



CREATIVE CHOICES

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The newsletter of the Austin Memorial and Burial Information Society (AMBIS), a nonprofit, nonsectarian, educational and consumer association working since 1964 to encourage informed planning about end-of-life issues. AMBIS is a member of the Funeral Consumers Alliance.

Congress Takes Up Bill to Protect All Funeral Consumers: Bill Expands Rules to Cover Cemeteries

By Josh Slocum, Executive Director, FCA

Funeral Consumers Alliance (FCA) is pleased to support The Bereaved Consumer's Bill of Rights Act of 2009, introduced as HR 3655 by Rep. Bobby Rush (D-IL). The bill sets national standards for the protection of funeral and cemetery consumers — a goal FCA's federation of non-profit consumer education groups has been striving for since the 1970s. The Act will direct the Federal Trade Commission to strengthen and expand the Funeral Rule, which currently applies only to funeral homes, but not cemeteries. The Bill requires the FTC to enact rules that will

- * Compel cemeteries to give consumers accurate prices before the sale
- * Give cemetery consumers the right to buy only the goods and services they want; families will be able to buy markers, monuments, or grave vaults from less expensive retail vendors rather than being captive to the cemetery's prices
- * Bar cemeteries from forcing families to buy entire packages of goods or services, if the family wants to choose item by item
- * Require cemeteries to disclose rules and regulations and consumer rights, before the purchase
- * Require cemeteries to keep accurate records of all burials sold and places where remains are interred, and to make those records available to regulators
- * Bar cemeteries from lying about the law—claiming state laws “require” vaults to surround an in-ground casket, for example

Cremation-only businesses (those that aren't part of a funeral home) that serve the public directly will also be subject to the price disclosures and consumer rights the Rule currently mandates for funeral homes. The bill will also require retail monument-dealers and casket-sellers to offer accurate price information to consumers and refrain from misrepresenting legal requirements.

When a friend or relative dies, families are in shock, they're confused about their options, and they're vulnerable to misinformation and high-pressure sales pitches. The

FTC Funeral Rule has helped correct some of these problems, but only when families are at the funeral home. Rep. Rush's bill extends those protections through the whole funeral transaction.

The Bereaved Consumer's Protection Act grew out of a hearing before the House Subcommittee on Consumer Protection on July 27, after the discovery that 300 graves may have been dug up and resold at Chicago's historic Burr Oak Cemetery. FCA provided testimony at the hearing before lawmakers, urging them to take a broader look at an industry riddled with deceptive practices that take advantage of vulnerable families.

While heart-wrenching scandals like Burr Oak grab headlines, many ongoing abuses of funeral and cemetery consumers never make the news and get swept under the rug. FCA offered Congressional staff comments on what provisions the bill should include, and we're very pleased with the final product.

[Your US representatives and senators need to know how you feel about this bill. They can be contacted by telephone by calling the congressional switchboard at 202-224-3121 or 877-762-8762. A link at the AMBIS website will keep you up-to-date on the latest developments.] Ω

2010 Cemetery Survey

The 2010 AMBIS Cemetery Survey is inserted in this issue of the newsletter. It was fact-checked by Nancy Walker, who also did the layout and design of the document. The AMBIS volunteer stalwarts who did all the work to prepare it include:

Nancy Walker	Carole Hawkins
Frances Allen	Kelly Ramsey
Chauncey Ashburn	George Hawkins
Daesene Willmann	Rodger Ericson
Gary Barnhart	Sandy Booth
Frances Gibich	Helen Burnette

We owe them all a heart-felt thanks. The new cemetery survey represents a sampling of the hundreds of cemeteries in the five-county area served by AMBIS.

From the President

“We are they and they are we.” Many of you give donations to AMBIS, our Central Texas FCA branch. A small part of our budget supports the national organization as well. I’m a new national Funeral Consumers Alliance (FCA) Board member. I am now more aware of the vital FCA work and dire straits they are in financially. We who want to protect the rights of the grieving and have the best information at the time of death, need to increase our national support. Besides my own cash donations, I give my time and pay for my own travel expenses to our national Board meetings, i.e. I’m not just asking you to give. Our local Board hopes you will answer this appeal with a cash gift when in the next few weeks you receive the special appeal letter for our national FCA work.

At our FCA biennial conference in Bloomington, Indiana, I became even more aware of the importance of our national organization. AMBIS was often cited as “one of the best” members of the FCA, but it was so obvious that we cannot do what the national staff can do. I learned about a little-known lawsuit that has been in the works for several years – against practices by the largest casket makers and SCI (Service Corporation International), which is buying up funeral homes and cemeteries. FCA is challenging the deceptive practices of some morticians who ignore the Funeral Rule and treat customers with less than full respect when they wish to use their own casket. Who fights for the consumer? We do and thus this suit. Progress is slow, but taking place. However, under the terms of our initial agreement, the FCA will not receive any compensation, even if we win. Any settlement will pay for trial costs which begin in August and for the legal fees of our attorneys. The benefit of a win will be to support consumers throughout the USA and Canada who wish to provide their own caskets to a funeral home.

