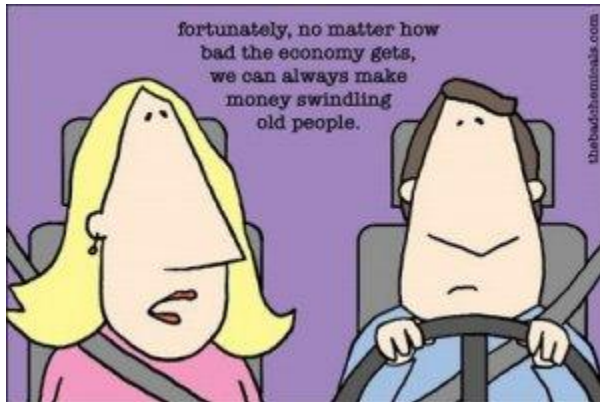


Embezzling \$257,119 Preneed Funeral Funds

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A couple in Michigan Embezzled (misappropriated) \$257,000 in Preneed Funds from the families they served at a funeral home. Just as the leaders in the Illinois Funeral Directors Association Ponzi Scheme have not been brought to justice, these two appear to be getting off with restitution and probation.

When funeral providers take people's preneed funeral funds there should be punishment. Otherwise Funeral Directors will continue to take peoples funeral money.

There are the big cases like that of National Prearranged Services.(NPS) or the Illinois Funeral Directors Association. Every week in the press there are local funeral providers who misappropriate or steal money-many times out of preneed or prepaid funerals. This is one reason for mistrust of funeral directors.

A Canton couple pleaded no contest to embezzling money from prepaid funeral customers and has agreed to pay back 23 victims.

Christopher and Nancy Ziomek, who operated the now-closed Ziomek Funeral Home on Wayne Road in Livonia, entered the pleas in Wayne County Circuit Court to one count of embezzlement of \$50,000 or more, but less than \$100,000. The offense is punishable by up to 15 years in prison.

Huge insurance companies are more highly regulated, must maintain high cash reserves, are less likely to go out of business, and therefore more reliable when it comes to paying out final expenses.