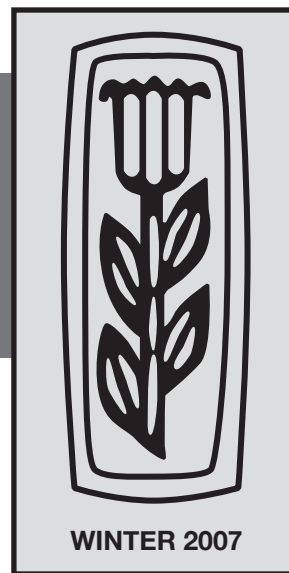


FCA REPORT



Business is Good at Trappist Caskets

By Steve Nicely

First-time visitors to the gift shop at the New Melleray Trappist Monastery near Dubuque, Iowa, confront a display of unusual merchandise. There, with the holy cards and jars of honey, are several burial caskets "hand-crafted by monks" from lumber harvested in the abbey's 1,100-acre forest.

Jeanne Quann, who volunteers at the gift shop about 30 hours a week, seems comfortable explaining the features of each coffin model.

The simple, rectangular model with flat surfaces and a screw-down lid goes for \$875 in white pine or \$975 in oak. Next are the European-shaped models wider at the shoulders than at the ends, but still with flat surfaces. They are \$975 in pine and \$995 in oak. Finally, the premium models range from \$1,695 in oak to \$2,075 for the top-of-the-line walnut casket. They feature raised panel joinery, compound miters and premium-grade lumber. View them on the website, Trappistcaskets.com.

Quann said she has selected the



Abbey gift shop volunteer Jeanne Quann wants the \$875 white pine casket (lower) when her time comes because, "There is no need for anything more." The upper model in oak goes for \$995.

most economical model for herself, "because I know where it's going and I hope I'm not staying where it's going. There is no need for anything

(continued on Page 4)

Consumer Advocate Wins

Missouri consumers should find it easier to provide affordable funeral services for their loved ones --- or even to perform funeral services themselves for friends and family.

In a consent judgment entered in May in the Circuit Court of Dallas County, the Missouri State Board of Embalmers and Funeral Directors acknowledged that it had no business regulating the sale of caskets and other burial receptacles. The state also conceded that it could not prohibit Larry Gegner, a consumer advocate from Buffalo, Mo., from providing information to Missouri citizens about how to conduct private burials without hiring a licensed funeral director.

"The State (Board of Embalmers and Funeral Directors) conceded that its regulations only apply to those who conduct funerals as a business," said Clark Neily in a press release. Neily is a senior attorney with the Institute for Justice, an Arlington, VA.-based, public-interest law firm that defends individuals whose rights are violated by the government including Gegner.

In May, 2005, the Missouri State Board of Embalmers and funeral Directors filed suit against Gegner, seeking to enjoin him from selling

(continued on Page 5)

IN THIS ISSUE

- 1..... **Business is Good at Trappist Caskets**
- 1..... **Consumer Advocate Wins**
- 2..... **All the Latest at FCA National Meeting**
- 2..... **FCA-GKC Board Members**
- 3..... **FCA Receives Gift from Hospice Foundation**
- 4..... **Trappist Caskets (cont)**
- 5..... **Trappist Caskets (cont)**
- 5... **Consumer Advocate Wins (cont)**
- 6..... **Obituaries: Count Your Words Carefully**
- 7..... **Park Lawn TV Spot a Concern**
- 7..... **OK to Refuse a Package Deal**
- 7..... **James Brown Funeral Music?**
- 8.... **Help Us Accomplish our Mission**
- 8..... **Help Us Update Our Files**

All the Latest at FCA National Meeting

Conference Topics: Casket Prices; Green Cemeteries; Home Funerals; Profit Margins

Every two years, the Funeral Consumers Alliance has a Biennial Meeting held in different cities around the country. Last year it was in Austin, Texas. The Biennial is a unique and wonderful way to meet others dedicated to the message the organization expounds. Actually, I describe the participants as a wonderfully diverse group of advocates united in a common cause. I often see the same people time after time at the Biennials, and it truly is like meeting dear old friends. There is a generous supply of hugs exchanged. The only sad time is when we once again say good-bye at the end of the meetings, knowing we will not see each other for another two years.

The Biennial affords an opportunity to meet and visit with our very dedicated Executive Director, Josh Slocum. His enthusiasm and knowledge regarding all aspects of funerals and subjects related to funerals is amazing. Along with meeting Josh, participants are able to visit with the National Board members and sit in on board meetings, enabling them to get a bird's eye view into the workings behind the organization. I guarantee you come away with a deeper understanding and admiration for these decision makers.

