

FCA REPORT

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Memorial gardens mark the burial places of beloved pets, Marci Michnick's cat, Ninja (left) and Erin Kling's dog, Hank, and cat, Judie, (right).

Rapid growth seen in pet cremations

By Marci Michnick, LMSW
FCA-GKC Vice President

Growing up in the 1970s, we buried our deceased pets in backyard graves that my father dug. I don't remember considering other options besides burial. Somewhere between then and now, pets have gained higher status which is evidenced by the number of dog spas, dog bakeries, and holistic interventions including acupuncture for pets. I'm guilty; our dog Sebastian often attends doggie daycare while his humans go to work.

Given this change in pet prestige, it makes sense that businesses devoted to after-death pet care are also on the rise. My research found five pet crematories in the Kansas City area and two of these businesses also offer burial in a pet cemetery.

The Amos Family Funeral Home, a longstanding family-owned crematory and funeral home in Shawnee, opened the Pet Companion Crematory in

2009. Anne Smith, who manages this part of the Amos Family operation, stated that growth has well exceeded expectations and they have cremated over 5,700 pets in the four years since opening. The growth has been so rapid, Amos now operates two pets-only crematories. While much of their business is through veterinarian partners, Anne reports that the Pet Companion Crematory averages one to two walk-ins per day; sometimes there are as many as four. Amos is the only funeral home in the KC area also taking care of family pets.

Amos offers communal cremation, which is the least expensive option at \$45 for an animal less than 150 pounds. With communal cremation your pet is cremated with other pets at the same time and the ashes are not returned to the pet owner; instead, the ashes are scattered by the Amos Family on an 80-acre private farm in southeast Kansas. Amos also

"Final Rights" author addresses funerals on air and at forum

Funeral Consumers Alliance national Executive Director Josh Slocum will be the featured speaker at the Kansas City Public Library's Plaza Branch, 4801 Main St., on Friday, Nov. 1. His 2 p.m. appearance is jointly hosted by the library system and the Funeral Consumers Alliance of Greater Kansas City. The public is invited.

The preceding morning, Thursday, Oct. 31, Slocum will be interviewed at 11 a.m. by Steve Kraske on his KCUR "Up To Date" radio show at 89.3 on the FM dial.

Slocum, 39, of South Burlington, Vt., will be discussing his book, "Final Rights, *Reclaiming the American Way of Death*," billed as "the book the funeral industry doesn't want you to read." The Kansas City chapter of the Funeral Consumers Alliance is one of some 80 affiliates of the non-profit organization that functions as a consumers' union for the nation's \$15-billion funeral and burial industry. His co-author of "Final Rights" is Lisa Carlson, past Executive Director of FCA. Together they have 17 years at the helm of the nation's top consumer advocacy organization involving the funeral industry.

Chapter titles of "Final Rights" tell of its contents: "Body Parts, big business, little regulation"; "Embalming, a beautiful memory picture?"; "Federal Trade Commission, a fickle consumer ally"; "Mortuary Education, a dead end"; "Home Funerals, a returning tradition"; "Green Burial, what they used to just call 'burial'"; "Caring for the Dead, Necessary information for family involvement"; and "Pre-need Sales, it's not 'all taken care of.'" Published by Upper Access Inc., the book can

Rapid growth in pet cremations

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offers private cremation at \$130 for an animal less than 150 pounds. With private cremation, the animal is cremated individually and the ashes are returned to the pet owner.

The other four pet memorial facilities serving the Kansas City area are Aspen Pet Cremations of Blue Springs and three in Kansas City, Mo. --- Pet Cremation Services, Rolling Acres and Wayside Waifs. All offer communal and private cremations. While the weight cutoffs vary, the starting price for communal cremation is \$45 except for Wayside Waifs which charges \$60. However, all revenue from Wayside Waifs' Pet Memorial Services goes to help the shelter provide loving care for its current animal residents until permanent homes can be found. Rolling Acres and Wayside Waifs both offer burial in pet cemeteries.

