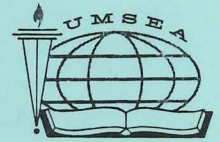


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Contents

Urotropin as a Formaldehyde Delivery System Robert Hemmingsen and B.Kaye Walter.....	1
Educators' Attitudes Towards Retirement: Roles, Values, and Planning Chris H. Burkey.....	7
Occupational Stress in Funeral Service: a Preliminary Study Mary Louise Williams.....	27
Commentary Clinical Hypocompetence: What Color is Black? Stephen R. Kemp.....	35

Welcome to the **Journal of Funeral Service Education**.

Conceived as a vehicle for the publication of scholarly works germane to funeral service, the **Journal** welcomes authors with interests in any facet of funeral service: scientific, psychological, ethical, legal, or managerial.

Ideally, this publication will grow to serve the needs of funeral service education by facilitating the dissemination of original works of research as well as by serving as a forum for commentary, summation, debate, or other forms of academic exchange.

We encourage faculty of funeral service programs to promote contributions from students and colleagues.

Articles submitted for publication are subject to editorial review and are accepted with the understanding that the materials are either 1) not being offered for publication elsewhere or 2) are free of copyright restrictions for republication in the **Journal**.

Editors: Mary Louise Williams, Ph.D. and D. Elaine Reinhard, M.S.

Urotropin as a Formaldehyde Delivery System

Robert Hemmingsen and B. Kaye Walter
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Introduction

Embalmers are faced with exposure to hazardous chemicals daily. One of the most hazardous chemicals used by embalmers in the embalming laboratory is formaldehyde. Formaldehyde is intensely irritating to mucous membranes and has been listed as a carcinogen by the EPA.^{1,2}

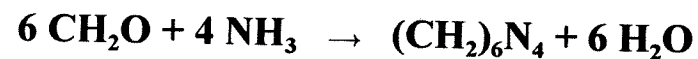
Fluids advertised as safe and formaldehyde-free are now being sold by many companies specializing in embalming supplies. These fluids may be formaldehyde-free, but many of them contain chemicals that are as hazardous to the embalmer as formaldehyde containing fluids. Therefore, the search continues for formaldehyde-free, nontoxic, embalming fluids.

Aqueous solutions of Formaldehyde are still the fluids of choice for preparation of bodies by many embalmers. Cosmetically, few solutions do what formaldehyde appears to do, that is make nonliving bodies appear living.

Since formaldehyde has such desirable embalming qualities, we have begun to explore the possibility of using a nontoxic, formaldehyde delivery system. The chemical we have chosen to use is familiar to all embalmers who have ever had to clean up a formaldehyde spill. This formaldehyde delivery system proposed by our laboratory group is Urotropin.

Urotropin

Urotropin is the polymer formed when ammonia reacts with formaldehyde in the clean up of a formaldehyde spill.^{3,4,5}



The structure of Urotropin is shown in Figure 1.

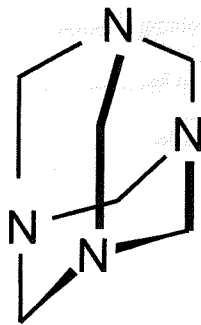


Figure 1

Other names used for Urotropin are 1,3,5,7-Tetraazatricyclo[3.3.1.1^{3,7}]decane, hexamine, methanamine, formamine, hexamethylene tetramine, HMTA, hexamethyleneamine, formin, uritone, ammonioformaldehyde, hexaform, and urotropine.^{6, 7} Urotropin has a molecular formula of $C_6H_{12}N_4$ and a molecular weight of 140.19. Urotropin forms odorless crystals that sublime at 263-295 °C with partial decomposition. Solid Urotropin readily burns with smokeless flames.^{8,9} Urotropin is very soluble in water (1.0 g/1.5 mL), alcohol (1.0 g/12.5 mL), ether (1.0 g/320 mL), and chloroform (1.0 g/10 mL). A 0.2 molar aqueous solution of Urotropin has a pH of 8.4.¹⁰

Urotropin has been used in the manufacturing of adhesives, coatings, and sealing compounds; in preservation of hides; as a **cross-linking agent** for hardening phenol-formaldehyde resins and vulcanizing rubber; as a corrosive inhibitor for steel; as a dye fixative; as fuel tablets for camping stoves; as a stabilizer for lubricating and insulating oils; and with sodium phenate and sodium

hydroxide as an absorber of poisonous gasses.¹¹ Urotropin has been used therapeutically as a urinary tract **antiseptic** and **antibacterial agent**¹², as an **antioxidant** in the treatment of jaw diseases¹³, in antioxidant therapy of purulent wounds in animals¹⁴, as an anti-infective, anti-fungal agent¹⁵, and as a protein modifier.^{16,17} Urotropin has been found to **prevent odors** arising from bacterial decomposition¹⁸ and has been used as a **preservative** in foods.¹⁹ Toxicological Evaluations have shown Urotropin to be **safe** and effective in both animals and humans.²⁰

Because Urotropin is highly water and alcohol soluble, modifies proteins by delivering formaldehyde to the reactive sites of proteins, is an effective preservative in foods, prevents odors, and has been shown to be nontoxic, safe, and effective in treating many bacterial infections, we believe that Urotropin may provide a highly effective formaldehyde delivery system in embalming fluids.

Experimental and Results

Urotropin is easily synthesized using various synthetic methods.^{21,22,23} It is also readily available from most chemical companies and is extremely inexpensive.

In this research project, Urotropin was synthesized by combining equal molar ratios of formalin and aqueous ammonia at room temperature. The solid, white powder was recrystallized from ethanol and produced white needles. The spectral data for the white needles was consistent with that reported in the literature for Urotropin.²⁴

Dilute, aqueous solutions of Urotropin were tested for preservative and deodorizing capacity. Initial studies have shown that dilute, aqueous solutions of Urotropin are effective preservative and deodorizing agents. Further studies are being conducted analyzing the effects of pH and additives such as ethanol on the preservative and deodorizing nature of dilute solutions of Urotropin.

