

Prepaid funeral contracts becoming more popular

Q. My wife and I are thinking of purchasing a prepaid funeral contract but we are afraid of being "taken." How can we tell if the contract we are considering is legitimate?

A. There seems to be a national growing trend, by consumers, to plan and prepay funeral costs. Anyone thinking of buying a prepaid or preneed funeral contract should understand completely what this contract does or does not provide and the responsibilities of the seller and the purchaser.

As any other legal agreement, the prepaid or preneed funeral contract is a binding document between the buyer and the seller. It should state that funeral goods and services brought and paid for before death will be delivered at the time of death. Funeral goods are items such as urns, caskets and burial clothing. Services are such things as collection, preparation and viewing of the body and the use of a hearse. Purchasers should have the goods and services itemized and described in detail in the written contract. Cemetery plots however must be purchased in separate transactions.

Anyone registered with the Department of Licensing & Regulation may sell prepaid contracts. To make certain you are working with a legitimate salesperson you should ask for the seller's registration number. The seller may also charge a commission of up to 10 percent of the contract price that is nonrefundable. You may find that the seller is not the same person that will deliver the goods and services stipulated in the contract. In this instance, the person who does supply what has been ordered is known as the provider. The provider must be identified by name in the written contract.

Monies received as payment for prepaid funeral contract, with the exception of the commission, are put into escrow. That is the funds must be deposited in a bank, credit union or other insured financial institution or, if the buyer agrees and signs a separate paragraph in the contract, with a cemetery or mortician's association of 250 or more members. The escrow agents are the only parties who may invest or disburse the escrowed money. Buyers must be provided the name and address of the escrow agent and notified of any



on aging
Renee Mahler

change in that agent.

There are two different types of prepaid contracts and the contract must indicate, in writing, the type you are buying. There is a guaranteed price contract which allows the buyer to select the exact goods and services wanted and pay for them at the time of purchase. The goods and services must be delivered as ordered at the time of death regardless of whether costs have increased. If the contracted goods and services are no longer available, then items of equal quality must be substituted. If there is any money left in the escrow account after the goods and services have been delivered, then the remainder goes to the provider. A nonguaranteed price contract allows the buyer to choose the goods and services desired and pay an amount toward their purchase. If at the time of death the escrowed purchase money, plus any income it has generated, is equal to or more than the cost of the goods and services, they will be supplied. If the amount is less than the quantity or quality of the goods and services will be reduced unless additional money is provided by the family or other sources.

Prepaid contracts may be cancelled. To cancel before the death of the beneficiary, the buyer must send a written 30-day notice to the seller of a nonguaranteed price contract or to the provider of a guaranteed price contract. Contract may be cancelled after the death of the beneficiary

upon notice to the seller of a nonguaranteed price contract or the provider of a guaranteed price contract by the person who bought the contract, the deceased's heirs or the person legally entitled to make arrangements. Contract sellers or providers may cancel prepaid funeral contracts only if a contract being paid for in installments is ninety days or more in default or if the buyer has violated the terms of the prepaid agreement.

The Michigan Legislature, in order to protect the citizens of our state, enacted the "Prepaid Funeral Contract Funding Act of 1988." This law applies to all prepaid funeral contracts signed on or after July 1, 1987 and is administered by the Michigan Department of Licensing & Regulation. It is this department's job to make certain that all the regulations mentioned in this article are complied with by the sellers of prepaid or preneed funeral contracts. If you have questions or require further information you may contact the Department of Licensing & Regulation, Prepaid Funeral Contract Regulation, P.O. Box 30018, Lansing, MI 48909 or call (517) 373-3105 Monday-Friday, 8 a.m.-5 p.m.

Renee Mahler is a gerontologist and the director of communications and admissions at a Rochester Hills nursing facility. Send your questions to her at Observer & Eccentric, 805 East Maple, Birmingham, MI 48009.

Steve & Eydie play the Fox to benefit residential care

The Jewish Association for Residential Care presents "An Evening with Steve Lawrence and Eydie Gorme" at 8 p.m. Monday, Oct. 29, at the Fox Theatre.

Proceeds from the benefit performance will support 12 homes and services operated by JARC, a Jewish

association for residential care for people with developmental disabilities.

