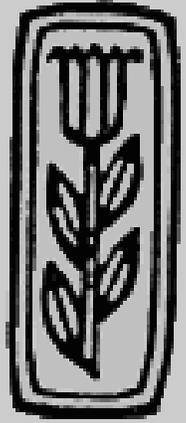


FCA REPORT



SPRING 2005

The hottest cemetery-related topic: Green burial

(The following article is reprinted from the national newsletter of the Funeral Consumer's Alliance)

"While plastics have become the norm in our society, touching every aspect of our lives, fragments of the funeral industry still resist the inevitable shift to this superior substance. Consumers have long accepted and now demand plastic products. If you give your customers what they expect and demand, plastic interment products will be in your offering sooner or later."

So claims a four-color, full-page ad for Advance Interment Systems' plastic casket vaults (in the picture, they look rather like a cake mold). But if consumers are clamoring for a cemetery version of Gladware, they're not telling us. The hottest cemetery-related topic in our email box has to do with "green burial."

What? Green burial. Interment sans formaldehyde, steel caskets, "protective" casket vaults, or permanent markers.

Revolutionary, you say? Not really. Contrary to media reports that characterize green burial as a "new trend" that appeals to environmentalists, so-called green burial is much closer to American tradition than our current interment practices. And

it's not just for Greenpeacers anymore.

"I thought it would be the tofu and granola crowd, but in fact it's overall-wearin' Southern Baptists," said John Wilkerson, who says he stole the quote from American green burial pioneer Billy Campbell. "I think [it appeals to them] because they haven't bought into the idea that you've got to be pretentious even when you die."

Wilkerson, 55, is one of about four proprietors of green cemeteries in the U.S. The first was the Ramsey Creek Nature Preserve, a green cemetery in South Carolina started by physician Billy Campbell in 1996. Since then, a green cemetery has popped up in Texas, and one is planned for Central New York, and another is on the way in Marin County, California.

In March of 2002, Wilkerson incorporated the Glendale Memorial Nature Preserve on part of 350 acres he inherited in the Florida town of Glendale. So far, he's only had two burials. He hopes someday the green cemetery will make him a living, but for now, he farms "Chufa" to put food on the table. Wilkerson said the plant is a small tuber farmers buy to feed wild turkeys.

Like the dozens of people who call the FCA office inquiring about green burial, Wilkerson said the fuss and expense of

commercial American burial started to seem strange. Who came up with the idea that our dead should be chemically perfumed, laid out in molded steel, encased in a concrete box, and topped off with a \$2,000 tombstone? Why do we feel the need to make a grave a permanent easement on the land?

"When I was in the military in Europe 30 years ago, I did notice the graves are not permanent," Wilkerson said. "They go for 5 or 10 years or so, then you have to pay extra money."

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A tree named Amy

~ Steve Nicely

Mom wanted to be cremated when her time came. Dad would hear nothing of it. Lucky for Mom, in that regard, Dad died first. He was buried in the tradition of his ancestors in Resurrection Cemetery in Lenexa.

Mom got her wish three years ago. She wanted her ashes deposited somehow at Dad's gravesite. The cemetery officials objected, saying an urn containing her ashes could not be buried deep enough within a grave already containing a vault. It would be necessary to use another plot. But the state says ashes can be scattered almost anywhere. Why not on top of the grave? Well, they guessed that would be okay.

A stone had been set for dad. Mom's stone was placed facing his at the opposite end of grave in advance of her death. It's probably the only grave in the cemetery with stones at both ends.

But when Mom died, we didn't like the idea of just scattering her ashes on top. We could picture a lawn mower whipping up a cloud of ashes, a fate Mom would not appreciate. Our solution was simple, if a little unorthodox. The family arrived at the grave with the box of ashes, a spade and a gallon of water. We surrounded the grave, cut a slice in the sod and turned it back. There we poured her ashes, drenched them with water, returned the sod and watered it. Our private graveside observance followed.

Mom's earthly journey did not entirely end there. I kept a hand full of ashes and so did my sister. We placed them at the base of young evergreens, following a tradition that got started in our family about 30 years ago. That's when Mom gave us a house warming gift of her beloved, 2-foot-tall Colorado blue spruce, a tree she brought home from the Flower, Lawn & Garden Show a few years earlier as a sprig in a plastic cup.