Erin Kling, a nurse at Kansas City Hospice, has used both burial and cremation for her family's pets. A few years ago Erin's dog Hank died and the family opted for a communal cremation knowing that Hank's remains would be scattered at the Amos farm. The next morning, Erin woke up hysterical. She called Amos and asked to have Hank's ashes returned to her if it wasn't too late. Fortunately, a private cremation could still be done. Once the ashes were returned, the Kling family held onto them until Erin's cat Judie died. The family placed Judie in a grave in their yard and sprinkled Hank's remains in with Judie's body. According to Erin, "We had them both since they were babies so they grew up together."

With my own pets, I have utilized cremation the most. But when my cat died unexpectedly at 6 p.m. on a Friday, burial seemed like the most reasonable option. I found it therapeutic to hold the body of my beloved cat, Ninja, wrapped in a soft



Anne Smith manages Pet Companion Crematory at the Amos Family Funeral Home in Shawnee. Crouched in the grass is Hank, whose body received a private cremation at the Amos facility.

blanket. My husband and a friend dug the grave. Since then, that once-barren space has been transformed into a thriving garden that we call the Ninja Garden. My 19-year-old cat often wanders into the Ninja Garden and curls up in the catnip we planted.

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FCA cautions, don't pre pay

The Funeral Consumers Alliance encourages planning ahead but advises against pre paying for funeral goods and services. Pre-paid contracts can be restrictive and vulnerable. What if you move? What if you change your mind? What if the funeral home is sold or goes out of business? What if someone raids the fund? All these things have happened. Consider setting the money aside in a joint savings account with a trusted friend or relative who knows your wishes.

Presentations are available

Are you part of an organization or group that would benefit from an unbiased presentation about important practical aspects of funeral planning? Contact FCA-GKC at 816-561-6322 or email us at fca.gkc@gmail.com. We will line you up with one of our board members for a visit.

Callers actually do not plan to die

By Josh Slocum
National FCA Executive Director

It's amazing to me that lots of folks who call our Funeral Consumers Alliance national headquarters in South Burlington, Vermont, for advice aren't really planning to die. They talk about death in the subjunctive: "Well, I don't need your services today, but if anything should ever happen to me..."

It is my solemn duty to inform you that death is not an optional lifestyle choice that may not be right for you (ask your doctor). Americans spend some \$15 billion a year on funerals, cremations, and cemetery space; it's one of the largest purchases most households will make. But unlike every other important purchase, most of us go into it sleepwalking. We don't plan for it in our budgets and we don't shop around to compare services and price. I know, I know—you go to XYZ funeral home because that's what "my family does." Would you buy a house, a car, or even a new kitchen this way?

Funerals can be simple or elaborate. Burial, or cremation, or body donation. Calling hours and a viewing, or a memorial service at church. Want to go out "green?" You can do that, too, by skipping the embalming and the polished metal casket. There are as

many choices for a final send-off as you could want, but to arrange a service that fits your taste and your budget you have to know your options.



Josh Slocum

Here are some of the options in the Kansas City area worth considering:

- A simple cremation without a wake, service or urn at a funeral home in or around Kansas City ranges from \$625 to \$2,915.
- A no-frills burial in a minimum container without embalming, wake or service goes for \$942 to \$4,609 plus cemetery costs.
- A full-service "traditional" funeral ranges from \$3,790 to \$9,440 plus cemetery costs.
- You don't even have to use a funeral home if you want to bury your own, as our ancestors did not so long ago.

In short, what you don't know can cost you. And I'm not talking just money. Most people leave it to the

funeral director to know what's an "appropriate" service—again, would you do this with a car dealer?—and so our send-offs are cookie-cutter. Is that the best way to remember all the unique people in our families when it's time to say goodbye?

I don't think so, and I don't think most folks do either. Having been to funerals fancy, frugal, and in-between, it's clear that there's no one "proper" way to bury the dead. We learn at mother's knee that money can't buy love and that carries through right to the end. My grandmother's funeral in 1992 was the standard velvet-draped affair where we all filed past the casket as guests told us little white lies, "She looks so natural." No, she didn't.

