

FCA REPORT

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FCA-GKC

Husband's home funeral, burial helped family deal with his loss

By Marci Michnick
FCA-GKC Vice President

Rachel Fracassa doesn't necessarily look more special than other 27-year-olds, but once you hear her story, you realize she is. Rachel, a mother of three (with number four arriving in May), lost her 26-year-old husband, Tyler Fracassa, last September to a fatal car accident as he drove home from work.

Despite the devastation that follows such a loss, Rachel managed to carry out a home funeral for Tyler at their residence in Urich, Missouri where he was also buried on the couple's property. "It was comforting to have him at home," says Rachel, "because that's where he was happiest."

FCA-GKC, along with



Rachel Fracassa and 10-year-old Gwynneth Fracassa reflect on the home funeral experience.

organizations like the National Home Funeral Alliance (NHFA), supports and empowers families who wish to care for their own dead, with whatever level of involvement the family is comfortable with.

A handful of states prohibit family involvement in after-

Continued... on Page 3

Family and funeral home join for meaningful natural burial



Washing and dressing her mother's body helped Jan Syrigos show her respect and love, she said. The silk pouch on the left wrist contains a letter from Jan's daughter, Sophia, to her grandmother.

When Jan Syrigos heard from the hospice nurse in March that her mother, Donna Drew, was entering into the early stages of death, they had no burial plans. Realizing that the months she thought she had were now merely weeks, Jan began researching home funerals and natural burial. That started with a phone call to her cousin, Sally King, President of the Funeral Consumers Alliance of Greater Kansas City. The following are their reflections of the experience.

By Jan Syrigos and Sally King

Jan: Sally had already informed me that I had options outside of

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KC Library, FCA-GKC host 'Final Rights' author Josh Slocum November 1

Joshua Slocum, Executive Director of the national Funeral Consumers Alliance (FCA) and co-author of the book, "Final Rights," will be the featured speaker at a joint meeting Friday, Nov. 1, at the Kansas City Public Library's Plaza Branch, 4801 Main Street. Slocum's 2 p.m. appearance is jointly hosted by the library system and the Funeral Consumers Alliance of Greater Kansas City.

The book's full title is "Final Rights, Reclaiming the American Way of Death." It was co-written by Lisa Carlson, Executive Director of the Funeral Ethics Organization and past Executive Director of FCA. Billed as "the book the funeral industry doesn't want you to read," "Final Rights" was endorsed by *The Library Journal* for consumer protection collections. Slocum and Carlson investigate the \$15-billion funeral and burial industry, exposing consumer abuse, financial exploitation of the bereaved, and how government regulators can't be counted on to protect consumers.

For instance, have you paid in advance

for funeral or burial arrangements? FCA advises against it in normal circumstances. Almost \$1 billion has been stolen from trust



Josh Slocum

funds and insurance policies that families paid for to ensure their last wishes would be carried out. Published by Upper Access Inc., the book is available on FCA's website, www.funerals.org for \$22.50 including shipping. Slocum has appeared on 60 Minutes, NPR, and CNN. The New York Times and magazines such as Forbes and Kiplinger's Personal Finance have sought his advice.

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

King elected President, and Michnick as V.P. of FCA-GKC directors

By Jim Fitzpatrick
FCA-GKC Treasurer

The year 2013 brought significant leadership changes – and a youth movement at the top -- to the Funeral Consumers Alliance of Greater Kansas City.

Here's a quick look at the major developments:

- **Sally King**, 38, who had been vice president of the organization, succeeded **Steve Nicely**, 75, as president.
- **Marci Michnick**, 41, is the new vice president, succeeding Sally.
- The board of directors has four new members, including Marci.

A licensed clinical social worker in Missouri and Kansas, Sally operates an aging/mental health private practice and is a professional speaker and trainer. She was recruited to the board four years ago by **Nancy Petersen**, who is a board member of the national Funeral Consumers Alliance, as well as a board member of the Kansas City affiliate.

Sally explained her initial interest in FCA this way: "I heard Nancy Petersen speak a few years back about the vulnerability of those experiencing an unexpected death and needing unbiased information on funeral planning. Like her, I felt compelled to get involved."