Tickets begin at \$50. Call JARC 352-5275 weekdays for information.

Over 250 people are waiting for placement in a JARC residential program.



To prevent crime in Tucson, police use sensitive, highly sophisticated surveillance equipment:

Tim, Rose, Gert, Anthony, Yvonne, and Ramon.

Citizen participation is critical to police effectiveness. Do you care about your neighborhood enough to help protect it?

The Case of The Tucson Tip-off.

In a particular neighborhood in Tucson, Arizona, folks were having a real problem with burglaries and break-ins. They started talking to each other about what they could do. They got fed up. About 400 people went to the police for advice. They learned about

surveillance. They got to know their beat officers. Citizens and police became partners in crime prevention.

In just three weeks, 17 arrests were made and burglaries went down 30%. And Tucson is only one case where people successfully worked to beat crime. To find out more, write:

**The McGruff Files,
1 Prevention Way,
Washington, D.C.
20539-0001.**

You can make a difference. You can help...



A MESSAGE FROM THE CRIME PREVENTION COALITION, THE U.S. DEPARTMENT OF JUSTICE AND THE ADVERTISING COALITION. © 1990 NATIONAL CRIME PREVENTION COALITION.

Bavarian Village

SUPER SKI SAVINGS

From the ski shops that are famous for low, low prices, expert advice & a tremendous selection of top brand names. Choose from Michigan's largest selection. Here are a few examples.

SAVE UP TO 46%

*390 ROSSIGNOL CS SLALOM	\$279
*355 ROSSIGNOL STS CARBON	\$239
*320 ROSSIGNOL 935	\$199
*290 ROSSIGNOL EQUIPE SC1	\$159
*335 K2 5000 8.3 SLALOM	\$219
*310 K2 PK 7.8 SLALOM	\$189
*275 K2 3800 SPORT 6.7	\$159
*365 K2 LTP KEVLAR	\$249
*275 OLIN COMP SP	\$149
*325 OLIN SP-2 SPORT	\$209
*320 OLIN RC-700	\$129
*410 DYNASTAR COURSE HPI	\$289
*375 DYNASTAR ELLE SL KEVLAR	\$259
*375 PRE M-3 KEVLAR/CARBON	\$189
*395 PRE M-4 KEVLAR/CARBON	\$289
*325 ELAN NRG 733 KEVLAR	\$159
*265 ELAN 615 ULTRA	\$139
*225 HEAD FLAIR CLASSIC	\$129
*375 ATOMIC 533 CE SLALOM	\$249
*295 BLIZZARD V14 KEVLAR	\$169
*395 KASTLE RX-15 SYNERGY	\$259
*365 KASTLE RX-15 T1 RAC SL	\$249
*260 KASTLE FW1 COMFORT	\$159

BOOTS

*330 NORDICA 957	\$219
*365 NORDICA 997	\$249
*405 NORDICA 997comp	\$299
*160 NORDICA 507/507L	\$89
*275 NORDICA 807/807L	\$169
*190 SALOMON SX-41	\$99
*210 SALOMON SX-51	\$119
*265 SALOMON SX-62	\$169
*295 SALOMON SX-72	\$219
*320 SALOMON SX-82 W/B	\$239
*355 SALOMON SX-92	\$269
*390 SALOMON SX-92 EQUIPE W/B	\$289