That was the costly part. But the meaningful part, the part we have fond memories about, happened afterward at Aunt Mary Ellen's house. The kids made food in the kitchen while the grown-ups drank grandma's favorite cocktail (the horrid sloe-gin fizz) in her honor while remembering what a scandalous cheat she was at gin rummy. Standing next to my cousin Kelly making piles of tuna-pea-macaroni salad with equal parts sniffing and giggling was the best grief therapy money couldn't buy.

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"Final Rights" author

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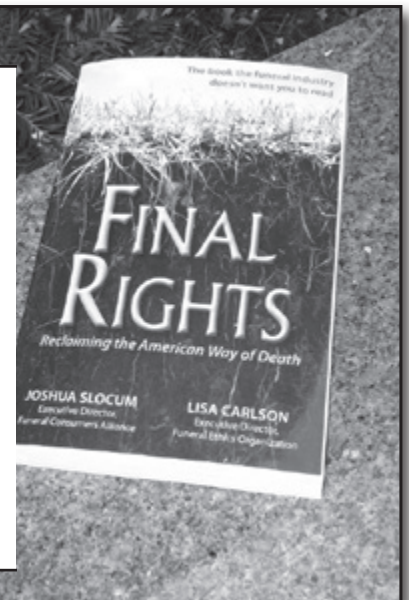
be purchased for \$22.50, including shipping, on FCA's website, www.funerals.org.

Slocum has appeared on "60 Minutes," NPR, and CNN. The New York Times and magazines such as Forbes and Kiplinger's Personal Finance have sought his advice.

The meeting will be in the Plaza branch's lower-level Truman Forum Auditorium. Free parking is available in the garage on the south side of the building. Contact hour certificates for social workers will be offered.

From "Final Rights"

"In Missouri: Regulations promulgated by the Board of Embalmers and Funeral Directors require embalming or refrigeration after 24 hours. If the next of kin have not yet been located or if waiting any longer would make the embalming job more difficult, the mortuary may go ahead and embalm the body after six hours. This seems outrageously presumptive, considering differing religious or personal views on embalming and when refrigeration is a more reliable method of body preservation."



The funeral is now over. What next?

By Steve Nicely
FCA-GKC board member

The worst happened. Her husband died after a relatively short illness. He had handled all the bills, taken care of insurance policies, bank and savings accounts, investments, all those things. He was a mechanical engineer and an officer of Black & Veatch before his retirement. He was someone who was always in control -- until he died. Now what does she do?

That's the situation Carol Thurman found herself in after the December death of her 71-year-old husband, Lowell.

"I had no clue," she said. "Lowell paid the bills on line. I'm barely computer literate. He was my tech support."

Frank Cockrell, a fellow Black & Veatch retiree, was aware of Carol's struggle to sort through the maze of duties and obligations triggered by his friend's death. The Funeral Consumers Alliance could help families in similar situations by offering a brochure of advice and checklists for survivors to follow. Frank, a board



FCA board member Frank Cockrell and Carol Thurman collaborate on a checklist for survivors after the funeral.

member of the Funeral Consumers Alliance of Greater Kansas City, took on the task.

The result is our 2-page brochure, "Now What Do I Do?" It is available on our web site, www.funeralskc.org, or by mail at our address on the back of this newsletter. There is no charge, but contributions would be appreciated.

Carol and Frank got together recently to refine the brochure's contents. For instance, close out credit cards in the deceased's name right away and request credit reports from credit-rating agencies. It's a protection against identity thieves who mine the obituaries.

Other items on Frank's priority

checklist include: Notify banks, brokerage firms, pension plans, insurance companies and the Social Security Administration of the death; request the \$225 Social Security survivor benefit payment; open and inventory the contents of a safe deposit box with a family member as a witness; notify the County Courthouse and file the will if there is one.

His checklist of items to collect includes: Eight to 10 death certificates; internet accounts and passwords; insurance policies; real and personal property titles; passports, driver's and other licenses; marriage license, birth certificate, divorce papers; will and trust documents.