We named it Charlie after my great grandfather, the Civil War veteran from back east who homesteaded in Kansas after the war, a man I never met. Still, I had his Union Army saber and felt a connection with him every time I saw the tree. As our pets died over the years, we buried them at the foot of Charlie. It was comforting to realize that something of them lived again in that magnificent tree.

There now grows a young blue spruce in the front yard of our new house. It's about 6 feet tall, named Amy after Mom. It's a sacred tree I feed and water. Knowing that something of her lives again in the tree is a comfort. My sister buried the rest of Mom's ashes under a similar tree in Alberta, Canada.

Don't get me wrong. I have a strong conviction that she and dad continue living in another dimension and probably are not rooted to the ground. But we can't see them or touch them in that mode. It's just good to be reminded of them, to see and touch something of them in the form of a living tree.



Steve, Donovan and Amy

There's a side benefit for our six grandchildren. Seven-year-old Kathleen, who remembers her great-grandmother, likes to decorate Amy's branches with flowers. And recently I carried 2-year-old Donovan out for a visit. I told him about Mom, a grandmother he never met. We draped a scarf around the tree to keep it warm. With a little prompting, he touched the prickly needles and said, "Hi Amy. I love you Amy."

I think Mom was delighted and it delighted me, too. Z

Much gratitude for your support

Our thanks to those of you who made donations to our Alliance. Whether large or small, your money or your time or both, we sincerely thank you.

The Board of Directors

Do you have a special way of remembering a deceased loved one that we could share in a future FCA-GKC newsletter?

Please send your stories to the Funeral Consumers' Alliance of Greater Kansas City, 4501 Walnut, Kansas City, MO., 64111

Think twice before you prepay it

(Reprinted from the national FCA newsletter.)

Prepaying for your funeral may sound like a good idea, but most states don't have sufficient regulations to protect your money. Funeral directors in Mississippi, for example, can pocket half of your prepaid money, leaving only 50 percent of your investment in the bank for your funeral! Couples in Florida have lost two-thirds of their prepaid investments when trying to cancel the deal, and Florida law says it's perfectly legal.

Are you thinking about buying graves in advance? Beware! It's virtually impossible to get a refund on a grave anywhere in the country if you should change your mind or move. Some large corporations may promise you that they'll exchange the grave for another one in your new place of residence, but what if the company has no cemeteries in your new area of residence? What if the cemetery is sold? Will you get a plot you're equally satisfied with in the new location? What will happen to the vault or graveliner you may have originally purchased?

Judging from the complaints we receive from the public, such "grave

exchanges" are often not the smooth transaction that is promised. Moreover, your family may end up liable for additional costs at the time of your death (for funeral or

burial arrangements), despite the sales pitch you likely heard about "locking in today's prices."

So what can you do? Remember this: planning ahead is a great idea, but paying ahead usually is not.

There are ways to put aside your money safely while keeping it under your (not the funeral director's) control.

The only time it may be good idea to prepay for a funeral is when you are facing what's called a Medicaid spend-down. While Medicaid will make you spend most of your own assets before they pay for your long-term care, they will allow you to set aside your funeral expenses in a prepaid plan. Z

===In Memory===

Nancy Thomson Kruper

May 11, 1930 January 28, 2005

Board Member, Treasurer,
The Funeral Consumers Alliance of Greater Kansas City

(These poignant words were a part of a commemorative program available at Nancy's "Celebration of Life" service at All Souls Unitarian Universalist Church on February 1, 2005).

But soon we shall die and all memory of
those five will have left the earth, and we
ourselves shall be loved for a while and
forgotten.

But the love will have been enough all those
implies of love return to the love that made
them.

Even memory is not necessary for love.

There is a land of the living and a land of the
dead and the bridge is love, the only
survival, the only meeting.

Bridge of San Luis Rey
By Thornton Wilder

Subscribe to the FCA online discussion list

Want to talk about death and funerals but can't find a conversation partner? Have questions about funeral practices, laws and regulations, or on how FCA affiliates operate? The FCA discussion list is open to anyone. You can join by sending an email to:

join-deathcare@sparky.listmoms.net

People from around the country - FCA affiliate volunteers, board members, the public and even a few funeral directors - participate in this e-mail based discussion. Many "listers" post funeral and end-of-life-related news articles every week. Join today!