SKI PACKAGE SETS

BLIZZARD-TYROLIA

*BLIZZARD '91 FRESHPO F101 \$199.00
*TYROLIA 540 BINDINGS...\$125.00
*SAC MATCH STIX POLES...\$27.95
TOTAL \$351.95

PACKAGE SET SALE PRICE \$169

K-2 SALOMON

*K2 ETX/3500 SPORT SKIS...\$265.00
*SALOMON 5-447 BINDINGS...\$125.00
*SAC AERO STPLS POLES...\$27.95
TOTAL \$417.95

PACKAGE SET SALE PRICE \$199

ROSSIGNOL-MARKER

*ROSSI '91 EQUIPE SC1 SKIS \$290.00
*MARKER 5-77 BINDINGS...\$140.00
*SAC MATCH STIX POLES...\$27.95
TOTAL \$457.95

PACKAGE SET SALE PRICE \$239

PRE-SALOMON

*PRE '91 M3 KEVLAR SKIS...\$375.00
*SALOMON 5-437 BINDINGS...\$180.00
*SCOTT STRAPLESS POLES...\$34.00
TOTAL \$589.00

PACKAGE SET SALE PRICE \$289

K-2-MARKER

*K2 '91 3000 7.8 SL SKIS...\$200.00
*MARKER 5-437 BINDINGS...\$180.00
*K2 MATCHING POLES...\$40.00
TOTAL \$420.00

PACKAGE SET SALE PRICE \$299

ROSSIGNOL-SALOMON

*ROSSI '91 SERIES 835 SKIS...\$320.00
*SALOMON 5-725 BINDINGS...\$175.00
*ROSSI 835 STRAP POLES...\$31.95
TOTAL \$526.95

PACKAGE SET SALE PRICE \$339

RECEIVE OUR "100 LETS GO SKIING" BONUS FREE WITH ALL SKIS PURCHASED THIS WEEK WHILE SUPPLIES LAST. ASK SALESPERSON FOR DETAILS

SNOW IS ON THE WAY! GET READY TO SKI NOW AND SAVE.

10 TO 30% OFF NEW SELECTED MODELS OF 1991 SKIS & BOOTS

EVERYTHING FOR YOUNG SKIERS AT ALL PRICE LEVELS

- JACKETS
- PANTS
- BOOTS
- SOCKS
- MITTENS
- SUITS
- GLOVES
- HATS
- SWEATERS
- VESTS
- GOGGLES
- THERMS
- SKI TOTES
- UNDERWEAR
- STRETCH PANTS
- AFTER SKI BOOTS

GREAT GIFT IDEAS

ELAN-MARKER

*ELAN EQUIPE ON PAB SKIS \$175.00
*MARKER 5-437 BINDINGS...\$175.00
*SCOTT JR POLES...\$21.00
TOTAL \$371.00

JR PACKAGE SET SALE PRICE \$134

ROSSIGNOL-TYROLIA

*ROSSI '91 725 J SLALOM...\$115.00
*TYROLIA 520 JR BINDINGS...\$75.00
*SCOTT JR POLES...\$21.00
TOTAL \$211.00

JR PACKAGE SET SALE PRICE \$144

DISCOVER

THE MOST BEAUTIFUL WINTER OUTERWEAR DEPARTMENTS IN MICHIGAN

ALL PRICE LEVELS AT

Bavarian Village

SKI SHOPS

FREE NOVEMBER LIFT TICKET

FREE LIFT TICKET COUPON TO MT. BRIGHTON SKI AREA ANY DAY IN NOVEMBER WITH ANY PURCHASE OF \$15 OR MORE AT BAVARIAN VILLAGE SKI SHOPS. THE WEEK WHILE SUPPLIES LAST.

*BLOOMFIELD HILLS 338-0803 *GRAND RAPIDS 616-452-1199
*2540 WOODWARD at Stadium Lane Rd. 3035 28th St. S.E. near River Road & Eastman
*BIRMINGHAM 844-5950 *SUGARLOAF 616-228-6700
*201 FOWNEHEAD Corner of Pryor 501 AREA 18 miles NW of Traverse City
*MT. CLEMENS 483-3620 *TRAVERSE CITY 616-941-1999
*1216 S. GRANT St. north of 16th 107 EAST FRONT St. near S. Lawrence
*EAST DETROIT 778-7020 *FARMINGTON HILLS 247-5285
*22301 KELLY between R & N 27847 ORCHARD LAKE Rd. at 12th
*ANN ARBOR 973-9340 *HOWE 941-3200
*3336 WASHINGTON west of U.S. 23 313-722-5560
*FLINT 451 MILLER at E. 1st 313-722-5560
*240 E. SAGINAW at Addison 517-337-9406
*DEARBORN HEIGHTS 547-5960
*26312 FORD Rd. 1 mile west of Telegraph

*VISA-MASTERCARD-DISCOVER-AMERICAN EXPRESS
OPEN DAILY 10-6 SAT 10-5 SUN 12-4
PRICES GOOD THRU OCTOBER 31, 1990