

FINAL ARRANGEMENTS RESOURCE GUIDE

*A brief guide related to funeral and burial
information in Kansas and a summary of four
(4) Funeral Home General Price Lists
collected in Manhattan/Riley County*

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Pre-Planning Your Funeral Arrangements

What it Means

Pre-planning funeral arrangements means exactly that: planning a funeral for yourself, a relative or a friend, prior to death. It is possible to pre-plan funeral arrangements without spending any money by simply scheduling an appointment time with the funeral home and or cemetery of your choice. Most funeral homes and cemeteries will not charge you to come in and pre-plan funeral arrangements. They are able to do this by scheduling pre-arrangement conferences at times when they are not busy. When calling a funeral home or cemetery to set up a pre-arrangement conference you should ask if there will be a charge for simply sitting down to make the arrangements. If so, you should ask how much and when payment will be due, so you can take that into consideration when selecting a site to conduct business. More about the money aspect will be covered under pre-financing, but in most cases funeral homes and cemeteries will not charge you when pre-arranging a funeral. By asking if there will be any costs for simply making the pre-arrangements, you will eliminate what could be a fairly expensive and unnecessary surprise.

The Pre-Arrangement Process

It is helpful to bring along certain information when prearranging a funeral. Information such as: social security number, veteran discharge/benefit papers, a list of all surviving relatives, birth date, organization memberships, basic information to be used on the death certificate and in the newspaper obituary. The more paperwork completed ahead of time will help simplify things when actual death occurs. Details such as pallbearers, donations to certain organizations, musical selections and church officials to conduct the service can all be tentatively pre-arranged, and then changed, if necessary, when making actual arrangements. It's a lot easier to go over information already on file looking for possible changes than to start from the beginning. You might even want to ask for prices on services/merchandise to get an idea of what kind of costs will be involved. When making pre-arrangements, you will be given the different pre-financing options offered by the particular funeral home, cemetery or third party seller.

If you want to pre-arrange a funeral, then you will probably be given a copy of the arrangements you make. If you go as far as to select a casket and make cemetery arrangements, then you will have an idea of how much money to set aside for actual funeral costs--taking into consideration that inflation factors cause the price to increase with time.

Average cost of regular adult funeral including the following basics in Kansas (2016)

Non-declinable basic service fee	\$1,617
Removal/transfer of remains to funeral home	\$250
Embalming	\$628
Other preparation of the body	\$200
Use of facilities/staff for viewing	\$395
Use of facilities/staff for funeral ceremony	\$450
Use of Hearse	\$275
Use of a service car/van	\$125
Subtotal without casket	\$4,265
Metal Casket	\$2,295
AVERAGE COST OF A FUNERAL	\$6,560

Pre-Financing Funeral Arrangements

There are several different ways to pre-finance a funeral involving caskets, vaults and other articles of merchandise incidental to a funeral service, but not including grave lots, grave spaces, grave memorials, tombstones, crypts, niches, and mausoleums.

Pre-arranged funeral agreement: This is when the money to pay for the funeral is placed into a bank, credit union or savings and loan association in the name(s) of yourself (the purchaser of the merchandise or services) and the seller. In this scenario, the money is in your control (100%) and prior to death can only be withdrawn by the purchaser (you). The money and interest is 100% yours until such time that death occurs. Once death occurs the seller may withdraw the amount of the funeral bill once a verified statement and certified copy of the death certificate are furnished to the financial institution. Any remaining balance in the account goes to the estate of the purchaser unless assistance has been involved - in which case any remaining balance belongs to the Estate Recovery Unit of the Division of Health Policy and Finance. If you choose to withdraw any or all of the money (principal and/or interest) prior to death, the contract is generally considered null and void.