Misleading veterans offer exposed

~ Gordon Davis

An article entitled "Funeral Ads Draw Scrutiny" appeared in the Thursday, November 11, 2004 edition of *The Kansas City Star*. The article focused on Swan Lake Memorial Gardens in Grain Valley, Mo. Missouri Veterans Commission officials say some area cemeteries, including Swan Lake, charge for services that veterans can get free at state and national cemeteries.

The article appeared on the front page of *The Kansas City Star's* Business Section (appropriately on Veterans' Day). The article was written after an area resident called the Funeral Consumers Alliance of Greater Kansas City (FCA-GKC) to report what he felt were abuses of veterans by Swan Lake. A board member of FCA-GKC called a writer for the *Kansas City Star* to alert him to the problem. After a

thorough investigation by the writer, he too was convinced veterans were being misled by the facility and the article was subsequently written and published.

The article profiles the fact that many private cemeteries, though not offering illegal "deals," do mislead veterans into paying for what they can get free at state and federal veterans cemeteries.

As stated in the article, "Missouri veterans who choose any of the four state veterans' cemeteries or the one federal cemetery in St. Louis are entitled to free burial services. The same is true in most other states."

These free services include free burial space (for both veteran and spouse), a free granite memorial and marker for the veteran and spouse, and a free burial crypt. Opening and closing of the grave are also provided free-of-charge.

Also quoted in the article were comments by Joshua Slocum, executive director of the Funeral Consumers Alliance, in which he profiled the misleading information often communicated to veterans by cemeteries and funeral homes concerning burial offers. "What they want is the veterans' business," says Slocum. "What they aren't going to do is steer veterans to a cemetery where they get benefits for free."

Apparently cemeteries and funeral groups around the country are aiming ads at veterans. According to consumer groups, it is common.

In many cases veterans are led to believe that private burial facilities are state or federal veteran cemeteries. After offering them free burial plots, many additional charges are added. These are charges for services that veterans have free access to in legitimate federal and state

veteran cemeteries.

After the November 11 article was published in the *Kansas City Star*, our local affiliate was flooded with calls with veterans wondering how they could get out of burial contracts with private facilities that obligated them to significant charges. Too often in such cases, it seems the only way out is to hire an attorney for yet an additional fee.

However, FCA board member Bev McGill reports that some have been successful in breaking their contracts at Swan Lake.

"The key is to be assertive and persistent and to mention the various authorities you will contact if you don't get relief," she said. "The maximum amount allowed for a refund in Missouri is 80% of the amount invested." z

(Gordon Davis, a former FCA-GKC board member, is an aging information specialist for Johnson County Human Services and Aging.)

Board members of the Funeral Consumer's Alliance of Greater Kansas City:

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(Board President)

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(Vice President)

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Ruth Crowther

Hope Grunt

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Bev McGill

Marj Swomley

Nancy Trout, MSW

FCA speakers are available

The Funeral Consumers Alliance (FCA) of Greater Kansas City can provide a speaker to address your civic, church, or community group free-of-charge. A trained speaker can address those in your target group with information about our organization, and share valuable information about appropriate and affordable final arrangements.

If you would like to discuss the possibility of having a guest speaker from FCA to address your group about the important work of our organization, please don't hesitate to contact us locally by calling (816) 561-6322. If a member is not immediately available, please leave us a phone message on voice mail.

No “Green Cemetery” near you?

Don't despair, just follow these tips for a greener burial even in commercial cemeteries:

- If you have your own rural land, check your local zoning laws for any rules on home burial. It's allowed in most states
- Forego embalming. It's never routinely required by law for funerals, and we've never heard of any cemetery requiring it for burial
- Select a wood casket or a cardboard box or a shroud for burial. There are no laws requiring particular types of caskets. You might encounter resistance from the funeral director or cemetery, but stand your ground
- If you can't find a cemetery that will let you skip the vault, pick a concrete grave box that has an open bottom to let the body come in contact with the earth

Green burial

(continued from page 1)

“When Dad died 7 years ago, the family went down to the [family-owned] plot and started digging a hole, and some church officials drove up and said 'y'all can't do this,'" Wilkerson said. “We all just looked at each other and said let's move across the fence to our property. We didn't understand it at the moment, but they were trying to tell us that we had to have a vault.”