Carol said she was lucky they had updated their will three years ago. They also had a financial planner and an attorney who helped her with several key matters. Even so, she said she spent a lot of time going on treasure hunts looking for documents she needed. She takes half of the blame for being caught unprepared. She should have insisted on learning such practicalities and Lowell should have insisted on teaching her, she said.

The problem was magnified by the weight of grief and her seeming inability to think as clearly as before.

"I wish I had had this checklist after Lowell died," she said. "This list is like a bible. It's good."

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Check the website; Send an email

All of our newsletters and funeral price surveys are posted on our website with money-saving tips and updated information on the funeral industry in the Kansas City area. We also have 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

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Going back almost to the way it was

By Nancy Jobe
FCA-GKC board member

When Gilbert Becker of Blue Springs entered hospice care, he and his wife, Suzanne, knew it was time to start planning and decision-making. One thing they agreed upon: they wanted a small country cemetery.

Their son, Jeff, searched the internet for small cemeteries and came across Green Acres, a natural burial cemetery. He continued searching for online information on natural burial, thinking that this approach might interest his father, who died September 30. When Jeff told his father about it, Gilbert was excited that the burial could be natural. You see, Gilbert had two passions: the great outdoors and western films. "Why not go back to the way it was?" Gilbert said. "Just put me in a pine box, too."

When Jeff and his brothers decided to look at the cemetery, Gilbert asserted, "If I am going to be laid to rest there, I want to go, too." So the family packed up Gilbert and his oxygen tank and traveled 90 miles to Green Acres Cemetery, just outside Rocheport, MO. Once they saw the tree-covered site they knew it was the place. Suzanne said it



Gilbert and Suzanne Becker bought two plots next to this forked tree in the natural burial cemetery, Green Acres.



Wood chips fly as Jay Becker hollows out the lid of the log casket he and his brothers, Ben, Steve and Jeff, made for the burial of their father, Gilbert Becker.

reminded her of all the times they had spent tent camping and enjoying the outdoors. Gilbert called the site his "ranch." He had always wanted a place in the country. They found a tree with branches spreading out from a V-shaped trunk. Suzanne suggested that the V was like the two of them, with the branches representing their 4 sons, 10 grandchildren, and 3 great grandchildren.

In a natural burial, the body is not embalmed, and it is placed in a shroud or biodegradable container instead of a metal casket. Gilbert's sons decided to build their father's wooden casket as requested, but it wasn't a pine box. The boys hollowed out a log with a matching lid. Grave markers at Green Acres must be native stone. Gilbert, a long-time rock hound, had the perfect rock in his front yard. His total cemetery expenses were \$1,500.

With the cemetery arrangements complete, Suzanne spoke with funeral homes about transportation,

refrigeration (since there would be no embalming), and the death certificate. One funeral home charged \$100 a day for refrigeration and \$325 to transport the body. Appalled by the prices, she reached out to the Funeral Consumers Alliance of Greater Kansas City for more information.

The Beckers wanted to transport Gilbert's body to the cemetery themselves without hiring a hearse. Was that legal? Yes, it was. FCA-GKC suggested that she call First Call Morgue and Transportation of Kansas City, Kan. First Call, Inc. charges \$125 for picking up and transporting the body to the morgue, and \$1.75 per mile for transporting from the morgue to another destination. First Call Morgue, LLC charges \$30 a day for refrigeration. These prices sounded reasonable to Suzanne. First Call, Inc. would take the body from the morgue to the Beckers' home in Blue Springs and the family would take it to Green Acres for the service and burial. One more item scratched off the to-do list.

"Now, what about the death certificate?" Suzanne wondered. "The funeral home told me I had to use them." She contacted the Bureau of Vital Records in Jefferson City and learned that she did not need to involve a funeral home. All she needed to do was to request a death certificate application when the time came. (See the story on page 8, "Obtaining a death certificate.") She would fill out part of it and have the doctor complete it and sign it.

The Beckers had now checked off all the items on their list. No funeral home services were needed. Suzanne and Gilbert were ready for death when God decided, which was September 30th. The graveside service and burial was scheduled for Saturday, October 5, a few days after this newsletter was printed.