Pre-need money deposited in a trust: This is very similar to the pre-arranged funeral agreement. The larger funeral providers and/or state associations will sometimes set up their own trusts. Often times these trusts may draw better interest rates as many individual accounts are invested collectively in a single fund maintained by the corporate trustee. Once again reasonable costs of administering the trust may be imposed against individual accounts. Often times pre-need trust accounts are irrevocable, a term that we will be defining for you later. One of the possible advantages with a trust is that certain types have tax exempt provisions.

Cemetery merchandise contracts/trusts: These contracts can include: burial vaults, grave liners, grave boxes, urns, memorials, markers, vases, memorial vases, tombstones, lawn crypts, niches and mausoleum spaces and all merchandise commonly sold or used in cemeteries. Items not included under cemetery merchandise include: caskets, grave lots, grave spaces, burial or interment rights, developed or existing lawn crypts, mausoleum spaces or niches. Cemetery merchandise contracts are very different from the previously mentioned 100% protected agreements. They are offered by cemeteries, funeral home/cemetery combinations or third party sellers affiliated with a cemetery. Unlike the 100% trust requirement of funeral agreements **the minimum funding requirement on cemetery merchandise contracts is 110% of the wholesale cost FOB** to the cemetery corporation of the cemetery merchandise covered in a prepaid merchandise contract. Two of the positive things about these contracts is that they generally guarantee prices and do not require interest reporting. If you should move to another state or more than 150 miles from the designated cemetery, you may cancel your contract. By doing so, you face the possibility of receiving only 85% of your original investment. You would lose all interest as well as 15% of the original investment. In addition if you purchase an item such as a vault for \$500, it may have only cost the cemetery \$100 (wholesale). Your refund would only be \$110 (110% of \$100 and not \$550 (110% of \$500). These factors also should be considered! Cemeteries selling caskets must trust monies at 100%.

Insurance: Insurance products (general whole life policies, annuities...) can be used as a means to finance funeral contracts in the state of Kansas. When using insurance to finance a funeral, you have an insurance policy for a certain amount of money that is used to finance a contract for the actual funeral. It is important to look these policies and contracts over carefully as there are many different kinds available. When using an insurance policy to pre-finance a funeral, you want to make sure that the price of the pre-arranged contract is **guaranteed!** In other words, the amount of the insurance policy plus the interest earned (which will generally list a funeral home as the beneficiary) should equal the amount of the funeral contract as it costs once death occurs. That contract should guarantee all prices at a set amount, otherwise you may end up paying much more at the time of need. If you purchase an insurance contract and sign an agreement with a funeral provider that does not guarantee costs, you could end up paying two (2) separate mark-ups! The word *guaranteed* can be confusing as it generally means that the amount of the policy, including all earned interest, should guarantee that no additional funds on your behalf should be necessary. In other words, the earned interest guarantees that all increased funeral costs will be covered by the policy. Any additional purchases or changes of merchandise/services previously not selected will obviously result in increased costs - amending the guaranteed aspect of the agreement.

Two words to become familiar with in the area of pre-financing a funeral are: ***revocable and irrevocable.***

A revocable contract allows you to withdraw your principal and interest and to cancel at any time. An irrevocable contract is one that cannot be canceled, **although its benefits** can be transferred to any provider of your choice any time prior to need. Irrevocable contracts were originally established to aid people under S.R.S. subsistence. The maximum level of an irrevocable account was established by statute at \$7,000 plus the cost of a casket and outer container/urn. For people under S.R.S. subsistence up to \$7,000 may be placed in an irrevocable account, and that money should not count against you as a resource. Irrevocable contracts are not refundable, but you may move them to the funeral provider of your choice anytime prior to death. Merchandise, such as caskets and outer containers/urns, can go above the \$7,000 limit. Revocable contracts can be canceled anytime by simply withdrawing money from the account.