You have the right to supply your own casket, homemade or purchased at Costco, Affordable Caskets in Austin or elsewhere, and by law the funeral home “cannot charge you extra to use this casket” nor can they legally say “you can’t do that.” Most folks don’t shop, but for those who do, shopping can result in a huge savings. The option can provide an experience of personally making their own chest or enable the purchase of a specialty casket that would not be available at the mortuary.

Our biennial cemetery survey was just completed, thanks to many AMBIS volunteers, especially Nancy Walker, and is enclosed. Of note: the recently opened Resurrection Gardens, maintained by Triumphant Love Lutheran Church (TLLC) is in a beautiful hill country setting off of Great Hills Trail in NW Austin. It is filled with strong, positive Biblical verses on granite walls around the Gardens, and niches open to everyone. TLLC does not charge for scattering ashes, and all are welcomed to visit, reflect and use their “in-progress” trails for walking and reflection. The Eloise Woods Community Natural Burial Park, located in Cedar Creek, near Bastrop, has just opened and even allows a family to dig their own grave, allows burial in a shroud, and does not require a grave liner or vault. Few places currently allow shroud burial, and yet the price of lots and opening and

closing of a grave at this Park is lower than at many cemeteries. Our Lady of the Rosary xeriscaped cemetery offers free burials for still born babies and also welcomes fully green adult burials. All three of these places are worth visiting, and they reflect a growing interest in a new orientation in caring for remains at the end of life. Our list of cemeteries is in no way exhaustive, but represents a sampling of cemeteries and prices in our area. AMBIS does not recommend any style of burial nor do we make recommendations on funeral homes or cemeteries; but, as always, the Board wants you to know your options and strongly advises you to be prepared. Visit the places you might use, and meet the people at these places; this is a part of preparing “advance directives” that is too often cut short.

Because of objections from the Catholic Cemetery Commission (CCC), **US House Bill HR 3655** hit some snags that have been largely resolved. The CCC wrote that minor infractions will immediately cost a cemetery \$16,000. Not true! Read about it at <www.funerals.org>. The CCC claims that the bill interferes with religious practices. But the FCA sees the bill as providing important consumer protection with minimal cost to a cemetery to provide a full-disclosure document at the time of purchase. A cemetery in Pennsylvania touted cheap plots for \$495 but failed to say that it would later cost \$3600 to bury someone in that grave. When my mom died and we had a family-directed funeral, I discovered that the Wilbert Vault Co will sell only to funeral homes; they refused to sell me a grave liner or vault, which is required in our Minnesota family cemetery. This requirement enables the funeral homes to double or triple the wholesale price that I otherwise could have paid. I was “over a barrel” and had no choice; the funeral home I used did nothing other than to pay the invoice and receive their profit. That is wrong, in my view. HR 3655 would require cemeteries and associated businesses to follow business rules similar to the Funeral Rule, which supports consumer rights.

**Rodger Ericson,
President, AMBIS Governing Council**

AMBIS BRIEFS

Next year’s AMBIS Annual meeting

The AMBIS 2011 Annual Meeting will be on Sunday, February 20, at 2 pm, again at Gethsemane Lutheran Church. Give thanks for their generous offer to use their facility without charge. In 2009 we had to pay \$500 for the church we used.

Recent volunteer activities

Ellen Brumder of Our Lady of the Rosary Cemetery near Georgetown donated booth space to AMBIS at the Green Exposition. Daesene Willmann and Sandy Booth staffed the event for AMBIS and distributed information sets and talked with participants. Rodger Ericson made a presentation to a small group at Peace Lutheran Church, which resulted in two new memberships. Rodger also organized a well-attended panel discussion for the Interagency Council on Aging in April. In June, Rodger made an AMBIS presentation to a meeting of Austin area chaplains.