Most commercial American cemeteries require a vault, but Wilkerson said it's not for the reasons cemeterians claim.

“There is no logical excuse for a vault except that somebody makes some money off it,” he said. “Yes, grave collapsing is a concern, but you know what you do? Put all the dirt back. Mound it up. Put the sod back on top and you'll have a mound of dirt equivalent in volume to the casket. In time, it'll be level again.”

If Wilkerson's ideas sound radical, remember that this type of burial was universal in America until about the late 19th century. Most countries around the world still bury their dead much “closer to nature” than we do.

And like cremation, green

burial caught on with a vengeance in the United Kingdom. According to the Natural Death Centre, sort of an English Funeral Consumers Alliance, there are already more than 200 woodland burial sites in the UK.

The idea's taking hold with American entrepreneurs, too. Tyler Cassity, wunderkind who restored the famous Hollywood Memorial Park Cemetery in 1998, has teamed up with Ramsey Creek Preserve founder Billy Campbell to bring green burial to the Golden State.

According to newspaper accounts from Mill Valley, California, Cassity and Campbell have 32 acres in the Bay Area they

hope to get up and running for formalin-free burial next year. Cassity says he already has a waiting list of 100 potential customers.

What about cost? Well, burial at Glendale Memorial Nature Preserve will cost you \$1,000 for the grave and the opening and closing. It's more expensive at Ramsey Creek, where the grave will cost you \$1,950 plus \$250-\$500 to dig the grave. Those who choose this method of burial, though, will save the cost of a casket, a vault, and a manufactured headstone. Funeral costs, unless you prepare and transport the body yourself, are extra as well. Z

Check Out These Web Sites for More Information

Ramsey Creek Nature Preserve www.memorialecosystems.com

Glendale Memorial Nature Preserve www.glendalenaturepreserve.org

The Ethician Family Cemetery -A church-owned green cemetery in Texas “open to all faiths” www.dusttodustcemetery.org/index.html

The Natural Death Centre - a UK nonprofit funeral information organization with extensive information on North American green burial options - www.naturaldeath.org.uk

The North American Woodland Burial Society dedicated to promoting ecologically sound burial in the U.S.
<http://woodlandburial.htmlplanet.com>

Survey of area funeral prices now available

Funeral Price Survey: 2004 is completed and available. The 32-page report contains the itemized prices of services offered by the 73 funeral homes listed in the Yellow Pages of Greater Kansas City. The survey, conducted by former FCA-GKC board member Mercedes Bern-Klug, is not for sale. It is offered with the request for a tax-deductible donation to help support our work. We simply feel strongly that all persons and families facing final arrangement decisions should have access to consumer-oriented information. Contact us at 4501 Walnut, Kansas City, MO., 64111. Phone: 816-561-6322. Z

Chain acquires Casket outlet

The casket outlet at 77th and Quivira has been sold and now is a storefront mortuary owned by Service Corporation International. Service Corporation International, or SCI, is a national funeral home and cemetery conglomerate.

The only other metropolitan area outlet offering discounted prices on caskets and grave markers is Direct Casket Outlet in Independence, which remains as an independently owned and operated business. Funeral homes must accept and use caskets from outside sources when supplied with them. Z

**Funeral Consumers Alliance
of Greater Kansas City
4501 Walnut Street
Kansas City, MO 64111**

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Share your valuable skills

The Funeral Consumers Alliance (FCA) of Greater Kansas City is currently seeking additional board members to broaden the scope, range of services and local outreach efforts furthering the important work of the FCA.

If you have writing skills, marketing expertise, public speaking skills and an interest in our cause, the organization could use your supportive help and service as a member of our board, or in any capacity that you feel would meaningfully contribute to this important work.

As you are no doubt already aware, our local (and national affiliate organizations) are non-sectarian, democratically organized groups dedicated to educating people of all ages on death-related issues.

If you would like to discuss a service opportunity that is both flexible and convenient in meeting your personal needs and schedule, please don't hesitate to contact The Funeral Consumers Alliance (FCA) of Greater Kansas City by calling **(816) 561-6322**. If a member is not immediately available, please leave us a phone message on voice mail...we will be happy to return your call and discuss how you can learn and grow with us as we share valuable information about appropriate and affordable final arrangements.

Gordon Davis, FCA board member