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Educators' Attitudes Towards Retirement

Educators' Attitudes Towards Retirement

Roles, Values, and Planning

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Abstract

There is a difference between thinking about retirement and doing something about it. Societal changes will necessitate alterations in current perceptions of retirement programs. For example, with the increase of working wives, households now have two retirement decisions - the husband's and the wife's. Since educators are deemed planners and motivator's of their classrooms, will these characteristics be applied to their retirement planning? Educators were surveyed to ascertain how they felt about retirement in general, their levels of physical and mental participation, when and why they would personally retire, and their parents' retirement. Also, included in the study, were questions regarding educators personality that may be predictive of future success or non-success of their retirement. The results show that educators are consistent with the general population's retirement preparation. They do no more and no less than the average non-teaching individual.

Educators' Attitudes Towards Retirement

Roles, Values, and Planning

While not inappropriate, our society is geared to the future and is striving to solve society's anticipated problems. As we do this, for the common good, we frequently forget that we are becoming a nation of older persons due to our aging population. We have overlooked the successful attainment of a promising and productive retirement. This most glaring problem is the lack of preparation for, and procrastination towards, a truly viable and workable personal retirement plan for each older American.

There is a difference between thinking about retirement and doing something about it. As more and more people are living into advanced old age, retirement is becoming a more meaningful part of adult life. As most significant life events (e.g. job selection, marriage, parenthood) are preceded by some form of training or planning, it would seem reasonable to suggest that the same should apply to retirement. Retirement planning programs must be designed to address these issues, because attitudes about the future and whether it is perceived as positive or negative have a serious impact on retirement planning (Seibert & Seibert, 1986).

Retirement is a phenomenon of contemporary industrialized nations and has evolved into one of the least understood stress events of the adult life (Imel, 1983). Holmes and Rahe (1967) placed retirement in the upper half on their Social Readjustment Scale indicating a high stress level. This recognition emphasizes again the need for planning and preparation. Society has not, as yet, established a set of goals or expectations for coping with traumatic experiences like retirement. Individuals are left to their own inventiveness to establish retirement goals and some individuals may not be totally capable of undertaking such a responsibility, therefore, they do nothing.

A number of demographic, economic, and social changes that will have a direct impact on the nation's attitude towards retirement are: 1) The number of elderly at retirement age. For example, the 1990 Census counted 31 million people age 65 and older ("Census Study", 1992). This is almost 12% of total population, and is projected to increase to 45% by the year 2030 ("Census Study", 1992). 2) An increase of social activism by the retired elderly. This can be observed by the growing membership in

organizations like the American Association of Retired Persons which has a politically strong lobby for protection and retention of elderly rights. Lastly, 3) The changing work roles of women. In the American economy today, women comprise nearly 50% of the work force and expect an equal say in the decision of retirement.

In the past, households generally had only one retirement decision to make - that of the husband. Now, with increased numbers of working wives, there are two retirement decisions to be made. For a number of reasons, including different work patterns and histories, age and general health factors, women are often choosing to work beyond the retirement dates of their spouse (Borchard, Kelly, & Weaver, 1980). Since retirement may be viewed as either positive or negative, depending on individual circumstances, Brache (1983) suggested that retirement is usually viewed positively when individuals have developed favorable attitudes towards it, are prepared for it adequately, and have developed social roles outside the work setting.

In a study conducted over a decade ago, Perry (1980) found that 53% of those surveyed had not made any retirement plans and over 2/3rds were not even aware that such programs existed. Kragie, Gerstein, & Lichtman, (1989) studied the question of Americans and their planning for the increased longevity they are now enjoying and found that most people have prepared financially for retirement but have neglected other issues. This misconception of retirement planning has allowed many retirement programs to become dominated by financial advisors who convey retirement matters that relate to money; but, at the same time, hope to profit financially at the expense of the retiree (Raffel, 1982). Merikangas (1983) noted that if the seminar format is supposed to be all inclusive, the full fallacy of conventional programs is evident when gerontologists or other experts in the field are excluded from the presentations.

A successful retirement program is meant to address and clarify any question asked, allow for the introduction of new retirement options, and begin the process of goal setting. Goal setting eliminates the concept of "just let things happen" as retirement age nears (Kragie et al., 1989). Goals enable retirees to take charge of their lives and influence what will happen in the future. Borchard, et al (1980) believed that goals are ideal outcomes, whereas, plans identify the steps necessary to achieve goals. People can exercise considerable influence over their own future by setting achievable goals and taking

appropriate action.

McDowell (1981) discovered that people often have unfinished goals because they neglect to pursue a desire. The premise is to differentiate WANT statements into precise goals. The precise statement of a goal makes the WANT statement more concrete, understandable and achievable. The aim is to take vague life goals, which are long term, and separate them into short and medium range plans designed to accomplish long range goals.

Goals, desires, and values are traits derived from the personality of the individual (Liptak, 1990). These personality traits give measurable signs of one's preparation for retirement. The traits that have positive predictive relevance of successful retirement are classed either as an action-oriented or a self-actualizing manner of lifestyle (Price, 1983). This is mainly because the individual has taken care of their basic needs and is able to experience retirement as a positive next step in life. Whereas, the unsuccessful retiree shows preference for negative self-centeredness and material gatherings (Price, 1983). This is usually the result of poor self-concept or lack of motivation to plan.

The researchers consider educators to have higher educational backgrounds than the average non-teaching professional, plan for the future, i.e. complete semester preparation, and, interact with all ages, i.e. student, parent, grandparent. We speculate that these selected personal characteristics of individuals might be related to planning. With what is known about successful retirement planning, can this information be used to ascertain if educators are candidates for successful retirement planning. The hypothesis of this study is based on the assumption that teachers are planners and motivators of their classrooms. Will these characteristics carry over to retirement planning? Also, the researchers were interested in those personality characteristics that may have predictive potential hypothesized to be existing roles and values that educators describe they have or believe they have.

