

FCA REPORT



Funeral Industry Must Follow Growing Green-Burial Demand

By Steve Nicely

It's been nine years since the first burial in the nation's first green cemetery, Ramsey Creek Preserve in Westminster, S.C. Since then, numerous articles and newscasts have told the story of this latest ecological trend back to the ways of our pre-Civil War ancestors. But good luck trying to find such a place in Greater Kansas City or anywhere near here.

A full-fledged green cemetery preserves the land in its natural setting of fields and forests. It doubles as a wildlife habitat of native plants and grasses. Flat grave markers may or may not be engraved. Human remains are buried wrapped in shrouds or biodegradable containers of cardboard or wood.

Embalming chemicals, metal caskets and concrete vaults are not allowed in true green cemeteries.



Ramsey Creek Preserve

If necessary, the corpse may be preserved for a time before burial by cooling with dry ice or refrigeration. Unless it's buried too deep, the body decomposes "earth-to-earth, dust-to-dust," relatively quickly.

It is not difficult, however, to find variations and lesser degrees of the natural-burial theme in the Kansas City area. Jews and Muslims have special cemeteries where burials routinely take place without use of caskets or vaults.

Neither Kansas nor Missouri requires embalming except in rare cases involving a serious communicable disease. No state in the union requires the use of coffins or vaults, which are concrete containers and lids in which the coffins are placed. It is the cemeteries that require vaults to help them maintain level surfaces for easy mowing and the movement of heavy equipment.

And it is not unusual for

conventional cemeteries to accommodate religious burial rites by placing the coffin or shrouded remains on the bare ground in the grave, then covering it with a lidless vault turned upside down.

Actually, neither Kansas nor Missouri requires burial in a cemetery at all, or even the use of a licensed funeral director.

However, both states require death certificates and numerous urban and suburban governments won't allow the burial of a corpse in the back yard. Rural areas are less restrictive in that regard. You can scatter ashes anywhere you like on your own land, or on someone else's with permission.

Why the slow movement of the green cemetery trend? Economics is a big part of the answer. The funeral industry makes its money selling embalming, caskets and vaults. Funeral homes these days are increasingly owned by national, for-profit corporations, often the same ones that own the largest cemeteries in town. From the stockholders perspective, the movement toward green burial looks like a recipe for cutting profits and dividends.

As a practical matter, few families are prepared to handle their own funerals and burials 100 percent. The green burial trend more likely

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Pre Plan, Don't Pre Pay

By *Bev McGill, FCA-GKC President*

The Funeral Consumers Alliance will generally advise people to pre plan their final arrangements, but not prepay them. There are many reasons for this advice, but now I would rather detail the frustrations one gentleman encountered when he decided to prepay his funeral and burial expenses.

For purposes of anonymity we'll call this gentleman Mr. Jones.

Mr. Jones contacted our affiliate by email earlier this year. The day before he contacted us he had signed a contract to prepay funeral and cemetery expenses at a local funeral home and adjoining cemetery. After signing the contract he realized that, as a veteran, he was entitled to several of the services covered in the contract free at any state or federal veteran's cemetery. A veteran is entitled to a free burial plot for the veteran and his spouse, markers for both, and a vault or grave liner for both. The State or Federal Veteran's Cemeteries also pay for opening and closings of the grave sites at their cemeteries. Veteran Cemeteries do not pay for caskets or funeral services, just the expenses incurred with burial, and only at a legitimate Veteran's cemetery. When Mr. Jones called the funeral home the next day asking that the contract be terminated he was told the contract

could not be terminated because the money was in a trust.

With FCA serving in an advisory and support capacity, Mr. Jones was very aggressive in his pursuit to settle the matter. In addition to contacting the Funeral Consumers Alliance, he also contacted the Missouri Attorney General's office as well as the Better Business Bureau.

