COMMUNITY LIFE

THURSDAY, JUNE 20, 1996

Page A13

Pro warns consumers to beware of pre-paid funeral packages

It ry this on for size. Did you know you may have the expertise to sell pre-paid funerals? You might be the next pre-paid funeral seller and not even know it. If you have good seles skills, you _yes, you_could sell pre-need funerals tomorrow. Almost anyone can sell pre-paid funerals under such titles as financial planner, memorial counselor, family planning counselor, pre-need counselor_anything that sounds credible.

pre-need counselor _ anything that sounds credible.

Pre-paid funeral sellers often generate customer lends through such vehicles as funeral shome registers, raffles at the Home Builders Show, booths as Chamber of Commerce expos, fundraisers at senior citizen centers, even Easter eigh bunts.

But it gets worse. How do you feel about pre-need sellers jotting down license numbers from cars at a cemetery or a funeral home?

Would you trust someone who borrowed a church registry for leads, or sold a pre-paid funeral at a senior citizen home to get referrals? I certainly hope you are wondering how these abilities relate to funerals. In fact, the funeral is the least important thing to salespeople like this. Funeral directors, cemetery owners and pre-need companies are trying to change the market-place. They are doing so by trusting your money in a financial institution, selling you an insurance product or not protecting your money at all. That is why it is important for buyers of pre-paid

See FUNERALS, A15

Is their trash your treasure?

Several Farmington area homeowners are selling their treasures in a long-standing suburban tradi-tion—the yard sale.



BY MARY RODRIQUE STAFF WRITER

It's a ritual of spring, like planting flowers, or rotooling the lawn mower.

Carage sales — those handy household sales featuring everything from baby clothes to dusty ceramics — are in full awing and will continue to flourish through summer.

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Farmington area homeowners have been hoating sales for several weekends now. Signs in iridescent pink cardboard or with colorful bal-loons attached dot subdivisions from

cast to west.

Beth Cook cleans out the cleacts of her Darlington, Pennsylvania home once every couple years and heads to Farmington Hills, where she cohests a garage sale with Peggy Cook, her daughter-in-law, in the Meedow Brook Subdivision south of Nine Mile Road.

"It's a good market here," said Beth, who brought four year old grandson Dylan Cook along from Pennsylvania.

Dylan and his cousin, Aaron, Peggy's 3 year old son, were enjoying splashing in a neighbor's inground sprinkler system while the women tended the sale.

Besides the usual children's clothing, toys, and housewares, the Cooks include a unique twist in every sale two large boxes of free items.

"We include little toys, cheese cutters, cans of paint, kitchen knives. If we don't have any use for it, it goes in the box," said Peggy.

Beth brought some of her huseast to west.

Beth Cook cleans out the closets of



Trash and treasures: These two Farmington Hills residents, friends Karen Martin (left) and Mania Ruicci, hosted a garage sale recently.

band's neatly pressed work clothes for the free box, and they were snatched up.
Their best bit of advice for moving merchandise is to sell cheap.
"Put a cheap price on the item. The customer gets a bargain and you're getting rid of something you don't need," Both said.
Added Peggy: "Definitely advertise, both in the newspaper and with signs the day of the sale,"
The Cooks saie, like most, ran Thursday, Friday and Saturday.

Balloons attached to signs in front of their Wakefield Court home and at the subdivision entrance helped attract customers.

A few blocks away, friends Colleen Hay of Farmington Hills and Karen Rudzinski of Novi tended to a sale featuring stuffed animals, books, and baby gear.

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"We had things from three fami-lies here and yesterday we made \$250," said Hay, who was hosting her first sale. "Name brand stuff like Little Tykes toys are big sell-

ers."
Hay found that being prepared early on the first morning of the sale is crucial. Left alone for the first half hour, she was inundated by customers and her own toddler wanting attention.
"You need at least two people," she said, "especially if you have kids."
An added bonus to advertising, they received a phone call from a consignment shop worker who bought a large quantity of clothing.

Soc arrace, Alie

See GARAGE, A16

HOW DID WE KNOW ADULTS WOULD LIKE IT? WE TESTED IT WITH KIDS.

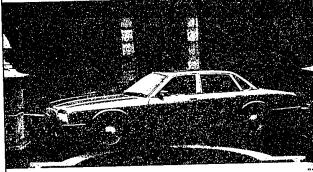


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