METHODS

The target population was selected from a high school in metropolitan Oklahoma City, Oklahoma. The population included both male and female teachers, counselors, and administrators. Out of approximately 100 potential subjects, a sample was selected from an alphabetized list with a randomly selected name from the "A's" as a starting point and then every other name to reach a predetermined

maximum total of 50 subjects. A structured questionnaire instrument, with comment spaces available on specific questions was utilized. The survey was adapted from Kreitlow & Kreitlow (1985) and Anschell (1982), and also included questions designed by the researchers. The final version was developed after two pretests of non-educational personnel for clarity and validity. The final instrument consisted of six parts and included 35 questions, some with multiple answers. The survey, with cover letter, was deposited in the name boxes at the school office. A preselected counselor collected and returned these to the researchers three days later. A total of 62% (N=31) were returned in good fashion.

Sample

The characteristics of the subjects revealed by their answers to the survey:

1. Age as of 9/1/92:

81% (N=25) less than age 50. 19% (N=19) more than age 50.

2. Educational Level:

19% (N=6) Bachelor Degree. 71% (N=22) Master Degree. 03% (N=1) Doctoral Degree.

3. Occupation:

87% (N=27) Teachers. 06% (N=2) Administrators. 06% (N=2) Counselors.

4. Gender:

19% (N=6) Male. 77% (N=24) Female.

5. Marital Status:

81% (N=25) Married. 13% (N=4) Never Married.
03% (N=1) Widowed. 03% (N=1) Divorced.

6. Consideration of being a goal-setter:

87% (N=27) Yes. 13% (N=13) No.

7. Belief that retirement planning is only financial planning:

19% (N=6) Yes. 81% (N=25) No.

8. Classification of monthly financial status:

19% (N=6) Barely getting by. 65% (N=20) Able to save a little each month
16% (N=5) Somewhat comfortable each month

The researchers suggests that this sample may be representative of any group of educators in a typical high school. The majority of subject are under 50 years of age with a minimal education of a Master's degree. The majority of the sample are female teachers who are married. The sample states they are goal-setters and do not believe retirement planning is only financial planning. The majority of the sample report they are able to save a little money each month. Noted from this sample is that besides personal savings, the three most often cited sources of retirement income were teacher retirement benefits, individual retirement accounts (IRA's), and annuities. Of special interest were three responses related to retirement income, these being oil, inheritance, and none.

RESULTS AND FINDINGS

(The results and findings are described by groups per the questionnaire.)

Retirement programs

Assessing part "B" of the survey shows that for the most part this sample is not regularly involved in current retirement seminars or training sessions. Of the respondents (N=14) who have attended a pre-retirement planning seminar, the overwhelming majority (N=9) had not attended one in over two years. Attending seminars on financial topics was cited most frequently, followed by health benefits and employee retirement respectfully. The seminar sponsor listed most often (N=7) was an employer, followed by a for-profit financial planner. The programs were primarily one day workshops usually less than six hours in length. Since the majority who did attend a program received financial information, they were satisfied with the seminar and felt no other concerns were lacking or needed to be addressed.

Planning for the future

Part "C" of the study (Table 1) dealt with the subjects plans for retirement. The areas of interest being: age of planned retirement, plans for post-retirement remunerative work, subjects perceived level of planning capability, feelings about personal aging, ability to preplan for future health and financial status. Also, if the samples parents were retired, the researchers were interested if the subjects had discussed retirement concerns with them.

Table 1

<u>Planning For The Future</u>	Yes		No	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
<u>Question</u>				
Can you preplan for future health? - - - - -	15	48	16	52
Can you control your future? - - - - -	17	55	14	45
If financially secure, will everything in retirement be fine? -	7	23	24	77
Are you sad when you think of yourself as old? - - - -	3	10	28	90
Do you have retired parents? - - - - -	22	71	9	29
Are your parents content in retirement? - - - - -	18	58	8	26
Have you discussed retirement with your parents? - - - -	23	74	7	23
Are there things you would like changed for your parents? -	18	58	9	29

When the sample was asked for the approximate age at which they expect to retire, almost half 48% (N=15) report they want to retire at age 55. The remaining subjects responded with retirement at age 60 (N=7) or 23%, retirement at age 65 (N=8) or 26%, and only one stated no retirement before age 70, if ever. As to post-retirement employment, those stating a desire for some type of remunerative work but didn't know exactly what, was (N=14) or 65%, those wanting to do only part-time work (N=11) or 35%, and those stating a desire for volunteer work (N=6) or 19%.

The questionnaire had a statement that read, "Some spend a great deal of time planning ahead; others let nature take its course. How would you describe yourself as a planner?" The sample and the breakdown of their answers to the three choices available:

- 1) I don't believe in planning ahead at all (N=0),
- 2) I do a moderate amount of planning ahead (N=27) or 87%, and
- 3) I plan everything carefully in advance (N=2) or 13%.

The highlights of this section are that the majority of educators state they wish to retire at age 55 or at least by age 60. Most plan only part time work after retirement, and volunteering was a possibility.

All survey respondents state they believe in planning for the future and report they do at least a moderate amount of planning. Approximately 50% of the subjects state they can control their future and nearly the same percentage feel they can preplan for their future health. The majority of educators do not believe if they have financial security than everything will be alright in retirement. They have all thought about retirement "some" and are not overly concerned with their chronological age. If they have parents in retirement they replied their parents are content and satisfied. Their major concerns were problems with the health and medical care of their parents.

Reason to retire

The following section (Table 2) addresses the various reasons the educators speculated on why they would retire. The results suggest the desire to do something other than work is the paramount reason for retirement and the second wish to spend time with spouse. Almost two-thirds report they will either be eligible for a pension, or will be able to afford to retire. The results of the survey show that the majority desire what is known as "free time" to pursue options not available because of work. The option to comment on exactly what they wanted to do gave only two responses of a particular plan, both comments being a desire to travel.

