

FCA REPORT

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FCA-GKC



Independence store sells directly to consumers

Buying your own casket is legal, can save money

By Kate Sargent, FCA-GKC Board Member



Direct Casket Outlet owner Frank Smith shows the store's latest merchandise, a \$1,500 wooden casket built by local carpenter Tom Wheeler. With no metal parts, it is suitable for natural burial.

The famous Independence Square may not be where you would expect to hear the story of Direct Casket Outlet, "First in the Midwest." But here it is, a storefront, showcased by a large front window like all the square's longstanding businesses, meant to facilitate pedestrian shopping.

Often passers-by come from the bakery next door. Imagine their surprise when they turn to this window, expecting clothing or art, and instead see caskets, carefully displayed. What the walkers do next is a litmus test, revealing in a moment the difference between those who are ready for end-of-life discussions and those whose position is "not yet," "not now," or "not ever."

Today it is possible to order caskets online through Costco and Walmart, but the merchandise is not stocked in local stores. The Independence Square outlet is the

only place in the metro area where consumers can browse for caskets in a shop that is not connected with a funeral home.

Frank Smith, the owner of Direct Casket Outlet, sits mid-store, his street-facing seat in the client discussion area. Caskets, two deep, line every wall. With years of experience in a business whose literature carries the tagline "Easing the Burdens of the Family," Smith is expert at reading the varied reactions of people caught by surprise on the other side of his window.

...

A mid-life couple saunters into view. She is interested and tugs the man toward the door. He declines and hustles her on.

"She might be back," says Frank, unsurprised. "Alone."

And so a window opens on how decisions are made at the interface
See Casket, page 4

Nov. 4 annual meeting to focus on practicalities at the time of death

A full rundown on the meeting appears on the newsletter's back page. Take a look, then register. *2 free social work CEUs!*

Funeral home ownership affects price

By Steve Nicely, FCA-GKC Board Member

Whether a funeral home is owned locally or by a national chain makes a *big* difference in prices, an FCA-GKC analysis reveals. The lowest prices are found among the area's 60-plus locally owned funeral providers, while those owned by two Houston-based chains charge significantly more.

The data behind these revelations came from the organization's 2016 funeral home price survey (see pages 6-9).

The 14 area properties of Service Corporation International (SCI) posted the highest average prices in the survey. Four owned by the Signature Memorial Group, LLC, posted the next-highest prices. The bar graph on page 3 illustrates the differences.

SCI is the largest company in the business, holding more than 2,000 funeral homes and cemeteries in the United States and Canada. SCI is publicly traded on the New York Stock Exchange. Its Kansas City-area properties include those bearing the McGilley and Dignity labels and several former D.W. Newcomers providers.

Signature Funeral Group is privately held and relatively new, founded in 2011. The ownership of the 95 area funeral providers—local, SCI, or Signature—is listed after the company names in the chart on pages 6 and 7. (Signature Funerals, at 8019 State Line Road, is locally
See Ownership, page 3

The big picture

By Nancy Jobe, FCA-GKC
President



I'm moving on, have treasured my work with this group

Four years ago, I found a purpose in celebrating my husband's life by sharing the story of his funeral, a natural burial with no involvement by a funeral home. After sharing my story at the Funeral Consumers Alliance-GKC annual meeting I became more involved with the organization.

I learned that the FCA-GKC offered an opportunity to educate consumers about alternatives to traditional funerals. As the organization's president for the past three years, I have observed the dedication of our volunteer board's eight members:

- Their persistence in gathering information for the FCA's Funeral Home Price Survey, an important resource enabling consumers to make informed decisions about which funeral home and funeral type will be the most meaningful and cost effective. Our 2016 price survey, listing the prices of 95 funeral providers in our area, appears in this newsletter.
- Their hours of volunteerism in speaking to consumer groups, educating them on all types of funeral choices: traditional, cremation, natural, willed body, and even home funerals.
- Their diversity of knowledge in creating educational materials to share with consumers.
- Their professionalism in preparing biannual newsletters to keep consumers aware of changes in the funeral industry and sharing personal stories of consumer funeral experiences.

I'm proud of the work the FCA-GKC board has accomplished and the members' dedication to helping consumers make educated funeral choices.

As I end my third year as president, I will be resigning from the board to move on to new adventures in another city.

Wouldn't you like to help? If you have a passion to help consumers make informed decisions around end-of-life and funeral passages, please visit www.funeralskc.org to learn more about how you can participate. Email us at fca.gkc@gmail.com or call us at 816-561-6322. ■

How to afford a funeral

Editor's note: This information is courtesy of the National Funeral Consumers Alliance. See www.funerals.org for information and publications.

First, be aware that you or your family will be responsible for paying the funeral bill. No charity will bail you out if you go into debt for a funeral. Take a realistic look at your budget before calling a funeral home. Decide what you can comfortably afford without sacrificing money you need for daily living. Keep that amount in mind as you make the arrangements.

Choose an affordable plan. A typical funeral can cost \$8,000 or more; some families spend tens of thousands of dollars. But a heartfelt, meaningful memorial need not bankrupt your family if you make economical choices. Consider these affordable options:

- **Direct cremation.** The body is cremated shortly after death, without embalming, viewing, or visitation. Often an inexpensive alternative container is used, rather than a casket. The ashes may be kept, buried, or scattered, eliminating the need for an expensive burial vault or full-size plot. The cost could be as low as \$800.
- **Direct (immediate) burial.** By eliminating embalming, viewing and visitation, the family can save thousands of dollars. An alternative container or plain casket can save thousands more. The burial vault, cemetery plot, and interment fees would be the most expensive component; expect to pay \$2,500 or more.
- **Whole-body donation.** Donating your body to a local medical school for research is often free or involves a minimal charge to transport the body. The donor must complete the necessary paperwork ahead of time; the family cannot do so after death. Some medical conditions could disqualify a donor, so be sure to check.
- **Home funeral.** All but eight states allow the family to complete the entire funeral process by themselves without hiring a funeral home. This includes everything from filing paperwork to caring for and transporting the body. (All states allow the family to keep the person at home if death occurred there, to prepare the body, and to hold a private vigil before calling the funeral home for removal.) The cost for a home funeral would be minimal, and many find this a meaningful way to say good-bye to a loved one.

Comparison shop. Prices can vary dramatically among funeral homes. If your local Funeral Consumers Alliance has conducted a price survey, check for an affordable provider for your chosen arrangement. (See pages 6-9 of this newsletter for the FCA-GKC's latest survey results.) Or look online or in the phone book and call several funeral homes to get their prices.

Set aside resources. If you can, set aside money for your own funeral.

