

The background of the image is a sunset over the ocean. The sky transitions from a pale blue at the top to a warm orange and red near the horizon. The water in the foreground is dark blue with gentle ripples that catch the light, creating a shimmering effect. A thin white border frames the central text area.

Thinking Cremation?

7 THINGS YOUR FAMILY SHOULD KNOW

TABLE *of* CONTENTS

<u>Introduction</u>	3
<u>How it Works</u>	4
<u>Choosing a Provider</u>	5-6
<u>Understand Your Options</u>	7-8
<u>Why Service Still Matters</u>	9
<u>Regulations for Scattering</u>	10-11
<u>Religious Considerations</u>	12-13
<u>Permanent Memorial Options</u>	14-16
<u>Next Steps</u>	17

Introduction

More and more Americans are choosing cremation, but how will your plans support those you love? Will the choices you make help them begin healing when they'll need it most?



1. How It Works

Cremation is a clean and ecologically safe process of reducing a body to its basic elements. During a cremation, the casket or container holding the deceased is placed in the cremation chamber. The chamber temperature reaches up to 1,800 degrees Fahrenheit. After a couple of hours, the cremated remains are carefully removed from the cremation chamber and placed into a temporary container or an urn chosen and purchased by the family.



2. Choosing A Provider

Every hotel provides customers with basic lodging, but all are not equal. So too with cremation providers.

While each performs the same fundamental service, the facilities, personnel, and practices may vary significantly from provider-to-provider. It's important for every person considering cremation to spend some time researching and considering the differences between providers in their communities, beyond price alone.



Important Questions to Consider

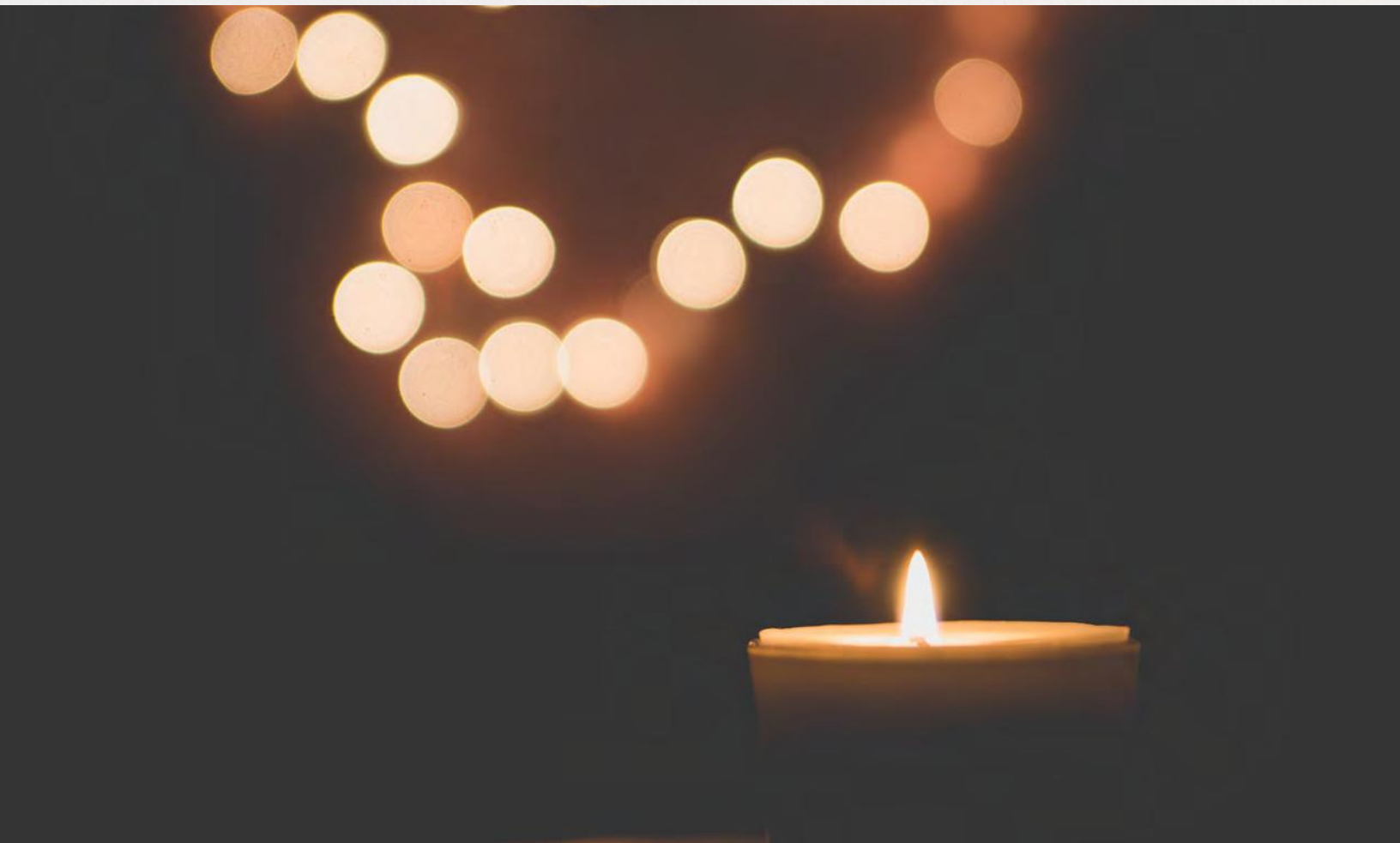
- How and where will the cremation process be completed?
- Will the staff handle all remains with absolute integrity?
- What safeguards are in place to prevent clerical errors or other mistakes at the time of cremation?
- Will all policies and applicable legal requirements be shared with me prior to finalizing cremation arrangements?
- Am I or my loved ones allowed to inspect the crematory?
- Will my loved ones be treated with warmth and professionalism at all times?
- Is there an option to select additional memorial or celebration of life services if I (or my family) choose?