Table 2

Reason To Retire

<u>Statement</u>	<u>N</u>	<u>%</u>
It is mandatory.	4	13
I will be ready and have earned it.	6	19
I will be eligible for social security.	7	23
I will have reached pension age.	11	35
I will be able to afford to retire.	10	32
I want time to do other things than work.	29	94
I want to spend time with spouse.	15	48

Reasons, Roles, and Values

Since part of the study hypothesis pertained to the social aspects of the personality, and the subjects perceived future role in life, it was important to discover the importance of roles and values of the sample at the time of the survey. To accomplish this a list of roles was given and the subject was asked to respond to a three-part Likart Scale of "not important, important, very important".

This section of the survey was concerned with the values the individual placed on specific constructs. The ability to correlate and predict these to possible successful retirement preparation is stated in numerous studies. The researchers wanted to learn how educators felt about certain roles and how they rated certain values in their lives. These constructs and the level of importance placed on them, by the individual, can assist in the prediction of future retirement acceptance. Those with a lower level of importance relate to lower levels of preparation for retirement. The individuals having high levels of importance correlate to high levels of retirement preparation.

The roles of sport participant, sport spectator, and TV watcher were all listed as not important with this sample. The roles of professional, employee, community activist, reader, gardener, and volunteer were cited as important in their future roles. The most important roles envisioned were churchgoer, parent, grandparent, and the highest recorded, most important role is that of a spouse.

A similar exercise to learn the level of importance of the subjects as they felt towards certain values. Recognition was the only value listed as not important. A comfortable life, accomplishment, excitement, loving, broadminded, intellectual were all marked as important to their personality. The items of family security, happiness, health, spiritual salvation, wisdom, inner harmony, friendships, forgiving, honest, and responsible were marked as very important to the sample.

Participation

The participation portion of the survey (Table 3) attempted to ascertain the level of participation exhibited by the sample. As numerous studies point out, a successful retirement depends on the ability to socialize and participate with other people. The questions concerned the activity level of the subjects.

Social and civic activities were evaluated by asking four questions dealing with: interaction with others, dining with friends, conversations about local government and club memberships. The

currentness of interaction was within a one-month time span preceding the date of the survey. The findings show educators as social entities. The sample has high levels of participation with others in all categories with the exception of speaking to public officials

Table 3

Participation: Social and Civic Interaction

<u>Question</u>	<u>Yes</u>		<u>No</u>	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
Have you talked with friends in public area?	30	97	1	03
Have you shared a meal with a friend at your home?	27	87	4	13
Have you talked to a public official with a concern?	8	26	23	74
Do you belong to a club or civic organization?	24	77	7	23

The next portion of the survey (Table 4) dealt with the educators personal level of activity, both physical and mental. Research states that retirement is most beneficial when the body and mind are engaged in stimulating events. The desire of a person to participate prior to retirement is a good indicator of their ability to continue with these activities after retirement. The subjects were asked if they had, in the month preceding the survey been: diligently engaged in a physical fitness program, taken part in an organized sport, attended adult classes or deliberately watched programs on public television or public radio.

The results point out that most are not concerned with, or participate in, physical exercise; yet, they are involved in some type of organized activity and associate with others. Expectantly, the majority of educators are involved with mentally stimulating activities with high percentages showing educators as people continually seeking higher levels of knowledge.

Table 4

Physical and Mental Activity

<u>Question</u>	Yes		No	
	N	%	N	%
Have you walked, jogged, or biked on average two miles per day?	8	26	23	74
Do you take part in activities like golf, dance, etc.?	10	32	22	71
Have you attended a learning group such as Bible or adult classes?	20	65	11	35
Have you been selective in watching programs on public television?	26	84	5	16

What is best for you

The final part of the survey, Table 5, asked for the subjects to speculate and respond to a questions that dealt with their desires for the outcome of future events. They were surveyed on how they would react to specific events that occur at the onset, during, or near the end of retirement. The subjects were asked to speculate on the future with a check mark on either a "should" or a "should not" response on how they felt or expected to feel at time of need or decision.

- 1) The first question asked if the educator's should be concerned with amassing and then passing one's life savings to their heirs; By a difference of six, the sample felt they should not greatly concern on this issue.
- 2) The second question dealt with the educators expecting to rely on their offspring for care in their later years. By a difference of 31, the sample felt they should not rely on their children.
- 3) The third question asked about returning to a special interest they had when younger. By a difference of 31, the sample indicated they should return to that interest.

- 4) The fourth question asked about spending time with their own age group as the sample aged. By a difference of 4, the sample felt they should mingle with their own cohorts.
- 5) The fifth question dealt with selection of a retirement home were as little responsibility as possible was best. By a difference of 14, the sample stated they should select one were they have the majority of responsibility regarding housing and lifestyle.

Table 5

What's Best

<u>Question</u>	Should		Should Not	
	N	%	N	%
1) Need to secure and pass their life savings to their children.	12	39	19	61
2) Expectation of relying on their children for care in retirement.	0	0	31	100
3) Desire to return to old hobbies or interests.	30	97	1	03
4) Want to only spend time with own age cohort.	17	55	14	45
5) Knowledge that a low degree of responsibility in retirement homes was important.	8	26	21	68

The focus of this section is that educators, as a unit, do not want to rely on their children in their retirement and would like to be able to return to a pastime they had when younger, but lost it because of time constraints. The educators also are split between being concerned about leaving money to their children and spending time with only people their own age. The realization that the best retirement home is one were responsibility is demanded is shown by the educators by their majority score to this question.

Summary

This paper attempted to learn if educators are good candidates for retirement planning. The hypothesis was based on the educators being planners and motivators of their students and would these characteristics relate to the educators' own planning and motivation regarding a personal retirement plan.

The major findings of this study show high school educators to be female and married. mostly less

than 50 years of age with high levels of education. They consider themselves to be both goal-setters and financially competent. Attending preretirement seminars is not a high priority and if they attend one it is for financial information.