But the presenters and outbreak session facilitators are probably the highlight of the gathering. Our outgoing national board president, Gere Fulton, discussed the ups and downs of the organization's budget. Just as our Affiliates struggle financially, so does the National Organization.

Kerin Coughlin, an attorney representing FCA in the antitrust lawsuit filed against the three largest Wall Street funeral companies and the largest casket maker in the U.S., gave an insight into how the suit will hopefully stop corporate

"deathcare" from keeping casket prices astronomically high.

Steve Wolens, another attorney, presented details of his lawsuit against what he describes as the largest funeral home in the galaxy, Service Corporation International, (SCI). Wolens accuses the company of defrauding consumers for failing to disclose the giant markups they take.

For me, I found the presentation by Billy Campbell very interesting. Billy is a physician who founded the first Green Cemetery in South Carolina. Now there are some Green Cemeteries on both coasts and in TX, but none in the Midwest. However, there may be one or two Green Cemeteries in the future in



*Bev McGill
FCA-GKC President*

Iowa. We've had some inquiries from Iowa.

There were some excellent breakout sessions. Jerri Lyons, the nationally recognized expert on home funerals, facilitated one of these sessions. Having a funeral at home can be therapeutic, some families discover.

This is just a general condensation of the presentations. Several presenters have made their presentations available on line. Check them out at the FCA web site, www.funerals.org/biennial06/report.htm. Added to all the knowledge gained, the meals provided at the Biennials are a great socializing opportunity. The first night was a Bluegrass and Bar-B-Q gathering. The last night was the banquet, which is quite elegant.

Expenses for the Biennial were kept to a minimum by housing the participants in college dorms. They really were quite comfortable.

Our hope is to have a good sized representation from Missouri and Kansas at the next Biennial.

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FCA-GKC Board Members

Bev McGill*President*
 Pam Thomas, Ph.D. *Secretary/Treasurer*
 Nancy Trout, MSW *Community Outreach*
 Nancy Petersen, MSW *Community Outreach*
 Hope Grunt, BA, MS *Assistant Treasurer*
 Steve Nicely, BS *Newsletter Editor*

Rev. Jennie Malewski, MDiv, BCC, CT

Mary Bradley, MSW

R. Diane Hall

Marj Swomley

Maxine Williams

Carole Allen, RN

**To request a presentation for your group,
call us at 816-561-6322.**

FCA Receives Gift from Hospice Foundation

“Providing education and information on a consumer’s right to choose a meaningful, dignified, affordable funeral” was exactly what the Board of Directors at HPC Foundation for Hospice Care needed to hear to approve a \$1000 grant for the Funeral Consumers Alliance of Greater Kansas City (FCA-GKC). The HPC Foundation for Hospice Care is committed to offering financial assistance to community organizations that serve to treat, educate and/or advocate for, patients and families facing the end of life. New FCA Board Member Nancy Petersen, who works for AseraCare Hospice in Kansas City, presented FCA-GKC to the Foundation and asked that the Alliance be considered for the gift.

“I know the wonderful work FCA

strives to do,” Nancy said. “I also know that money is so necessary if we are to get the word out to consumers.”

Bev McGill, FCA-GKC President, was thrilled to hear about the gift and said it would be used for newsletter printing and postage, the funeral price survey and mailing out helpful information to callers with concerns or questions.

“We are always in need of donations to continue our work,” Bev explained. “Our newsletter offers so much important information about funeral planning and the price survey is a real help when comparing funeral homes. Donations are so appreciated!”

The Funeral Consumers Alliance of Greater Kansas City is staffed entirely by volunteers and is a recognized

charity with 501(c) 3 status from the IRS. Donations from foundations, organizations or individuals are tax deductible.

All funds received serve to continue the mission of educating consumer’s on funeral choices. Please consider FCA-GKC when donating. It is the only organization monitoring the funeral industry for consumers and your support is vital and appreciated. You can reach Bev McGill at 816-561-6322.

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Nancy Petersen

A Life Lesson Learned at a Young Age

By Nancy Trout, FCA-GKC Board Member

I really learned how to shop from a car salesman. Sure, my mom taught me about quality: how to check the seams and buttons on the clothes in the store, how to check for ripeness in fruits and vegetables, that sort of thing. But the car salesman taught me about making a major purchase.

