



# CREATIVE CHOICES

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<b>Winter 2011</b>	

*The newsletter of the Austin Memorial and Burial Information Society (AMBIS), a member of the national Funeral Consumers Alliance and a nonprofit, nonsectarian educational consumer organization that encourages and assists Central Texans in making informed, practical end-of-life decisions*

## Kocureks donate cemetery plots

Maurine Kocurek, the widow of the late businessman and Austin School Board member Willie Kocurek, along with the Kocurek family, donated five cemetery plots at Cook-Walden/Capital Parks cemetery to AMBIS in December 2010. The Kocureks' daughter Kay Kocurek Bell assisted with making arrangements for the generous donation.

The Kocureks spent a lifetime in service to their community. Maurine was honored in 1989 as Adult Services Council's Outstanding Citizen of the Year. She's also been active in the Lifetime Learning Institute, her PEO Chapter, Questors, Lions Ladies Luncheon, the Austin Czech Club, the Austin Woman's Club, and her church, garden and sewing clubs.

Willie was chosen as Austin's Most Outstanding Young Man in 1941, as Austin's Most Worthy Citizen in 1980 and in 1990 he and his son, Neal, were chosen as Austinites of the Year. In 1986, the Willie I. Kocurek Elementary School was named for him. Willie was the co-creator of the AGE Building, which houses social service programs that benefit seniors, including the AMBIS office.

The AMBIS Governing Council plans to sell the five cemetery plots and put the proceeds into an endowment to further the work of AMBIS. For further information, contact Lamar Hankins at 512-396-0317 in San Marcos. Ω

## Annual funeral price survey

The 2011 funeral price survey inserted in this issue of the newsletter shows only small price increases at about two-thirds of the funeral services surveyed, and a few decreases. The biggest change in the Austin area in the past two years is an increase in locations of funeral services by existing vendors. The lowest-cost cremations and full-service funerals (based on a hypothetical description of full-service) in the 2011 survey are provided by Heart of Texas and A Simple Tradition.

The Providence Funeral Home in Taylor expanded to new locations in Elgin and Bastrop. Wrench Funeral Home & Cremations in Leander expanded to a location that focuses on cremations (Austin Cremations in Round Rock). Marrs-Jones-Newby in Bastrop expanded to a location out of the AMBIS service area, as did All Faiths Funeral Service. The service area has been considered as Travis, Williamson, Bastrop, Caldwell, and Hays counties, excluding the towns of Smithville and Luling. In recent years, expansions were done by Weed-Corley-Fish, Harrell, All Faiths, and Beck.

Goodnight & Snell consolidated their services to a facility on Hwy. 290 just west of Austin, operating as Heart of Texas Cremation & Burial Services. In January, Heart of Texas merged with Central Texas Cremations, owned by Robert Falcon, the founder in 1998 of All Faiths Funeral Service. As a result of that merger, Heart of Texas will offer low-cost full-service funerals as well as the lowest-cost cremations in the 2011 survey.

When All Faiths was founded, it became the third funeral service to contract with AMBIS for low-cost funeral and burial services, preceded by Austin Peel & Son and Puente & Sons (San Antonio). After selling All Faiths, Falcon continued to manage All Faiths before leaving Austin to manage funeral services in Las Vegas, Killeen, LaGrange, and Amarillo.

So that forty-six funeral homes can be included in the survey, all funeral homes that have multiple locations under the same ownership have only one listing in the survey chart. Other locations for these multiple-location businesses are included in footnotes, along with some pricing information. Ω

**AMBIS Annual Meeting**  
**Sunday, February 20, 2011, 2 to 3:30 p.m.**  
**Gethsemane Lutheran Church**  
**Fellowship Hall**  
**200 W. Anderson Lane**  
**(intersection of Anderson and Research/183)**  
**Featured Speaker:**  
**Doug Pauley of Pauley Financial Services on**  
**“Preparing an Ethical Will”**  
**AMBIS Business:**  
**Value of quarterly newsletter**  
**Election of Governing Board**

## ***From the President –***

### **Annual meeting on February 20**

Doug Pauley will talk about Ethical Wills at the AMBIS Annual Meeting. So what IS an Ethical Will? Unlike your Last Will and Testament, your Ethical Will is not a legal document. It is, however, a unique gift for those you hold dear. Often given to family and friends while you are still alive, an Ethical Will is a great way to share life's lessons, values, blessings, and more. Please bring your family and friends for what is sure to be an inspiring presentation.

### **2011 Funeral Price Survey**

- Great thanks to Daesene Willmann, to all the other volunteers who gathered the survey information, and to Lamar and June Hankins for putting the data into a highly useful and informative chart and narrative.

- Note: Again this year, prices at a few funeral homes on the survey are lower than the prices AMBIS members pay at other funeral homes, even with the 15% discount.