Educators' do not fear old age and state they are in control of their future, yet, they do not feel they are in control of their future health. The majority of educators's have contemplated their retirement and desire to retire at less than 60 years of age, primarily to do something other than work and realize retirement planning is more than just about money.

Nearly all do a moderate amount of planning ahead and most speculate they will need to work at least part-time after retirement. Of those who have parents in retirement, the general report is contented, satisfied retirement. As expected, educators' are social people but unexpectedly are not active physically. Educators' want to be able to live a responsible life that does not interfere with their children's lives.

The researchers believe this study shows educators' to be within the normal range regarding retirement planning. No special highlights can be noted from the survey that would show any exception? retirement planning modes. The researchers feel the hypothesis of this study, as it is stated, is not supported.

The researchers suggest that future research might include a study of educators and the two wage-earners in the same household and their individual retirement decisions. Another topic may be a study of female educators and their perspectives on retirement planning.

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Please respond to each of the following questions in terms of your own experience and with as much candor as possible.

A. GENERAL INFORMATION:

1. **Age as of 9/1/92:** ---- 50 years or less ---- Over 50 years
2. **Educational history:**
---- Trade or vocational school ---- Associate degree
---- Some high school ---- Bachelors degree
---- High school graduate ---- Masters (graduate)
---- Some college ---- Doctoral degree
3. **Occupation:** -----
4. **Gender:** ---- Male ---- Female
5. **Marital status:** ---- Married ---- Widowed
---- Never Married ---- Divorced
6. **Would you consider yourself a goal-setter?**
---- Yes ---- No
7. **Do you believe retirement planning is only financial planning?**
---- Yes ---- No
8. **Besides your personal savings, List one other retirement income.**

9. **Would you classify your monthly financial status as:**
---- Barely getting by.
---- Able to save a little each month.
---- Somewhat comfortable as it is.

B. PRE-RETIREMENT PROGRAMS:

10. **Have you ever participated in a pre-retirement planning seminar?**
---- Yes ---- No (If no, move to Question #16)
If yes, How recently?
---- 1 month ---- 1 year
---- 2 months ---- 2 years
---- 6 months
11. **Who was the retirement program sponsor?:**
---- Employer ---- Church
---- Civic group ---- Government agency
---- Other Please Specify -----
12. **How long was the pre-retirement program you attended?**
---- 2 to 6 hour workshop
---- 1 day session/workshop
---- every day attendance for 5 days
---- Over 1 entire weekend
---- Many sessions over several months
13. **How many of the following were discussed in the program?**
(please check all subjects covered):
---- Income or financial preparation
---- Health benefits
---- Social services (i.e. Eldercare, Areawide Aging, etc)
---- Post retirement employment
---- Volunteer programs (i.e. AARP, RSVP, etc.)
---- Others Please specify: -----
14. **Was the retirement program helpful in preparing for your retirement?**
---- Yes ---- No

15. Were there personal needs which were not addressed in the program?

----- Yes ----- No

Please comment on the most significant omission:

C. PLANNING FOR THE FUTURE:

16. At what approximate age do you expect to retire?

----- 55 years ----- 65 years

----- 60 years ----- 70 years

17. Some spend a great deal of time planning ahead; others let nature take its course. How would you describe yourself as a planner?

----- I don't believe in planning ahead at all.

----- I do a moderate amount of planning ahead.

----- I plan everything carefully in advance.

18. Do you believe you can pre-plan for your future health?

----- Yes ----- No

19. Can you say that you are in control of your future?

----- Yes ----- No

20. Do you agree with this Statement, "If I have financial security when I retire, everything will be fine in retirement".

----- Yes ----- No

21. Are you sad when you think of yourself as old and retired?

----- Yes ----- No

22. Have you thought at all about your retirement?

----- Not at all ----- Some ----- A great deal

23. How much have you thought about what you'll do in retirement?

----- Not at all ----- Some ----- A great deal

24. Do you think you will probably work at all after you retire?

----- No

----- Yes, but only volunteer work

----- Yes, but only occasional jobs

----- Yes, but only part-time

----- Yes, full-time

----- Yes, but don't know doing what.

25. Do you have one or both parents who are presently retired?

----- Yes ----- No

26. Do you think they are satisfied with their retirement?

----- Yes ----- No

27. Have they ever discussed their views about retirement with you at any time?

----- Yes ----- No

28. Do you believe they are content and satisfied with retirement?

----- Yes ----- No

29. Are there things other than financial matters you would like to see changed for them?

----- Yes ----- No

Comments Please: -----

D. ROLES, REASONS, and VALUES:

30. Next to each category below, please check the column that tells how important each role is in your future plans:

	Not Important	Important	Very Important
Employee	-----	-----	-----
Churchgoer	-----	-----	-----
Professional	-----	-----	-----
Community activist	-----	-----	-----
Parent	-----	-----	-----
Grandparent	-----	-----	-----
Spouse	-----	-----	-----
Reader	-----	-----	-----
Gardener	-----	-----	-----
Sports participant	-----	-----	-----
Sports spectator	-----	-----	-----
TV watcher	-----	-----	-----
Volunteer worker	-----	-----	-----

31. If one or more of the following states a reason or reasons to retire, please check the space.

It's mandatory	-----
I will be bored, tired, ready, and have earned it	-----
I will be eligible for social security	-----
I will have reached pension eligibility	-----
I will be able to afford it	-----
I want time to do other things than work	-----
I want to spend time with spouse	-----
Other ----- Please specify -----	-----

32. Below is a list of values, please indicate the importance of each to your personality:

	Not Applicable	Important	Very Important
Comfortable life	-----	-----	-----
Family security	-----	-----	-----
Happiness	-----	-----	-----
Health	-----	-----	-----
Accomplishment	-----	-----	-----
Excitement	-----	-----	-----
Salvation/Spiritua	-----	-----	-----
Wisdom	-----	-----	-----
Recognition	-----	-----	-----
Inner harmony	-----	-----	-----
Friendships	-----	-----	-----
Broadminded	-----	-----	-----
Forgiving	-----	-----	-----
Obedient	-----	-----	-----
Honest	-----	-----	-----
Intellectual	-----	-----	-----
Loving	-----	-----	-----
Helpful	-----	-----	-----
Responsible	-----	-----	-----

E. PARTICIPATION:

33. Social and Civic Activities:

During the past month I have ----

Stopped and chatted with people I know in stores, public buildings, or on the street, etc.

