



CREATIVE CHOICES

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Fall 2013

The Newsletter of the Austin Memorial and Burial Information Society (AMBIS)

Death-Talk Over Dinner!

“Breaking bread has historically been a step towards social progress,” says Michael Hebb. How can we use the power of home and hearth to change healthcare?

Let's Have Dinner and Talk about Death is a project created to foster proactive and constructive conversations about end-of-life decisions. Designed for both intimacy and accessibility, the project leverages the physical dinner table as its centerpiece and provides additional opportunities for engagement at www.deathoverdinner.org/.

Hebb, one of the project's co-founders, says, “It is clear that sharing our preferences for what we'd like at the end of our life is the most important – and costly – conversation that Americans are not having. Data has revealed that 70 percent of Americans say they would prefer to die at home yet only 25 percent of Americans actually die at home. In addition, it has been reported that more than 25 percent of Medicare dollars are spent on the last year of patients' lives.” Watch Hebb's 17-minute TED TALK at www.tedmed.com/talks/show?id=64618. Invite your family and friends to watch it, too.

Exploring End-of-Life Options:

An 8-session AMBIS course offered through the Lifetime Learning Institute

- When:** Tuesdays, 10 am to Noon, September 17 through November 19, 2013
(no class meetings on October 1 and November 5)
- Where:** Green Ridge at Buckner Villas (near North I-35 and Braker Lane)
- Cost:** \$20 for 8 sessions + \$10 at first class session for handouts

Course presenters include knowledgeable AMBIS volunteers and subject matter experts from organizations that educate the public about end-of-life options. Ample time will be allotted for questions and discussion.

Register today! Class is limited to 25 participants.

Download registration form at www.lliaustin.org; or call LLI at 512-206-4232.
Need more info? Call Nancy Walker, course facilitator, at 512-480-0251.

HAVE YOU NOTICED?



**AMBIS
ASKS FOR
YOUR SUPPORT
ONLY ONCE
A YEAR.**

NOW IS THE TIME.

Direct Cremation in the Austin Area for \$725 or Less

Heart of Texas Cremation and Burial Services: \$595
512-243-7277; www.heartoftexascremations.com/
Cremation performed at their crematory (in San Antonio or in Austin)

Affordable Burial and Cremation Services: \$650
512-354-2509; www.centralexascremation.com/
Cremation performed at a crematory in Austin

Solace Eco-Friendly Funeral Services: \$695
512-294-1499; www.solaceecofriendlyfuneralservices.com/
Cremation performed at a crematory in Austin

**aCremation.com: \$625; \$725 if deceased is picked up
at a residence**
877-353-3646; www.acremation.com/
Cremation performed at a crematory in Austin

The FCA: Supporting Consumers from Sea to Shining Sea Advocacy and FCA National Politics

Rodger Ericson, FCA Vice President, AMBIS-FCA Liaison

When the Texas legislature finished their 2013 session in May, the Funeral Consumers Alliance of Texas (FCAT) had successfully worked a dozen bills for the benefit of consumers - 12 bills related to cemetery, funeral service, licensing, employee death benefits, prepaid funeral contracts, and cremation laws.

The FCAT helped the funeral industry and the regulatory agency to pass laws that were helpful to them, but not harmful, and stopped all industry attempts that were harmful in the view of consumer interests. Additionally, Jim Bates, our FCAT lead advocate, said "We forged new relationships with other entities that 'help us help them help us'." The FCAT used social media along with email and phone blasts from FCA supporters to direct legislators' attention to our mission. Some of you joined me in this effort! Yay!!

The Texas Funeral Directors Association spent over \$100K in political contributions for this session, in attempts to influence legislation for their sometimes unfriendly consumer agenda. Your support of AMBIS and the FCA with phone calls and financial support are appreciated by consumers who don't even know what we are doing for them, but they do benefit from the effective work of our FCAT legislative watchdogs. Jim Bates (North Texas FCA) and Lamar Hankins (FCA of San Antonio and President Emeritus of AMBIS) are our experts and deserve your thanks. I proudly support the FCA – local, state, and national, and rejoice to tell you this good news.