I was young. I finally had an income that afforded me to buy a new car. I didn’t have a clue where to start. The display model on the floor was cute and sporty and had lots of gadgets. I had a budget. That was a lot of years ago. The car dealership was small. They had a few cars on the lot but would arrange to get whatever I wanted. The salesman sat me down. He read me the options. I had to say whether they were options that I did or did not want. He did not pressure me to add anything that I didn’t want. I selected the options, found out the price, then went home to ponder what to do.

Fast forward to 25 years later. I was in the position of planning the funeral for my father who had not pre-planned or pre-paid. Luckily I knew how he planned for my mother’s service. I had a pattern to follow. I walked into the funeral home which was locally owned. I stated what I did and did not want. I had a budget. I stayed within it. I was not pressured to purchase anything else. I was satisfied.

Now I function in the car salesman’s role. On behalf of the Funeral Consumers Alliance of Greater Kansas City, I present informational programs in which I encourage others to take this thoughtful approach to planning for a funeral or memorial service. It doesn’t matter what is on the showroom floor or in a fancy book. What is important is what you want to spend, how you want to memorialize, and how you want to financially plan to do this. What is

also important is taking the time prior to need to decide what is best for you. Then you can limit those feelings of frustration, anger, regret that can accompany time-pressured decision making.

Give us a call at 816-561-6322 to request a presentation. We’ll talk.

(By the way, I bought the fancy car but I had someone with more experience make the deal.)

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His Wish Granted

While I was watching the back-to-back NCAA playoff games, my wife and I got into a conversation about life and death, and the need for living wills. During the course of the conversation I told her that I never wanted to exist in a vegetative state, dependent on some machine and taking fluids from a bottle. She got up, unplugged the TV and threw out all my beer.

Monks Buy Out Mulgrew and Hire Him

(continued from Page 1)

more.”

The casket business, based on selling directly to consumers with next-day delivery anywhere in the nation, is more than a sideline at the monastery. It represents hope against a combination of adverse circumstances. Slim farm profits and a declining and aging work force of monks are the main factors. The effects are compounded by the need to hire outside help at market wages with fringe benefits. New Melleray, like the world at large, is in a state of rapid change. It is struggling to survive.

Trappist monks live their lives in communities set apart from society. They adhere to the nearly 1,500-year-old monastic rule of St. Benedict which emphasizes prayer, work, equality, wholeness, health and ecology. But few young men have embraced that lifestyle in recent years. The abbey is down to 32 monks from its peak of 150, and their median age is 70. The result is a 23-person lay workforce to help maintain the monastery's 3,800-acre farm and facilities.

Father Brenden Freeman, the monastery's elected abbot, sees no signs on the horizon for reversing current trends. The situation sent the monks searching for a way to add value to their goods and services. Their hardwood forest, carefully cultivated for 150 years, seemed a logical point of opportunity.

All 17 Trappist monasteries in the United States are required to support themselves from within. The famous Gethsemani Abbey in Kentucky augments its income by selling fruitcakes, cheese and bourbon fudge. Others market candy and bread. One provides storage for the wine industry. New Melleray commissioned a market study to assess the feasibility of making



Brother Felix (left) sands a walnut board for a top-of-the-line Trappist Casket. He is one of 32 monks remaining at the monastery.

furniture. “Don’t do it,” came the study’s conclusion. The furniture industry is much too competitive.

That’s when the monks turned their attention to Sam Mulgrew, a young farmer 30 miles south of the abbey. Unable to make a decent living on his 620 acres, Mulgrew converted a milking shed into a woodworking shop in 1996 and began making simple caskets. The funeral of a friend in a garish, out-of-character casket alerted Mulgrew to need for tasteful, inexpensive coffins, he said. An added incentive was the Federal Trade Commission’s Funeral Rule, which guarantees the right of families to shop for caskets wherever they please.

The monks struck a deal with Mulgrew in 2000. They bought his business and hired him to manage it for them. The Trappist name is a brand reflecting quality, honesty and spirituality. Each box receives a monk’s blessing before it is shipped. Thus, the trademarked name of the business is *Trappist Caskets*, followed by the slogan, *The Genuine Monk-Made Casket*.

Mulgrew said his prices are considerably less than the prices of similar products offered elsewhere. Costco, the membership discount chain, offers 20 mass-produced caskets on its website, Costco.com. All but two are made of metal with prices ranging from \$925 to \$3,000. Two cherry wood caskets go for 2,700 and \$3,000.