- The 2011 Funeral Survey enclosed in this winter newsletter mailing is available at [www.fcaambis.org/pricesurvey](http://www.fcaambis.org/pricesurvey). We'll have additional copies at the annual meeting.

### **Newspaper Obituaries**

- The most expensive column inch in newspapers is usually an obituary, which often includes a funeral home logo. Who pays the cost of displaying that logo? Addressing this concern at the December 14 meeting of the Texas Funeral Service Commission, Jim Bates, FCA of Texas, requested that funeral homes pay for the space required to print their logo and that this charge be clearly indicated on the consumer's invoice.

- For more affordable newspaper obituaries, and to promote AMBIS, I strongly encourage our members to submit to newspapers a brief obituary with just the basic information, or a full obituary if money is not an issue, followed by a statement that refers readers to a full obituary on our Web site at [www.fcaambis.org/obituaries](http://www.fcaambis.org/obituaries). (Send the full obituary with optional photo to [AMBIS@grandecom.net](mailto:AMBIS@grandecom.net) and we'll upload it for free.)

### **Family-Led Funerals Gaining in Popularity**

In Texas you can legally conduct a funeral without using a funeral home. Not only do family-led funerals greatly reduce funeral expenses, but caring for your loved one as a last gift typically helps with emotional healing. Families may also bring a deceased veteran to a VA cemetery themselves (after it is coordinated in advance), and conduct a funeral for eligible veterans—totally free burial in VA cemeteries. Directing a funeral for a loved one does require advance preparations and guidance for those not familiar with the process. For assistance, please contact me or AMBIS members Sandy Booth or Donna Belk through their Web site at [www.texashomefunerals.org](http://www.texashomefunerals.org).

*continued in right column*

## **AMBIS BRIEFS**

### **Recent AMBIS Outreach**

- October 19—Daesene Willmann spoke to staff at Helping the Aging and Disabled (HAND)
- November 9—Nancy Walker and Daesene Willmann made a presentation at Westminster Manor
- On the 3rd Thursday of each month Daesene Willmann attends the InterAgency Meeting
- January 11—Amy Praskac spoke to Texas Society of CPAs about AMBIS and advance care planning
- January 25—Amy Praskac spoke to the ALS Association—a support group for those with ALS and their caregivers
- January 25—Tom Arbuckle spoke to seniors at St. Barnabas Catholic church
- February 13—Daesene Willmann is scheduled to speak at the Unitarian Universalist Fellowship of Austin

### **Members' email addresses**

AMBIS would like to have members' email addresses to improve communications between AMBIS and its members. If you have an email address, please forward it to AMBIS at [AMBIS@grandecom.net](mailto:AMBIS@grandecom.net).

### **Thanks to those who helped with the annual survey**

Leo Osterhaus, George & Carole Hawkins, Brooks Kasson, Jim Moss, Gary Lichtenstein, Nancy G Walker, Dorothy Wasserman, Tom Twiss, Don Harris, Lamar & June Hankins, and Daesene Willmann

### **Medicare and End-of-Life Counseling**

New regulations issued in December 2010 would have allowed Medicare to pay doctors who advise patients on end-of-life care options during an annual visit. However, the new regulations were withdrawn a few days after they were issued. This voluntary conversation would likely have included a discussion of advance directives. In spite of this government retrenchment, everyone should have advance directives. To get started now or to redo any of your advance directives, all the forms you need are on our Web site.

On a somber note with a happy ending, our FCA Executive Director, Josh Slocum, age 36, had a massive heart attack in December. The good news is that he quickly took action and is recovering well. This unfortunate incident reminds us that it is never too soon to prepare your advance directives, including your Medical POA for health care decisions.

Sincere thanks to Pastor Karl Gronberg at Gethsemane Lutheran Church for allowing AMBIS to use the church's Fellowship Hall for our annual meeting. And to all of you who donated to AMBIS and to our national FCA in 2010, heart-felt thanks for your financial support. As you know, we could not serve you without it.

*Rodger Ericson,  
AMBIS Governing Council President*

## Featured Speaker and business at AMBIS Annual Meeting

The featured speaker at the AMBIS Annual Meeting to be held February 20, at 2 pm at the Gethsemane Lutheran Church Fellowship Hall, 200 W. Anderson Lane, Austin, is R. Douglas Pauley, MBA, CFP, AIF. Mr. Pauley began presenting "Tying Up Life's Loose Ends ..." following the passing of his father, Ross Pauley, almost twelve years ago. The presentation focuses on two important gifts Doug received from his father before his death which made that sorrowful event more bearable—an ethical will and a discussion about his final wishes.

The discussion about his final wishes alleviated having to "wonder" about the decisions Doug had to make at that time; and his ethical will provided the moral strength to persevere through those difficult days surrounding his death. In addition, Ross' ethical will serves as an everlasting gift which provides Doug and his brothers with a connection to their dad. Doug presents "Tying Up Life's Loose Ends ..." with the purpose of inspiring others to take similar steps for their families – and, even more, for themselves.