Mr. Jones wrote a detailed letter to the funeral home mentioning Missouri's 30-day, right to cancel pre-need funeral and burial plans. The funeral home had offered free benefits to veterans. That led him to believe the funeral home and cemetery, jointly owned, were indeed veterans' facilities. The "free" veteran funeral and burial package offered by the funeral home would have cost Mr. Jones and his wife \$14,000. At that price, it makes one wonder what was supposed to be free. In his letter to the funeral home Mr. Jones told them their prices were inflated and they were taking advantage of veterans.

After receiving Mr. Jones' letter, a representative from the funeral home contacted Mrs. Jones with an apology and a promise to terminate the contract and return their money. The voided check and cancelled contract arrived in the mail shortly after that phone conversation.

Mr. and Mrs. Jones then proceeded to make their plans with another funeral home and a legitimate Veterans cemetery.

There is more than one cemetery in the metropolitan Kansas City area that leads people to believe they are official veterans' cemeteries with all the privileges and benefits veterans are entitled to at a legitimate state or

federal veteran's cemetery. There is an official state Veterans Cemetery in Higginsville, MO and a Federal Veterans Cemetery in Leavenworth, KS. At those cemeteries veterans, as well as their spouses, are entitled to a free burial plot, a flag and a grave marker, free opening and closing of the grave and a free vault or grave liner. Veterans are entitled to a free grave marker and flag no matter where they are buried. However some cemeteries will inflate the price they charge for setting these markers.

Some funeral homes and cemeteries will tell the public that there is no room for additional burials in state and federal veteran's cemeteries. This is not true.

The Joneses were fortunate to recognize they were being taken advantage of and withdrew vigorously from their contract. Many are not so fortunate. Circumstances change as time passes. Companies have been bought and sold or gone out of business with adverse effects on pre-paid contracts. That's why we generally advise to pre plan your funeral arrangements, but don't pre pay.

If you have a pre paid funeral or burial plan, it would be wise to check with the facility to determine if the plan still covers what you were told it would cover. You can download and print a brochure titled "Veterans Benefits" by going on the national web site, www.funerals.org.



*Bev McGill
FCA-GKC President*



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Muslims and Jews: Veterans of Natural Burial

Jews and Muslims have followed natural burial practices for thousands of years. Both groups trace their ancestry and burial customs to Abraham. Both are affiliated with cemeteries in the Kansas City area that long have provided various degrees of green burials for them.

In the following edited interviews, **Cheryl Gold**, president of the Greater Kansas City Jewish Burial Society, explains the practices of Orthodox Jews. And **Mahnaz Shabbir** relates how Islamic burial customs were observed after the death of her psychiatrist husband, **Dr. Syed Farrukh Shabbir**.

Sheryl Gold:

Burial should take place as quickly as possible after death, usually the same day or the next day. My mother passed away two years on a Friday morning and was buried by 2 p.m.

The body is not altered. We are very anti cremation because it destroys the shell, the body that houses the soul given by God. We believe when the Messiah comes, people will be resurrected. We remove rings, nail polish, makeup. We pour water over it, making it clean and free of anything from this world.

The ideal is to be buried quickly in a simple white shroud, in a plain pine box with holes drilled into it. We advise people to take the money they would spend on a big fancy casket and give it to charity.

We don't have a viewing. To go and stare at somebody's body... they don't look back at you. We remember them as they were in life. We visit the grave on various anniversaries, especially the death day. We pray for them for 11 months to help them transition into the next world.

Traditional Jews usually don't do a lot of planning. Our emphasis is about living in this world, about life. But we believe in being informed.



Mahnaz & Dr. Shabbir

Mahnaz Shabbir:

The ideal for Muslims is to bury the same day if possible, or the next day. Family members wash the body. Males wash males, and females wash females. Cleanliness is emphasized in the Islamic faith. Embalming is against our faith because, if you inject embalming fluid, the body is not clean.

Then the body is wrapped in white cloth. Strips of fabric are used to tie the ankles together. The eyes were closed and the jaw was tied closed right after the time of death. An opening at one corner of the shroud allows it to be opened for family members to view the face and pay their respects. My husband was taken to Mt. Moriah & Freeman Funeral Home for washing and preparation. He was buried in Mt. Moriah Cemetery. We were able to do it without a coffin.