- **Savings.** By saving even a few dollars a week, you can accumulate a nice sum to cover your final arrangements. Upon your death, however, the funds will be held up for months while your will is probated. Your family could ask whether the funeral home is willing to defer some charges until probate is completed. To avoid such delay, you could set up a joint account with a trusted family member "with rights of survivorship." That person can withdraw the money after your death to pay for your arrangements.
- **Payable-on-death account.** This special type of bank account ensures that the funds you set aside for your funeral will be released immediately after your death to the beneficiary you name, without the delay of probate. Unlike a joint account, the beneficiary cannot touch

See Afford, page 11

We have changed two survey categories. Here's why.

How is it possible that the average price of a standard funeral went up 2 percent since 2014, yet this year's average is several hundred dollars less than the amount we reported in 2014? It's because this year, within the "standard funeral" heading, we tossed out the categories for *caskets* and *grave liners*—two relatively high-ticket items—and included *graveside services* and *body preparations* instead.

FCA-GKC board member Lyle VanVleet went back to the 2014 survey and made the same changes. That way it was possible to compare prices between the two surveys using the same criteria. Other categories in a standard funeral that were not changed in this year's survey include transferring the body, embalming, visitation, service, hearse, limo, and "basic services," a fee covering the provider's overhead expenses.

Why make the change? There is a wide variation in casket and grave liner prices compared with prices charged for body preparation and graveside services. As seen in this issue's cover story, people now can buy low-cost caskets on the Internet. We think the change in categories reflects a better assessment of funeral prices.

Ownership, from page 1

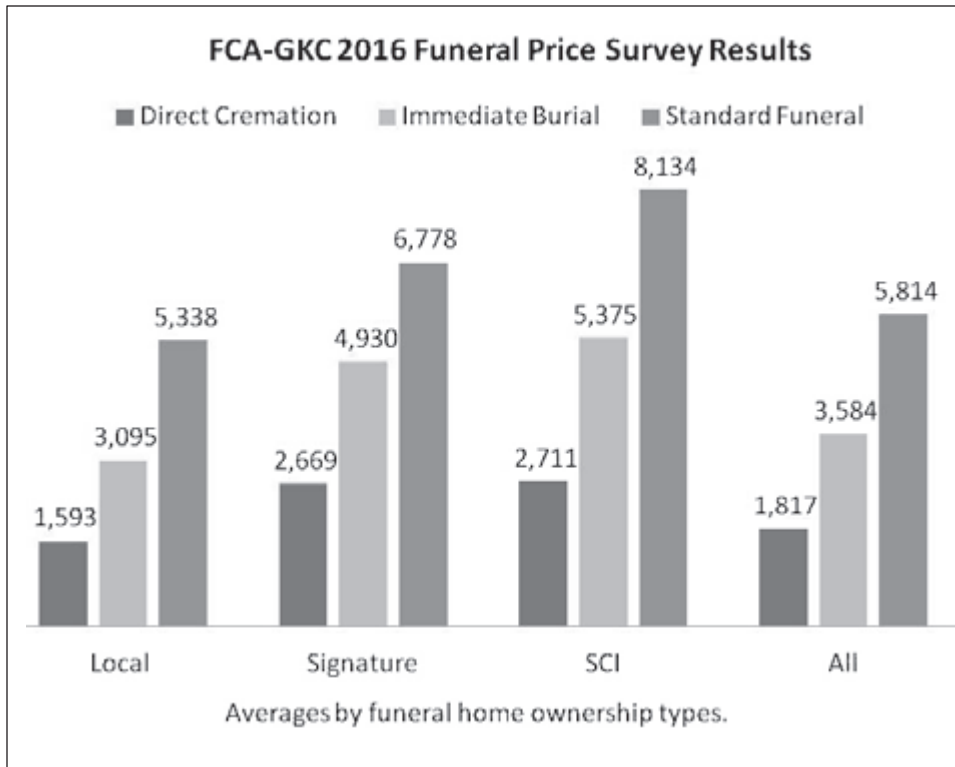
owned and not affiliated with the Signature Group.)

National chains typically retain the names of the funeral homes they buy, and that's the case in the Kansas City metro. The managers of nationally owned funeral homes claim that they charge more because they offer higher-quality facilities and better services than independently owned businesses. The local owners disagree, saying that their operations are superior, less expensive, and more sensitive to local community needs.

FCA-GKC takes no position on the issue. We think that consumers should be free to choose. Our purpose, and the purpose of our price survey, is to provide the information with which to make informed choices.

Frank Cockrell, of the FCA-GKC board, oversaw the collection of nearly 1,000 prices used in the accompanying charts.

Other members of this year's price survey committee are shown at right. ■



Funeral Price costs inch upward

By Steve Nicely, FCA-GKC Board Member

The average price of a *standard funeral* in the metro area nudged up 2 percent, to \$5,814, during the past two years, according to results of the FCA-GKC's latest survey of 95 providers.

The 2 percent increase may be compared with the area consumer price index, which went up 1 percent during the same period.

Standard funeral prices include transporting the body, embalming, body preparation, visitation, funeral service, hearse, limousine, graveside service, and death certificates. Cemetery costs are extra.

The average cost of a *direct cremation* matched the consumer price index, increasing 0.8 percent to \$1,817, while the cost of an *immediate burial* went up 3 percent, to \$3,584.

Direct cremation includes transferring the body, cremation, death certificate, and return of ashes. Immediate burial includes transporting the body, death certificates, and the lowest-priced casket offered.

While prices in the three categories remained fairly stable, we found noteworthy shifts within the categories and among individual providers. For instance, the Longview Funeral home dropped its standard funeral price by 23 percent, to \$5,730, a shade below the area average. The largest standard funeral increases were made by Skradski Funeral Chapel, up 20.8 percent to \$4,740, and Quisenberry Funeral Home, up 20.1 percent to \$5,645. Both prices still are below the area average. ■



The 2016 funeral price survey required endless time and effort from many people. This year's team leaders, from left: Frank Cockrell, David Johnson, Steve Nicely, and Lyle VanVleet.

Casket, from page 1

of “This is how we have always done it” and “Is there a better way?”

The option to view, choose, and buy a casket just as we would any other substantial item was born of passion, controversy, and persistence.

Paul Nelson, the original owner of the firm, met substantial resistance from established funeral homes and from unchallenged attitudes about what was tasteful, possible, or even legal. From this resistance came a suit in 1998 against Nelson and his business by the Missouri Board of Embalmers and Funeral Directors. The suit alleged that the direct sale of caskets to the public was illegal.

The Federal Trade Commission eventually stepped in, finding (in shorthand terms) that if it’s legal to buy it, it’s legal to sell it. The FTC’s Funeral Rule requires funeral homes to accept caskets purchased elsewhere.

Frank and Eric Smith, father and son, are deeply committed to providing information to consumers, whether they purchase a casket or not. On the store’s wall is a brochure rack that displays

publications from the Federal Trade Commission: “Shopping for Funeral Services” (30 pages) and “Paying Final Respects: Your Rights When Buying Funeral Goods & Services” (nine pages), both published in 2013. These, along with fact sheets to read, print, or email, are also available at ftc.gov/funerals.