Doug is the founder of Pauley Financial Services, Inc. where he has been helping people make important life choices for fifteen years. In addition to financial industry credentials, Doug is a West Point and Harvard Business School Graduate. He has taught at both West Point and The University of Texas at Austin. And, he has been quoted in local, industry, and national publications. He is married to Kimberly Victoria Pauley, and they have three children - Ryan, Taylor, and David. Both Kimberly and Doug have written ethical wills.

The meeting will include a business meeting to receive the minutes of the last meeting, a treasurer's report, a budget for 2011, a Finance Committee report, introductions of the Governing Council and the nominees for the 2011 election, the election of nominees to the Governing council, the President's Report, a Legislative Watch report, a member survey about the quarterly newsletter and the annual survey of funeral costs, and a new fund-raising plan—Gone for Good. The meeting will include refreshments and should adjourn at 3:30. Ω

### New AMBIS Mission Statement

AMBIS, a member of the national Funeral Consumers Alliance, is a nonprofit, nonsectarian educational consumer organization that encourages and assists Central Texans in making informed, practical end-of-life decisions.

## AMBIS Book Reviews

By Donna Terpack, AMBIS Librarian

**Johnson, M., *The Dead Beat: Lost Souls, Lucky Stiffs, and the Perverse Pleasures of Obituaries*. New York, NY: HarperCollins, 2006**

**Thomas, McG. R., & Calhoun, C., *52 McGs: The Best Obituaries from Legendary New York Times Writer Robert McG. Thomas Jr.*, New York NY: Scribner Book Company, 2001**

"... obituaries ... are really not about death. They're occasioned by death, and they almost always wrap up with a list of those separated from the beloved by death, but they are full of life." – Marilyn Johnson

If you are an obituary enthusiast you'll enjoy reading two books recently donated to the AMBIS Library.

*The Dead Beat* is a quirky and highly informative read. Marilyn Johnson digs deep into the world of obituaries by trolling the web for worthy obituaries of the famous and not-so-famous. She interviews obituary writers who talk about their craft and their intent to write meaningful, intimate and compelling stories and includes highlights of some of the standouts. The Appendix includes a handy list of websites visited in her research.

*52 McGs.* is a collection of 52 engaging obituaries of unique folks who've left the physical world. Robert McG. Thomas' obituaries honor among others Edward Lowe, the inventor of kitty litter, and Fred Rosenstiel, a founder of the Green Guerillas, "who spent his life planting gardens to brighten the lives of his fellow New Yorkers and to alleviate an abiding sadness in his heart (122)." The fifty-third obituary is for "The Chronicler of Unsung Lives," Robert McG. Thomas Jr., who died in 2000.

AMBIS holds obituary workshops throughout the year. Please call the office for additional information (512-480-0555).

### Gone for Good to do good

AMBIS is partnering with *Gone for Good* to raise funds for AMBIS. The program operates under the auspices of the Austin Community Foundation. It accepts art, small furnishings, jewelry, and crafts with a minimum value of \$50.00 each. Once donated, the items are gone for good, out of your home and out of your life. *Gone for Good* will sell the items and forward the proceeds, less a modest handling fee, to AMBIS. To donate items and arrange for pick up, contact Retta at 657-7210 or Gail at 297-6302. Visit their web site at [www.goneforgood.net](http://www.goneforgood.net) to learn more.

## 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

\_\_\_\_\_  
Street or P. O. Box

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Phone

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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 AGE Bldg., 3710 Cedar St. (at 38th Street), Room 112. Email an address change to [AMBIS@grandecom.net](mailto:AMBIS@grandecom.net).

## Funeral Homes Offering a 15% Discount to AMBIS Members

### All Faiths Funeral Service

Austin: 8507 North IH 35 (512-339-8878)

Austin: 4360 South Congress Ave. (512-326-8878)

### Beck Funeral Home

Austin: 15709 Ranch Road 620 (512-244-3772)

Cedar Park: 1700 E Whitestone Blvd. (512-259-1610)

Pflugerville: 4765 Priem Ln. (512-251-3500)

### Elgin Funeral Home

Elgin: 712 North Avenue C (512-281-5697)

### Harrell Funeral Home

Austin: 4435 Frontier Trl. (512-443-1366)

Kyle: 1750 Kirby (512-268-8200)

### King-Tears Funeral Home

Austin: 1300 E 12th St. (512-476-9128)

### Wrench Funeral Home & Cremations

Leander: 1200 S Bagdad Rd. (512-260-8800)

When you contact one of these funeral homes, tell them you are an AMBIS member. For proof of membership, show them the letter you received when you became a member or have them call the AMBIS office at 512-480-0555.

## 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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