Pricing

If you are concerned with pricing, then you should make an effort to visit with several different funeral directors, pre-need providers or cemeterians to compare prices. When doing this, **please** make sure you are pricing all equal services and merchandise, otherwise the prices you will receive will not allow you to make fair comparisons. A suggestion here would be to price the same or similar merchandise (for example an 18 gauge steel sealing casket with a two-piece concrete box) and services to be provided (for example a one (1) day in-state and chapel service followed by a grave side service) at all funeral homes and/or cemeteries visited.

Alternatives To A Traditional Funeral

A general meaning of a "traditional funeral" is a funeral consisting of a casket, services, visitation and earth burial. Some alternatives to a traditional funeral include options such as cremation or burial at sea. Cremation can be handled in several different ways: 1) immediate cremation: direct removal to a crematory with either memorial or no services afterwards. This is generally the least expensive method of cremation; 2) cremation following services: the same basic procedure as a traditional funeral minus the grave side services. The body is cremated following funeral services. A wood or rental casket (if available) can be used in this situation; or 3) inurnment: where the ashes are placed in an urn and a service is held at the cemetery.

These are just three (3) of many possibilities involving cremation. Other options include grave side services only, where you save the expense of an in-state and church/chapel services. All of these options can be explained in greater detail by the funeral provider of your choice.

What is a green burial?

Green (or natural) burial emphasizes simplicity and environmental sustainability. The body is neither cremated nor prepared with chemicals such as embalming fluids. It is simply placed in a biodegradable coffin or shroud and interred without a concrete burial vault. The grave site is allowed to return to nature. The goal is complete decomposition of the body and its natural return to the soil. Only then can a burial truly be "ashes to ashes, dust to dust," a phrase so often used when we bury our dead. Green burial is legal in all 50 states, but rules and regulations for dealing with human remains must be followed. At present, Manhattan's cemeteries are not designated as green burial grounds.

Funeral Homes in Manhattan/Riley County

The following funeral homes kindly provided copies of their General Price Lists for inclusion in this guide. The prices are effective as of the date shown and subject to change. Some of the requested information was not available and/or provided from the funeral homes.

Anderes-Pfeifley Funeral Home
303 S. Broadway PO Box 176
Riley, KS 66531-0176
(785) 485-2222
pfeifleyfuneralhome.com

Stewart Funeral Home
4370 Salzer Road
Wamego, KS 66547
(785) 456-2233
stewartfuneralhome.com

Irvin-Parkview Funeral Home & Cremation
1317 Poyntz Avenue
Manhattan, KS 66502
(785) 537-2110
irvinparkview.com

Yorgensen-Meloan-Londeen Funeral Home
1616 Poyntz Avenue
Manhattan, KS 66502
(785) 539-7481
ymlfuneralhome.com

Note: the goods and services are those they can provide to their customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for their basic services and overhead. If legal or other requirements mean you must buy any items you did not specifically ask for, the funeral home should explain the reason in writing on the statement they provide describing the funeral goods and services you selected.

FUNERAL HOME GENERAL PRICE LISTS

	Anderes-Pfeifley June 2016	Irvin-Parkview January 2017	Stewart January 2016	Yorgensen-Meloan-Londeen December 2014
Basic services of the staff	\$1,695	\$2,000	\$2,190	\$2,150
Embalming	\$725	\$625	\$675	\$750
Other body preparation				
Restoration when necessary	\$60/hr	\$175	\$150/hr	\$45/hr
Cosmetology, dressing & casketing	\$275		\$250	\$250
Special care of autopsied remains	\$60/hr		\$80	\$95
Refrigeration per day	\$275			\$100
Transfer body to funeral home	\$350	\$295	\$330	\$250
Viewing/visitation at funeral home	\$555	\$500	\$450	\$675
Funeral service/ceremony at funeral home	\$555	\$750	\$450	\$400
Funeral service/ceremony off premise	\$555	\$750	\$450	\$875
Memorial service at funeral home	\$555	\$300	\$450	\$875
Graveside service (incl. use of facility & staff)	\$475	\$450	\$395	\$525
Hearse (funeral coach)	\$350	\$350	\$250	\$400
Limousine (family car)	\$175	\$125		
CASKETS				
Lowest price	\$850	\$800	\$800	\$1,050
Highest price	\$13,500	\$12,000	\$9,900	\$11,500
Casket rental		\$1,250		
OUTER BURIAL CONTAINER (OBC)				
Lowest price (OBC)	\$1,500	\$860	\$790	\$1,050
Highest price (OBC)	\$19,500	\$20,000	\$10,570	\$1,050
Forwarding remains to funeral home	\$2,950	\$2,500	\$3,565	\$3,650
Receiving remains from funeral home	\$1,950	\$3,000	\$2,240	\$2,550
Direct cremation (in alternative container)	\$2765	\$995	\$2,095	\$2,495
Cremation fee		\$300	\$515	
Immediate burial (in minimum casket)	\$2,670	\$3,625	\$2,450	\$3,000
Body donation		\$995	\$1,850	