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Hard sellin' Sally asks this one time

By Sally King
FCA-GKC President

Every once in a while, like most non-profit organizations, we find it necessary to put the hard sell on you, our subscribers and members (of sorts).

This is one of those times.

I have been on the board of FCA-GKC for five years, and I have been president since the beginning of this year. It has been a wonderful experience. I strongly believe in our mission of helping people with end-of-life choices, and I believe that we have helped educate many people about the importance of making careful, considered choices.

As you probably know, we are a completely volunteer organization. Our nine board members and several key volunteers do all of the work; we have no paid staff whatsoever. We operate solely on individual contributions and the occasional grant.

Last year we got a nice grant of \$4,000 from the AseraCare Foundation of Kansas City, a provider of hospice and palliative care. The grant, along with individual contributions, has enabled us to put out the last two newsletters, including this one.

The newsletters are our biggest expense – each one costs about \$1,200 to print and mail – and we are very proud of their quality.

As most of you know, we also conduct a funeral-home price survey every two or three years, and that is a very significant undertaking. We published a cemetery survey in 2011. You can see all the surveys on our web site, www.funeralskc.org.

After paying for this newsletter, we will be down to about \$800 in our checking account, which is our only account. We have no savings or emergency funds.

So, I am asking you today: Would you please help us out with a contribution?

If you are one of our many, regular contributors, we appreciate your ongoing support and hope that you



Sally King

will continue donating to us.

If you have read the newsletters and surveys but have not contributed, we ask that you give serious consideration to helping us continue spreading the word about the importance of end-of-life decisions.

You can use the enclosed, addressed envelope for your contribution, or you can contribute online, using the credit-card button on our web site. (Again, that is www.funeralskc.org.)

I hope you enjoy the rest of the newsletter, and if you have any questions, call us at (816) 561-6322. Leave a message, and one of us will get back with you.

Here is a list of the special people who have contributed in recent months:

Phillip and Kitty Hampton, Blue Springs; **Ginger Kenney**, Lenexa; **Dorothy Mauer**, Independence; **Joe Bartlett**, Independence; **Gerald Carley**, Overland Park; **Gary and Carol Bloomer**, Liberty; **Ben Nicely**, Kansas City; **Marion Jacques**, Overland Park; **David J. West**, Independence; **Robert Kohler**, Bonner Springs; **Don Baken**, Liberty; **John and Dixie Baum**, Lenexa; **Don and Carolle Weissinger**, Raymore; **Thomas Woodbury**, Kansas City; **Kermit Kearns**, Imperial, NE; **Dr. Joseph Stofiel**, Kansas City; **Virginia Powers**, Prairie Village; **R.A. Saxon**, Shawnee; **Sturges Investment Co.**, Independence; **Sherman Cox**, Blue Springs; **John V. Anderson Jr.**, Fairway, KS; **Robert Dillon**, Kansas City; **Kate Corwin**, Kansas City; **Frank Cockrell**, Overland Park; **Mary Pickell**, Merriam; **Lyle and Marion Van Vleet**, Shawnee, and **Janice Lee**, Kansas City.

Thank you so very much!

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Memorial Celebrations on golf course and at home

By Frank Cockrell
FCA-GKC board member

Most of the funerals I've attended followed what might be called the traditional service model in which the body is present. The visitation involves viewing the remains in an open casket and paying respects to the family and friends. A formal service follows in a house of worship, where the program includes a eulogy, readings, music, a funeral procession and perhaps military honors. Next, a hearse transports the deceased to a final resting place where burial or entombment takes place. This process follows a pattern that people are familiar with and have come to expect.



Frank Cockrell

I've had a couple of recent experiences that deviated from this model that may change the way I plan my own end-of-life service. The first was the death of a good friend passing from pancreatic cancer. His home was his castle and that's where he elected to die. After his cremation and private burial, his memorial service took the shape of a 3-hour open house.

All Don's familiar possessions were displayed around the house. Food and drink were served as if Don, as host, was providing it for his guests. A minister informally repeated a brief eulogy several times during the open house as guests arrived, visited, and departed. I liked what I saw and was uplifted by the celebration of Don's life that transpired.