For Muslims, death is always present. Part of the tradition is that we don't forget that we, too,

will go one day. We have an obligation to attend funerals. When the body is taken to the cemetery, about every male present will help carry it, if even for a few seconds.

At the grave site, our two oldest boys went down a ladder into the grave to receive their dad. They had formed a dirt pillow and placed him on the dirt with

his head to the northeast. We had to sign a waiver that if anything happened to the boys, the cemetery was not responsible. The Imam prayed. The boys came out. Then a crane brought an inverted concrete grave liner and placed it over the body. Everyone was invited to put dirt into the grave.

Muslim funerals, with no embalming and no caskets, are less expensive than other funerals. The people at Mt. Moriah were very attuned and open. They found a way to meet our requests.

I have a friend who is a minister. After seeing our funeral, she realized she didn't want to be embalmed.

Dr. Syed Farrukh Shabbir died January 23, 2006 of Wegener's Granulomatosis, an autoimmune disease. Mahnaz Shabbir operates Shabbir Advisors, a management consulting, strategic planning and marketing business.

Many Wait Too Long to Make Last-Minute Choices

Nancy Petersen is a Licensed Clinical Social Worker and co-owner of Home Helpers. She spent 8 years working in hospice care in Kansas City and Chicago and has over 18 years of experience working with individuals and families in need.

By Nancy Petersen, MSW

Daughters, sons, husbands and wives, mothers and fathers are told every day that a loved one is no longer responding to treatment, is at the end of a long disease process or is too weak to try any more aggressive options. As they attempt to digest this information, they think of things they want to say or do with the one they love. They worry about how life will be without this person or where this person will go when discharged from the hospital. Seldom does planning for a funeral enter their minds or, if it does, it is quickly pushed aside for “happier thoughts” or more pressing decisions. Some family members actually see planning the funeral as admitting the end is near or even causing the death to occur sooner. They often leave the task of making funeral arrangements until after death when they are grieving their loss and when it is too late for the loved one to assist the planning process.

As a social worker I have seen many families sit with the patient as the last breath is taken and then, when encouraged by the staff, pick up the yellow pages and turn to ‘funeral homes’ for the first time. Understand, this is in no way the first time the hospice social worker or chaplain has asked the family about funeral arrangements. These discussions occur as early as the first visit and continue at almost every visit, but often families have unspoken, perhaps even unacknowledged, rules and ideas which are generally not broken despite the need to think to the future. Social workers I know

would estimate that only 25% of families have plans in place for the funeral when they come on to hospice care. This leaves 75% to gently prod into making funeral plans and it is often to no avail.

There are times in my professional work that I have wondered if funeral home employees aren’t taking advantage of this desperate, last-minute need and the grief and guilt families feel. I remember the “park-like” setting with coffins along the “paths” that my mother and I wandered through after my father died. We had to ask for a “less-ornate” casket, which of course was not on display. This served to make us feel like we were skimping on my dad, although my mother and I were luckily aware that my father was just fine with a middle-of-the-road casket. We were unmoved by the employee’s attempts to sell us a more comfortable “final bed.” Sadly this was the 4th funeral my mother had to plan for a close family member, so she was fairly well versed by then. I have since, however, met many families who are experiencing this planning for the first time and are at the mercy of whatever the “professional” tells them is best.

I must say that as social workers we often times don’t hear from families who have the means to pay for the funeral and all its components. The family simply writes the check and thinks, “Wow, I wasn’t aware funerals were so expensive!” Truth is, these families may have the ability to pay, but should still not pay more than necessary simply because they are unaware of the rules and options available to them.

