

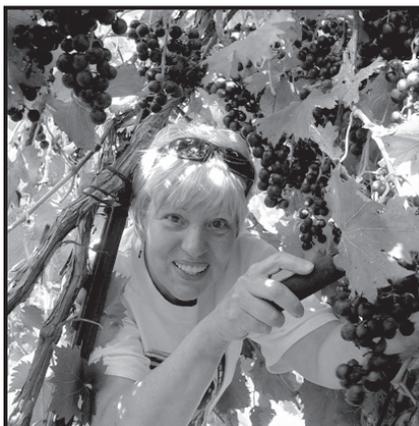
FCA REPORT

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The home funeral experience

Those charged for the first time with making funeral arrangements for a loved one may be shocked by the experience. Dealing with the personal loss is stressful enough. Add the decisions about visitation, remembrance cards, sign-in books, thank-you notes, video loop, flowers or charity instead, burial or cremation, embalm or natural burial, casket or urn, 7-day candle, balloon release, music, minister, obituary, website listing, cemetery plot, grave liner, opening and closing, tent and chairs, the subtle or not-so-subtle pressure, the temptation to match love – or guilt – with the price of



Linda Ottow

the products and services. Then an itemized list and total amount slides toward you. There's pen and a place for you to sign.

It doesn't have to be that way, says Linda Ottow, guest speaker at the annual meeting November 1 of the Funeral Consumers Alliance of Greater Kansas City. Caring for your own dead at home is a simpler, more meaningful and much less costly way to say goodbye.

It's not as hard as it sounds, said Ottow, who recently participated

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Wide cremation price range revealed in new area survey

By Steve Nicely

The lowest direct cremation price in the Kansas City area is \$675 at Marts Memorial Services in Westport, according to the latest funeral price survey by the Funeral Consumers Alliance of Greater Kansas City. The highest price in the area for the same service is \$2,815 at Quisenbury Funeral Home in Tonganoxie, more than four times as much.

A direct cremation is the least expensive method of disposing of a body. It involves picking up the body, placing it in a minimum

container such as cardboard or fiberboard, delivering it to the crematorium where it is cremated, picking up the ashes, delivering them to the family in a minimum container and filing the required papers. That's it. No embalming, no church or memorial service, no urn, no extras.

Why the big difference in prices? "I don't know what would justify a \$1,000 difference in price," said Mercedes Bern-Klug, the University of Iowa aging studies professor

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Double feature at FCA annual meeting Nov. 1

The Funeral Consumers Alliance of Greater Kansas City will present a double feature at its Nov. 1 annual meeting: 1) Linda Ottow of West Plains, MO, will share her experiences with home funerals and, 2) the board will release the results of its new funeral price survey of all 78 funeral homes in the metropolitan area.

See the adjoining stories about both topics for more details. The meeting begins at 1:30 p.m. Sunday, Nov. 1 at All Souls Unitarian Universalist Church, 4501 Walnut. The location is two blocks north of the Country Club Plaza and one block east of Main. There is no admission charge and all are welcome.

FCA-GKC is fortunate again to have Mercedes Bern-Klug directing our funeral survey data analysis. Bern-Klug, PhD, a former FCA-GKC board member, now is an assistant professor in the School of Social Work and the Aging Studies Program at the University of Iowa, Iowa City. She and Kate Bengtson, a social work graduate student, are collaborating on the project.

The price survey assumes added importance during this period of economic recession. The adjacent story about direct cremation and another about funeral trends (page 3) reflect lower-cost choices available to consumers.

Direct cremation prices average \$1,852 in survey

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who is directing the survey's data analysis. "A direct cremation is a direct cremation. It pays to shop around."

Calvin Quisenbury cited higher overhead costs as a factor in his price. Ron Marts, who operates in store-front facilities on Westport Road, has lower overhead costs. His is one of seven funeral homes in the area offering direct cremations for less than \$1,000. In contrast, 26 funeral homes charge over \$2,000 for the same service.

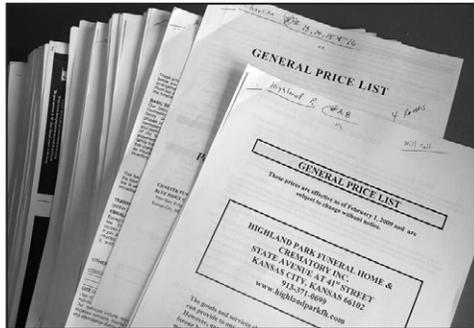
Direct cremation prices were included in the General Price Lists of 51 of the Kansas City area's total 78 funeral homes. The Funeral Consumers Alliance of Greater Kansas City (FCA-GKC) collected General Price Lists for all of the funeral homes and is compiling the information for release at FCA-GKC's annual meeting Nov. 1. The periodic price surveys of the area's funeral industry also include figures for embalming, viewing, hearses, limos, caskets and other funeral options. It is the only survey of funeral prices available in the metropolitan area.