Direct Casket’s own yellow flier, “A Few Questions You Should Ask,” also is on the wall. The flier makes an unusual offer to those who cannot come to the store: “Call Direct Casket Outlet at 816-252-0979, and we’ll come to you for a free in-home consultation. We’re on call 24 hours a day.” Such generous access is the kind of unique experience that may help shift a “not yet” thinker into an attitude of “tell me more.”

• • •

The store is suddenly busy. A family of five has arrived for its selection appointment with Frank. Another group of four is walking in for the first time. Eric strides up from the back desk to greet them. There is no place left to stand.

Outside, if you want to grab a bite, choices: a Yogurtini across the street, an UpDog on the corner. It’s good to have the right to choose—



Direct Casket Outlet is the only place in the metro where consumers may shop in person for caskets apart from a funeral home.

simple things such as where to eat and really important things, such as how to shape life passages for ourselves and the people we care about.

Direct Casket gives consumers in the metropolitan area one of those choices. ■

Direct Casket

On the Square at 210 West Maple
Independence, MO 64050
Phone 816-252-0979

Email frank@directcasketoutlet.com

Tell us your story

The Funeral Consumers Alliance has been educating the community for more than 50 years about rights, choices, and alternatives with the funeral process.

Have we helped *you* decide on or plan funeral arrangements for a loved one? Have we answered a vital question or helped you by interceding with the funeral industry?

We are always interested in the results of our mission and our efforts, so please share your story with us. In doing so, you give other readers a nudge to seek the help they may need.

Give us a call at 816-561-6322 or email us at fca.gkc@gmail.com. We hope to hear from you.

Let us help educate your members

Are you part of an organization that would benefit from an unbiased presentation about important practical aspects of funeral planning and myths/facts about funeral and burial practices?

The Funeral Consumers Alliance of Greater Kansas City has speakers who are eager to share and educate. Call us at 816-561-6322 or email us at fca.gkc@gmail.com. We’ll line you up with one of our members for a visit—at no charge, of course.

We look forward to meeting and interacting with you!



Join us!

We’re always looking for people interested in helping with our work. Call 816-561-6322 or email fca.gkc@gmail.com to help.

Sisters of Charity grant \$11,000 to FCA-GKC

By Steve Nicely, FCA-GKC Board Member and SCL Associate

The Funeral Consumers Alliance of Greater Kansas City has won two grants from the Sisters of Charity of Leavenworth—one for \$1,000, to arrive in November 2016, and one for \$10,000, to arrive in January 2017.

The 160-year-old religious order has a long history of accepting the charity of others for use in its ministries. The order also has a policy of giving to worthy organizations dedicated to causes that reflect its values and goals.

I have been “associated” with the SCLs since my second-grade year, and the sisters taught me through high school. My sibling Lorraine was a member of the SCLs for 28 years. I can never repay the sisters for the positive influence they have had on my life. A few years ago, my wife and I went through the process of becoming SCL Associates. This simply means that we support them and their work, and try to live by their standards.

In its early years, the order heavily emphasized education and health care, operating schools and hospitals. The sisters still work in those fields, including at the University of St. Mary next to the Motherhouse in Leavenworth; Christo Rey High School in Kansas City, Mo.; and hospitals in several cities. The sisters once numbered close to 1,000; today about 230 women belong to the order.

They have branched into other ministries on behalf of poor and disadvantaged people, following their mission statement: “Impelled by the love of Christ, we ... offer every loving service in our power to meet the critical needs of God’s people.” By “God’s people,” they mean *all* people, not just Christians or Catholics.

I applied for both grants, which were open to the sisters and SCL Associates for use in projects in which they are involved. The first was a “charity” grant of \$1,000. FCA-GKC is free to use that money for its ongoing expenses. The grant of \$10,000 comes with a qualifier: it must be spent to

accomplish sustainable change on behalf of the poor, not just one-time solutions.

Teaching is FCA-GKC’s sustainability method. Here are excerpts from our grant application:

FCA-GKC performs a unique function in our area by providing a means for those in danger of becoming trapped in debt for funeral services to avoid those circumstances. We do it by informing them of their rights and alternatives to expensive funerals before the time of death, and of their vulnerability to the sales tactics of some in the profit-oriented funeral industry. Our foundational function is collecting all of the prices charged for services by 95 funeral providers in our area. We post them on our website, mail them to our members, print them in brochures and rack cards, and distribute them to nursing homes, hospices, assisted living, hospital, and low-income housing units. FCA-GKC is the only source of all of this information, which is open to all and not restricted to the impoverished. However, it is those impacted by poverty that we try hardest to reach.

That sounds good, and that’s what we do—but it is not enough when our volunteers are limited by time constraints and tight budgets. The \$10,000 grant will give us the means to expand our efforts to reach those who need it most in 2017. One idea involves producing a video for use in presentations and on the Internet. If you have a suggestion, we’d like to hear it. Send it to us by email, fca.gkc@gmail.com, or call us at 816-561-6322. ▪



Gratitude for your essential support

By Frank Cockrell, FCA-GKC treasurer

The largest gift to FCA-GKC so far this year was \$250 and the smallest was \$10. They total \$1,950, about what it will cost to print and mail this newsletter.

Because the grants we receive are only occasional or come with specific goals, your contributions are essential for us to carry out our mission. You allow us to meet our operational expenses. (All our people support is from volunteers.)

We acknowledge our supporters by name in alphabetical order below, and we thank you. You are essential in all that we do. ▪

Contributors since January 1

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Funeral Consumers Alliance of Greater Kansas City

2016 Area Survey of Funeral Home Prices

All prices were taken from the General Price Lists (GPLs) that funeral homes are required by the Federal Trade Commission to provide to consumers. Immediate burial prices include lowest-priced casket; standard funeral totals are calculated from GPL prices, see pages 8-9. Direct cremation includes alternate container, such as cardboard or fiberboard. (Cemetery costs are separate and not part of this survey.) Note: The first three columns, starting with Direct Cremation, represent the most fundamental options; the last three columns compare current standard funeral prices with 2014.