Social workers are more likely to hear from families with little or no resources, those who find out quickly



Nancy Petersen

that some funeral homes will not work with a family without up-front payment. Experience has shown me that local neighborhood funeral homes, owned and operated as a family business, are much more likely to assist families with financial concerns and will occasionally even do payment plans when necessary. It also helps to know that some funds are

available from government programs if the patient was in the Medicare or Medicaid system. Funeral homes should be aware of the paperwork needed to access these funds, as well as VA benefits, but it does depend on the funeral home chosen as to how well versed the employees are in this area.

So the lesson, which should be learned, but often is forced on families at a most terrible time, is to think about planning a funeral earlier. If you are lucky enough to have a social worker available to you, listen when they ask, allow them to help, understand that in fact planning a funeral does not cause a death to occur and that although not a joyous event, planning ahead does reduce the burden and stress. It may also reduce the cost and is worth a few minutes before the death occurs. Ask the dying patient, who may be desperate to talk about his or her funeral wishes, including cremation, the place of burial, clothing choices and even songs to be played.

Daughters, sons, husbands and wives will be facing life without a beloved family member. There should be as few obstacles and painful tasks as possible at such a time. Families need to understand that the emotions they are feeling about the death they are facing are theirs, and that funeral homes, although often staffed with compassionate people, are in business to make money and this particular death is all in a day’s work.

It's Not Easy Turning Green

By Steve Nicely

High over the Rocky Mountains on our way to San Francisco, I turn to my wife and declare, "That's it. I don't want to be cremated."

It was news to her. We had agreed long ago that our funeral plans would include cremation with our ashes scattered in special places here and there. We thought cremation was a responsible conservation of the land. I liked the idea of my vaporized body becoming airborne in the atmosphere.

"Why not?" she asks as the snoozing man in the window seat sits up and pretends not to listen.

"Listen to this," I say, reading from a BBC News article about cremation, the choice of two-thirds of Britons:

The ovens in crematoria operate at temperatures up to 1,100C and burn for 75 minutes per corpse. They consume around 285 kilowatt-hours of gas and 15kWh of electricity. That's pretty much the same amount of energy as an average person would use at home in a month.

And CO2 isn't the only pollution issue. A sixth of all UK mercury emissions are from the teeth fillings that go up in smoke along with the corpses of our loved ones. Mercury contaminates the air, the water, the soil and thereby all of us. Exposure to mercury has been linked with all sorts of unpleasant illnesses...

I have contributed countless tons of atmospheric pollution during my 70 years, most of it in blissful ignorance of the consequences. I don't like the idea of adding a big slug of it after death in a final act of consumption. What kind of a legacy is that?

I had already decided I didn't want my remains embalmed with chemicals, sealed in a metal coffin and entombed in a concrete vault six feet underground for all eternity. That's what we do with most of our

dead these days, although cremation is gaining ground. It now accounts for about a third of body dispositions in the United States. On the east and west coasts, it's closer to 50 percent.

"So what do you want done with your body now?" my wife asks apprehensively.

"Natural burial, also called green burial. It's the way all of our ancestors handled it until a few generations ago. No embalming. No casket. Just wrap me up in a blanket or something, dig a hole, slide me in and cover me up. It's the same way we have buried all of our pets. A tree or a bush and a prayer would be nice. Something of me can live again in the branches."

"Oh sure," she says. "Where are you going to find a cemetery for that? Who is going to prepare your body? Do you think your sons will do it? I don't think so."

Well, there are a few problems to be worked out, such as no green cemeteries in town. Maybe there will be by the time I die. We live on five acres in rural Leavenworth County. Natural burial the old fashioned way is not against the law in Kansas and there are no such restrictions in our subdivision yet. Just bury me there, I tell her.

"Oh sure," she says. "And me trying to sell the place with your grave on it. No one would buy it."

"Thanks a lot," I respond. "Think of all the money you'll save on funeral expenses."

That's my wife, ever the practical planner. Before the plane lands in San Francisco, I reluctantly acknowledge the need for more planning. The guy in the window seat is smirking.