When she joined the board, Sally immediately infused the organization with renewed vigor and vitality.

Last year, Sally recruited Marci, another "youngster" brimming with enthusiasm and initiative, to the board. A licensed master social worker, Marci works at Crossroads Hospice.

Last year, Marci earned a master of social work degree from the University of Missouri-Kansas City, where she also got her undergraduate degree, majoring in psychology. Marci's social work experience includes stints with the Landon Center on Aging in Kansas City, KS, and the Shepherd's Center of Kansas City, KS.

Besides Marci, other people who joined the board in 2012 were **G. Frank Cockrell**, **Lyle Van Vleet** and **Nancy Jobe**.

Frank, a retired CPA, spent 34 years at Black & Veatch, where he focused on international business operations. He served as chief financial officer for eight years. After retiring from Black & Veatch, Frank served as chief financial officer for 10 years at the Saint Paul School of Theology.

Frank has a deep interest in consumer



Seven FCA-GKC board members posed for this recent picture. From left are Frank Cockrell, Nancy Jobe, Lyle Van Vleet, Marci Michnick, Steve Nicely, Sally King and Jim Fitzpatrick. Two others, Nancy Petersen and Pam Thomas, are pictured below.



Nancy Petersen



Pam Thomas

issues, and already he has put together a brochure for FCA, laying out the myriad issues that many people need to attend to "After the Funeral."

Lyle is retired from Commercial Lithographing Co. He has helped us with at least our last two funeral home price surveys, doing all the formatting and data entry. It's a huge job, and we're glad that the "hard labor" didn't deter him from wanting to get more deeply involved.

Nancy Jobe is a trainer and regional liaison for a nonprofit organization called CLAIM (Community Leaders Assisting the Insured of Missouri), which is the state's health insurance assistance program. It is funded through the Centers for Medicare and Medicaid Services.

Nancy got involved with FCA last year after personally handling the funeral and green burial of her 57-year-old husband, Randy, who died of a massive heart attack.

She and her sons arranged to have Randy's body buried in a reinforced cardboard container, hand decorated by the couple's grandchildren, in the green burial section at Oak Hill Cemetery in Lawrence, KS. In natural, or green, cemeteries, bodies cannot be embalmed, and no metal or plastic caskets are allowed. Also banned are concrete or steel grave liners and vaults.

"It gave me so much peace," Nancy said of the graveside service and burial. It was

way more personal, almost healing. And way better for the earth."

Returning board members, besides Marci and Nancy Petersen, are **Pam Thomas**, secretary; **Jim Fitzpatrick**, treasurer; and **Steve Nicely**, immediate past president.

Pam is associate professor of anatomy at Kansas City University of Medicine and Biosciences. She got interested in FCA-GKC several years ago when she became director of the school's Gift Body Program. She has been board secretary about a year.

Nancy Petersen has been on the board since 2006 and was first elected to the national board two years later. She makes frequent presentations on behalf of the local organization than any other board member, and she always delivers a witty and interesting talk. She says she is a "social worker, business owner, nonprofit employee, wife, mother of two and all-around exhausted human."

Steve has been on the board several years, having been recruited by former board president Bev McGill. Steve comes honestly by his interest in end-of-life issues: During high school and college, he was a maintenance man, doorman, chauffeur and "gofer" for George F. Porter & Sons Funeral Home in Kansas City, KS. Steve, a retired reporter and editor for The Kansas City Star, was president of the FCA board for two years before stepping down at the end of last year.

Jim Fitzpatrick is also a Kansas City Star retiree. He and Steve worked together in The Star's Kansas City, KS, bureau in the mid- to late 90s. A year or two after Jim retired in 2006, Steve recruited him to the board. Jim became treasurer two years ago, and last year he oversaw preparation of latest funeral-home price survey. (The survey is posted on our website, www.funeralskc.org.)

Home Funeral for Tyler

Continued from Page 1

death care without the assistance of a funeral director. Fortunately, Missouri does not have such laws (nor does Kansas). Rachel, who once considered a career in mortuary science, was aware of her legal rights and even printed out the statutes supporting her right to have a home funeral and have her husband's body buried on their land.

