

Funeral Service in Colorado

The **Colorado Funeral Directors Association** is a voluntary, membership association established in 1898 that represents funeral homes, mortuaries and crematories. The association is a strong advocate for standards of practice and ethics and strives to preserve the dignity, respect and integrity of the hundreds of honorable funeral professionals who practice in Colorado. CFDA Members subscribe to a code of ethics and pledge to uphold local, state and federal laws related to funeral service.

The funeral business has evolved from brick-and-mortar funeral homes, to store-front shops in retail centers, and funeral brokers that subcontract handling and arrangements to other funeral establishments.

Colorado laws are intended to protect consumers from fraudulent practices, but you should be aware of the following before making decisions.

All funeral establishments and crematories must be registered annually with the **Colorado Department of Regulatory Agencies (DORA) Division of Professions and Occupations**. There is no individual license for Funeral Directors, however, these individuals must be employed by a licensed Funeral Establishment or Crematory.

Businesses that "sell or offer to sell" prepaid or prefunded funeral plans must be licensed as a Preneed Contract Seller by **Colorado's Division of Insurance**.

You can verify a license online and check for disciplinary actions through DORA at www.colorado.gov/dora/licensing/. You can also report complaints to DORA.

A competent adult individual has the right and power to choose and declare their wishes for arrangements after death. A **Declaration of Disposition of Last Remains** form is provided in Colorado laws and your completed form must be retained with personal records such as a will, codicil, trust or power of attorney. Colorado law also defines the individuals who are authorized to make decisions on behalf of the deceased in the absence of a declaration.

The **Federal Trade Commission's Funeral Rule** requires that general price lists be freely available to compare prices and offerings.

The **Colorado Funeral Service Board** is a voluntary credentialing program that certifies individuals based on formal education, supervised training and internship, ongoing professional development, and adherence to a strict code of ethics. **Ask whether your Funeral Director is certified by the Colorado Funeral Service Board and ask to see their annual certificate.**

Do Your Homework First

Before making any decisions about funeral arrangements or preplanning:

- Contact at least three (3) funeral establishments in your area to compare costs, services, and personal styles before making a final hiring decision. It can also be helpful to bring along a reliable friend or family member when you visit each location.
- Be an informed consumer. Be familiar with state laws and the rights afforded to you by the FTC Funeral Rule. Get a written general price list that you can keep, itemizing the range of costs of the goods and services offered there. Don't be reluctant to ask questions.
- Avoid the burden of making decisions while under emotional stress by organizing details with your Funeral Director ahead of time. Preplanning doesn't necessarily mean prepaying.

Key Questions to Ask a Funeral Director

- Does the funeral establishment have a physical location, i.e., its own building, a retail unit or an office suite, etc.?
- What services are handled on the establishment's premises, such as funeral arrangements, embalming, cremation?
- Where are embalming and restorative services handled and who is performing them? (Many funeral establishments operate a care center in a separate location, or outsource these services to a third-party provider.)
- Does the establishment own and operate its own crematory, or is cremation handled at a third-party crematory? What is the name and street address of the crematory?
- What services are handled directly by employees of the funeral establishment vs. outsourced to other providers? (Transport, embalming and/or cremation are often outsourced.)
- Request a contact list and street addresses for all third-party providers used by the funeral establishment. Colorado law requires that outside providers must be disclosed when you contract for funeral goods and services.

Visit **www.COFDA.org** for a directory of CFDA Member funeral establishments and learn more about consumer resources.

Consumer's Guide to Funeral Service in Colorado



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Why a Funeral?

Memorialization fills a vital role for those mourning the loss of a loved one and encompasses all aspects of honoring a life that has been lived. Funeral services, visitation, placement in a cemetery, creating a memorial marker or monument, and any other means of paying tribute to our loved ones are all considered to be part of the process of memorialization and are vitally important.

By providing surviving family members and friends a caring, supportive environment in which to share thoughts and feelings about the death, funerals are the first step in the healing process.

Individuals and their families have more options than ever for memorializing their loved one at the end of life. From simple to very elaborate, there are a variety of ways a family can honor their loved one in a personal and meaningful way.

It is possible to have a full funeral service even for those choosing cremation. Cremation gives people the flexibility to search for types of tributes that reflect the life being honored. Even with cremation, a meaningful memorial can be personalized to reflect and celebrate the life of the deceased.

Funeral Directors are there to offer help and guidance during one of life's most difficult times. Today there are a variety of options to meet your financial needs and wishes.

Arranging a Funeral

At some time in our lives, most of us will make or assist in making funeral arrangements. This can mean making many decisions at a very difficult and emotional time.

Funeral Directors are there to assist and offer guidance during one of life's most difficult times. Getting through grief is never easy but having a meaningful funeral or tribute will help. Plan a personalized ceremony or service to help you begin the healing process.

About Cremation

Cremation is becoming increasingly popular, especially amongst the baby boomer generation. Among the many reasons for this growing trend is the breadth of options cremation provides for a final memorial service.

Cremation gives people the flexibility to search for types of tributes that reflect the life being honored. But this doesn't mean that aspects of traditional funeral services have to be discarded. Even with cremation, a meaningful memorial that is personalized to reflect the life of the deceased could include a visitation prior to the service; open or closed casket; a ceremony at the funeral chapel, your place of worship or other special location; and participation by friends and family.

Commonly, cremated remains are placed in an urn and committed to an indoor or outdoor mausoleum or columbarium; interred in a family burial plot; or included in a special urn garden.

Cremation also gives families the option to scatter the remains. Today, cremated remains can even become part of an ocean reef or made into diamonds.

Be sure to discuss all available options before making a decision.

Visit www.COFDA.org for a directory of CFDA Members and other consumer resources.

Types of Tributes

A funeral is so much more than a way to say goodbye; it's an opportunity to celebrate the life of someone special.

Today, a funeral can be as unique as the individual who is being honored. From simple touches like displaying personal photographs to events created around a favorite pastime, funerals can reflect any aspect of a person's life and personality.

Often people have hobbies that become more than just a casual pastime. Their activity could have been as much a part of who they were as their smile. Consider what made that person special, what made them who they were? Then find ways to link their individuality to traditional aspects of a funeral service.

By adding these or other personal touches to a funeral, the service becomes a reflection of the person's life and personality.

Preplanning

Thinking about your own funeral leaves most people feeling a little uneasy, but more adults are finding that preplanning a funeral offers great emotional and even financial security for them and their families. With preplanning, families find comfort in knowing that the funeral reflects what their loved one wanted. It also gives them peace of mind to not have to make important decisions at a stressful time.

If you are considering prearranging a funeral, talk with a Funeral Director in your community to walk you through the prearrangement process.

Keep a copy of the plan and any pertinent paperwork in a safe place. Also, inform a close friend or relative what arrangements have been made and where the information may be found.

If you choose, there are several ways to prepay for your funeral that can offer you financial benefits. Prepaying is *not* required, but an option that many individuals find helpful. Be sure to review all available options with your Funeral Director.

Other Resources

On a daily basis, Funeral Directors serve and comfort bereaved family members while caring for their deceased loved ones, regardless of race, religion or ethnicity. They are experienced in working with clergy, celebrants, churches, synagogues, chapels, cemeteries and florists, and can arrange for shipment of remains for out-of-state burial. They may also provide assistance with community resources, such as support groups, counseling or estate planning.

What ever you choose, cremation or burial, traditional services or contemporary celebrations, a CFDA Member is there to help you. Ask your Funeral Director how you can create a meaningful funeral or memorial service that will help your family and friends take an important step in the journey toward healing after death.