----YES ----NO

Shared at least two meals with friends at my home, their home, or a coffee shop or restaurant.

----YES ----NO

Written, phoned, or talked to at least one public official about local government.

----YES ----NO

Belong to at least one club or organization involved in civic activities (political group, service club, school organization).

---- YES ---- NO

34. PHYSICAL and MENTAL ACTIVITIES:

During the past month I have ----

Walked, jogged, or bicycled two miles each day (on average).

---- YES ---- NO

Taken part in organized physical activities such as exercise or aerobic classes, dances, games, golf, etc. at least once a week.

---- YES ---- NO

Attended at least one organized learning group (bible or adult class, business sponsored class, etc.).

---- YES ---- NO

Been deliberate in watching or listening to selected programs of an educational nature on public television or radio.

---- YES ---- NO

F. WHAT IS BEST FOR YOU?

35. Read each statement and check the appropriate space.

I (should or should not) be greatly concerned about saving money to be left to my children.

---- Should ---- Should Not

I (should or should not) rely on my children for care in my later years.

---- Should ---- Should Not

I (should or should not) return to some hobby or special interest I had when younger.

---- Should ---- Should Not

As I become older, I (should or should not) try to spend more time with people my own age.

---- Should ---- Should Not

In choosing my retirement home, I (should or should not) select one where I have the least responsibility.

---- Should ---- Should Not

Occupational Stress in Funeral Service

a Preliminary Study

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As a funeral service educator and academic advisor, the questions I am most frequently asked and, incidentally, the ones I find most difficult to answer relate directly to future job prospects. These are very difficult questions primarily because so many variables have come into play. Over the last ten years we have witnessed the corporate face of funeral service change via consolidation and welcomed many experienced well-educated men and women from other professions to our doors. But at the same time, we've watched many good people leave the profession, many a business close, and many a job, posted for months, go unfilled. American Board enrollment figures demonstrate growth of funeral service programs but licensing lists testify to status quo; we appear to be replacing rather than increasing numbers of licensees.

Over the years this Department has examined age of current licensees, pay scales, benefit packages, opportunities for advancement, and injuries as possible factors affecting turn-over in the profession. One factor we had not examined, until this study, was stress of the job itself. It seemed important that if stresses existed they needed definition not only in order to provide the profession with some assistance with retention but also to provide educational programs with guidance in preparation of entry-level personnel.

With these long-term goals in mind, the Departments of Mortuary Science and Psychology at Wayne State University launched a preliminary study of occupational stress in funeral service.

Method

Over the last quarter of a century or so, occupational stress has come to be defined as a perceptual phenomenon (Caplan, et al., 1975 and McGrath, 1975). How individuals view themselves, their work, and their occupational environment are now understood to be psychological components interacting with the physical demands of the job.

Utilizing this working model, questionnaires were designed to provide basic demographics, an objective job description, and insight into how the licensee perceives his profession as well as his work environment. (How does the licensee view his job, his boss, and his peers?)

NOTE: The omission of the questionnaire in its entirety is intentional as the study is continuing.

Results

In part one of our instrument, respondees were asked to describe their job as objectively

as possible refraining from any indication as to how much they liked or disliked what they did. Twenty-seven descriptors were addressed. In summary, respondees indicated that their jobs:

- 1) were well-defined; they had influence over the job and were not required to interact with multiple 'bosses'
- 2) had deadlines and time pressures; they were required to work fast and for long hours
- 3) required moderate to above level expertise but they were not pushed to the limits of their ability
- and 4) interfered with their family life to the extent that they often found themselves re-living job experiences at home.

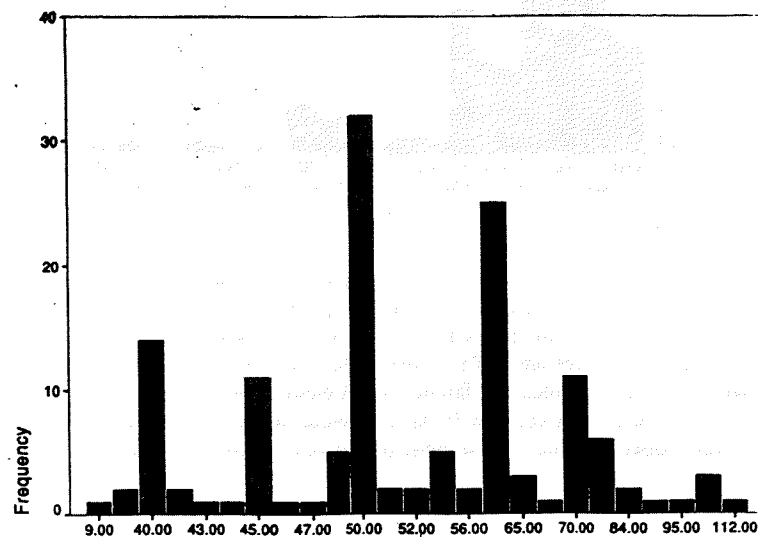
In part two we elicited personal feelings toward the job and the profession. Statements were presented for response that included such items as "generally speaking I am very satisfied with my profession" to "I wish I had chosen another profession".

Two very significant responses surfaced as a result of this section:

- 1) that regardless of age, our respondees were very satisfied with and did not regret their choice of profession.
- 2) 79% never thought of quitting BUT the majority (73%) would entertain moving for more money and would not stay in the profession if they earned less.

