



CREATIVE CHOICES

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Winter 2014

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

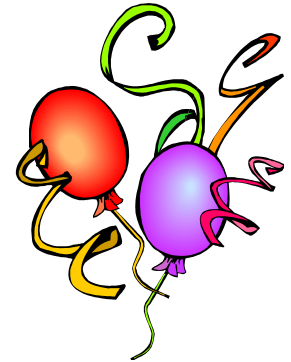
You are Invited to a Special Annual Meeting Celebrating Our 50th Anniversary!

When: Saturday, February 22, 2014
2:00 to 4:00 p.m.

Where: Triumphant Love Lutheran Church
9508 Great Hills Trail, Austin, TX

Keynote Speaker: Hilary Martinez, M. A. in Medical Anthropology, will tell us about the Willed Body Program at Texas State University's Forensic Anthropology Center

Refreshments: Outstanding!



BRING A FRIEND!

Directions to the Annual Meeting:

- | | |
|--|--|
| 1. From Research Blvd (183), turn on Great Hills Trail. Drive past all the Arboretum shops. The church is on the corner of Great Hills and Rain Creek Parkway. | 4. Enter the administrative building (just to the left of the sanctuary). |
| 2. Turn right on Rain Creek Parkway. | 5. Use the elevator just down the hall to go to the Fellowship Hall on the second floor. |
| 3. The church's main driveway will be on your left. | Ample parking is available. |

2014 Funeral Home Price Survey Available February 22

A big round of thanks to AMBIS members who obtained General Price Lists (GPLs) and Casket Price Lists (CPLs) from 51 funeral providers in our five-county service area. All price lists were collected in January. Because prices may change at any time, be sure to compare the effective dates shown in column 2 to the effective dates on any price lists you obtain during the year.

The Non-Declinable Fees (NDFs) shown in the last column of the survey are for **comparison purposes only**. Please **do not add** the NDF to any prices shown in any of the other columns – these prices include the NDF.

This year's survey provides documented proof that direct cremation is becoming increasingly cost effective. Keep this in mind if anyone tells you that you should purchase a preneed funeral contract to "lock in today's prices because prices will just keep going up." Your survey provides **proof** to the contrary!

Where to get the new funeral home price survey:

- At our Annual Meeting
- Online February 24 at <http://fcaambis.org>
- At our office on or after February 24 (Call or email us to mail it to you, or come by the office.)

President's Message

Dear friends of AMBIS,

Ordinarily, I keep my message brief to make as much room as possible for other newsletter items. However, as AMBIS is about to celebrate its 50th anniversary, I am eager to share good news about the past year and bright hopes for our new year.

2013: A Strong Year for AMBIS

Service – Our office volunteers documented more than 900 requests for forms, assistance, or information. We responded to everyone – 738 members and 177 non-members, including people who live outside our five-county service area and people who reside in other states. Twice, we provided funeral home information to people who called in the wee small hours to ask us to pick up a body because they thought we were a funeral home!

Outreach – Word is spreading that we have a treasure trove of useful information to share with our members and our community. By year end, almost 700 people had attended our classes and presentations. Thanks to the value of what we do, we now have nearly 100 new member households.

Fundraising Results – Your response to our annual fundraising appeal was wonderfully encouraging. I've been told that most nonprofits consider themselves lucky if 10% of their members make a donation. If you count the 3,130 member households in our database, our 336 donors did better than 10%. (If you factor in the likelihood that we have not yet been advised that some members on the rolls are no longer with us, we did even better. ☺) Heartfelt thanks to everyone listed on pages 3-4 of this newsletter for their support and donations.

2014: A Year of Emerging Possibilities

Name Change – When AMBIS was founded in 1964, organizations formed to promote dignified, affordable funerals typically called themselves memorial and burial societies. With changing times, the rising popularity of cremation, and a growing emphasis on funeral consumer education, issues and rights, these societies realized that

“funeral consumers alliance” more accurately conveyed the nature of their concerns and their work. In 1999, our national organization changed its name from the Funeral and Memorial Societies of America (FAMSA) to the Funeral Consumers Alliance (FCA). The vast majority of local affiliates across the country now identify themselves as funeral consumers alliances. At our annual meeting next month members will be asked to ratify our name change to the Funeral Consumers Alliance of Central Texas.

Expanded Outreach – The convergence of our 50th anniversary and proposed name change are inspiring us to reach, educate and serve in new ways. We plan to use social media to appeal not only to tech-savvy seniors but also to adults who may become (or already are) their caregivers. Teleconferences – and maybe even video-conferences – are possibilities I hope we can arrange with adequate funding. Of course, a video for our new website (and maybe even for *You Tube!*) would certainly reach a wider audience.