But Mulgrew said he does not consider other casket manufacturers as his primary competition. Funeral directors, who quietly discourage families from buying anywhere but in the funeral parlor’s own showroom, represent the biggest obstacle for Trappist Caskets.

Business is good for the young, growing company, Mulgrew said. Twelve monks and 10 hired workers produced 1,200 caskets in 2006. Future growth was deemed promising enough for the monks to consolidate operations from several aging barns and sheds into a new, \$3-million, 40,000-square-foot carpentry shop due to open in the spring. It will have space set apart for the monks to work, Mulgrew said, because they find the chatter and banter of lay workers distracting.

Trappist Caskets sells directly to consumers, but has “a few

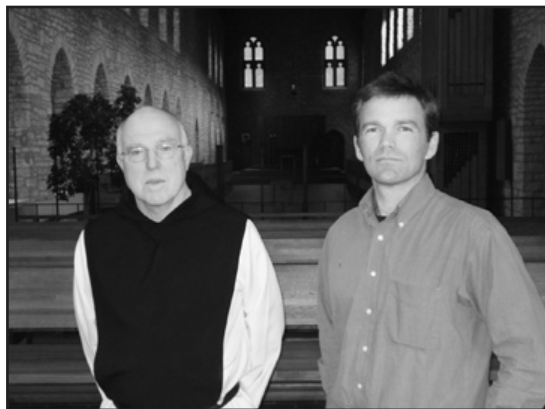
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Casket Making Linked to Abbey's Survival

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strategic alliances” with exclusive distributors, Mulgrew said. One is Catholic Cemeteries operated by the Archdiocese of Kansas City in Kansas. The agreement involves most of the Kansas City area including Johnson and Wyandotte counties in Kansas and Clay, Platte and Jackson counties in Missouri. All Trappist Caskets sold in the five county area will be delivered by Catholic Cemeteries.

The price you pay will depend on whom you contacted first, the monastery or Catholic Cemeteries. If it is the monastery, you'll pay the direct sales prices listed above plus shipping charges ranging from \$60 to \$350 depending on distance. If ordered from Catholic Cemeteries, you pay its prices, which are \$475 to \$905 higher than the monastery's prices. Catholic Cemeteries provides free delivery in the 5-county area and the opportunity to see them without making a trip to Dubuque. It maintains an inventory of all Trappist Caskets at its Resurrection Cemetery at 83rd and Quivira Road in Lenexa. They may be seen by appointment by calling 913-371-4040.



Fr. Brenden Freeman, Abbot, with Trappist Casket Manager Sam Mulgrew.

Apart from the new casket-making business, Fr. Freeman is uncertain what the future holds for New Melleray and the Trappist way of life. The monastery has a history of surviving dire circumstances. The Irish potato famine precipitated the migration of monks to Dubuque in 1849 from the Mount Melleray Abbey in Ireland's County Waterford. Its existence was threatened by debt in 1877 and again in 1911 by a drop in membership below 20. Regardless, the abbey celebrated its centennial in 1949 with 108 monks. Its size peaked in 1960 at 150.

Fr. Freeman does not foresee a rebound in vocations to monasticism under existing rule requirements that monks make life-long commitments. He thinks new models of monasticism will evolve offering varying levels and lengths of commitment. That would involve opening the monastery's doors wider to lay involvement from outside.

Increased lay participation already is happening: Guests are welcome to attend mass and other prayer services at the monastery; the monks conduct regular retreats for private individuals, and the abbey has a lay organization of 55 affiliated members known as Associates of Iowa Cistercians.

Regardless, the truths that monks have embraced for centuries remain constant.

“Death is natural for monks,” Fr. Freeman said. “We see our lives as a preparation for heaven. We are exhorted in our rule to ‘keep death daily before our eyes’ and to ‘long for eternity with all the fervor of our hearts.’”

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Consumer

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caskets or helping consumers plan private burials. Gegner operated Serenity Discount Caskets, which sold directly to consumers. He also provided information about the public's right to private funerals and burials, but did not charge for the advice. He simply informed people that they had options. They could buy a casket from a funeral director or from a retail casket outlet; they could have the remains embalmed or preserved with dry ice until burial;

they could hire a funeral director or deal directly with the local cemetery to arrange burial themselves.

Institute for Justice attorney Valerie Bayham said Gegner's was an open and shut case of a state regulatory agency working on behalf of established funeral directors, “to bury the competition.”

Gegner said the judgment confirms that people have choices about how to bury their loved ones.

“Retail casket stores can save them a bunch of money, as can performing the funeral services themselves,” Gegner said. “I want

the people of Missouri to know that they don't have to be intimidated by licensed funeral directors.”