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Standard Funerals

Line #	Funeral Home (Ownership)	Direct Cremation	Immediate Burial	Standard Funeral Totals	2014	2016 Less	2014-16
					Standard Totals	2014 Difference	Change %
1	Alden-Harrington Funeral Home (Local)	1,250	3,858	6,460	6,458	2	0.0
2	The Amos Family Funeral Home (Local)	2,270	4,307	6,370	6,038	332	5.5
3	Ara Cremation (Local)	1,080	n/a	*	*		
4	Assurance Cremation Society (Local)	1,195	n/a	*	*		
5	Belden-Larkin Funeral Home (Local)	2,915	4,265	5,515	*		
6	Bross & Spidle F. Hm&Crem-Excelsior Sp (Local)	995	3,345	4,730	5,285	(555)	(10.5)
7-8	Bruce Funeral Homes (Local)	2,530	4,280	5,680	5,450	230	4.2
9	Cashatt Family Funerals (Local)	600	1,995	5,140	4,828		
10	Chapel Hill-Butler Funeral Home (SCI)	2,740	4,890	7,255	6,313	942	14.9
11	Chapel of Memories Funeral Home (Local)	1,695	2,850	6,490	*		
12	Charter Funerals - Sunset Chapel (Local)	1,270	2,270	3,795	3,895	(100)	(2.6)
13-15	Charter Funerals (Local)	1,270	2,270	4,650	4,255	395	9.3
16	Church-Archer-Pasley Funeral Home (SCI)	2,740	5,790	8,555	8,155	400	4.9
17	Church Funeral Associates (Local)	850	2,095	4,235	4,235	0	0.0
18	Cremation Center of Kansas City (Local)	875	n/a	*	*		
19-20	Cremation Society of KS & MO (Local)	1,095	n/a	4,030	*		
21	Cullen Funeral Home (Local)	2,235	3,400	4,690	4,470	220	4.9
22	Davis Funeral Chapel (Local)	n/a	4,000	4,475	4,358	117	2.7
23	Duane E. Harvey Funeral Directors (Local)	995	1,945	5,590	5,408		
24	Eddy-Birchad Funeral Home (Local)	2,100	4,015	4,840	*		
25	Eley & Sons Funeral Chapel (Local)	1,050	1,845	4,965	4,723	242	5.1
26	Elite Funeral Chapel (Local)	995	n/a	4,475	5,373		
27	Floral Hills Funeral Home (SCI)	2,740	5,790	8,555	7,628	927	12.2
28	Fry-Bross & Spidle Funeral H & Crem Srv (Local)	995	3,345	4,730	5,285	(555)	(10.5)
29	Funeral Center KC.com (Local)	n/a	n/a	*	4,671		
30	George F. Porter & Sons Funeral Home (Local)	1,997	3,092	5,136	5,036	100	2.0
31	Greatful Gathering Funrl and Crem Ctr (Local)	845	1,330	5,015	*		
32-33	Heartland Crem & Burial Society-KS/MO (Local)	1,045	2,040	3,700	3,950	(250)	(6.3)
34-36	Hidden Valley Funeral Homes (Local)	995	n/a	5,515	4,755		
37	Highland Park Funeral Hm & Crematory (Local)	795	1,840	4,365	4,315	50	1.2
38	Johnson County Funeral Chapel (Signature)	2,780	5,085	7,520	7,963	(443)	(5.6)
39	Kansas City Funeral Directors (Local)	750	2,590	3,875	3,425	450	13.1
40	Langsford Funeral Home (Local)	2,290	n/a	6,010	6,310	(300)	(4.8)
41-42	Lawrence A. Jones & Sons Funeral Chpl (Local)	1,270	2,690	5,070	5,070		
43	Longview Funeral Hm & Cemetery (Signature)	2,335	4,465	5,730	7,463	(1,733)	(23.2)
44	Louis Memorial Chapel (Local)	2,608	5,605	6,906	6,541	365	5.6
45	Maple Hill Funeral Hm & Cemetery (Local)	n/a	3,645	5,970	5,195	775	14.9

Area Funeral Home Prices (continued)

*** 2016 ***

Standard Funerals

Line #	Funeral Home (Ownership)				2014	2016 Less	2014-16
		Direct Cremation	Immediate Burial	Standard Funeral	Totals	2014	% Change
46	Mary Butler Meyers Funeral Home (Local)	1,410	3,230	6,045	6,088	(43)	(0.7)
47	McGilley Antioch Chapel (SCI)	2,740	5,790	8,555	7,955	600	7.5
48	McGilley & Frye Funeral Hm & Crem (SCI)	2,740	5,790	7,855	7,255	600	8.3
49-50	McGilley & George Funeral Hm & Crem (SCI)	2,440	4,890	7,055	6,540	515	7.9
51	McGilley & Hoge Jo Co Mem'l Chapel (SCI)	2,740	5,790	8,555	7,840	715	9.1
52	McGilley & Sheil Funeral Hm & Crem (SCI)	2,740	3,576	7,855	7,140	715	10.0
53	McGilley Memorial Chapel (SCI)	2,840	5,790	9,455	8,940	515	5.8
54	McGilley Memorial - Midtown Chapel (SCI)	2,740	4,890	7,255	6,655	600	9.0
55	Meyers Funeral Chapel - Blue Springs (Local)	1,895	5,790	6,465	6,465	0	0.0
56	Meyers Funeral Chapel - Northland (Local)	1,995	3,875	6,465	6,465	0	0.0
57	Mid States Cremation (Local)	695	n/a	*	*		
58	Mt. Moriah, Newcomer & Freeman F Hm (SCI)	2,840	5,790	9,455	9,055	400	4.4
59	Mrs. J.W. Jones Memorial Chapel (Local)	995	1,945	5,590	5,590	0	0.0
60	Muehlebach Funeral Care (Local)	2,500	3,720	6,810	6,790	20	0.3
61	Neptune Society (Local)	1,997	n/a	*	*		
62	New Salem Funeral Home (Local)	990	2,993	5,390	5,420	(30)	(0.6)
63	Noland Road Chapel (SCI)	2,740	5,790	7,855	7,028	827	11.8
64	Northern Star Mortuary (Local)	2,535	2,471	5,045	5,253	(208)	(4.0)
65	Overland Park Funeral Chapel (Signature)	2,780	5,085	6,930	7,963	(1,033)	(13.0)
66-68	Park Lawn Funeral Homes (Local)	1,295	n/a	4,630	4,630	0	0.0
69	Passantino Bros. Funeral Home (Local)	1,590	2,090	5,185	4,595	590	12.8
70	Penwell-Gabel F. Hm & Crem - Olathe (Local)	3,035	3,580	5,330	5,125	205	4.0
71-72	Penwell-Gabel FH-Louisburg/Paola (Local)	3,035	3,580	5,375	5,125	250	4.9
73	Penwell-Gabel FH&Crem - Osawatomie (Local)	2,030	3,670	4,580	*		
74	Porter Funeral Home & Crematory (Local)	2,197	3,388	6,221	5,946	275	4.6
75	Quisenberry Funeral Home (Local)	2,650	3,900	5,645	4,695	950	20.2
76	R.L. Leintz Funeral Home (Local)	2,400	2,950	4,900	4,450	450	10.1
77	Reflections Memorial Service (Local)	675	n/a	4,670	5,283	(613)	(11.6)
78-80	Royer Funeral Homes (Local)	990	2,993	5,390	5,390	0	0.0
81	Rumsey-Yost Funeral Hm & Crematory (Local)	2,325	3,770	5,800	5,085	715	14.1
82	Sebbeto Funeral Home Inc. (Local)	1,095	2,995	5,355	4,815		
83	Signature Funerals (Local)	995	3,335	6,505	*		
84	Skradski Funeral Chapel (Local)	2,450	2,250	4,740	3,925	815	20.8
85	Slider Funeral Home (Local)	650	675	5,070	4,750		
86	Souder Family Funeral Home (Local)	1,295	3,290	5,715	5,715		
87-89	Speaks Chapels (Local)	2,890	4,265	6,385	6,185	200	3.2
90	Terrace Park Funeral Hm & Cem (Signature)	2,780	5,085	6,930	7,263	(333)	(4.6)
91	Thatcher's Funeral Home (Local)	995	2,076	5,015	5,015		
92-93	Warren-McElwain Mortuary (Local)	2,480	4,064	6,845	6,795		
94	Watkins Heritage Chapel (Local)	1,270	1,270	5,070	5,070	0	0.0
95	White Chapel Funeral Home & Crematory (SCI)	2,740	5,790	8,555	7,628	927	12.2