My wife's nephew was a life-long smoker who died of lung cancer in his early 40s. Johnny was single, drank lots of beer and played golf at every opportunity. His life and friends revolved around golf. Before he passed, his wish was for a memorial

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Resistance to natural burial shows remarkable solidarity

By Steve Nicely
FCA-GKC board member

Our spring newsletter ran a story with the headline, "Catholics revisit natural burial," reporting that Catholic Cemeteries of Northeast Kansas (CCNK) was reconsidering its ban on natural burial at one of its six cemeteries in Johnson and Wyandotte counties. The CCNK advisory board was to discuss it at its May meeting and make a recommendation to Archbishop Joseph Naumann, said CCNK executive director Robert Chenoweth.

Nothing has been decided, Chenoweth said when I asked about it in early September. He was to visit a cemetery in Douglas County and would call me back "next week." It didn't happen and I'm not holding my breath.

The non-action is typical of a remarkable solidarity in the funeral and cemetery industry in this metropolitan area of nearly two million residents. Not a single cemetery among some 60 cemeteries open to the public offers natural burial, which involves no embalming, no grave liners and burial in biodegradable containers.

Why? "Ain't no money in it," I was told by a funeral industry insider I won't name. I can see the truth in his blunt answer. Not much money in a shroud or cardboard or wicker or pine container compared with a fancy steel casket. No money at all for embalming or for grave liners.

This newsletter has reflected our board's endorsement of natural burial for several years as the most earth-friendly, environmentally responsible choice compared with cremation and traditional burial. The one pollutes the air and the other pollutes the ground, whereas the earth-exposed natural body decomposes into fertile soil. Meanwhile, the growth of cremation has reached nearly 50 percent in our area, which represents a portion of profits taken

largely from cemetery and funeral sales.

Local residents can drive to Lawrence or Lansing in Kansas, or to near Rocheport in Missouri, to find cemeteries offering natural burial. Here is the latest on each:

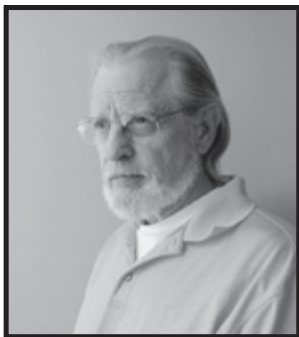
Green Acres near Rocheport is the choice of the Becker family of Blue Springs, featured on page 5. In its four years of offering natural burials, it has sold 12 spaces, including four burials. "It's been slow, but that's to be expected," said Bill Goddard, a partner in the cemetery. "It's not going to be for everybody."

Goddard said a few local funeral directors threatened to sue him because he wasn't a licensed funeral director. They claimed it was illegal for him to offer advice about how to cut costs by avoiding the services of funeral homes. FCA-GKC advised the Beckers about how to do that. I wonder if we'll get sued.

Mount Muncie in Lansing opened a natural burial section last year and got no takers for several months. Now it has one burial and two more sites sold. "Green burial is coming," said Gene Kirby, Mount Muncie's manager. "It started on the coasts and is working its way inward."

Oak Hill Cemetery in Lawrence opened its natural burial section in 2009 and has seen the most action. The city-owned cemetery has sold 37 natural burial sites, including 10 burials.

The grand total is 52 grave sites sold in all three cemeteries over the past four years, which doesn't sound like much of a threat to the funeral business in this area. It would tend to confirm the excuse made by Chenoweth a couple years ago that Catholic Cemeteries didn't offer natural burial because there was insufficient demand for it. On the other hand, the outright banning of it by CCNK and virtually all cemeteries in this metro area trumps and traps



Steve Nicely



Gene Kirby, manager of Mount Muncie Cemetery in Lansing, at the cemetery's natural burial section in November.

demand. Demand is frustrated without opportunity.

