outer burial container to protect the more expensive casket, which seems logical until one focuses on the fact that the casket is not likely ever to be seen again after the funeral service.

SCI's marketing scheme is the latest obvious effort of the corporate giant to drive up the cost of funerals for families. Fortunately, in the Austin area, as shown on the AMBIS 2007 survey, there are several other choices for cost-conscious families. Such marketing makes clear that more families need to have this information in order to make informed decisions. You can do your part to help spread this information by telling your friends, associates, family members, and co-workers about AMBIS. And you can volunteer to work with others to spread the word. If you can volunteer to help with this education effort, just call the AMBIS office at 480-0555 or send us an email at <mail@ambis.info>. Ω

Legislature, from Page 1

violate this prohibition); prohibits cemeteries from burying bodies in gravesites that contain remains from earlier burials; and makes other changes that clarify the cremation process in ways that are beneficial to families.

Once again, the need for active opposition to the funeral industry was proven essential to protect the rights of Texas families. We may need ten times as many active supporters in two years when the industry again tries to get the Texas Legislature to take away from Texas families the right to make all disposition arrangements without having to use a funeral director if the family chooses to do everything itself. Let us know if you want to help in 2009. Ω

AMBIS Governing Council Reorganizes

At meetings in February and March, the AMBIS Governing Council accepted new Governing Council members and elected new officers. New members include Frances Gibich, Tina Bollman, Melonie House, Ed Nichols, and former long-time member and past president Leon Lebowitz.

Daesene Willmann was elected President of the Governing Council. She will continue to work in Outreach, sharing those responsibilities with Melonie House. Leo Osterhaus will continue as Vice-President. Frances Gibich was elected Treasurer. Gary Lichtenstein will continue in his role as liaison to cooperating funeral homes. Leo Osterhaus, Gary Lichtenstein and Frances Gibich were appointed to the Finance Committee. Leo Osterhaus, Gary Lichtenstein and Ed Nichols serve on the Investment Committee. Ω

2007 AMBIS Budget approved

The AMBIS Budget for 2007 is projected to be just under \$17,000. That figure is about \$7,000 less than 2006 when AMBIS hosted the Biennial meeting of the Funeral Consumers Alliance, contributing significant funding to help make it a success.

About \$13,000 of the budget is expected to be made up of new membership donations and other voluntary donations from existing members. Another sizable amount, \$3,500, will come from the Joan Iams Bequest.

On the expense side, the 2006 Budget anticipates that printing and mailing quarterly newsletters will consume over a third of the budget, at about \$5,800. The next largest cost is \$3,000 for office rent at the AGE Building.

The purchase and production of educational materials, telephone service, liability insurance, public relations expenses, dues to Funeral Consumers Alliance, web site updates, office renovation, and miscellaneous expenses make up most of the balance of the budget's anticipated expenditures.

As AMBIS does each year, it will ask members for contributions, which are tax deductible since AMBIS is a 501(c)(3) nonprofit organization. The fund-raising appeal will come either in late summer or in the fall.

The Governing Council is also considering funding internet access at the office, but this would be a modest expense, if needed, tied in with the telephone service. 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

**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

Winter 2007

✂ -----
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:

- All Faiths Funeral Services
8507 North IH 35 (512-339-8878) and
4360 South Congress Avenue (512-326-8878)
- Fuller-Sheffield Funeral Home
2808 E. MLK Blvd. (512-476-9164)
- Harrell Funeral Home
4435 Frontier Trail (512-443-1366)
- Heritage Funeral Home (Central Texas Cremation)
425 E. Central Texas Expressway
Harker Heights (800-788-8218)
- 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:

Daesene Willmann, President/Outreach (459-6703, Austin)
Leo Osterhaus, Vice-president (836-8104, Austin)
Frances Gibich, Treasurer (258-5754, Austin)
Helen Burnette, Secretary (454-0809, Austin)
Tina Bollman, Director (468-9881, Leander)
Melonie House, Director/Outreach (680-7267, 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