A New Look – Envisioning a professionally designed brochure to publicize our new name and our ongoing mission led the Council to approve a logo image that people often associate with information, knowledge and wisdom. Thanks to graphic artist Betsy LeClair, our new owl has in its heart center the flower logo that AMBIS and other affiliates borrowed from the national FCA.



An Invitation

Please join us for our 50th Anniversary Celebration on February 22. The keynote address will be fascinating. The catered refreshments will be exceptional. And I know you will enjoy meeting one another and our volunteers, who serve AMBIS in so many essential ways.

Warmest wishes to each and every one,
Nancy Walker, President
512-480-0251, president@fcaambis.org

AMBIS thanks members who actively supported us in 2013.

Without your help, we could not do the work we do!

Thank you for donating your time, your skills and your talents –
serving on our Governing Council, staffing our office, answering after-hours calls, planning
events, making presentations, interviewing Council nominees, collecting general price lists and more --

Frances Allen	Sandy Duncan	Mark Lee	Jesse South
Chauncey Ashburn	June Hankins	Gary Lichtenstein	Tom Turner
Sabiha Bandali	Lamar Hankins	Jake Lorfing	Ron Twiss
Maxine Barkan	Don Harris	Ellen Macdonald	Mike von Wupperfeld
Sandy Booth	Clint Henderson	Hilary Martinez	Nancy Walker
S. Lemuel Bradshaw	Greg Johnson	Eileen Moe	Penny Whiting
Eric Brown	Virginia Kniesner	Leo Osterhaus	Daesene Willmann
Alana Carpenter-Moore	Karen Larson	Amy Praskac	
Rita DeBellis	Betsy LeClair	Jo Schneider	

We welcome all our new members --

Sabiha & Abbas Bandali & Family	Eugene Hildebrandt	Sandra Pedrazas
Amanda & Mark Bohm	James A. & Victoria Hill	Margaret Peery & Don Legge
Susan Boulden	Sue and Mart Hoffman	Liz Powell & Family
S. Lemuel & Odessa Bradshaw	Mark Hogendobler	Patrick Rick
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Cindy & Alan Goldsberry	Deborah Martin & Robert Sullivan	Constance & D. L. Tortorelli
Lois & Bernard Goodman	Hilary Martinez	Mary Lou Truax
Sheri Goodwin	Tom & Charlotte Matthews	Nikki & Harve Truskett
Lawrence Green	J. W. McGrath & Mary Jordan	Carmen Votaw
Sarah Green	Jerry Mooney	Penny & Mark Whiting
Darrell & Denise Hanshaw	Dane Mosher	Philip & Adele Wilbur
Christopher & Diane Hastings	Elsie Marie 'Ree' Nurnberger	C. A. & Marion Wilkins
Melissa & John Hedges	Helen & Loren Okrina	Renee Juliana Willars
Marcia Hermann & Dan Ricks	Margit & Arnold Orange	Sanford Wyatt
Katherine Herzik	Raymond & Eva Orbach	Dorothea W. Young

Special thanks to members whose donations were so exceptionally generous --

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Mary Beth Bigger	Jerry & Helen Hopson	Debi Meyer	Tom & Ardis Twiss
Neva & Bill Biggs	Raymond and Barbara James	Lanelle Montgomery	UUMC Questors Class
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Jerry & Barbara Buttrey	Virginia E. Kniesner	Elmer J. & Jackie Pool	Nancy Webber
Lela M. Coleman	Dan & Joyce LaFleur	Amy Praskac	Ralph Weston &
Richard & Phyllis Dahlke	Lifetime Learning Institute	Emily Puckett-Notely & Family	Caroline M. Legette
Sam & Val Dunnam			

Every donation we receive keeps us moving forward! Thank you for your support --

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New Doors Open for Classes and Presentations

In 2013, AMBIS continued its wonderfully collaborative relationship with Lifetime Learning Institute (LLI), which continues to sponsor our End-of-Life Options class twice each year. News of our LLI class led to an invitation from UT SAGE to present a six-session seminar. In November, we conducted a one-session seminar for UT LAMP.

In-service training included several sessions for Seton chaplains and social workers as well as staff at several hospices in our service area. For the Interagency Council on Aging, AMBIS

organized and participated in a panel discussion for professional caregivers to foster religious/cultural competence and sensitivity.

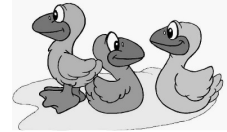
Greatest thanks to all of you who made it possible for us to conduct presentations for a variety of organizations and groups. Highlights include a series of talks at the Rebekah Baines Johnson Residential Community, two Family Eldercare *Lifetime Connections Without Walls* teleconferences for homebound seniors, and presentations for churches, senior communities, caregiver groups, and neighborhood associations.