Current AMBIS Volunteers listed by Activities and Responsibilities

- Beverly Allen—Handles phone messages/calls during non-office hours
 Frances Allen—Office volunteer
 Tom Arbuckle Tom—Council member (term ends in 2013); Presentations
 Jill Arechiga—Council member (term ends in 2012); Presentations; hospice social worker
 Arnold Ashburn—Computer & copier expertise
 Chauncey Ashburn—Office volunteer; delivers & processes mail
 Gary Barnhart—Presentations; outreach records project
 Donna Belk—AMBIS Web-administrator; funeral celebrant; home funerals/green burials expertise
 Kathy Boas—Fairs representative for AMBIS
 Sandy Booth—Home funerals/green burials expertise
 Helen Burnette—Council Secretary (term ends in 2011); office volunteer; maintains donor list
 Alana Carpenter-Moore—Back-up office volunteer
 Kristi Curry—Council member (term ends in 2013); presentations
 Rita DeBellis—On-call volunteer; hospice social worker
 Rodger Ericson—Council President (term ends in 2011); presentations; serves on the Board of FCA
 Frances Gibich—Office volunteer; notary
 Christi Graf—On-call office volunteer
 Mary Graf—Office volunteer; filing
 Lamar Hankins—Presentations, newsletter editor; Annual Funeral Survey compiler; attorney
 Carole Hawkins—Schedules office volunteers; assembles Advance Directive packets; new member files & labels; AMBIS badges; biz cards
 George Hawkins—Office volunteer; maintains membership database; computer & copier expertise
 Gary Lichtenstein—Funeral home liaison; presentations; Advance Directives workshops
 Ellen Macdonald—Presentations; green cemeteries
 Jim Moss—Presentations (North Shore)
 Ed Nichols—Council member (term ends in 2011); presentations; obituary-writing workshops
 Leo Osterhaus—Council Vice President (term ends in 2012); office volunteer; welcome calls to new members
 Amy Praskac—Council Treasurer (term ends in 2012); PayPal monitor; presentations
 Kelly Ramsey (Carolee)—Office volunteer
 Jo Schneider—“Go-to” person for answers; helps with newsletter logistics
 Donna Terpack—Volunteer list; AMBIS librarian
 Barbara Tuttle—Fairs representative for AMBIS
 Tom Twiss—Presentations (Round Rock, Pflugerville, Georgetown)
 Nancy Walker—Council member (term ends in 2013); Volunteer training materials project; interfaith minister & funeral celebrant
 Daesene Willmann—Volunteer Coordinator; presentations; RSVP time sheets monitor
 John Yeaman—Presentations

Annual Financial Review Completed

AMBIS finances were reviewed by a Score Austin Volunteer. The reviewer reported good internal controls with no problems or discrepancies in the financial records. He deemed the financial statements accurate and informative. The reviewer noted that while a review falls short of an audit, it was his opinion that the books and records reflect actual results and no problems were found. The reviewer’s letter is available for inspection during office hours.

Austin Memorial & Burial Information Society Financial Statement June 30, 2010			
	Actual	%Budget	2010 Budget
Membership Fees	\$ 3,175.00	64%	\$ 5,000.00
Donations	\$ 5,854.00	60%	\$ 9,700.00
Freezer Pouch/Other	\$ 162.71	81%	\$ 200.00
Total Income	\$ 9,191.71	62%	\$ 14,900.00
Dues/conferences/training	\$ 2,178.84	87%	\$ 2,500.00
Office Operations	\$ 3,336.35	52%	\$ 6,450.00
Outreach/Communications	\$ 2,318.16	45%	\$ 5,150.00
Other	\$ 148.11	23%	\$ 650.00
Transfer to Reserves	\$ 2,000.00	200%	\$ 1,000.00
Total Expenses	\$ 9,981.46	63%	\$ 15,750.00
Cash increase (decrease)	\$ (789.75)		\$ (850.00)

Treasurer's Report to Members and Friends

I am writing to report where we stand in relation to our budget for the first six months of 2010. Overall, we are on course with expenses only slightly ahead of income for the year. Donors met President Rodger Ericson's challenge issued at the annual meeting in February. Those funds were invested in a bond and are part of our reserves. This was double the amount budgeted to transfer to reserves.

The generous giving resulted in more dues paid to the Funeral Consumers Alliance, putting us ahead of budget. We sponsored registrations for Rodger Ericson and Amy Praskac to attend the FCA Biennial Conference and for several board members to attend trainings offered by Greenlights for Nonprofit Success. AMBIS joined Greenlights in 2009. Office Operations includes rent, utilities, office supplies, and postage for correspondence with our members. Outreach & Communications includes expenses for the newsletter, the Web site, and presentations.

Respectfully submitted,
 Amy Praskac, Treasurer

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

City, State, Zip

Phone

Email address

**Austin Memorial & Burial
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A Funeral Consumers Alliance
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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 15% DISCOUNT FUNERAL HOMES

- All Faiths Funeral Service
 - 8507 North IH 35, (512-339-8878)
 - 4360 South Congress Ave. (512-326-8878)
 - 110 American Legion Rd., Smithville (512-237-3836)
- Beck Funeral Home
 - 15709 Ranch Road 620, Austin (512-244-3772)
 - 4765 Priem Lane, Pflugerville (512-251-3500)
 - 1700 East Whitestone Blvd., Cedar Park (512-259-1610)
- Elgin Funeral Home
 - 712 North Avenue C, Elgin (512-281-5697)
- Harrell Funeral Home
 - 4435 Frontier Trail (512-443-1366)
 - 2770 & Kohlers Crossing, Kyle (512-268-8200)
- King-Tears Funeral Home
 - 1300 E. 12th Street (512-476-9128)
- Wrench Funeral Home & Cremations
 - 1200 S. Bagdad Rd., Leander (512-260-8800)

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

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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