Funeral homes are required by the Federal Trade Commission's Funeral Rule to keep General Price Lists, to provide them to families when planning funerals and to anyone who requests one in person. FCA-GKC gathered the price lists in August and is comparing them with its last survey in 2007. The volunteer-operated FCA-GKC is one of 100 non-profit affiliates of the national Funeral Consumers Alliance based in South Burlington, VT.

The average price for direct cremations among the 51 funeral homes was \$1,852 this summer, a 13 % increase from the 2007 survey average of \$1,646.

Bern-Klug cautioned consumers to be aware when looking at prices because some funeral homes do not include the fee charged by the crematorium in their direct cremation prices. Most people would assume the cost of direct cremation would include the price of cremation, but it's not always the case, she said. Most include the fee. Some don't but say so and list it separately. Some don't say one way or the other. The FCA-GKC survey will include the fees.

Nineteen McGilley and D.W.



General price lists

Newcomer's funeral homes owned by two national chains had higher prices than most others in the area. The McGilley facilities, operating under the Dignity label and owned by Service Corporation International, listed direct cremation prices from \$2,240 to \$2,495. The eight Newcomer's facilities, owned by Stewart Enterprises, list direct cremation prices of \$2,240. The higher prices of the corporate chains here follow their national pattern of acquiring local funeral properties, retaining their local names and raising prices in response to stockholder interests.

Nine funeral homes did not increase their direct cremation prices from 2007 and one actually lowered its price. Mary Butler Meyers Funeral Home in Kansas City, KS dropped its price \$250 to \$1,295.

Other funeral homes with direct cremation prices under \$1,000 are \$750 at Kansas City Funeral Directors in Kansas City, KS; \$795 at Cedar Crest Memorial Chapel in DeSoto; \$850 at Church Funeral Associates in Mission; \$864 at Slider Funeral home in Kansas City, KS; \$935 at E.S. Eley & Sons in Kansas City, MO, and \$995 at Elite Funeral Chapel in Kansas City, MO.

Two cremation societies in the area posted prices well below the area's \$1,852 average. Heartland Cremation and Burial Society of Raytown and Overland Park offers direct cremations for \$1,045. And the Cremation Society of Kansas and Missouri (Prairie Village and Kansas City, MO) list \$1,095. Both are for-profit businesses affiliated with local funeral operators. They are not strict societies that exist solely for the benefit of their members as the "society" name implies.

Both cremation societies have their

Home funeral topic at FCA-GKC annual meeting

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in a home funeral in St. Louis and has witnessed the practice in Camphill Village communities in New York and Germany. Home funerals return death care to its traditional roots throughout the world since ancient times, she said.

Death at home followed by a meaningful vigil and natural burial are the standard practices in Camphill Villages in several states and in more than 150 locations worldwide. Camphill Villages care for residents with special needs in communities where they live and work as members of extended families. Ottow, 60, manages such a village in the Ozarks near West Plains, MO.

Ottow said her experience with the "leave taking" process after a friend's death in St. Louis was beautiful and deeply meaningful.

"She was a colleague as well as a friend, and she fiercely wanted to live. But she made her arrangements very deliberately, and was able to say just what she wanted, and we honored that to the best of our abilities."

Helping to prepare the body was a loving and uplifting experience, she said. Friends and relatives kept a vigil with the body for three days.

"All the way through, those keeping the vigil held the idea of love and images of gratitude firmly, to not hold her back by our grief. The Gospel of St. John was read every hour."

The body was cremated after the vigil. Ottow said home funerals still are the standard in many parts of the world.

"To me it is a deeper way of saying goodbye and honoring the person, and it provides a deeply moving experience for family and friends."

own crematories and several others are owned by area funeral homes. Two are independently owned, but only serve funeral homes. Unlike some cities where families can deal directly with crematories, that option does not exist here. The independent crematories would lose business if they began bypassing funeral homes, their primary customers.

Recession shapes KC area funeral trends

By Jim Fitzpatrick

Thad Rogers, owner of K.C. Funeral Directors, a low-cost funeral home in Kansas City, KS, sees two new trends in the funeral business as a result of the recession. First, he said, families are paying more attention to price and less to brand loyalty.

"Everyone is so price conscious these days," said Rogers, third generation funeral home operator. "They are being very selective on what they're doing."

The second trend, which goes hand in hand with the first, Rogers said, is that some of the privately owned, smaller funeral homes -- such as his -- have been willing to discount their prices to help families in need.

A third trend -- one that was well established before the recession -- continues. The funeral industry in general continues to see an increase in the percentage of families choosing cremation, which is a lower-cost alternative compared with traditional funerals and burials. At his business, however, Rogers said that the percentage of cremations has held steady at about 65 percent the last five years. That percentage is exactly the same as reported by another low-cost provider, Ron Marts of Marts Memorial Services in Kansas City, MO. The metropolitan area average for cremations currently is about 35 percent, several funeral directors reported.