Rachel said she was fortunate that her husband's uncle was a funeral director and could help her carry out her wishes. Louis Memorial refrigerated Tyler's body for four days before delivering it to the Fracassa's home the day before the funeral. They also made some aesthetic repairs to Tyler's battered body. Rachel and Tyler's sister then dressed him and braided his long hair at the funeral home. In staying with the natural theme, Tyler's body was not embalmed.

Looking back, Rachel is grateful for



Guitar playing was one of Tyler Fracassa's multiple talents.

the help of the funeral home. Trying to do it all herself would have been too overwhelming, she said.

The children were not apprehensive about having the body in the home, Rachel said. They also provided some comic relief as they ran around and played with their friends as usual. When her 7-year-old son, Elliott, and his friend approached the casket, Elliott asked, "You wanna touch him?" Elliott's friend reached over and touched Tyler's hand.

Gwynneth, age 10 and the oldest of the Fracassa children, likes the

idea of having her father buried close by and finds comfort in knowing there's a path from their house to his grave. The Fracassa children painted and decorated Tyler's plain pine casket, and according to Rachel, the children asked every day prior to the funeral when they would be able to decorate it. Gwynneth painted hearts and flowers on her father's casket.

Friday, the day before the funeral, the funeral home delivered Tyler's body to the Fracassa's residence. Dry ice was used to keep it cool. Family and friends began digging Tyler's grave, which Rachel believes was cathartic for them. When a stubborn layer of clay was reached, machinery was brought in to finish digging.

On Saturday, 120 people attended Tyler's funeral. Friends and family carried Tyler's casket a quarter mile from the Fracassa home to the burial site. A family minister conducted the unscripted ceremony during which memories of Tyler were shared. Everyone had the opportunity to write on Tyler's casket and the children released balloons at the end of the service.

The only thing Rachel wishes she had done differently was to have written a statement that could have been read at the ceremony. Otherwise, Rachel believes that the intimate, hands-on experience helped her and her children work through their emotions to better



Three Fracassa children, Arlo (left), Elliott (foreground) and Gwynneth (center right) sit on the mound of their father's grave with cousin Adley Fracassa (right) and neighbor Lydia Newman (top).

deal with the loss. She states, "In the beginning I was very attached to his body, but by the time of the service, I was ready to put him in the ground." The NHFA recognizes that, for some families, slowing down the process allows all involved to absorb the loss at their own pace, which often translates into a more authentic grieving experience.

Of course it was a sad, tragic experience for the family, she said, "but I'm a realist. I'm not going to let my life fall apart." The family is living with Tyler's parents in Lee's Summit temporarily. Rene Fracassa, Tyler's mother, is taking care of the children while Rachel completes training as a massage therapist before the baby arrives in late May. Then the family will move back to their home in Ulrich, MO.

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Lessons learned in 10 years with FCA

By Steve Nicely
FCA-GKC board member

“Lessons Learned During my 10 Years with the Funeral Consumers Alliance of Greater Kansas City” was the title I dream up when asked for the subject of my January talk to members of the K.U. Endicott Society of retired faculty and alumni. I must have learned some lessons in all that time, right? What were they?

Lesson No. 1 --- It may seem obvious, but it’s still true. Many in my post retirement generation shy away from considering or discussing their own deaths. That pattern of denial elicited the recent comment of a funeral director: “The United States is the only country where death is optional.”

An extreme example is the mother of a colleague who is 97 years old, but he can’t get her to talk about it. “I don’t know what she thinks isn’t going to happen,” he said.

Lesson No. 2 --- men tend to be more in denial than women and it’s the women who do most of the planning ahead. Maybe it’s because they live longer and know the responsibility is likely to fall to them.

Lesson No. 3 --- At the same time we find that younger people including students generally are open to discussing death. That sounds encouraging, but maybe it’s not. Maybe it’s easier for them when they view the possibility of death in the far distant future.

Lesson No. 4 --- Another enduring lesson is that the funeral industry welcomes the family that does no planning until the time of need. Those consumers enter the funeral parlor in a vulnerable state of mind, perhaps feeling guilty and deep in the grief of their loss. Such families probably do not to shop prices. They feel a loyalty to the facility that handled their deceased loved ones in the past. It’s a comfort to patronize the familiar, but market studies show that many communities have twice the number of funeral homes than are needed to handle the

number of deaths in their markets. These businesses have survived by increasing their prices --- an action made possible because consumers don’t know the difference. We have no non-profit funeral homes around here. It’s a business that tries to maximize its profits like any other and it’s easy for such families to overspend.