3. Understand Your Options

Cremation is simply a choice of disposition – what is ultimately done with the body following death. It does not restrict the type of services available to you.

A cremation can happen after traditional funeral services are held, which may include a casket, pallbearers, wake, viewing, etc. Or it can be part of a uniquely planned family ceremony.

It's important to understand what is included in your cremation plan.



UNDERSTAND YOUR OPTIONS

A “direct cremation,” while affordable, does not include any traditional funeral or pre-funeral events. The body is simply cremated shortly after death and the cremated remains returned to the family without any further services specified. Families can, however, elect to hold a memorial service following cremation.

Choosing a “traditional cremation” allows for a greater variety of funeral services immediately following death. The body of the deceased (embalmed and placed into a specially-selected cremation casket or rental casket) is the focal point of the service. This allows for a visitation to take place prior, if you so choose.

Once services are complete, the cremation takes place. The cremated remains are then returned to the family to be scattered, buried, or retained in an urn.

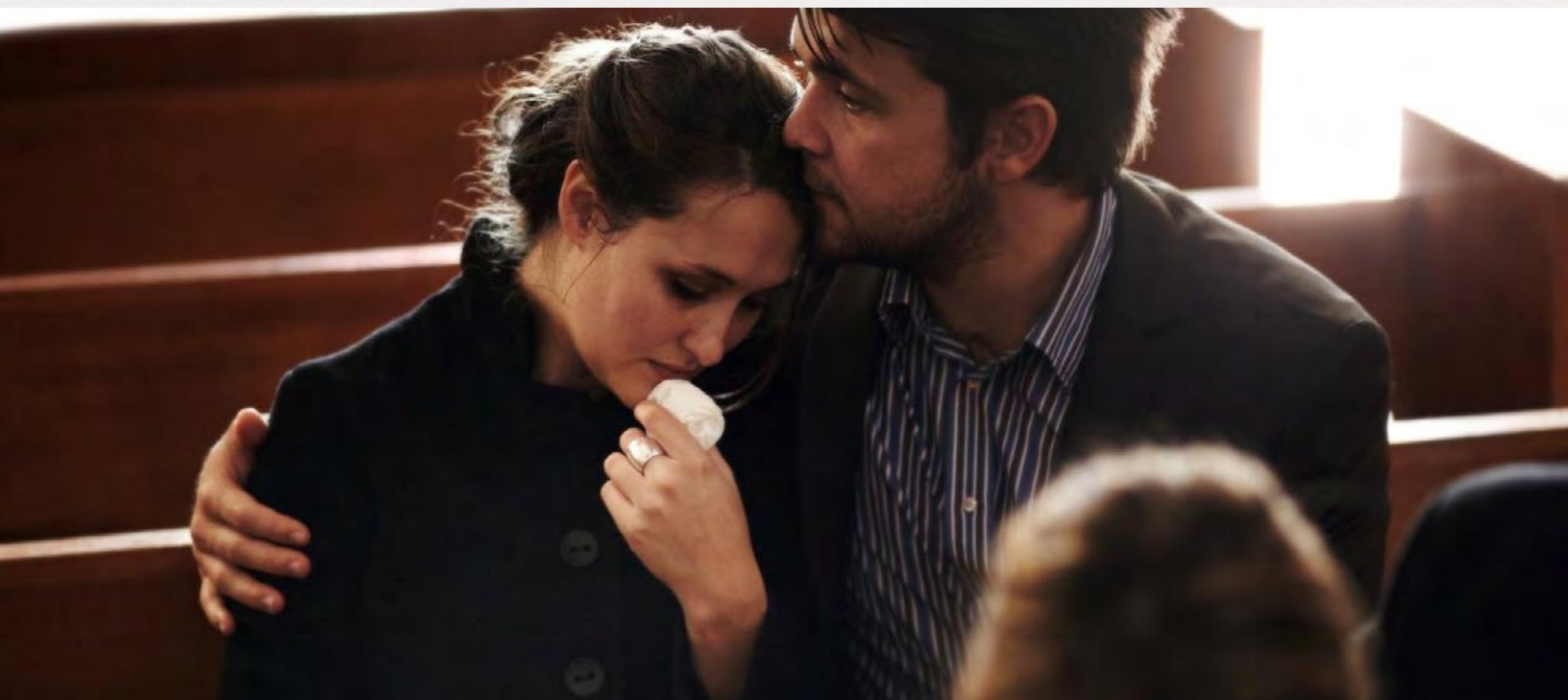


4. Why Service Still Matters

Before making decisions about funeral services, there's an important fact you should remember. Your death really doesn't belong to you. It belongs to all those who have ever loved you. This means the people most affected by the decisions you make will be your family as they begin to cope with a world you're no longer a part of.

Most people think that 90 percent of what a funeral home does is for the deceased. In reality, it's just the opposite. The vast majority of a funeral home's role is to help your family and friends begin healing.

Funeral service has the unique power to bring people together for meaningful connection on one of their most difficult days. End of life ceremony, ritual, and gathering provide a special comfort and allow our loved ones to begin healing at the time they'll need it most.