The situation never should have happened, said Joshua Slocum, executive director of the national Funeral Consumers Alliance. He said the State Board of Embalmers and Funeral Directors has the responsibility, “to protect the public from unscrupulous funeral businesses, not to protect funeral homes from citizens who exercise their right to avoid mortuary markups.”

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Obituaries Yes, but Count Words Carefully

By Steve Nicely

After word-of-mouth, the obituary page in The Kansas City Star remains the best way to quickly spread the news of someone's death throughout the metropolitan area. But choose your words carefully; it can become expensive.

For instance, a 3&1/2-inch obit including a picture is 30 lines long and costs \$219.25 if the deceased lived in the KC metropolitan area. The same obit for someone outside the metro area runs \$284.25. The newspaper has a policy of providing the first nine lines free to metropolitan area residents one time only. If you chose to run the same obit a second day, the free lines go away and you pay the higher \$284.25 rate for the second day. Your bill for spreading the news twice will be \$503.50. (More about how The Star calculates its prices later.)

My obituary in The Star won't cost a penny. It's one of the benefits of my 36 years as a journalist at the newspaper. All new reporters once started their careers at The Star writing obituaries and I was no exception. I have written my share of them.

All obituaries were free for many years at The Star. They were treated as news and were provided as a service to the community. The current policy of providing nine lines free continues part of that tradition. Everybody in the newspaper's primary circulation area still receives at least a short obituary regardless of individual financial circumstances.

The Star continued its policy of not charging for obits long after most other newspapers began charging for them. Funeral directors would collect the information from family members and call it in to reporters. The reporters took down the facts, wrote the story, called a family member to verify everything and sent it to the copy desk for editing. Because



obits were free and part of the news department, the newspaper decided what went in and what didn't. There was no eulogizing of the deceased in the average obituary. It was just the facts, including the cause of death even if it happened to be a suicide.

Today that has all changed. The family pays for most of the obituary and the family decides what and how much goes into it within the limits of good taste. Funeral directors still collect most of the information and transmit it by email, fax or phone to the obituary desk, which now is part of the classified advertising department.

Laura Keeling, administrative manager over classified ads, advises channeling them through funeral directors rather than sending them directly to the newspaper. When you bypass the funeral home, the obit desk must verify all the information with the closest relative and with the funeral home. So it's more work. Keeling said the newspaper feels it can trust information received from funeral directors and thus does not verify it with family members. Going through funeral directors also eliminates the occasional prankster who wants to play a morbid joke on a friend's 50th birthday anniversary by placing a death notice for someone still alive. "We have yet to run an obituary for a person who hasn't died," she said.

In most cases, the newspaper bills the funeral home which passes it on

to the family. The paper charges the same amount regardless of whether a funeral home pays The Star's bill or the family pays it directly to the paper. Some funeral homes add an extra fee for handling obituaries and some don't.

The Star's price includes listing the obit on the internet via the newspaper's website, kansascity.com. That service is provided on a contract basis through another website, Legacy.com. Extra features are offered at additional costs to families, including the option of a guest book where friends express short messages of remembrance and condolence.

Should you pay the extra \$63 for a photo? Personally, I would cut the prose in favor of a picture because photos catch attention. Also, friends may not recognize a 95-year-old loved one in a photo taken at age 20. Personally, I would opt for a picture at more recognizable age.

Here's another tip. If at all possible, chose a Saturday or Sunday edition. The price is the same as for any day of the week, but weekend circulation is far greater and people spend more time reading on weekends. But if death occurs on Monday and you want people to learn the news in time for services in a few days, weekends won't work.

My experience in dealing with the obituary desk over the years has been superb. The older I get, the more obituaries I find myself writing for friends and relatives. I send them directly to the newspaper. The full-time obituary writers were amazing in their ability to handle a large volume of information quickly, accurately and professionally.

If I have a complaint, it is with the newspaper's convoluted pricing structure and the fact that it doesn't publish its prices either in the paper

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Park Lawn TV Spot A Concern

It has come to the attention of the Funeral Consumers Alliance of Greater Kansas City that information we collect and share for public education is being used for commercial purposes. As you may or may not be aware, FCA of GKC, a not-for-profit, consumer advocacy organization, periodically produces a Funeral Price Survey of the funeral homes in the Greater Kansas City area. We state clearly that this is produced and distributed as a public service. We are not affiliated with the funeral or burial industries and we do not allow persons associated with the industries to be on the FCA board. Still, our information is public and we are not in the position to, nor interested in, taking legal action against those who, we feel, misrepresent the information provided in the survey.