2016 Average	1,817	3,584	5,814
Count	92	78	87
2014 Average ***	1,803	3,480	5,702
2016 Less 2014 – Difference	14	104	112
% Change	0.8%	3.0%	2.0%

5,702
80

2016 Survey - Version-New-2b-160906

* Comparable total cannot be displayed when some prices are missing.	** No previous year data.
SCI = Service Corp. International, Inc., a publicly traded company based in Houston.	*** 2014 Survey Ver. - PUB-3;
Signature = Signature Memorial Group, LLC, a private company based in Houston.	Modified-8/28/2016



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Funeral Consumers Alliance of Greater Kansas City
2016 Survey of Area Funeral Home Prices for Standard, Full Service Funerals

Line #	General Price List Date	A	B	C	D	E	F	G	H	I	J
Line #	Funeral Home	Basic Service	Embalming	Transfer Body to FH	View & Visit at FH	Funeral Service at FH	Hearse	Family Limo	Graveside Service	Prep of Body	2016 Totals Items A-J
1	Alden-Harrington Funeral Home	Jan-16	2,845	795	395	495	545	295	395	270	6,460
2	The Amos Family Funeral Home	Jan-16	2,780	925	395	325	475	325	375	275	6,370
3	Ara Cremation	Jul-14	415	n/a	280	n/a	n/a	n/a	n/a	n/a	*
4	Assurance Cremation Society	Jul-14	605	n/a	465	465	495	n/a	570	n/a	*
5	Belden-Larkin Funeral Home	Nov-13	1,995	1,195	525	295	495	345	295	125	5,515
6	Bross & Spidle Funeral Hm & Crem Serv	Apr-16	1,295	735	475	395	495	495	295	150	4,730
7	Bruce Funeral Home	Jan-16	2,345	675	325	475	575	345	425	245	5,680
8	Bruce Funeral Home	Jan-16	2,345	675	325	475	575	345	425	245	5,680
9	Cashatt Family Funerals	Jan-16	2,150	895	95	450	450	300	450	0	5,140
10	Chapel Hill-Butler Funeral Home	Apr-16	2,595	995	695	395	595	395	595	495	7,255
11	Chapel of Memories Funeral Home	Aug-16	3,095	700	275	500	500	295	500	225	6,490
12	Charter Funerals - Sunset Chapel	Jun-15	1,350	475	275	325	425	300	350	195	3,795
13	Charter Funerals - Northland Chapel	Apr-15	1,695	595	325	395	495	375	350	295	4,650
14	Charter Funerals - Blue Ridge Chapel	Apr-15	1,695	595	325	395	495	375	350	295	4,650
15	Charter Funerals - Kansas Chapel	Apr-15	1,695	595	325	395	495	375	350	295	4,650
16	Church-Archer-Pasley Funeral Home	Apr-16	3,695	995	695	395	695	395	695	495	8,555
17	Church Funeral Associates	Jun-14	950	600	295	500	500	345	450	250	4,235
18	Cremation Center of Kansas City	Apr-16	355	n/a	550	270	1,000	n/a	n/a	*	*
19	Cremation Society of Kansas & Missouri	May-15	595	695	250	595	595	435	300	250	4,030
20	Cremation Society of Kansas & Missouri	May-15	595	695	250	595	595	435	300	250	4,030
21	Cullen Funeral Home	Oct-15	1,485	675	415	415	400	375	215	310	4,690
22	Davis Funeral Chapel	Jan-15	1,400	675	350	325	450	375	300	300	4,475
23	Duane E. Harvey Funeral Directors	Jul-14	1,695	725	275	550	650	455	550	295	5,590
24	Eddy-Birchard Funeral Home	Oct-15	2,330	540	260	270	280	350	210	250	4,840
25	E.S. Eley & Sons Funeral Chapel	Jul-15	1,895	750	285	335	335	425	250	340	4,965
26	Elite Funeral Chapel	Mar-15	1,600	600	175	400	200	550	200	250	4,475
27	Floral Hills Funeral Home	Apr-16	3,695	995	695	395	695	495	695	495	8,555
28	Fry-Bross & Spidle Funeral Hm & Crem Serv	Apr-16	1,295	735	475	395	495	495	295	150	4,730
29	Funeral Center KC.com	Oct-14	1,940	795	n/a	250	375	310	270	225	*
30	George F. Porter & Sons Funeral Home	Jun-14	2,666	695	260	200	230	445	150	260	5,136
31	Greatful Gathering Funeral and Crema'n Ctr	Jun-16	1,495	950	250	350	500	395	425	300	5,015
32	Heartland Cremation & Burial Society - KS	Feb-13	775	845	195	395	495	275	250	195	3,700
33	Heartland Cremation & Burial Society - MO	Feb-13	775	845	195	395	495	275	250	195	3,700
34	Hidden Valley F. Hm & Crem Serv-Kearney	Jul-15	1,795	795	425	495	495	395	395	295	5,515
35	Hidden Valley F. Hm & Crem - Excelsior Sp	Jul-15	1,795	795	425	495	495	395	395	295	5,515
36	Hidden Valley F. Hm & Crem Serv - Lawson	Jul-15	1,795	795	425	495	495	395	395	295	5,515
37	Highland Park Funeral Home & Crematory	Feb-16	995	595	450	500	450	225	450	350	4,365
38	Johnson County Funeral Chapel	Mar-16	3,585	995	490	690	590	290	590	0	7,520
39	Kansas City Funeral Directors	Jan-16	1,290	385	125	400	400	375	325	175	3,875
40	Langsford Funeral Home	May-16	2,290	895	350	490	690	425	475	0	6,010
41	Lawrence A. Jones & Sons Funeral Chpl. - KS	Dec-14	1,795	795	350	355	395	350	295	350	5,070
42	Lawrence A. Jones & Sons Funeral Chpl - MO	Dec-14	1,795	795	350	355	395	350	295	350	5,070
43	Longview Funeral Home & Cemetery	Aug-16	1,795	995	490	590	490	390	490	0	5,730
44	Louis Memorial Chapel	Jan-16	2,770	995	405	459	599	450	499	329	6,906
45	Maple Hill Funeral Home & Cemetery	Jan-16	2,395	795	400	395	595	375	485	295	5,970
46	Mary Butler Meyers Funeral Home	Jul-16	2,395	875	395	375	375	485	375	375	6,045