5. Regulations for Scattering

In general, the scattering of cremated remains (ashes) is fairly straightforward process. Scattering can happen freely within a dedicated, natural environment. There are even companies which offer scattering among the sea or the stars. There are a few regulations worth keeping in mind, however.

At Sea/On the Beach

The Environmental Protection Agency (EPA) stipulates that boats and planes must be at least three nautical miles from shore before any ashes go overboard. Only biodegradable objects, such as cremated remains, flowers and wreaths, are permitted in the ocean. Urns and other permanent objects are prohibited, unless they are biodegradable .

Going by the book, scatterings should be reported to the regional administrator of the EPA within 30 days. Many states have rules that prohibit seaside sprinklings, though the intent of the law is generally directed at major polluters in public areas. Check with local officials to determine what's appropriate in each area.

National Parks

Many national parks allow scattering with a permit and permission from the chief park ranger. There are a few guidelines to keep in mind, including staying away from roads, developed areas, and bodies of water. In some areas, scattering is prohibited to avoid contaminating archaeological explorations.

Private Land

Owner permission is required before scattering.

By Air

The Federal Aviation Administration allows scattering by air provided there is no risk to people or property. Many states prohibit scattering cremated remains over developed areas or bodies of water. Some states require pilots to be flying at a minimum altitude before scattering starts.

6. Religious Considerations

Catholicism

Since 1963, Catholics have been allowed to choose cremation over burial as a means of laying a loved one to rest. However, the Church recently issued updated guidelines to clarify its position.