That is the kind of situation that has occurred with Park Lawn Funeral Home. In a recent commercial, Park Lawn has stated that “a recent funeral survey” has shown that Park Lawn can save a person \$1000 over other funeral homes. Park Lawn’s price information is in our survey. They are neither the most expensive nor least expensive of the funeral homes listed. Park Lawn does not clearly state that the survey quoted is that of FCA, but we are unaware of any other funeral surveys that have been done in the Kansas City area. Neither Park Lawn nor KMBC TV, a station which has aired the commercial, has been willing to share with our local or national office the content of this commercial.

So again, we say, “Beware!” Commercials are created to sell. Our information is created to inform. Remember the difference when making your decisions about final arrangements.

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OK to Refuse Package Deal

Many funeral providers offer various “packages” of commonly selected goods and services that make up a funeral. But when you arrange for a funeral, you have the right to buy individual goods and services. That is, you do not have to accept a package that may include items you do not want.

According to the Federal Trade Commission’s Funeral Rule:

- * You have the right to choose the funeral goods and services you want (with some exceptions).
- * The funeral provider must state this right in writing on the provider’s general price list, which must be offered upon request.
- * If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list with a reference to the specific law.
- * The funeral provider may not refuse, or charge a fee, to handle a casket you bought elsewhere.
- * The funeral provider that offers cremations must make alternative containers available.

A booklet detailing your rights protected by the FTC Funeral Rule may be obtained by contacting 1-877-FTC-HELP (382-4357) or via the website, www.ftc.gov. You may read a new FTC brochure, “Paying final respects: Your rights when buying funeral goods and services,” by going directly to: <http://www.ftc.gov/bcp/edu/pubs/consumer/products/pro26.htm>.

You may also learn about state regulations governing funerals in Kansas by contacting the Kansas State Board of Mortuary arts, 785-296-3980, or by email at boma1@ksbma.ks.gov. Its web site is www.Kansas.gov/ksbma/.

In Missouri, contact the Missouri State Board of Embalmers and Funeral Directors at 573-751-0813 or by email at embalm@pr.mo.gov. Its web site is www.pr.mo.gov/embalmers.asp.

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Why Not Publish Obit Prices?

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or on its website. You have to ask to learn about it. The company is in the communications and information business. Why make it so difficult? Publishing it would make it easier for families to compare the prices charged by the newspaper with the prices charged by funeral homes. It also would alert families to the wisdom of choosing their words carefully.

Here is how the price structure works for metro area obituaries: The first nine lines are free. Lines 10

through 15 cost \$63.25. From then on, the price is \$31 per five lines of additional copy. For out-of-town obituaries, the first nine lines cost \$63.25; lines 10 through 15 cost \$65; then on up at the rate of \$31 per additional five lines. In both cases, the price of a photo is \$63.

The obituary desk phone number is 816-234-4470 and the fax number is 4467. The desk’s email address is obits@kcstar.com. You may reach Laura Keeling at 816-234-2004.

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Help With Our Mission

Our printing and mailing costs for this newsletter total about \$1,000. We plan two more newsletters this year, one in the summer and one in the fall. We have no membership dues. We are an all-volunteer organization that depends entirely on donations. Will you please help us with a tax-deductible donation of \$10, \$20 or more?

An envelope is enclosed for your convenience.

Your contribution will help us spread the wisdom of:

- Pre-planning funerals, but not prepaying for them;
- Asking funeral homes for their general price lists;
- Knowing what to expect when embarking on one of the most important and costly roles the average family plays.

Price Surveys Available

Copies of our *Funeral Price Survey: 2004* are available upon request. 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 of 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. Write for your copy at our office at 4501 Walnut, Kansas City, Mo., 64111 or call 816-561-6322.

We are in the process of conducting another price survey. We are looking for volunteers to help collect and transcribe the contents of each funeral home's general price list. Call us if you can help with this important function of the Funeral Consumers Alliance.

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

Phone: 816/561-6322
www.funerals.org/KansasCity

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Help Us Update Our Files



Names and addresses have a way of changing. Or perhaps you know someone in the Kansas City area who would appreciate receiving this newsletter. Please fill out the form and return it to us in the enclosed envelope. We pledge to keep it private.

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

EMAIL _____ PHONE _____

WOULD YOU HELP US AS A VOLUNTEER? _____

**Funeral Consumers Alliance
of Greater Kansas City**