Steve Nicely

Thank You, Thank You, Thank You

Our appeal for donations to cover the costs of this newsletter evoked a wonderful response. Many of you tucked \$10 or \$20 or more in the envelopes supplied in the winter newsletter. We received more than \$1,000. We offer our sincere thanks.

You will notice another envelope has been inserted in this newsletter. We hope it will cover the costs of some ambitious plans including the next newsletter, publishing our latest funeral price survey and providing a compelling speaker at an upcoming public forum.

We are an all-volunteer organization that depends entirely on donations. A tax-deductible donation of \$10, \$20 or more will help us accomplish our mission.

Thank you in advance for your generosity.

Lame Website Needs Help

Want to see something? Check out our website, www.funerals.org/KansasCity. Be sure to use the capital letters in KansasCity. What do you think? It's not terrible, but it's certainly not much. Let's face it, it's lame. It could be and should be so much more.

Are you skilled as a webmaster? Could you help us out? Everybody is a volunteer in this organization and we hope you will join us in that capacity. It shouldn't require very much time. Please leave a message, phone number or email address at 816-561-6322. Thanks in advance.

He Finally Got the Message

By Paul Budd

When dad asked me to go with him to the funeral home, I was surprised. In all the years we had discussed what he and mom would want, he showed no interest in actually doing anything about it. And now, as I was headed back home, trying to get out of Minnesota before the next blizzard hit, he suddenly wanted to make pre arranged funeral plans.

I knew why dad wanted me to go along. He has a hard time talking to salesmen and he knew that I had had some doings with the Funeral Consumers Alliance. As we began to visit with the young funeral director, I was glad I was there for both of the reasons dad had asked me along. Dad suddenly got very quiet and didn't seem to be able to talk. And the funeral director began to sell dad what he didn't want, as if he hadn't heard the request we made for simple cremation plans for both him and mom and nothing else.

I allowed the funeral director go

on with his sales pitch for a few more minutes and then politely but sternly told him again that we were trying to get back to Kansas City before the blizzard and that we had asked for simple cremation. I asked for a price list because the package of services he was showing us wasn't what dad had in mind. Apparently the tone of my voice or the language I used gave the director a clue that I knew something about his business and that I knew what he was trying to do. Dad didn't seem to notice the warning I had sent the funeral director. The director suddenly grabbed the prices he had given us and said he was obligated by law to show those to us and this other price list was probably more what we were after. I just nodded as I noted that the price was now half of what the other prices had been. And dad said, yes, this was what he wanted.



Things went smoothly after that. The funeral director didn't try any more sales pitches and we were on the road in time to hit just a part of the blizzard. But I kept thinking all the way home, how glad I am that Funeral Consumers Alliance gives us the information we need to feel comfortable talking to funeral directors without fear and with confidence. Thank you Funeral Consumers Alliance of Greater Kansas City. My dad sure appreciates you.

Rev. Paul Budd is chaplain at John Knox Village and a past board member of FCA-GKC.

Rare Endorsement of Book on Natural Burial

By Joshua Slocum

National FCA Executive Director

I get a fair number of requests to write endorsements for death and funeral-related books, and I turn most of them down. Too many plow the same, tired earth. Mark Harris' *Grave Matters: A Journey Through the Modern Funeral Industry* (Scribner, 191 pages, \$24) is a notable exception. Impeccably researched and concise, it's the first book I know of to talk about the many **practical** ways Americans can get to the grave in a greener way.

Most importantly, Harris does what too few green burial advocates do: he shows that being "green" isn't a boutique political statement. It's not confined to "hard-core" environmentalists, and it's not new. It's a modern reawakening of good old-fashioned frugality, common-sense, and traditional American sentiments about family, community, and sometimes, religion. In fact, I ought to stop calling it green burial and adopt Harris' terminology: natural burial.

Harris covers embalming, home funerals, modern corporate cemeteries, memorial reefs for ashes, and much more. Each chapter ends with a helpful, bulleted list of main points and where you can go on the web to find out how to accomplish what the family profiled in each chapter did.