According to the new guidelines, burial is still preferred, but cremation is an option. When a loved one has been cremated, their cremated remains must be kept intact, the same as one would treat a body. The cremated remains may not be separated or scattered. Instead, they should remain in a proper vessel that is interred in a proper place, such as a cemetery or church. Only the bishop can authorize an exception to this storage requirement in extraordinary circumstances.

Islam

Muslims are forbidden to take part in the act of cremation in any way, including witnessing the event or even stating approval of it. This disapproval is based on beliefs that the body after death should be treated with the same respect as it was in life, that some part of the body may be necessary for resurrection, and that the body is necessary for mourning.



RELIGIOUS CONSIDERATIONS

Judaism

Traditionally, Jewish law has held that burial was the only acceptable option for the Jewish faith. Today, while still generally discouraged, cremation is more commonly accepted in Reform Judaism practices. Most Jewish cemeteries today will allow their remains to be buried, although often they stipulate that the ashes be buried in a coffin. Orthodox Judaism, however, remains strongly opposed to cremation.

Mormonism

The Church of Jesus Christ of Latter Day Saints generally advises members to avoid cremation unless it is required by law. However, cremation is not prohibited. It is not seen as a hindrance to resurrection and does not preclude Mormons from receiving an LDS memorial service or funeral.



7. Permanent Memorial Options

Urns

An urn is any receptacle designed to permanently encase the cremated remains (ashes). They come in a variety of sizes, styles, and materials as unique as the individual. Final placement of the cremated remains will influence the design, shape, and size of the urn. If an urn is not selected at the time of cremation, the crematory will supply a temporary container or the family can provide their own, if desired. A funeral home or crematory may transfer the cremated remains from the temporary container to the urn if asked.

Cemetery

Cemeteries often permit the interment of the cremated remains of more than one person in a single adult space. Cremated remains may be placed in the ground with a marker like any other burial, often near another family marker. Some of these can even be designed to incorporate some of the cremated remains in the construction. Similarly, urns may be placed in monuments on the gravesite, mausoleum, or other above-ground structures, either reserved for the family or open to the public.



Columbarium

A columbarium is an above-ground structure inside or outdoors at a cemetery and designed specifically to hold cremated remains in urn compartments called niches. Columbaria or columbariums may be an entire building, a room, a wall along a corridor, or a series of special alcoves or halls in private or public mausoleum, chapels, or other buildings located in a cemetery or on other dedicated property. Niches will vary in size, some holding just the urn while others are large enough to include memorabilia.

Cremation Garden

A cremation garden will have many different choices created specifically for the placement of cremated remains. Some gardens offer individual urn burial plots that will accommodate a marker. Others offer unmarked areas for interment of the urn, with adjacent walls or sculptures for memorial plaques. Some will have a columbarium or a scattering garden within the designated space.



PERMANENT MEMORIAL OPTIONS

Scattering Garden

A scattering garden allows for cremated remains to be ceremonially released to the earth with a memorial marker to honor the remains that will return to nature. These markers vary from small plaques to benches or a tree near the scattering space.

Ossuary

In modern U.S. cemeteries and churches, an ossuary offers a permanent resting place for co-mingled cremated remains, often in an underground vault or chamber, with memorialization on a plaque above or nearby. Some ossuaries are designed to keep cremated remains separate within.



Here are the Next Steps to Get Started

Your funeral home offers some highly effective tools to begin the planning process.

Meet with an Advance Funeral Planner

The first step is to meet with a professional **Advance Funeral Planner** who will review all of the many options that make up the time-honored tradition of funerals, to help you make decisions about the options that are best for yourself or your loved ones. Here you will be presented with a Final Wishes Organizer.

Create a Memorial Guide

The Final Wishes Organizer, or memorial guide, is a document that details all of the decisions you'll be making about your funeral and memorialization. This document answers the questions that must be asked and makes the decisions that must be made. The funeral home will keep a copy of this guide so that loved ones are relieved from the burden of creating plans.

Share Your Wishes with Family and Friends

The final step is to share the Final Wishes Organizer with your family and friends. This will allow you to assure them that the urgent tasks and decisions, which would otherwise burden them later, are handled now and detailed in the document. And that all funeral costs have been addressed—and many times, completely paid.

