

Did You Know?

Many local funeral homes will discount the price of a "visitation" if it is held immediately before the funeral ceremony.

Sometimes having the visitation prior to the funeral is easier on the family and their grief.

You may choose Christ Lutheran as the location for the visitation as well as the funeral service.

Inform the funeral home of an item available on internet for less money. They may match that price.

Most funeral homes are owned by national funeral home and cemetery conglomerates.

Preplanning a funeral is always a good decision but pre-paying may not.

If the deceased was a veteran, the U.S. Department of Veterans Affairs provides small burial allowances.

Funeral Homes and Providers in the Area

- The *Christ Lutheran Local Provider File* is available in the church office with a price comparison from local providers and internet providers. (dated 2005)
- Included in the *Christ Lutheran Funeral Resource Notebook* is the *Funeral Price Survey: 2004* produced and distributed by The Funeral Consumers Alliance of Greater Kansas City
- Direct Casket Outlet in Independence offers discounted prices of caskets and grave markers.

Monuments and Markers

These can be sold by funeral homes, cemeteries or private retailers. Contact several and compare prices. More information is available in the *Christ Lutheran Funeral Resource Notebook* in church office.

Resources

Christ Lutheran Funeral Resource Notebook

Articles on various topics

Price comparison of local providers

Funeral Price Survey: 2004 produced and distributed by The Funeral Consumers Alliance of Greater Kansas City

Funerals: A Consumer Guide - Federal Trade Commission (Funeral Rule)

Christ Lutheran Local Provider File

Information from each of the major local providers

Information on cremation

Funeral Consumers Alliance of Greater Kansas City

816/561-6322

National Funeral Consumers Alliance

www.funerals.org

Federal Trade Commission (Funeral Rule)

Funerals: A Consumer Guide

www.ftc.gov/bcp/online/pubs/buspubs/funeral/rule.htm

1-877-382-4357

State of Kansas Board of Mortuary Arts

785/296-3980

email: boma1@ksbma.state.ks.us

website: [//www.accesskansas.org/ksbma/](http://www.accesskansas.org/ksbma/)

AARP

1-800-424-3410

www.aarp.org

Department of Veteran Affairs

Veterans Funeral and Burial Benefits

1-800-827-1000

www.funerals.org

www.cem.va.gov

National Funeral Director's Association

1-800/228-6332

Cremation Association of North America

1-312-644-6610

www.cremationassociation.org

National Casket Retailer's Association

www.casketstores.com

Answers to Your Funeral Questions

*And so we will always be with the Lord.
So then, encourage one another
with these words.
1 Thessalonians 4:17b-18*

provided by
Christ Lutheran Church
11720 Nieman Road
Overland Park, KS 66210
913-345-9700
www.clctogether.org

Funerals at Christ Lutheran Church

We believe that our life in Christ begins with the water of Baptism. As we live in faith and nurture each other in His name, we encourage and welcome the celebration of our earthly life's end by encouraging our faith family to plan for the visitation and funeral at Christ Lutheran.

Keep in mind the following ways that Christ Lutheran may assist in grieving:

- *GriefShare*, a grief recovery support group including video and discussion
- *Stephen Ministry*, a caring and confidential relationship with a caring Christian who will take the time to listen

Contact Colleen Dankenbring
at the church office 913/345-9700

Other community support:

Solace House, grief counseling for groups and/or individuals to family members of all ages 913/341-0318

The Funeral Rule

Funeral homes must provide consumers with accurate, itemized price information at the beginning of the discussion about options and costs. Homes must provide a free "General Price List" (GPL) to anyone who asks for it to enable customers to comparison shop and purchase, on an itemized basis, for only the goods and services they want. It is prohibited by the Federal Trade Commission to tell consumers that embalming is required if it is not required by state law. The consumer has the right to purchase an "alternative container" rather than a casket for "direct cremation." Funeral homes must make available lower cost alternative containers for direct cremation. After completing arrangements, the consumer must be given an itemized funeral purchase agreement that is signed by the funeral home representative.

Caskets and Outer Burial Containers

A casket is the single most expensive item. Cemeteries and third parties sell caskets, even on the Internet.

It is prohibited to charge a "casket handling fee." Funeral providers are not allowed to increase charges for customers who buy a casket elsewhere.

No casket is required for a direct cremation, immediate burial, or when donating one's body to science but some other type of container may be necessary.

Although not required by law, most cemeteries require the use of a casket, or outer container (grave liner) or vault. In some locations, both funeral homes and cemeteries sell vaults and liners. It is possible, and less expensive, to purchase an outer burial container from a third party.

Options for Disposition

The basic options are burial, entombment, cremation or donation for anatomical study. Within 24 hours of death, a body may be interred or cremated without embalming. Watch for costs of "setting" the body.

Cremation

- Cremation is an acceptable means of Christian burial.
- A "direct cremation" means there is no formal visitation or funeral service with the body in a casket.
- Some funeral homes are crematories but not all. Call the funeral homes or check the *Christ Lutheran Funeral Resource Notebook* in church office. Also check the *Christ Lutheran Local Provider File* also found in the church office.
- Cremated remains may be scattered, interred in a cemetery, placed in a niche in a columbarium or kept by the family in their home.
- Urns are not required. Crematories return remains in a metal, plastic or cardboard container that is adequate for burial, etc. One can purchase a suitable container any number of places.
- Purchasing of a box and liner may be required.
- Cremation is somewhat less costly than traditional burial.

How to Learn about Funeral Costs

Prices may be obtained by telephone.

Visit at least three funeral homes and cemeteries to compare prices. Funeral homes must provide a free "General Price List" (GPL) to anyone who asks for it.

Kansas law requires that each funeral service casket have a card or brochure listing the price of any other merchandise included in the price.

Ask about additional charges for cemetery fees, flowers, classified newspaper notice and honoraria.

Additional Costs

Examples of possible additional costs associated with the final arrangements that are selected:

- Preparation of the body
 - If an autopsy is performed, some homes charge extra for preparing the body.
 - If parts of the body are donated, some homes charge extra for preparing the body and are often reimbursed for those costs by organ banks.
- Motorized funeral procession:
 - Gas
 - Mileage
- Flowers
- Fee for clergy
- Fee for musicians
- Clothing for the deceased
- Extra charges for evening (could be after 3:30pm or weekend services)
- Funeral programs, book marks
- Obituary
- Death certificates
- Cemetery space
- Opening/closing the grave
- Grave marker
- Tent and chairs at graveside
- Food
- Container for shipping casket or remains on an airplane