Is the industry worried that natural burial will gain a foothold, as Gene Kirby predicts, like cremation did years ago? I suspect so. Oddly, it may be cremation that finally cracks the wall of resistance here. As the percentage of cremations rises to the 60 and 70 percent levels found in other places, and as people become more aware of its negative environmental impact, cemeteries may begin offering natural burial as a responsible alternative. The profits won't be as great, but better than no profit at all when people cremate and scatter ashes in streams, on golf greens and to the wind.

Undignified Dignity?

Dignity Memorial has sent me three emails with "The Pre-Planning Information You Requested." Dignity is a marketing brand of Service Corporation International of Houston, the largest chain of funeral home, cremation and cemetery properties in the world including the McGilley group here. If I schedule my pre-planning appointment today, I can "lock in today's prices" and "get exceptional service from a trusted advisor."

I wonder what list of seniors they bought to obtain my address. I wonder why they presumed that I requested their pre-planning information. Did they hope I was so forgetful, I might think I actually did request it?

The emails are from Cory Bragg of the Dignity Memorial network. I think I'll reply with a copy of this newsletter and refer him to the item on page 2, "FCA cautions, don't pre pay."

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Memorial on golf course

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service at his golf course with a bagpiper piping in his friends with his cremation urn and concluding with them scattering a bit of his ashes on each of the course's 18 greens. While the golf course management was supportive of the service, scattering the ashes on the greens was not officially sanctioned. The service was meaningful because it was all about Johnny and his life.

It seems funeral services may be shifting away from viewing the body as the focal point and toward a celebration of the deceased's life instead. The 78 million strong baby boomer generation leads this charge with 70% in recent phone surveys desiring a low-cost cremation followed by a sending off party that dispenses with traditional service trappings and focuses on the life of the deceased.

The Cremation Association of North America reports total USA cremations reached 42% in 2011 and are projected to approach 70% in the next decade. This suggests a need for more celebration-of-life planners rather than casket salesmen. In addition, I don't believe society will view favorably the yearly 90,000 tons of metal, 1.6 million tons of concrete and the 800,000 gallons of formaldehyde associated with traditional funeral models that include ground burial and entombment.

Green funerals are becoming more and more popular and are viewed as socially responsible and family friendly. The paradigm shift from death and the embalmed dead body to a celebration of life prompts us to seek locations reflecting the personality of the deceased, be it at home, on the golf course or in view of the beauty of God's mountains, oceans and sky.

I embrace and look forward to these changes.

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Phone: 816/561-6322
Email: fca.gkc@gmail.com
www.funeralskc.org

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Obtaining a death certificate without a funeral director

Death certificates and birth certificates bracket our lives at both ends. Funeral homes generally fill out and file death certificates, but what happens when someone dies and the family cares for the body at home without the services of a funeral home?

State agencies in charge of vital statistics trust funeral directors to fill out the forms correctly because they deal with them all the time. But when a stranger calls asking for a blank death certificate form to fill out for a departed loved one, the agencies are suspicious and rightly so. The officials need to be satisfied that a death has occurred, that the form is filled out properly and signed by a physician. They must protect against fraud.

Here is what to do and who to contact in Kansas and Missouri:

First, call the police or local sheriff's department to report the death. Law enforcement must be satisfied that no foul play is involved.

In Kansas:

Contact Sharon Marshall in the Office of Vital Statistics in the Department of Health and Environment at 785-296-1428 or email her at smarshal@kdheks.gov. She will send or fax a worksheet to be filled out and returned to her. Her office will complete an original death certificate and send it directly to the

doctor for signing. If it's an accidental death, the local county coroner will sign it.

In Missouri:

Contact Deputy State Registrar Lexi Hall in the Department of Health and Senior Services, Bureau of Vital Records at 573-526-0348 or email her at lexi.hall@health.mo.gov for details about death certificates.

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One-of-a-kind book

Josh Slocum's book, "Final Rights," is the definitive handbook for consumers on the modern funeral industry and how to navigate it. Part

investigative report and part practical guide, it explains in detail the tricks of the funeral trade and how to avoid being victimized at a vulnerable time of life. It

also contains a chapter on each state's requirements written in plain English.