The Mary Butler Meyers Funeral Home in Kansas City, KS, responded to recessionary pressure by dropping its price for direct cremation by \$250 since the FCA-GKC's last price survey in 2007. That lowered its price to \$1,295, well below the area's average of \$1,852 for the least expensive funeral option. (See story on page one.)

"We're trying to keep prices as low as possible because the economy is so bad," said assistant funeral director Kathleen Meyers Baska. "We may lower them again." FCA-GKC board president Bev McGill fields calls from people seeking assistance. Every week she receives at least one call from someone with a recently



Cremation trend continues

deceased family member without money for the funeral.

"There are few if any monetary resources available for these families," McGill said. "When they place the call, they usually have already made funeral plans at a mortuary. Most mortuaries will not proceed with the service until they have the required funds. If the families would utilize the information we have in the survey, or call us before they have made the arrangements, we could tell them about less expensive, but still meaningful, funeral alternatives."

Rogers mentioned a fourth trend that has taken hold in some area

but has not yet arrived in Kansas City. He said that "green burials," where bodies are not embalmed before being placed in the ground, are "the next frontier" in the funeral business.

Lawrence, KS, is the only city in the area that has designated an area for natural burials in the city-owned Oak Hill Cemetery. Columbia, MO, also has a natural cemetery, called Green

Acres.

Besides banning embalmed bodies, "natural" cemeteries generally prohibit the use of metal or plastic caskets, as well as vaults and concrete or steel grave liners. The minimum requirement in Lawrence is a cardboard box reinforced on the bottom with boards.

Rogers said the funeral business is evolving in many areas and leaving behind the relatively static format of 20 years ago. People are open to new options on all fronts, he said, including the type of memorial books that are used, the nature of funeral services and what is done with the remains.

Bill would bring cemeteries under FTC's Funeral Rule

The national Funeral Consumers Alliance has announced that it is supporting The Bereaved Consumer's Bill of Rights Act of 2009, which was introduced by Rep. Bobby Rush, an Illinois Democrat.

The bill (HR 3655) sets national standards for the protection of funeral and cemetery consumers. The act would direct the Federal Trade Commission to strengthen and expand the Funeral Rule, a 1984 FTC provision that requires funeral homes to give consumers accurate, itemized price information and various other disclosures about funeral goods and services.

The Funeral Rule does not apply to cemeteries, but The Bereaved Consumer's Bill of Rights would extend consumer protection to cemeteries. Among other things, the bill would:

- Compel cemeteries to give consumers accurate prices before a sale.
- Give cemetery consumers the right to buy only the goods and services they want; families would be able to buy markers, monuments, or grave vaults from less expensive retail vendors rather than being captive to a particular cemetery's prices.
- Bar cemeteries from forcing families to buy entire packages of goods or services, if the family wants to choose item by item.

Some of the bill's provisions are the result of suggestions by Josh Slocum, national FCA executive director. Slocum said that Rush's staff solicited comments from him before the bill was introduced.

Profound, profane

Death the great leveler

"Death is the common denominator of the human race. Whatever we are, we are simply just like everyone else. Mortality is the great leveler of pride and prejudice, of profit and power."

--- Joan Chittister

Gunpowder secret

In South Dakota, a tough old rancher once told his grandson that the secret to long life was to sprinkle a little gunpowder on his oatmeal every morning. The grandson did this religiously, and he lived to be 93. When he died, he left 14 children, 28 grandchildren, 35 great-grandchildren... and a 15 foot hole in the wall of the crematorium.

Organic quips

I used to eat a lot of natural foods until I learned that most people die of natural causes.

Health is merely the slowest possible rate at which one can die.

Health nuts are going to feel stupid someday, lying in hospitals dying of nothing.

Funeral pitfalls averted

Q) How does one avoid the pitfalls of the funeral industry?

A) Shop Before You Drop.

An informed, educated consumer is the best and maybe the only weapon against industry abuses. Obtain a brochure on the FTC's Funeral Rule at www.ftc.gov/bcp/edu/pubs/consumer/products/pro26.htm or call 1-877-FTC-HELP (1-877-382-4357).

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News you can use

The Board of Directors of Funeral Consumers Alliance (FCA) of Greater Kansas City recently launched a new web site and e-mail address. Now consumers of funeral services can find money-saving tips and updated information on the practices and pitfalls of the funeral industry in the Kansas City area. The Alliance also has a dedicated e-mail address where you can write for more information and ask questions of the Board. Here's how:

Web site: www.funeralskc.org
E-mail: fca.gkc@gmail.com



Mark Olson

The Board of Directors is grateful for the extraordinary skills and dedication of our web site designer and developer, Mark Olson. While not affiliated with FCA, he agreed to design the site. Mark lives in Lenexa and is a computer instructor at Olathe Northwest High School.

Address Change? New Member?

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