Steve Nicely

Lesson No. 5 --- Funeral homes also like to see families arriving ahead of time to plan funerals and FCA does, too. The difference is the funeral home will try to sell a pre-paid plan and we advise against it. Normally pre plan, we say, but don’t pre pay. Pre-paid contracts can be restrictive and vulnerable. What if you move? What if you change your mind? What if the funeral home is sold or goes out of business? What if someone raids the fund? All those things have happened in our own community.

We suggest opening a joint savings account with a trusted friend or relative who knows your wishes.

Lesson No. 6 --- The funeral industry is changing rather rapidly these days just as most other institutions in our society are changing including universities. Today cremations account for about half of all body dispositions --- a huge increase --- in our market and more than half on the east and west

coasts. There isn’t nearly as much profit in a cremation as in a funeral and burial. This adds pressure on the industry to raise prices or sell more of their services.

Personally, I’d rather have a natural burial wrapped in a shroud without embalming, without a coffin and without a grave liner. It costs more than cremation but

is much friendlier to Mother Earth. One cremation uses about as much natural gas as an average household uses in a month --- plus the body’s hydrocarbons and vaporized mercury from teeth fillings go up the chimney into the atmosphere.

Lesson No. 7 --- Credit and blame the internet for these buffeting changes --- and FCA is playing a part in it. We gather all of the prices of all of the funeral homes in Greater Kansas City including Lawrence and Leavenworth. We print them in our newsletter and post them free of charge on our website, www.funeralskc.org. It’s the only place where all of that information can be found. Anyone can learn the price of each service at each funeral home and compare them with all the others.

Do you think that might be a reason that funeral prices in our metro area have leveled off and stabilized during the past three years? Average prices increased a little over one percent here while the area’s consumer price index increased nearly eight percent.

Lesson No. 8 --- Here I need to admit one final lesson. I know I can seem to paint all funeral operators with a broad brush as money-grubbing opportunists and some of them are. But that would be inaccurate. Despite a certain natural resistance to change, most are honorable people who are compassionate and often go out of their way to help their customers. Most are doing a job that we need them to do and doing it as best as they can.

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A meaningful natural burial

Continued from Page 1

a traditional funeral home-directed burial. My mother had not made any final plans, but had mentioned several times that she would prefer not to be “viewed” or cremated. So, that’s what I had to go on.

Sally: I remembered that Joyce Thompson, a trained funeral director in Columbia, MO, was starting a business as a “celebrant” assisting families in putting together home funeral celebrations. (See separate story about Joyce.) Joyce graciously agreed to help Jan and I plan for a personal and meaningful goodbye that felt right for Jan. I also sent Jan a copy of the Missouri chapter out of Josh Slocum’s book “Final Rights” about the laws governing burying on your land, something Jan and her family were considering.

Jan: Joyce walked me through a step-by-step planning process in the most gentle, thoughtful way. She insisted that I “lead the way” with what I thought would honor my mother, and what the family would want to do based on mom’s values. She reminded me, “Stand back from it and personalize the process, honoring who your mom was with your family’s plans for her.” Joyce told me about my options, the laws, and the logistics of a home and natural burial. Sally also equipped us with the FCA-GKC price survey for comparison and answered my daily questions.

One of our first decisions involved the casket. Timing was crucial and we preferred something locally made. So we turned to our nearby Mennonite community and its member who makes caskets. He handcrafted a lovely walnut casket that his wife lined with crisp white cotton. It was



Jan Syrigos scatters flower pedals on her mother’s casket during graveside services.

the same design that his people have used for over 100 years. We drove to his farm, carefully loaded it in our Subaru, and brought it home.

Sally and Joyce explored the options with me about preparing the body and having a home funeral. We live on 50 acres in central Missouri near the small community of Meta, so we also decided to check out our local cemetery and funeral home for options. My family was not comfortable with the whole idea of having a dead body in our house for a couple of days, so we opted to involve our local Fancher Funeral Home at this point. We explained that we wanted to prepare the body ourselves and we did not want to embalm. The funeral home was open to it as long as the burial was within 3 days.