2016 Area Standard Funeral Prices (continued)

Line #	Funeral Home	Price List Date	A Basic Service	B Embalming	C Transfer Body	D View & Visit	E Funeral Service	F Hearse	G Family Limo	H Graveside Serv	I Prep Body	J 2016 Totals
47	McGilley Antioch Chapel	Apr-16	3,695	995	695	395	695	495	395	695	495	8,555
48	McGilley & Frye Funeral Hm & Crem Serv	Apr-16	3,295	995	695	295	595	495	395	595	495	7,855
49	McGilley & George Funeral Hm & Crem Serv	Apr-16	2,595	995	695	395	495	495	395	495	495	7,055
50	McGilley & George Funeral Hm & Crem Serv	Apr-16	2,595	995	695	395	495	495	395	495	495	7,055
51	McGilley & Hoge Jo Co Memorial Chapel	Apr-16	3,695	995	695	395	695	495	395	695	495	8,555
52	McGilley & Shell Funeral Hm & Crem Serv	Apr-16	3,295	995	695	295	595	495	395	595	495	7,855
53	McGilley Memorial Chapel	Apr-16	3,995	995	695	395	695	495	395	695	495	9,455
54	McGilley Memorial Chapel-Midtown	Apr-16	2,595	995	695	395	595	495	395	595	495	7,255
55	Meyers Funeral Chapel - Blue Springs	Apr-14	2,195	995	495	495	545	425	425	495	395	6,465
56	Meyers Funeral Chapel - Northland	Oct-14	2,195	995	495	495	545	425	425	495	395	6,465
57	Mid State Cremation	Mar-16	200	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	*
58	Mt. Moriah, Newcomer & Freeman F Hm	Apr-16	3,995	995	695	395	995	495	395	995	495	9,455
59	Mrs. J.W. Jones Memorial Chapel	Jul-14	1,695	725	275	595	650	455	395	550	295	5,990
60	Muehlebach Funeral Care	May-16	2,995	795	435	465	495	495	305	375	450	6,810
61	Neptune Society	Jan-16	985	n/a	299	275	n/a	n/a	n/a	400	n/a	*
62	New Salem Funeral Home	Feb-14	1,895	800	375	535	535	350	350	375	175	5,390
63	Noland Road Chapel	Apr-16	3,295	995	695	295	595	495	395	595	495	7,855
64	Northern Star Mortuary	Mar-16	1,600	775	300	250	380	450	670	320	300	5,045
65	Overland Park Funeral Chapel	Mar-16	2,995	995	490	690	590	290	290	590	0	6,930
66	Park Lawn Funeral Home Lathrop Chapel	Sep-12	1,695	700	295	395	450	425	325	195	150	4,630
67	Park Lawn Funeral Home Northland Chapel	Sep-12	1,695	700	295	395	450	425	325	195	150	4,630
68	Park Lawn Funeral Home South Chapel	Sep-12	1,695	700	295	395	450	425	325	195	150	4,630
69	Passantino Bros. Funeral Home	Oct-14	1,995	795	325	325	495	375	285	295	295	5,185
70	Penwell-Gabel F. Hm & Crem - Olathe	Mar-16	2,345	525	325	360	665	285	325	175	325	5,330
71	Penwell-Gabel F. Hm & Crem - Louisburg	Mar-16	2,345	525	325	360	665	285	325	175	370	5,375
72	Penwell-Gabel F. Hm & Crem - Paola	Mar-16	2,345	525	325	360	665	285	325	175	370	5,375
73	Penwell-Gabel F. Hm & Crem - Osawatimie	Dec-15	1,970	495	260	300	400	300	275	210	370	4,580
74	Porter Funeral Home & Crematory	Dec-15	2,966	895	395	200	395	495	150	330	395	6,221
75	Quisenberry Funeral Home	Jan-16	2,295	895	395	350	500	385	325	300	200	5,645
76	R.L. Leintz Funeral Home	Feb-15	1,600	800	300	400	600	300	300	300	300	4,900
77	Reflections Memorial Service	Jan-16	1,600	795	175	400	200	550	500	200	250	4,670
78	Royer Funeral Homes - Blue Springs	Feb-14	1,895	800	375	535	535	350	350	375	175	5,390
79	Royer Funeral Homes - Grain Valley	Feb-14	1,895	800	375	535	535	350	350	375	175	5,390
80	Royer Funeral Homes - Oak Grove	Feb-14	1,895	800	375	535	535	350	350	375	175	5,390
81	Rumsey-Yost Funeral Home & Crematory	Jan-15	2,900	700	300	300	375	350	225	300	350	5,800
82	Sebbetho Funeral Home, Inc.	Feb-16	1,995	950	235	475	450	335	315	450	150	5,355
83	Signature Funerals	Feb-16	2,655	700	400	550	550	450	350	550	300	6,505
84	Skradski Funeral Home	Sep-15	1,795	795	435	400	225	495	285	150	160	4,740
85	Slider Funeral Home	Jan-16	1,395	975	350	525	375	425	375	250	400	5,070
86	Souder Family Funeral Home	Mar-14	2,195	795	425	325	495	395	295	495	295	5,715
87	Speaks Family Legacy Chapel - Buckner	Aug-15	2,595	995	495	490	590	295	245	390	290	6,385
88	Speaks Family Legacy Chapel - Midtown	Aug-15	2,595	995	495	490	590	295	245	390	290	6,385
89	Speaks Family Legacy Chapel - Suburban	Aug-15	2,595	995	495	490	590	295	245	390	290	6,385
90	Terrace Park Funeral Home & Cemetery	Mar-16	2,995	995	490	690	590	290	290	590	0	6,930
91	Thatcher's Funeral Home	Jun-13	1,495	950	250	350	500	395	425	350	300	5,015
92	Warren-McElwain Mortuary - Eudora	Mar-16	2,920	760	385	365	995	410	250	365	395	6,845
93	Warren-McElwain Mortuaries - Lawrence	Mar-16	2,920	760	385	365	995	410	250	365	395	6,845
94	Watkins Heritage Chapel	Nov-15	1,795	795	350	355	395	350	385	295	350	5,070
95	White Chapel Funeral Home	Apr-16	3,695	995	695	395	695	495	395	695	495	8,555

2016 Average	2,118	812	404	416	533	399	405	292	339	405	292	5,814
2016 Median	1,995	795	375	395	500	395	375	295	348	375	295	5,515
Count	95	90	93	93	92	90	92	90	92	92	90	89
2014 Average **	2,158	816	408	389	495	391	385	278	319	385	278	5,702

