

Questions and Answers

About Funeral Arrangements

A Public Education Brochure from



CREMATION AND FUNERAL ALTERNATIVES

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When someone you love has died, regardless of how much time you've had to prepare for the death, it will be upsetting and shocking. To help you cope with this difficult time of decision-making, this brochure answers some of the questions you may have about making funeral arrangements. If you have other questions or need assistance, you should know that the staff at Cremation and Funeral Alternatives (CAFA) is available 24 hours a day. Simply call (410) 321-1005.

What should I do first when a loved one dies?

Immediately upon death, medical authorities must verify the death and the cause. If the death occurs after an illness, call the physician, hospice, or nursing agency that has been in attendance. If someone is stricken unexpectedly in the home or in another non-medical setting, call 911. If the police are involved, the body may be taken to the medical examiner's office.

If there is doubt about the cause of death, medical authorities may have an autopsy performed. You also may ask the doctor or hospital to arrange for an autopsy if you want assurance about the cause of death.

Another possible consideration immediately after death is an anatomical gift, which may be a gift of life to someone in need. Speak to the attending physician if you wish to consider donating organs (heart, kidney, liver, etc.) or tissue (skin, bone, cornea, etc.) for transplant or research purposes. After such procedures, the body still can be prepared for funeral services.

Next call the funeral establishment of your choice. (Call more than one if you wish to compare prices or services.) If your choice is CAFA, we stand ready to assist you at any time. Don't feel rushed to act immediately if death occurs in a hospital; it generally will hold the body for 24 to 48 hours. If you desire a viewing or embalming, however, deciding sooner is better.

What does the funeral home need to know right away?

When you call, you will be asked for some information, including:

- the name of deceased,
- your name and your relationship to the deceased,
- where your loved one died,
- your address and phone number, and
- your permission (or that of the next-of-kin) to take custody of the remains and, if desired, to embalm the body.

Also during this telephone conversation, a time and place will be set to finalize arrangements. After speaking with you, the mortician will arrange for the prompt transfer of the body to the funeral home.

Are there others I should call right away?

If you have a priest, minister, or rabbi, call him or her. Others you may want to notify include the cemetery, insurance company, attorney, employer, school, and other organizations with which the deceased was affiliated. And don't hesitate to reach out to family members and close friends. All these people can provide spiritual and emotional support, as well as practical assistance.

What should I bring to the arrangements conference?

Bring along any written advance directives by the deceased regarding disposition or memorialization. These may be in the form of a will, witnessed disposition directive, funeral pre-arrangements, or pre-need contract. The law gives precedence to properly executed advance directives in determining disposition of remains. (For more on advance directives, see CAFA's guidebook "Planning for Peace of Mind.") If the deceased was a veteran, bring the discharge papers (DD214).

The director will need this information about the deceased:

Full name _____

Address _____

Marital status (single, married, widowed, or divorced) _____

Social Security number _____

Date of birth _____

Place of birth (city and state) _____

Number of years of schooling _____

Armed Forces service dates, serial number _____

Occupation (not just workplace) _____

Father's name _____

Mother's maiden name _____

Next of kin and other survivors _____

For reference, you may record the information in the spaces above. With this information the funeral director will fill out the death certificate, obtain the necessary medical data and physician's signature, and file the certificate with the state Division of Vital Records.

You will need one certified copy of the completed death certificate for each of the following: the register of wills, every bank or brokerage account of the deceased, every life insurance policy, every major piece of property (house, auto, etc.), and both state and federal tax agencies. The funeral director

can assist you in ordering and obtaining these copies. The director also will work with you to arrange for a newspaper notice and to file all necessary forms.

In addition, you should bring with you a recent photograph of the deceased as well as clothing and any personal effects of the deceased that you wish to be used for viewing and/or burial.

What if death occurs, or the burial is to take place, out of town?

With your consent, the director will contact a reputable firm in the other locality to arrange for transportation and all other necessary services. If you want a direct cremation, you can reduce expenses by dealing directly with a firm in the locality where death occurs.

What are my choices for disposition of the remains?

Disposition may take the form of cremation, earth burial, or entombment in a mausoleum. Cremation is the least expensive of these, because the crematory fee is lower than those charged by cemeteries for burial or entombment. Although collected by the funeral establishment, these costs are not under its control.

A few people do choose another form of disposition, namely donation of the body to a medical school or other research institution. If you wish to make such a donation, you still may have funeral services beforehand or a memorial service later.

Is embalming required?

No, embalming is not required by law except under special circumstances. Embalming disinfects the body and replaces certain fluids with chemicals. This helps preserve the body so the deceased may be viewed before burial or cremation. If you select embalming, a funeral director will attend to it personally.