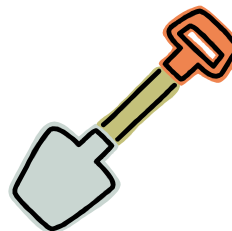
PROOF POSITIVE!

If, after reading Rodger Ericson's report above, you are still unsure that FCA of Texas' tireless work on behalf of consumers is having an impact, read below one alarmed funeral director's circle-the-wagons [unedited] email to 40 other funeral directors.

Sent: Saturday, August 17, 2013 4:56 PM
Subject: TEXAS FUNERAL SERVICE
STAKEHOLDER'S MEETING

The Funeral Consumer Alliance group is mandating that the Texas Funeral Service commission change its ruling on when a Funeral Director can approach a family to get verbal permission to embalm, the FCA wants Funeral Directors to WAIT 24 hrs after death to ask for

permission to embalm & that a GPL be given to the family BEFORE asking permission. Mr. Bates has been a constant thorn in the commissions side for years and has gotten a large number of rulings changed. IF Funeral Directors like yourselves, don't start stepping up to the plate and voicing your opinions and support the Texas Funeral Service commission and the Texas Funeral Directors ASSOCIATION, Mr. Bates will have his way.

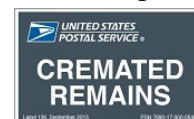


**AMBIS DIGS DEEP
TO GIVE YOU THE
FACTS!**

**THANK YOU FOR
YOUR SUPPORT!**

AMBIS QUICK CLIPS

- * **AMBIS asks for your financial support only once a year. Now is the time. Please give as generously as you can. Donations and memberships are tax deductible.**
- * The AMBIS 2013 Funeral Home Price Survey is now available in **Spanish** as well as English! Both surveys are on our website at <http://fcaambis.org>. (Click on **Shop Funeral Prices.**)
- * Jesse South has taken the Governing Council seat vacated by Michael von Wupperfeld. Jesse will be taking a lead role as we ramp up our social media presence.
- * Listen to local Death Café hosts Brooks Kasson and Jo Jensen discuss Austin's first death cafés at <http://kutnews.org/post/austin-death-cafe-breathes-new-life-age-old-subject>. To learn more about the death café phenomenon, go to www.deathcafe.com. To inquire about upcoming events in Austin, email deathcafeaustin@gmail.com.
- * The Postal Service has developed Label 139, *Cremated Remains*, to identify mailpieces containing cremated remains.



News from the Darker Side

While the media has made the public aware of resistance to the proposed merger of American Airlines and U S Airways, we and other Americans have not been widely informed that Service Corporation International (SCI) has agreed to buy Stewart Enterprises for \$1.13 billion. The combined company is expected to have pro forma revenue of nearly \$3 billion and a pro forma backlog of future preneed revenue exceeding \$9 billion. **The two companies have 2,168 locations in 48 states, eight Canadian provinces and Puerto Rico. These locations include 1,653 funeral homes and 515 cemeteries, of which 282 are combination locations.**

This proposed merger is important for every American who will have to make decisions about the disposition of remains, including their own.

On July 11, Josh Slocum, Executive Director of our national Funeral Consumers Alliance, issued a press release urging the Federal Trade Commission to consider carefully the impact this proposed merger will have on consumers. Slocum's argument has been reprinted on numerous websites, including *Mortuary Management*, a well-established and highly respected source of news and advice for funeral industry professionals. The full text is below.

Funeral Consumers Alliance to FTC: Funeral Giant from Getting Bigger!

South Burlington, VT—Funeral Consumers Alliance, the only national nonprofit protecting the rights of funeral consumers, urges the Federal Trade Commission to deny the merger of funeral giants Service Corporation International (SCI) and Stewart Enterprises (STEI). If they combine, SCI will amass more than 2,000 funeral homes and cemeteries from coast to coast, and will be vastly larger than any other funeral home and cemetery chain.

Unlike many other retail chains, bigger isn't better when it comes to funerals. Unlike Wal-Mart or Costco, SCI's savings from economies of scale don't get passed on to the customer family. They go to the company's true customer, the shareholder.

"It's alarming to think that a company with a long track record of abusing consumers at the worst times of their lives might get even bigger," said Josh Slocum, FCA's executive director. "For at least 15 years grieving families around the country have complained to us about the practices at SCI funeral homes and cemeteries. From lying about options in order to boost the funeral bill, to digging up graves to re-sell them to another unsuspecting family, to denying the legal rights of LGBT people to make funeral arrangements for their partners. You name it, we've heard it.