Line #	Directory
47	3325 N.E. Vivion Road, Kansas City, MO 64119 816-453-7700
48	105 E. Loula, Olathe, KS 66061 913-782-0582
49	611 Chestnut, Belton, MO 64012 816-322-2995
50	12913 Grandview Rd., Grandview, MO 64030 816-966-0250
51	8024 Santa Fe Dr., Overland Park, KS 66204 913-642-3565
52	11924 E. 47th St., Kansas City, MO 64133 816-353-6555
53	12301 State Line Rd., Kansas City, MO 64145 816-942-6180
54	20 W. Linwood Blvd, Kansas City, MO 64111 816-753-6200
55	1600 West Main St., Blue Springs, MO 64015 816-229-3276
56	401 Main St., Parkville, MO 64152 816-741-0251
57	P.O. Box 15421, Lenexa, KS 66285 913-815-8001
58	10507 Holmes Rd., Kansas City, MO 64131 816-942-2004
59	703 N. 10th St., Kansas City, KS 66102 913-321-0253
60	6800 Troost Ave., Kansas City, MO 64113 816-444-2060
61	8438 Ward Parkway, Kansas City, MO 64114 816-361-2630
62	1823 N. Blue Mills Rd., Independence, MO 64058 816-796-8600
63	509 S. Noland Rd., Independence, MO 64050 816-252-8900
64	5029 Leavenworth Rd., Kansas City, KS 66104 913-400-3766
65	8201 Metcalf, Overland Park, KS 66204 913-648-6224
66	901 Clinton St., Lathrop, MO 64465 816-740-4658
67	1640 N. 291-Hwy, Liberty, MO 64068 816-781-8228
68	8251 Hillcrest Rd., Kansas City, MO 64138 816-523-1233
69	2117 Independence Blvd., Kansas City, MO 64124 816-471-2844
70	14275 Blackbob Rd., Olathe, KS 66062 913-768-6777
71	120 S. Broadway, Louisburg, KS 66053 913-837-4310
72	305 N. Pearl St., Paola, KS 66071 913-294-2372
73	605 O'Neal Ave, Osawatimie, KS 66064 913-755-6500
74	8535 Monrovia, Lenexa, KS 66215 913-438-6444
75	604 E. 4th St., Tonganoxie, KS 66086 913-845-2740
76	4501 10th Ave., Leavenworth, KS 66048 913-351-0200
77	14 Westport Rd., Kansas City, MO 64111 816-561-0101
78	205 SW 17th St., Blue Springs, MO 64015 816-229-5551
79	100 Royer Lane, Grain Valley, MO 64029 816-847-4441
80	101 E. 15th St., Oak Grove, MO 64075 816-690-4441
81	601 Indiana St., Lawrence, KS 66044 785-843-5111
82	901 E. 5th St., Kansas City, MO 64106 816-221-4400
83	8019 State Line Rd., Kansas City, MO 64114 816-214-5174
84	340 N. 6th St., Kansas City, KS 66101 913-371-1404
85	1734 Washington Blvd., Kansas City, MO 66102 913-573-2020
86	1333 N.E. Barry Road, Kansas City, MO 64155 816-436-2900
87	300 Adams St., Buckner, MO 64016 816-650-5555
88	1501 W. Lexington, Independence, MO 64052 816-252-7900
89	18020 E. 39th St., Independence, MO 64055 816-373-3600
90	801 N.W. 108th St., Kansas City, MO 64155 816-734-5500
91	1520 N. 5th St., Kansas City, KS 66101 913-321-1211
92	1003 John L. Williams Dr., Eudora, KS 66025 785-542-3030
93	120 W. 13th St., Lawrence, KS 66044 785-843-1120
94	4000 Em'l Cleaver Blvd., Kansas City, MO 64130 816-861-3030
95	6600 N.E. Antioch Rd., Gladstone, MO 64119 816-452-8419

* Comparable total cannot be displayed when some prices are missing.

** 2014 Version - PUB-3; Modified-8/28/2016

2016 Survey - Version-New-2b-160906

Descendants offer burial ground to former refugee

By Steve Nicely, FCA-GKC and Highland Cemetery Board Member



The grave site of Susanna Maria Macher in Highland Cemetery of Prairie Village. Macher, a Hungarian refugee in the 1950s, was buried recently in the plot of longtime family friends who provided a safe haven when she fled her home.

In late August, the Highland Cemetery of Prairie Village board assisted in its first burial when the Amos Funeral Home called on behalf of the family of Susanna Maria Macher. The family sought a grave site close to the graves of Harlan and Mildred Hartner, who had been deep family friends.

No close sites were available, but the board knew that the Hartner lot contained an unused grave. We contacted the four Hartner children, all of whom live out of town, and they were delighted to offer the grave for Susanna Macher.

Harlan Hartner had been pastor of Trinity Lutheran Church in Mission, which had sponsored the relocation of several refugees from the brutal Hungarian revolution in 1956.

Susanna, pregnant with her first child, arrived from Hungary with her husband and his brother and lived with the Hartners until the family could get settled. Thus began a strong friendship that lasted until Mildred and Harlan died, in 2006 and 2009 respectively.



Susanna Macher

Connie Hartner Schmalz recalled the first meeting of her mother and Susanna, who had just arrived in the household.

“When my mother came home from shopping, she and Susan looked at each other—Susan was hardly more than a girl—and a special soul-to-soul bond began, which has continued up to and beyond my mother’s death,” Connie said. “Susan has been an older daughter, or maybe a younger sister, to my mother. ... The instantaneous affection has been a gift of God in both their lives. I am so saddened by the current closed minds to refugees in the United States when I think of the gifts our family has received from Susan.”

The Hartner children provided the grave and paid for grave-opening and -closing expenses. Highland’s corporate counsel, Audrey Snyder, of Baker, Soltz & Blum, drew up the necessary legal document for the transfer of burial rights. ■

Burial options at Highland draw brisk sales

By Steve Nicely, FCA-GKC and Highland Cemetery Board Member

Grave site sales have been brisk in the historic Highland Cemetery of Prairie Village since a new board took over management last year. As of Sept. 1, 67 grave sites have been purchased, mostly in lots of six and seven graves. That leaves exactly 100 graves available for sale.



Many recent buyers were attracted by the small, one-acre cemetery’s location in the middle of Prairie Village and the fact that pioneer families, including Native Americans, founded it in the 1860s. Others were attracted by the opportunity to have a natural burial in the cemetery, without embalming, steel caskets, or concrete grave liners. All burials were “natural” 145 years ago, and all types of burial are still permitted today in Highland.

Board members of the Funeral Consumers Alliance of Greater Kansas City had been seeking a cemetery that permits natural burial in this metro area for more than a decade. Three of the new cemetery’s five board members also serve on the board of FCA-GKC, but the nonprofit cemetery is independent.