Natural burial, Harris says, "is for people who care about simplicity and tradition and having moving, personal funerals without spending a whole lot of money in the process."

WHAT TO DO! WHAT TO DO!

By Nancy Trout

Things happen. We don't plan them. We don't know what to do about them. We don't know how to handle them. Here's hoping that this article helps.

Q. Aunt Mabel had a stroke at home. Luckily a neighbor stopped in to check on her, found her, and called 911. No one knew who her doctor was, which hospital to send her to, what medications she was taking, what her health issues were, or how to contact her family. What to do! What to do!

A. There is a Vials of Life Project that is used throughout the U.S. A person can obtain an information form on which all pertinent medical information can be written. This form is then placed in a "vial" (a small plastic bottle) which can be placed in the refrigerator or it can be placed in a plastic baggie which can be displayed on the front of the refrigerator. Another sticker is placed on the front door. Emergency personnel know that the sticker indicates that the Vial of Life is available and can use the information to assist the patient. Information about the Vials of Life project is available at www.vialoflife.com. Your local Area Agency on Aging can also assist with getting this information to you.

Q. Uncle Ed was in an auto accident. When the emergency personnel got there, he was unconscious. Neither they, nor the ER staff knew his health conditions, medications, or family contacts. What to do! What to



Nancy Trout

do!
A. Kansas, and some other states, now have a Yellow Dot Program. Like the Vial Of Life Project, there is

a form upon which to put this information. The form fits in a bright yellow envelope which is then placed in the glove box of the car. A Yellow Dot Sticker then is affixed to the lower corner of the driver's side of the back window of the car. Emergency personnel know what this means and can use the information to assist the patient. Information about the program is available at www.lyoncounty.org, then link to the program. Also, information about other states using the program is available by Googling the Yellow Dot Program.

Q. Cousin Frances died at home. She had no family in town and no one knew what her end of life plans were - which funeral home she preferred, whether plans had been made. What to do! What to do!

A. Funeral Consumers Alliance has available a packet entitled, "Before I Go, You Should Know." It contains an end of life planning kit in which all pertinent information and plans about care upon death is written. The kit fits in a plastic bag which then can be placed on the refrigerator door, in a suitcase when traveling, or in the car. The kit is available through the FCA website, www.funerals.org or from Funeral Consumers Alliance of Greater Kansas City.

That's what to do.

Green Trend

Continued... from Page 1

will arrive in stages. As consumers change their attitudes about conventional burial practices, the industry will respond to consumer demand for simpler, less costly and more natural services. Funeral director Thad Rogers predicts that green burials are the next wave of the funeral industry.

"It takes time for people to come up to the reality of something new," said Rogers, owner of Kansas City Funeral Directors, a low-cost mortuary in Kansas City, Kansas. "People used to say they would never consider cremation. Now the funeral industry is trying to catch up to where the consumers are."

Green burials will catch up, he said, but first it will take someone with a piece of land willing to dedicate it for that use. Then families must find the right funeral home willing to provide its services at lower costs.

"Knowledge is power," Rogers said. "You have to know in advance. Then you can make decisions that are natural and well informed."

Presentations Available

Are you part of a community organization that would benefit from an unbiased presentation about important practical aspects of funeral planning? Contact FCA-GKC at 816-561-6322. We will gladly arrange for a presentation by a board member. There is no charge but donations are greatly appreciated.

Big Difference in Charges for Cremation

One funeral home charges \$700 for a cremation. Another charges \$2,500. It would be wise to know your options if cremation is in your future. Mortuaries are required by law to provide general price lists upon request and this volunteer organization has requested them throughout the metropolitan area. The highlights will be published in our next newsletter. Detailed copies of the survey will be available. Call us if you would like to help with this important project of the Funeral Consumers Alliance.

Meanwhile, we still have a limited supply of our *Funeral Price Survey: 2004*. Write for your copy at our office at 4501 Walnut, Kansas City, Mo., 64111 or call 816-561-6322. There's no charge, but we would appreciate a tax-deductible donation.

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