A third part of this survey addressed the usual demographics: age (respondees ranged from 23 - 76 years), sex (93% of respondees were male, 7% female), marital status (7% divorced or separated, 12% single, and 81% married), and race (5% Black and 95% White with one Hispanic and one Middle Eastern licensee responding).

Additionally this same section addressed how many hours were worked per week

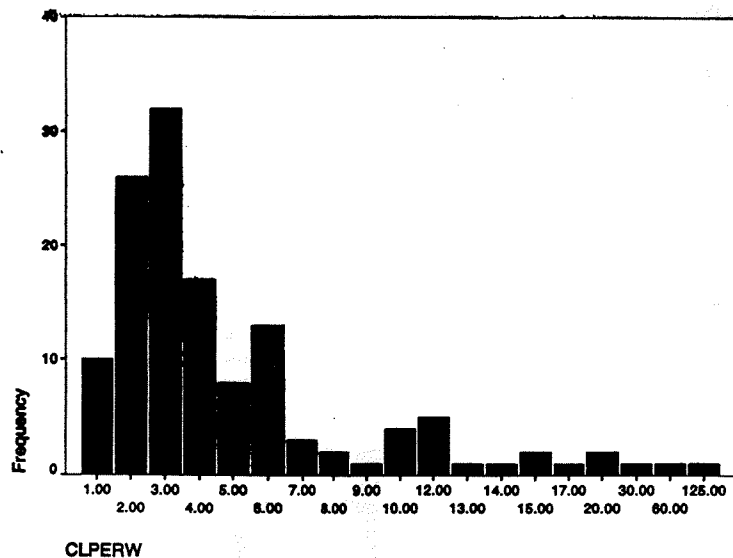


and how each respondee spent his/her time on the job: 20% of time embalming
 20-50% of time directing funerals
 <10% of time in grief counseling
 and 0-100% of time in administrative duties.

As you would expect, time distribution of duties was related to employment status of respondee which was in this study: 35% employees, 15% managers, and 45% owners.

Note: In Michigan, as is generally the case nationwide, there are approximately three times the number of licensees as number of funeral homes; therefore our responding sample was skewed more in favor of owners.

In addition we asked whether the business was family-owned or corporate-owned (in our sample 38% were family-owned single chapel, 39% family-owned multiple chapel and 18% corporate owned multiple chapel) and the average caseload per week.



The next section of the questionnaire dealt with environmental factors of concern. Most frequently cited responses related to chemical/biological hazards, odors, maintenance of equipment used on the job, and physical hazards. We correlated these concerns with the job description of the respondee and the type of firm for which they worked. Chemical and biological hazards were more of a problem for family-owned multiple chapels than for corporate-owned multiple chapels and of least concern for family-owned single chapel businesses. Employees and managers were concerned about these types of hazards but not owners.

Maintenance of equipment was of least concern within family-owned single chapel

businesses and of most concern in corporate-owned multiple chapel businesses (Perhaps the bigger the business, the bigger the problem?) and, as you might expect, this task concerned 67% of employees, 48% of managers, and 7% of owners.

The odor factor did not correlate with organizational status or employment status but this result was expected as air handling problems are generally more related to age of facility. And finally, there were high levels of concern regarding the physical hazards of the job with 76% of employees and 49% of employers very concerned.

In part five we acknowledge that there are many on-going conditions at home and at work that may be stressful to individuals. We listed fifteen potentially stress provoking conditions (eg. financial concerns, long-term ill-health, concern for future of career, conflicts with spouse or significant other, drug or alcohol abuse) and asked respondees to identify the level of stress related to each at this time in their lives.

Career futures were of concern to 65% of employees and 62% of managers but only 22% of owners. Everyone regardless of job classification or business environment was stressed by future financial concerns (eg. their children's education).

If respondees were employees or managers in family-owned businesses, lack of sleep was a primary concern as was lack of time for family and/or friends.

We were unable to analyze most components of our questionnaire on the basis of gender because of the small size of the population but in this section of the survey a significant number of women recorded that conflict with their families was a source of extreme stress in their lives as was the lack of time for personal growth. Men, however, did not identify either of these areas as sources of stress.

In part six, we provided a list of twenty-nine statements describing feelings related to stress, eg., "I feel emotionally drained from my work", "I feel frustrated by my job", "I can easily understand how my clients feel about things", "I can deal very effectively with the problems of my clients". Respondees were asked to tell us how frequently each statement applied to them ranging from 0=never to 6=daily. The four highest ranked responses in our sample were:

- 1) I positively influence other people's lives through my work.
 - 2) I feel exhilarated after working closely with my clients.
 - 3) I have accomplished many worthwhile things in this job.
- and
- 4) I have not become emotionally 'hardened' by my job.

The seventh segment of our questionnaire dealt with "Who helps and supports you in doing your work?" "Who makes life easier for you?" "Who is easy to talk with?" "Who can be relied upon for support when the going gets tough?" "Who is willing to listen to your problems?" We asked respondees to rank a) your immediate supervisor, b) your subordinates at work, c) your friends outside of work, d) your peers at work, and e) your spouse or significant other.

In response to all four questions, spouses were ranked the number one source of support.

Peers at work and friends outside of work were tied for number two in the support system. Subordinates ranked number three and immediate supervisors number four.

The final segment of our questionnaire asked licensees to "tell us in your own words 1) what aspect of your work presents the greatest challenge to you and 2) what aspect of your work do you find the most stressful."