2014

Getting Your Ducks in a Row: Exploring End-of-Life Options

An 8-session AMBIS course offered through Lifetime Learning Institute

- When:** Mondays, 1 to 3 p.m., February 10 through March 31, 2014
Where: Westminster Residences, 4100 Jackson Avenue, Austin
Cost: \$20 for 8 weekly sessions + \$10 at first 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.

The Conversations Continue!

Upcoming Death Café Events in Austin

- Thursday, February 13
 - Thursday, March 13
- } 6:30 to 8:30 pm

Where: Cafe Express, 3418 North Lamar

No need to pre-register. Feel free to bring a friend.

Want to know more?

Email: deathcafeaustrin@gmail.com

Facebook: www.facebook.com/DeathCafeAustin

Kudos to brooks kasson and Jo Jensen, who continue to organize and facilitate Death Café events in Austin.

Interested in an Ongoing Discussion Group?

Many people who attended a 2013 death café indicated a desire for an **ongoing** discussion group where they could delve more deeply into end-of-life topics in the company of people with whom they had become familiar. At 2014 Death Cafés, brooks and Jo will set aside tables for these folks, who are already familiar with the death café format and topics.



Note: Death Café events are not AMBIS events. We let you know about them because they serve the community by encouraging people to talk about end-of-life topics.

The FCA: Supporting Consumers from Sea to Shining Sea

Rodger Ericson, AMBIS~FCA Liaison

Two consumer victories were finalized in 2013, one in Louisiana and one in Minnesota. The Louisiana Board of Embalmers & Funeral Directors' lawsuit claiming that the monks at St. Joseph Abbey, near Covington, Louisiana, were not allowed by state law to sell to the public caskets (built with wood from their own trees) was thoroughly rejected by the 5th Circuit Court of Appeals in New Orleans as unfair trade law ("economic protectionism"). The U.S. Supreme Court refused to hear the appeal by a greedy industry seeking to oppose competition. The monks prevailed.

In Minnesota, an archaic law which required all funeral homes to have an embalming room, even if they used it only for storage or an office, was rejected by the State Supreme Court. New, start-up funeral homes that contract out for embalming were unwanted competition by established, full-service funeral homes. The law was another form of economic protectionism.

If people do not want, use or request "full service" (i.e. elaborate) funerals, why should they indirectly pay for the embalming rooms, parking lots and chapels they do not need or use? Your national Funeral Consumers Alliance staff fights for consumers from Sea to Sea, and from North to South. Rejoice and be glad!

Service Corporation International Announces Acquisition of Stewart Enterprises

In the fall 2013 issue of *Creative Choices*, we alerted you to the pending merger of our country's two largest funeral services providers. We also provided in its entirety a cautionary letter from Josh Slocum, Executive Director of our national Funeral Consumers Alliance, to the Federal Trade Commission.

On December 23, 2013, SCI issued this press release announcing the merger:

"HOUSTON, Texas, Dec. 23, 2013 /PRNewswire/ -- Service Corporation International (NYSE: SCI) announced that today it has completed its acquisition of Stewart Enterprises, Inc. (Nasdaq GS: STEI). Under the terms of the merger agreement, each outstanding share of Stewarts' common stock has been converted into the right to receive \$13.25 in cash. As a result of the acquisition, the common stock of Stewart will cease to be publicly traded and will no longer be listed on the Nasdaq Stock Market.

"This is an exciting day for our company and the work we have done over the past several months positions us well to successfully integrate the two companies," said Tom Ryan, President and Chief Executive Officer. "I would like to welcome the Stewart employees and thank the employees of both companies for their dedication and professionalism during this transition period," continued Mr. Ryan. "Together, as we look to the future by focusing on continuous operating improvement while enhancing our customer experience and deploying capital responsibly, we believe that we can continue to create value for our customers and our shareholders."

"The acquisition was completed following SCI's agreement with the U.S. Federal Trade Commission (the 'FTC') to the entry of a consent decree and an Order to Hold Separate and Maintain Assets which has been accepted by the FTC for public comment. The consent decree requires SCI to divest certain Stewart and SCI assets. These assets include 91 locations with 2012 EBITDA of approximately \$53 million. SCI has commenced discussions with potential buyers and expects to complete all divestitures within the six month time period required by the consent decree. Buyer interest in the divestiture assets continues to be robust.

"Mr. Ryan concluded, 'We are pleased to have reached a mutually satisfactory agreement with the FTC that permitted us to complete this highly beneficial transaction for SCI and its shareholders.'"

SCI's full December 23, 2013 press release at <http://phx.corporate-ir.net/phoenix.zhtml?c=108068&p=irol-NewsArticle&ID=1886798>

FTC Releases List of 91 Properties to be Divested in SCI/Stewart Acquisition

SCI has agreed to sell off 91 properties to resolve the FTC's antitrust concerns about its acquisition of Stewart Enterprises, the second-largest funeral provider.