Regulating The Funeral Industry

Funeral homes are regulated by the Kansas State Board of Mortuary Arts

700 SW Jackson Street, Suite 904

Topeka, Kansas 66603-3733

(785) 296-3980

Email: boma1@ksbma.ks.gov

Website: <http://ksbma.ks.gov/>

The website where you can search state statutes online is:

<http://www.kslegislature.org/li/statute/>

The website where you can search state regulations online is:

http://www.kssos.org/Pubs/pubs_kar.aspx

Insurance agents are regulated by:

Kansas Insurance Department

420 SW 9th Street

Topeka, Kansas 66612-1678

1-800-432-2484

(785) 296-2283

Email: webcomplaints@ksinsurance.org

Website: <http://www.ksinsurance.org/>

Note: when an insurance agent is representing a particular funeral home, then they are also restricted from doing certain things governed by the Kansas State Board of Mortuary Arts.

For-profit cemeteries selling cemetery pre-need merchandise are governed by the:

Kansas Secretary of State

Memorial Hall 1st Floor

120 SW 10th Street

Topeka, Kansas 66612-1594

(785) 296-1848

Email: kssos@sos.ks.gov

Website: <http://www.kssos.org/>

The Consumer Protection/Antitrust Division of the Kansas Attorney General's office regulates anything not covered by the above authorities. Their address:

Consumer Protection/Antitrust Division

Kansas Attorney General's Office

120 SW 10th Street, Suite 430

Topeka, Kansas 66612-1597

(785) 296-3751

1-800-432-2310

email: cprotect@ag.ks.gov

web site: <http://www.ag.ks.gov/>

Some Facts About Funerals

What is embalming and its purpose?

Embalming is the chemical preparation of a dead human body for disposition.

What are the available methods of disposition?

Human remains can be buried, entombed, cremated, or donated for anatomical study. For practical purpose, burial and/or cremation are considered final disposition.

Does the law require that a dead human body be embalmed? How about cremation?

A body dead from any cause may be interred or cremated without embalming if interment or cremation is within 24 hours of death. A reasonable period of time beyond 24 hours may be permitted if (a) religious beliefs, laws or customs do not permit transportation or interments on Sabbath or holy days; and (b) no health hazard or nuisance will result from such delay. A body dead from any cause other than infectious or contagious disease may be interred or cremated without embalming if embalming would violate personal or religious beliefs and not health hazard or nuisance will result.

How are remains donated?

Donations of dead bodies to the Kansas Medical Center can be made either through a funeral establishment or by contacting:

*Department of Anatomy & Cell Biology
University of Kansas Medical Center
39th & Rainbow Blvd
Kansas City, Kansas 66103
(913) 588-2735*

Can I donate my organs without donating my entire body?

Yes. A gift of all or part of the body may be made by a proper document and/or the instructions made known to relatives or responsible persons, or by completing the reverse side of the Kansas driver's license.

What is meant by immediate disposition?