When mom passed quietly late in the night on Friday, April 5, I felt ready.

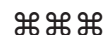
My Aunt Lisa Alton and mom’s caregiver, Glenda Smith, were there with me at the nursing home as we washed and prepared my mother’s body

for burial. We had soft music playing as we told stories about mom, prayed and rejoiced together at her homecoming to heaven and the end of her suffering. I read a letter from my daughter, Sophia, to her grandmother, and then folded it into a silk pouch on my mother’s wrist.

Joyce had recommended that I inform hospice and the nursing home staff of our plans ahead of time and to call me first, and not the funeral home. That way we were not under any time pressure. I informed them when we were ready.

The funeral home transported her body and stored it for three days. We researched the idea of burial on our own land, but found a local cemetery on a beautiful hillside near our home. Her burial site is under a pine tree, and there was no requirement for vaulting. We had a simple graveside service and a luncheon at our home following the service.

I feel like the whole experience is helping our family to grieve in healthy and perhaps more timely ways. It was an honor to be able to wash and dress my mom’s body and to show our respect and love for her. Joyce and Sally were truly my “sisters” in planning and walking through this meaningful journey.



Cost Comparison	Funeral Home and Cemetery Costs	Our Cost
Casket	\$1300 (Lowest price)	\$500
Embalming	\$745	\$0
Transfer of Remains to funeral home	\$325	\$325
Preparation of Body	\$295	\$0
Vault	\$600 (Approximate)	\$0
Basic Services of Funeral Home	\$1995	\$1995
Use of equipment & staff for graveside service	\$550	\$550
Grave digging/closing	\$450	\$450
Cemetery Plot	\$50	\$50
Use of facility & staff for memorial service	\$695	\$0 (Home & Church)
Totals	\$7005	\$3870

Two pursue roles as home funeral guides

By Jim Fitzpatrick and Steve Nicely
FCA-GKC board members

One talent lacking in our region has been someone qualified to help families conduct home funerals. So it was welcome news when we learned of two women who are pursuing that calling, **Sarah Crews** of Salina, KS., and **Joyce Thompson** of Columbia, MO. Both live within a few hours of Kansas City.

Sarah Crews, 51, is a singer and songwriter who worked as a music caregiver and bereavement counselor for hospice. Her bachelor's degree is in aging and end-of-life care, and she has a master's degree in end-of-life spiritual care. She is a member of the National Home Funeral Alliance, a non-profit organization that provides education to communities and families about in-home, after-death care. She has received NHFA's training.

She moved to Salina from Prescott, AZ, last fall with her husband, Tim, who accepted a job as research director at The Land Institute, a research, education and policy organization dedicated to sustainable agriculture. She is working with the Land Institute to establish a conservation natural burial cemetery on the prairie near Salina.

As it is, we know of only three cemeteries in Kansas and Missouri that offer green-burial options to the general public. They are Oak Hill Cemetery in Lawrence, Mount Muncie Cemetery in Lansing and Green Acres Cemetery near Columbia. For more information, see our website.

Sarah said her years of hospice work sparked her interest in home funerals and green burial. "I feel very strongly that this is the vocation my professional work has led me to."

Joyce Thompson: Instead of retiring at age 65, Joyce is adding home funeral guidance to the list of services she offers to families dealing with death and bereavement. Her background in respiratory rehabilitation, funeral directing, hospice bereavement and as a life coach specializing in end-of-



Joyce Thompson



Sarah Crews

life choices equip her for this new role, she says. A member of the National Home Funeral Alliance, she recently advised a family on how to prepare the body of a member and accomplish a natural burial. (see story on page 1)

The Civil War ushered in the era of embalming and practices that have distanced families from hands-on body preparation and burial,

she said. Home funerals appeal to those seeking more involvement, greater simplicity and an earth-friendly alternative, she said. But the services of funeral directors will still be needed when families choose the middle road of partial involvement.

Joyce Thompson and Sarah Crews bring impressive credentials to this new field. They are researching state laws and making connections, as they did with FCA-GKC. They have not finalized pricing for their services. FCA-GKC welcomes them and wishes them success.