The following tables summarize those findings:

Most Stressful Aspects of my Work

1. Bad image of the profession
 - no cooperation/ no collegiality
 - non-quality service
 - bad press
2. Finances
 - no benefits
 - never able to buy a home
3. Danger of disease
4. *Trying to do it all
 - long hours
 - lack of family time/whole family operates around the business
 - no set schedule
 - please everyone but not self
 - devote life to funeral home
5. Lack of appreciation

(* most frequently cited)

Biggest Challenges

1. Doing good work
 - keeping abreast technically
 - providing effective, meaningful, competitive service
2. Changing society's views of death
3. Being accepted and valued
4. Getting the profession to work together

Discussion

Returning to our hypothetical model, occupational stress was defined as a function of the psychological meaning one gives to their job, their boss, and their colleagues. One perception of the job, namely its significance, is indicated by the extent to which the job is perceived to be varied, challenging, autonomous, and important. (Abdel-Halim, 1981, James and Jones, 1980, Jones and James, 1979.) Our respondees have described their jobs as requiring moderate to above-level expertise but not, however, pushing them to the limits of their ability. Generally they feel some control over their job tasks in spite of deadlines and time pressures and describe themselves as exhilarated by the positive, worthwhile influence they have over other people's lives. On the down side, the bad image of the profession continues to be a source of strain.

The second contributing factor in the job stress model concerns perception of the leader. Is the boss viewed as providing support and direction; does he/she facilitate work and interactions between staff? Data gathered in this study is insufficient to examine employee-employer relations. Our instrument was designed as a preliminary tool and mailed to licensees irrespective of employment status. The number of responses in each of the categories required is insufficient for analysis. However, we would note that within the survey area of environmental factors, employers and employees have widely disparate concerns.

The third contributing component in job stress concerns perceived workgroup supportiveness; is the workgroup perceived to be cohesive, cooperative, and friendly? Does the workgroup serve as a source of information and support? What were our responses?:

- 1) that friends outside of the profession provided the same level of support as peers inside the profession
- 2) that the most stressful aspects of work were the lack of collegiality and the lack of appreciation
- 3) that getting the profession to work together was one of their biggest challenges.

Conclusion

From its inception this study was envisioned as a preliminary investigation of stresses associated with funeral service. It was to lay the foundation for a larger study to follow and provide us with an opportunity to refine our survey instrument if needed.

Since the return on this questionnaire was only 10% (n=140), it is indeed obvious that no sweeping generalities may be drawn. However, within our sample, a couple of interesting observations should be noted: 1) Within different job classifications there are widely disparate and often conflicting priorities. 2) Many licensees feel unsupported by their peers and employers as regards the physical and psychological stressors of their profession. Many respondees felt that their family and friends outside the profession provided more support than their colleagues.

In addition (and as was mentioned in the introduction) our longer range goals included

modification of our educational program to better prepare entry-level personnel and to assist in retention of licensees. In this latter regard this study confirms the emerging training focus of NFDA and some suppliers (Mitchell, 1995, Manning, 1994) and, we might venture to say, suggests a focus for educational institutions in areas of communication, team-building, and quality management.

NB: The authors welcome collaborative ventures with other educational institutions interested in expanding this project.

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CLINICAL HYPOCOMPETENCE: WHAT COLOR IS BLACK?

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The content of this manuscript was born of an educator's curiosity into the dynamics of human interactions in the field of funeral service. One looks into the list of funeral directors for shipping and/or communication, the term black or white always seems to appear after the firms listing. I ask myself these days; what color is black? In 1990, Americans claimed membership nearly 300 races or ethnic groups and 600 American Indian tribes. Hispanics had 70 categories of their own. Another significant fact, the US census bureau projects that by 2010, Hispanics will become the largest minority in the land. Interracial marriages are increasing as the diversity of this great country grows: according to the US census, in 1970 there were 310,000 interracial married couples and in 1993 there were 1,195,000 interracial married couples in the United States. The question is: are funeral service professionals ready for the challenge of the next century? More significantly, the training and attitudes of funeral directors must change quickly if they are to survive and serve the public. The challenge before you is to serve your clientele whatever the racial makeup, religious orientation, or nationality. The education of funeral directors must expand to accept and implement those practices of the "new" America.

As a professor in a large metropolitan area I am faced with a dilemma. As my students become more diverse and more educated, I have to balance the wishes of my fellow funeral service

practitioners who would, I dare say, cringe if I sent them a student that does not fit his/her service area. It is an area that is not discussed but silently understood. The help wanted ads are full of positions, but ask for a picture. In a recent conversation with a good friend and funeral director, she related a story of a couple who happened to be bi-racial. The deceased person died in a suburban hospital out of town. The wife who happened to be caucasian, called a local funeral director to make arrangements to ship the body home. As she completed the arrangements, the local funeral director asked the client what funeral home would receive the remains. The funeral director looked the funeral home up in the directory only to find that the firm was listed as "black". He promptly told the lady : "Were you aware that this firm is black; will the facility be able to handle you loved one?" The woman answered: "Yes that firm has buried many in my family as well as my husband's with the best of service." The funeral director exhibited "clinical hypocompetence" that is, not listening or paying attention to that client's needs and desires. Our business is to serve as professionals we should be able to equip ourselves to perform any kind of service regardless of the circumstances. My friend was quite disturbed by this situation and proceeded to tell me I should teach the acceptance of cultural diversity in our curriculum.

I struggle with this issue of "cultural diversity"; however, the funeral service professional cannot ignore the facts. In my Michigan community, over one third of all residents aged 65 and older live in the metropolitan Detroit area. This area of southeast Michigan, composed of six counties, has the greatest elderly minority population in the state. (WSU,1990.) The growth among minority population groups in the state between 1980 and 1990 : a 84.9 percent increase among Asians. a 38.9 percent increase among Native Americans, a 24.1 percent increase among Hispanic origin populations, and a 7.7 percent increase among African-Americans. (Lee,1991). These numbers have direct impact on the

funeral service market. This growing diversity, like the increase of the aging population itself, presents a challenge to the funeral service professional. Will you exhibit clinical hypocompetence and continue to believe change is not needed or will you be on the cutting edge, responding to change in your clientele. Our profession tends to be very conservative in our service to the community, which is an honorable trait. However if your clientele is changing not only in ethnic makeup, but also in economic and market trends, we must adapt or face extinction by the ultimate entrepreneur.

As a Christian, I would paraphrase Joshua in his farewell address:choose you this day whom ye will serve....