Immediate disposition usually consists of the disposition of the remains with no attending rites, ceremonies or services. Immediate disposition usually includes the transfer of remains, sanitary care in compliance with Kansas law, preparation of and filing the necessary authorizations and consents, death certificate, any other necessary permits and a container for the handling of remains.

Can a family bury its own dead without using a licensed funeral director?

Yes. What is legally required is the filing of a death certificate. In cases of cremation a "Coroner's Cremation Authorization" is also required. Families may bury their own dead as long as they are able to file the appropriate paperwork and comply with all state, federal and local health laws. If you are considering burial or scattering of ashes on property that you do not own, please check with city/county officials to see if there are any local ordinances regarding burial on non-cemetery property and check with the land owner (private or public) to ask permission to use their property (written permission/authorization).

Checklist of Things to Do when Someone Dies

A) Secure Vital Statistics (some of this is needed for the death certificate):

- Decedent's Legal Name
- Sex
- Social Security Number
- Age (last birthday in years)
- Date of Birth (month/date/year)
- Birthplace (City and State or Foreign Country)
- Residence (State, County, City or Town, Street Address, whether or not inside city limits)
- Veteran Status
- Marital Status (at time of death)
- Surviving Spouse's Name (Give Birth Name of Spouse, if applicable)
- Father's Name (First, Middle, Last)
- Mother's Name (First Middle, Last)
- Informant's Name, Relationship to Decedent, Mailing Address
- Place of Death (be able to provide details)
- Facility Name (if not institution, give street address)
- Method of Disposition
- Place of Disposition (Name of Cemetery, Crematory, other place)
- Location of Disposition (City, Town, State)
- Name and Complete Address of Funeral Facility
- Signature of Funeral Service Licensee or other Agent
- Signature of Person Pronouncing Death (only when applicable)
- Date when Pronounced Death (month/day/year)
- License Number
- Cause of Death (Chain of events – disease, injuries or complications)
- Tobacco Use Contribute to Death (Yes, No, Probably, Unknown)
- If female, pregnant? (how recent, if known?)
- Manner of death
- Certifier Signature, Name, Title, License Number, Address
- Decedent's Education
- Decedent's Hispanic Origin (yes or no?)
- Decedent's Race
- Decedent's Usual Occupation
- Decedent's Business/Industry

To see what a blank death certificate looks like:

<http://www.cdc.gov/nchs/data/dvs/death11-03final-acc.pdf>

B) Collect Documents (establish rights for insurance, pensions, etc.)

1. Will
2. Legal proof of age or birth certificate
3. Social security card or number
4. Marriage license
5. Citizenship papers
6. Insurance policies (life, health, property)
7. Bank statements (online? Where is the login information?)
8. Deeds to property
9. Bill of sale of car
10. Income tax returns, cancelled checks (may be online)
11. Veteran's discharge certificate
12. Disability claims
13. Cemetery Certificate of Ownership

C) Decide & Arrange Within a Few Days

1. Burial location/which space
2. Grave marker type/inscription (can be postponed for months/years)
3. Casket type
4. Clothing for deceased
5. Grave liner or vault (most, but not all cemeteries require)
6. Selections from scripture or other readings
7. Selection of funeral home
8. Desired time/location for funeral service
9. Answering phone calls, emails, letters
10. Meeting with religious leader, funeral director, cemetery staff about details
11. Arrange to meet incoming relatives at airport
12. Locate/provide lodging for incoming relatives
13. Make list of callers and tributes
14. Check the will regarding special wishes

D) Notify as soon as possible

1. Physician (may already know if she or he signed the death certificate)
2. Funeral director
3. Clergy
4. Cemetery
5. Relatives & friends (some use Facebook and email)
6. Employers of family members
7. Pall bearers
8. Insurance agents
9. Religious, fraternal, civic, veterans groups
10. Attorney/executor of estate
11. Neighbors who were close to the person who died