Contact Sarah in Salina at 785-404-3214. Contact Joyce in Columbia at 573-355-6250.

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Catholics revisit natural burial

By Steve Nicely
FCA-GKC board member

Catholic Cemeteries of Northeast Kansas is reconsidering whether to offer natural burial at one of its six cemeteries in Johnson and Wyandotte Counties at the request of Archbishop Joseph Naumann. The Catholic Cemeteries advisory board looked at the possibility in 2011 at the urging of FCA-GKC, but did not change its policy of requiring grave liners (vaults) in its cemeteries.

In an email April 16, Catholic Cemeteries Executive Director Robert Chenoweth wrote: "We are looking into Wichita, Lawrence and other "green" programs and will discuss the matter in our next meeting in early May. Following that, we will report back to the Archbishop as to our recommendation."

Natural burial involves burial in a shroud or biodegradable container without a grave liner and without embalming. Such graves require added maintenance due to settling of the mound of fill dirt compared with the common practice of packing the

dirt and leveling when vaults are used. It also is less profitable.

The Catholic Diocese of Wichita offers natural burial in one of its cemeteries. The city-owned Oak Hill Cemetery in Lawrence and Mount Muncie Cemetery in Lansing also have sections reserved for natural burial. None of the other 64 cemeteries open to the public in the Kansas City area offers it.

The issue surfaced in March at the funeral of Rev. Richard Wempe, a priest in Naumann's diocese. Rev. Al Rockers delivered the eulogy, explaining, "He named three possibilities for his burial place --- cemeteries at Holy Family in Alma, St. Michaels in Wheaton and at Shantivanam (near Easton.) Three quiet, isolated places on the edges of our archdiocese where there would NOT be a requirement for a concrete vault. He wanted to be buried on a board, lowered into an open grave and let Mother Earth have his body back."

Fr. Wempe's body is buried in the cemetery at Alma.

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Learning ropes, taking the helm

By Sally King
FCA-GKC President

It's been quite a year of change for this clinical social worker. After a whirlwind of new jobs, new offspring, and a radical shift in time and energy (as many new moms can attest), I am settling into a season of toddler-raising joy, a part-time social work practice and becoming president of the Kansas City chapter of the Funeral Consumer Alliance. It feels good.

I heard FCA board member Nancy Petersen speak a few years back about the vulnerability of those experiencing an unexpected death and needing unbiased information on funeral planning. Like her, I felt compelled to get involved. My love for working with seniors is no secret, and I tell everyone that the work I do with the FCA is truly why I got into the lucrative (not!) social work field to begin with -- standing up for the forgotten, exploited, marginalized and bereaved.

I'm proud of our cemetery price survey we put out in 2011, and our 2012 listing of all funeral prices in the

metropolitan area. Both are posted free of charge on our website, www.funeralskc.org. I am excited about our upcoming partnership November 1 --- save the date -- with the Kansas City Library featuring national FCA director Josh Slocum and his book, "Final Rights." It's a book containing "all the information the funeral industry doesn't want you to know." And most especially, I am proud of our board, a wonderful blend of new members and veterans who bring experience, diversity, and a sense of fun to their volunteerism. I feel like this season of my life embraces the most meaningful roles of my 38 years. Thank you for the opportunity and thanks for supporting us.



Sally King



Phony funeral 'benefits' for veterans

Each year on November 11th, Veterans Day marks the occasion for celebrating the service of U.S. military veterans. Respect and gratitude for the commitment of these exceptional men and women are shown in many ways; among them, a handful of funeral and burial benefits at death. For instance, all veterans are entitled to burial in a national cemetery, a grave marker and a flag. Also, charges for opening or closing the grave, a vault or liner, or setting the marker in a national cemetery are waived for veterans. Unfortunately, there have been reports of commercial cemeteries offering veterans 'free' lots or other so-called veterans' benefits that end up costing the family dearly.