"SCI has devoured the other funeral home chains over the past several years and now is the king of the hill in most major metropolitan markets. And the results have not been good for

consumers. These mergers have led to higher prices and deteriorating service," Slocum said.

Most people don't even know they're doing business with a multinational Wall Street chain when they call their local funeral home. "Smith and Sons Funeral Home" may not have anything to do with the Smith family at all. Only SCI's consumer-friendly brand-name, Dignity Memorial, gives a clue to the ownership. Price surveys by Funeral Consumers Alliance groups have long documented how Dignity-owned businesses are among the most expensive in any region you look.

"Dignity Memorial" is no stranger to scandal:

- SCI's Menorah Gardens Cemetery, a prominent Jewish burial ground in Florida, was hit by a class action suit for grave desecration. The case was settled for \$100 million.
- SCI's Eden Memorial Park in California is embroiled in a similar class action case that remains ongoing.

"The evidence indicates there has been a pervasive practice of grave disturbances and desecrations at Eden Memorial Park Cemetery spanning an approximate 30 year time period. A number of groundskeepers and supervisors have admitted under oath

(continued on page 4)

they routinely damaged and broke burial vaults containing human remains,” according to the lead law firm.

(Read more about the Eden Memorial Park Class Action Suit at www.edenclaims.com.)

Funeral Consumers Alliance has collected hundreds of complaints from families around the country. These families report SCI funeral homes and cemeteries have violated federal regulations protecting grieving consumers from funeral fraud, that strangers are found buried in graves families bought decades before, and that aggressive salespeople (SCI calls them “family service counselors”) have lied about non-existent government regulations so consumers would be forced to buy expensive burial services they didn’t want.

Funeral Consumers Alliance reminds the Federal Trade Commission that funeral purchases are unlike any other in their potential to harm the customer. Families buying funeral and cemetery services are incredibly vulnerable and have been subject to deceitful and egregious conduct. Indeed, the FTC’s own “Funeral Rule,” enacted in 1984, was a response to the

overwhelming record of routine deception and consumer abuse across the funeral industry.

“This is not a run of the mill merger; this isn’t about whether a \$20 retail product will cost consumers \$5 more,” Slocum said. “We’re talking real money here. Funeral consumers often make great economic sacrifices to bury their loved ones. The average full-service funeral runs in excess of \$7,000 and often for much more at SCI’s Dignity locations. Especially when it has faced less competition, SCI has increased prices and we can expect more of the same if this merger occurs. Given the lack of knowledge about funeral options and the stress of grief, we can’t just say a ‘rational consumer’ will vote with their dollars and choose another funeral home. That’s not how the unique funeral transaction works, and that reality is why the FTC specifically regulates funeral homes.”

Josh Slocum, FCA Executive Director
802-865-8300
josh@funerals.org

FTC press release at
www.funerals.org/newsandblogsmenu/blogdailydirge/2872-ftcreleasescimerger

Follow-Up ... August 14, 2013: When asked if it’s a foregone conclusion that the merger will go through, Josh Slocum responded, “...no one can predict what the FTC will do, but most mergers do go through. But not usually wholesale---many times companies are required to sell off some of the locations in certain markets where they'd have a local monopoly. Anyone who says they know when this deal is going to go through, or that they know it's going to go through, isn't being truthful.

Neptune Society

Our members continue to call the AMBIS office to ask about all the mail they are receiving from the Neptune Society. Our local Neptune Society is owned by SCI, who also owns Fuller-Sheffield Funeral Home, eight Dignity Memorial funeral homes, and three cemeteries in our five-county service area. If you contact any of them for any reason, brace yourself for their persistent attempts to sell you a preneed funeral contract.

Rather than purchasing a preneed policy from Neptune or any other funeral provider, consider opening a payable-upon-death account (also called a Totten Trust) at your local bank or credit union.

For more information about preneed funeral contracts, visit the Texas Department of Banking at www.prepaidfunerals.texas.gov, or call the AMBIS office at 512-480-0555.

Want to Make Your Voice Heard?