None of the properties is in the Austin area, but other areas in Texas – primarily Houston and Dallas – are affected. Other states affected include California, Florida, Georgia, Louisiana, Maryland, Mississippi, Missouri, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia, and West Virginia.

To see a complete list of the 91 properties to be sold off, go to:

<http://connectingdirectors.com/articles/43286-ftc-releases-list-of-91-properties-to-be-divested-in-scistewart-acquisition>

For complete information, go to the *FTC Decision and Order*:

<http://www.ftc.gov/sites/default/files/documents/cases/131223scido.pdf> (Appendices A, B, and C list all affected properties.)

Meet an Original

On June 7, 2013, AMBIS volunteer Maxine Barkan and I enjoyed a very lively and thoroughly delightful conversation with Leoda Anderson. One of the 29 founding members of AMBIS, Leoda served as our first Governing Council Secretary.

If you attended our 40th anniversary meeting in 2004, you are likely to remember being entertained by Leoda and her troupe of line-dancers. It's also entirely possible that – up until 2010 – you may have attended one of Leoda's line-dancing classes at the Lifetime Learning Institute or at the senior center on Lamar.

Looking back to 1964, Leoda remembers that she was impressed when she heard that a funeral consumers group was being formed in Austin. She thought it was a good, commonsense idea because “people are often scammed at a time of great grief and confusion.” Fifty years ago, Leoda already knew that, when it came time to make her funeral arrangements, she didn't want her daughters – Elaine, Heidi, Sunya, and Lissa – to have to make many hard decisions at such an upsetting time.

Thinking back, Leoda recalled that her mother had wanted to give her father the best and finest funeral

possible, even though the family could not afford the big, ornate caskets first shown to them by the undertaker. Only after Leoda pointed out that her father had been a modest man who would have wanted something sensible did the undertaker show them simpler caskets that “didn't cost an arm and a leg.”

Remarking on what unwary families are paying for funerals these days, Leoda's voice rose slightly with amazement and indignation. “\$6,000! \$10,000! Why are people burying their money in the ground!

... What more do you need than a wood box lined with something?”

Reflecting on AMBIS' fifty years in the community, Leoda honed right in on our annual funeral home price survey. “What's more practical than a list of undertakers and costs?”

For sure, we'll make sure that Leoda is among the first members to receive our 2014 funeral home price survey, with our timeless thanks for being a true consumer champion.

~ Nancy Walker



Important Update on Shipping Cremated Remains

USPS has changed its policy and will no longer ship cremated remains via Registered Mail. You must now use **Priority Mail Express**.

Details: http://about.usps.com/postal-bulletin/2013/pb22379/html/updt_002.htm

Who Knew?

A longtime AMBIS member – let's call him Dudley – recently died. Dudley had been an AMBIS member for more than 15 years. Every February, he would pore over the newest AMBIS funeral home price survey to check and compare cremation prices. Dudley knew what he wanted: cremation without any frills, followed by family and friends gathering at his favorite beach to share somewhat exaggerated tales of their times together and then bid him goodbye by scattering his ashes at sea. Dudley was sure the whole thing could be accomplished for \$1,000 max (including funds earmarked for barbeque and beer).

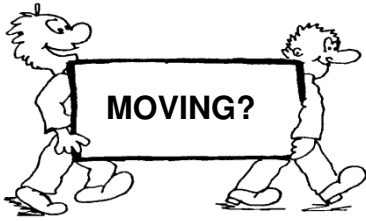
Dudley died quite unexpectedly on a crisp autumn day. After being notified of his death, his daughter, Sue, had to select a funeral home. Quickly. Because she lived in St. Louis and had been to Austin only for brief holiday visits, Sue asked one of Dudley's neighbors to recommend a funeral home and a cemetery.

When it was all said and done, Sue had to take out a hefty personal loan to pay for her father's handsome mahogany casket, a visitation and next-day service at the funeral home, several vehicles for the trip to the cemetery, a stainless steel vault to house the mahogany casket, a plot with a “view,” and a whole lot more.

How did this happen? Dudley's daughter went into debt because she didn't know about Dudley's plan to get it all done for no more than \$1,000. He had never written anything down. He hadn't discussed what he wanted with Sue or any close friends. Dudley had never gotten around to having “the conversation.”

Unfortunately, this kind of situation happens more often than you may think, **even to AMBIS members!** Do your family members, near and far, know you're an AMBIS member? Would they know to call us if they needed assistance? Do they know we will post your obituary on our website at no charge? Are they aware that AMBIS is one of more than 85 funeral consumer alliances around the country?

**Here's a new year's resolution to do right now:
Make sure your loved ones are in the know.**



AMBIS
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Austin, TX 78705-1449

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Street or P. O. Box

City, State, Zip

Phone

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Winter 2014

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.



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