"As in any industry, there are going to be those sales people that try to take advantage," explains Josh Slocum, executive director of Funeral Consumers Alliance. "The first thing to understand is that these folks do not represent

the U.S. government. Unfortunately, arrangements for veterans to be buried in national cemeteries can't be made until time of death and, as a result, family members are prone to wait to even discuss funeral and burial plans. Then, when death occurs, they are especially vulnerable and can easily fall into the trap of "phony" veterans' benefits offered by some cemeteries."

Slocum is co-author of *Final Rights: Reclaiming the American Way of Death*, the most comprehensive book available today on funeral and burial purchases. He suggests veterans and their families spend time researching funeral and burial benefits now so that when the time comes, there is a clear understanding of what is offered free of charge and what expenses will become the responsibility of the family.

The FCA's free article on veterans' funeral and burial benefits can be found at: <http://www.funerals.org/faq/60-veterans-funeral-and-burial-benefits>

Not a benefit but a deception for insurance

By Steve Nicely
FCA-GKC board member

It looks like an official government mailing from the National Processing Center, 325 Pennsylvania Ave. S.E., Washington, D.C. 20003. It was addressed to Marion Jacques in Overland Park. Inside was a business reply card with this message:

Marion, an approved program is now available in your county designed to pay what the government does not pay toward your final expenses. At the present time, Social Security only pays \$255 of benefit toward these expenses. If you qualify, these approved programs may pay 100 percent of all final expenses, up to \$15,000 for each person covered.

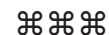
As a United States taxpayer, it is your legal right to receive all the information available to you. Complete and return this request form within five days.

*Benefit Requested:
\$2,000 [] \$5,000 [] \$15,000 []*

In small print at the bottom of the envelope is printed, "Not affiliated with any government agency." In small print at the bottom of the business reply card is printed, "You may be contacted by a licensed insurance agent."

It's an unnamed insurance company seeking to sell Marion an insurance policy covering her final expenses. It's a carefully worded deception seeking to take advantage of the elderly.

Marion, a retired Shawnee Mission School District Teacher, wasn't interested. She has arranged to donate her body for the education of medical students at the University of Kansas Medical Center. She continues her teaching role by passing the information on to us.



We're in the black. We're not flush. Thanks for support.

By Jim Fitzpatrick
FCA-GKC Treasurer

Thanks in no small measure to your generosity, the financial condition of the Funeral Consumers Alliance of Greater Kansas City remains "in the black" today.

We have slightly more than \$3,200 in our checking account at the Country Club Bank.

That's enough to pay for printing and mailing this newsletter and another one in the fall.

But it's doubtful whether it's enough to cover our remaining expenses through the end of the year. Those will include travel expenses for national FCA Executive Director Josh Slocum as keynote speaker at our November 1 annual meeting, telephone and website payments, brochure printing and other contingencies that pop up.

In a nutshell, thank you for continued support and please keep our name in your charitable contribution file. I can assure you, every dime we receive is well spent. A self-addressed envelope is attached for your convenience.

As you know, we are strictly a volunteer, nonprofit organization. Last summer, we got a big boost when the AseraCare Foundation of Kansas City awarded us a \$4,000 grant. AseraCare offers home health and hospice care. Such grants, which we have received once or twice previously, augment contributions from individuals. It is the latter that keeps our organization going.

We, in turn, donate 15 percent of our contributions to the national Funeral Consumers Alliance, based in South Burlington, VT. (Kansas City is one of about 50 FCA affiliates throughout the country.)

The periodic price surveys that we conduct are published in our newsletters, so, while they generate a ton of additional volunteer work, they don't cost us any extra to produce.

The contributions from individuals like you are the foundation of our operation. Since last September, 24 people or couples have contributed to us.

They are:

Al Boggs, Gregory Davis, Kim Logan, Arley Clark, David West, David P. Hammond, Sandra Myers, Dorothy Mauer, Thomas D. Stalzer, Margie Eucalyptus, Lyle Van Vleet, Joe Bartlett, Gayle Matchett, Barbara Thompson, James A. Tharp, Alice Harper, Jack Chaffee, Frank Cockrell, Ray and Kay Howa, Sturges Investment Co., Astrid Biggar, Kermit Kearns, Marilyn Tilghman and E. and B.H. Cummings.

Funeral Consumers Alliance
of Greater Kansas City
P.O. Box 7021
Kansas City, MO 64113



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

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