Highland Cemetery of Prairie Village is at the west end of the 5000 block of West 65th Street, between Nall and Roe avenues. Prices and other details are available on the website: www.highlandcemeteryprairievillage.com. The phone number is 913-262-1560.

Confirm your preneed funeral or cemetery contract!

By Frank Cockrell, FCA-GKC Treasurer, and Nancy Jobe, FCA-GKC President

Did you buy a preneed or prepay plan for cemetery plots or funeral arrangements and tuck the paperwork into a file? You might want to pull out those papers and contact the issuer to confirm their status.

Is the issuer still in business, or did some other business buy the contract? Many cemeteries, funeral homes, and insurance companies are bought and sold regularly. It is important to know whom to contact when the time comes to use the plan purchased.

The FCA-GKC was contacted by a preneed contract owner whose dilemma illustrates the risks involved with such funeral contracts. The Kansas City woman had a burial contract with Advantage Funeral & Cremation Services, 6606 Independence Ave., Kansas City, Mo., but was now unable to locate Advantage or its business location. We helped her with a Web search, which revealed that over the course of several years Advantage became Sheil Colonial and then McGilley & Sheil, with the business location moving to 11924 E. 47th St., Kansas City, Mo. She doesn't recall being informed of any of the changes. She seemed desperate to know whether she still had a prepaid funeral arrangement, with whom, and where.

A second inquiry came from a St. Louis, Mo., man asking whether he could recover the cost of a preneed contract purchased by his parents at the Forever Bellerive Cemetery in Creve Coeur, Mo. The cemetery was in bankruptcy, and neither burial plots nor refunds were available. This man's situation was part of a fraud case going back several years. His parents' contract was one of nearly 100,000 preneed burial and grave contracts, ranging in size from \$10,000 to \$15,000, making up fraud exposure of nearly \$500 million.

FCA-GKC encourages anyone with a preneed funeral or cemetery contract to connect with the contract issuer annually with a simple phone call, letter, or postcard. Confirm the existence of the contract, ask whether any ownership changes have occurred, and check whether any other changes could make fulfillment of the contract terms difficult. Don't assume that all is OK, only to find out at the time of need that it is not. Be proactive.

Preplan but don't prepay

Funeral homes like to see families plan funerals, and FCA does, too. But the funeral home will try to sell a prepaid plan, and we advise against it. Normally we say, "Preplan, yes—but don't prepay."

We suggest opening a "payable-on-death" savings account at a bank or credit union with a trusted friend or relative who knows your wishes. ▪

Consumer groups petition FTC to require online funeral pricing

The Funeral Consumers Alliance and the Consumer Federation of America in July petitioned the Federal Trade Commission to revise its Funeral Rule so consumers can obtain vital price information on the Internet.

A nationwide survey by the two organizations revealed that very few funeral homes fully disclose their prices online. This especially affects the most vulnerable consumers in the marketplace when they cannot compare prices online. The petition urges the FTC to change its Funeral Rule so consumers can make informed decisions on one of the largest purchases they will ever make.

The Funeral Rule has protected consumers for more than 30 years by requiring funeral homes to disclose price information in a meaningful fashion. However, those protections are limited to face-to-face or telephone disclosures. The Funeral Rule does not apply to the Internet.

Many Americans cannot afford the average funeral today; between now and 2019, consumers will spend at least \$50 billion on funeral services.

"The Federal Trade Commission should update antiquated disclosure rules developed in the pre-Internet 1980s," said Josh Slocum, executive director of the national Funeral Consumers Alliance. "Almost all funeral home websites feature stories about how funeral homes provide caring, compassionate services, but nothing about how much it actually costs. ... We hope that the FTC acts promptly upon our request. Grieving families don't have time to wait." ▪

Afford, from page 2

the money while you are alive. These accounts are FDIC-insured, and you can withdraw money any time.

Insurance. *Life insurance* provides a lump-sum amount to your designated beneficiaries after your death. It is meant to cover the general financial needs of the survivors. Insurance money will be disbursed soon after your death, avoiding the probate process. **Note:** We caution against buying burial or preneed insurance.

Prepay at the funeral home. When you prepay the cost of your funeral, the funeral director places the money into an interest-bearing trust account and serves as the trustee. After your death, the funds are paid directly to the funeral provider acting as trustee. An *irrevocable trust* can't be changed or dissolved without the permission of the trustee, though you can usually name a new trustee or funeral home if you change your mind or move. A *revocable trust* can be cashed out or cancelled at any time.

Pay cash. Most families use cash, check, or credit card to pay for funeral expenses and most funeral homes today expect payment in full up front. Sometimes you can use an installment plan negotiated with the funeral home. But do not disclose your finances or budget, and don't be coerced into purchasing products and services you don't need or want.

See our Spring 2017 newsletter for more ideas on finding help with funeral costs.

Funeral Consumers Alliance
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Death practicalities to be focus of annual meeting

By Nancy Jobe, FCA-GKC President

Are you prepared for a death in your family?

When a death occurs unexpectedly, or even if it is foreseen, many people do not know what to do or whom to call. The FCA-GKC Annual Meeting on Nov. 4 will offer an excellent opportunity to explore the practicalities of what to do before death, at the time of death, and after death.

Before death: We'll provide useful information about preplanning and your choice of what type of body disposition is best for your family. Should it be a traditional funeral with embalming? A natural funeral and burial without embalming, metal casket, or vault? Donation of the body to a medical school? Cremation? A home funeral? What cost factors are involved in these choices? We will brief participants about the FCA-GKC's new survey of prices charged by 95 funeral providers in our area. We also will discuss how to organize a "death file" and what legal documents should be included.

At the time of death: We will discuss what to do and whom to call. We also will offer a demonstration of body preparation and elements involved in a home funeral. Shannon Hodges, a hospice social worker and home funeral guide based in Lawrence, Kan., will conduct the demonstration.

After death: We will explain probate and notifying the Social Security Administration, insurance companies, banks, and credit card companies. Attorney Audrey Snyder, who provides corporate counsel to FCA-GKC, will offer advice during the before- and after-death presentations.

The meeting will be held at the Kauffman Foundation Conference Center, 4801 Rockhill Road, Kansas City, Mo.



Shannon
Hodges



Audrey
Snyder

(in the block south of the Nelson-Atkins Museum of Art).

The meeting is free and open to the public. Registration will start at 2:45 p.m., the meeting beginning promptly at 3:00 p.m. It will conclude at 5:00 p.m.

Please preregister at eventbrite.com. In the "Search for events or categories" field, type Funeral Consumers Alliance of Greater Kansas City annual meeting. Social Workers will receive *free* credit for two continuing education units.

Annual Meeting

► 2 Free Social Work CEUs! ◀

Friday, Nov. 4 • 3:00–5:00 p.m.
Kauffman Foundation Conference Center
4801 Rockhill Road, Kansas City, Mo.
To register, visit Eventbrite.com