If you have a question or comment for the Federal Trade Commission, their contact information is below.

Address: Office of Policy and Coordination
Room 7117
Bureau of Competition
Federal Trade Commission
601 New Jersey Ave, NW
Washington, D.C. 20580

Phone: (202) 326-3300
Email: antitrust@ftc.gov

To fully describe your concern, the FTC asks that you provide answers to the following questions:

- Who is your complaint about?
- How do you believe this company, individual, or organization may have violated the antitrust laws?
- What is your role in the situation?

President's Message ...



Dear Friends of AMBIS,

Have you ever come to regret donating to a worthy cause or charity because your kindness was rewarded with a steady barrage of mail from that same organization? I have.

More than once. Perhaps this is why it pleases me immensely to tell you that AMBIS asks for your financial

support **only once** a year. **This is it. The time is now.**

I suspect that professional fundraisers regard once-a-year fundraising as woefully naïve if not catastrophic, but I'm still banking on you. You know we depend on you to help us save people from purchasing overpriced funeral services they don't even want.

I know you appreciate the ways AMBIS responds to anyone who turns to us, no matter where they live, no matter what their means. Throughout the year, many of you have told me how grateful you are that you and your neighbors can trust AMBIS to give you information you can rely on.

I hope you are proud of what AMBIS has continued to accomplish with the help of members, who support us financially and give their time. And I hope it warms your heart to learn that we are working collaboratively with Seton Health Network and Family Eldercare to help low-income seniors take a more active role in decisions about their end-of-life care.

As for the future, AMBIS needs to reach out not only to seasoned seniors but also to Baby Boomers who are becoming caregivers to their parents and grandparents. These Boomers are **not** picking up pamphlets or checking the Yellow Pages. They expect to connect with us on an engaging, user-friendly website, YouTube, Facebook, LinkedIn, Twitter, and other social media sites. Accomplishing this will require professional assistance.

Your tax-deductible donation will enable AMBIS to reach and respond to a technologically savvy community while continuing to serve those who dread computers and love their landlines.

With sincerest thanks, Nancy Walker
512-480-0251; president@fcaambis.org

FINAL ARRANGEMENTS

It is a special opportunity to give a gift that extends beyond your lifetime. A gift through your estate plan, via your will, trust or beneficiary designation (such as a retirement plan or life insurance policy) is a simple way to make a lasting contribution to AMBIS, so that we can expand our efforts to help families avoid needless expenditures and extra stress when making final arrangements.



YES! I want support AMBIS with my tax-deductible donation of \$ _____

Payment Method:

- Check enclosed (payable to AMBIS)
 Pay by credit card: Visa MasterCard Discover

Name on Card: _____

Billing Address: _____

City, State & Zip: _____

Card Number: _____

Expiration Date: _____ Card Security Code: _____

- I prefer to give my credit card information by phone. Please call me.

Contact Phone: (_____) _____

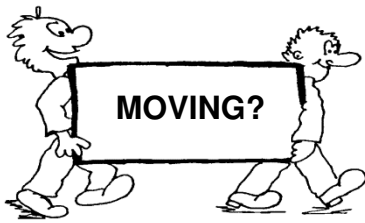
Email for one household member: _____

Note: Your credit card information will not be kept in our records or our files.

- To save AMBIS printing and postage costs, switch me to the e-newsletter.

**Please mail your payment information and this donation slip in the enclosed envelope to:
AMBIS, 3710 Cedar St., Mailbox 13, Austin, TX 78705-1449**

**PLEASE
PRINT**



Email office@fcaambis.org, call 512-480-0555, or clip and mail this form to our office.

My new or corrected contact info:

Name

Street or P. O. Box

City, State, Zip

Phone

Email address

Help me transfer my membership to an FCA affiliate outside the AMBIS service area.

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Austin, TX 78705-1449

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Fall 2013

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.



Send address, email and phone number changes, editorial items, testimonials, letters, and inquiries to: office@fcaambis.org

~ OR ~



Mail to:
AMBIS
3710 Cedar Street, Mailbox 13
Austin, TX 78705-1449

Visit us online at www.fcaambis.org ...



- * To join or donate to AMBIS
- * To download advance-planning forms, newsletters, surveys, and other items of interest



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