Unlike most funeral homes, CAFA will permit a viewing without embalming when practical and desired by the family. The funeral director will advise you in this matter. Instead of full embalming in these cases, he or she will bathe and disinfect the body. The appearance of the body may be equal to that achieved by full embalming. Cosmetics, hairstyling, dressing, and casketing are additional options.

Should we have a viewing?

Seeing the body can be difficult but also therapeutic. This experience can take many forms. One or two people may make a brief identification of the deceased (required before cremation), usually without any preparation of the body. The family and invited friends may have a private viewing with limited preparation. Or you may have a more formal public visitation. If you do not want a viewing, you still may have calling hours for the family with a closed casket or the cremated remains present. Many families also enjoy displaying photographs or meaningful possessions from the life of the deceased.

What are my choices for memorial ceremonies?

Some bereaved people want to speed up the period of loss by dispensing with any rituals. But most bereavement experts believe that a ceremony of some kind helps survivors to recognize and accept that death has occurred, an important first step in the processing of grief. It also allows their relatives and friends to acknowledge the loss, share reminiscences, and support those in greatest distress.

Your options for memorial ceremonies are virtually unlimited. For many, the traditional funeral remains an important ritual in our culture. But cultures evolve, and the funeral has evolved as well. New traditions and rituals are taking hold, each as valuable in their ways to the families that choose them. At CAFA, we specialize in personalized memorials.

The traditional funeral is a solemn contemplation of death and the afterlife. Today's personalized services can permit a more expressive sharing of feelings. And they may focus less on mourning the death than on celebrating the life that was lived.

The ceremony may be public or private, formal or informal. It may be held at the funeral establishment, in church, at graveside, at some place of special significance, or a combination of the above. It may revolve around an open casket, a closed casket, the cremated remains, or a display of

photographs or other memorabilia. And it may occur before the burial or cremation, days or weeks afterward, or both.

Elements of a ceremony may include a religious service, vocal or instrumental music (perhaps favorites of the deceased), and readings of eulogies, prayers or poems. Individuals may be invited to share something they recall or treasured about the deceased..

If you so desire, the funeral director will work closely with you to design services that meet your individual needs and desires. If needed, he will help you to find a church or temple and clergy or other appropriate officiate.

What merchandise do I need to purchase?

For burial, cemeteries require that the body be placed in a *casket*. If you want a viewing before a cremation, you may purchase a cremation casket (also called an alternative container) or rent one. The rental cost includes the purchase of an interior cremation container.

Burial and cremation caskets are made of corrugated board, fiberboard, softwood (such as pine), or solid hardwood (such as oak or cherry). Burial caskets also may be made of steel, copper, or bronze.

For each construction material, a wide array of exterior coverings and interior linings is available. There are varying degrees of quality and craftsmanship. And metal caskets may or may not be sealed by a rubber gasket. This can help keep out the elements, but it cannot deter the natural breakdown of the body's own elements.

For interment, most cemeteries require the casket to be placed in an *outer burial container*--a concrete or metal vault (which completely encloses the casket) or a concrete liner (which partially encloses the casket). Either one will keep the ground from settling in on the casket, but neither can prevent decomposition. The *grave marker* may range from a large granite or marble monument to a small bronze plaque. Note that some cemeteries have fees for accepting outer burial containers or markers purchased elsewhere. Other burial costs include purchase of the cemetery lot, opening the grave, installing the marker, and care of the site.

If buried in a state or national cemetery, any U.S. veteran is entitled to a free lot (including opening and closing), liner (if required), and grave marker (including installation). Spouses and dependent children incur modest fees for the liner and opening and closing the grave. For more information, call Department of Veterans Affairs at 1-800-827-1000 or visit its website at www.va.gov. Certain restricted classes of veterans and their dependents qualify for burial at Arlington National Cemetery; any honorably discharged veteran and his or her dependents may have cremated remains placed in Arlington's columbarium. For more information, visit www.arlingtoncemetery.org.

Families opting for cremation may choose to accept cremated remains (commonly called ashes) in the plain container provided by the crematory or purchase a decorative *urn*. Urns come in a great variety of materials, styles, and price ranges, from an inexpensive pine cube to an elegant bronze vessel. Some have the ashes buried in a cemetery (which may require an urn vault) or placed in a niche in a building known as a columbarium. A small engraved plaque may be ordered for the urn, grave, or niche. Families who scatter ashes still may retain a portion of them in a small keepsake urn or pendant.

Many families purchase a *register book* for mourners to sign, *prayer cards* or *memorial folders* for a ceremony or mailed notifications, and *acknowledgement cards* to respond to flowers, cards, and gifts.

Do funeral prices vary from place to place?

Yes, service and merchandise costs vary considerably among funeral establishments and cemeteries. By reducing overhead costs, we at CAFA have worked hard to offer services and merchandise at prices substantially lower than those at traditional funeral homes.

You may wish to call around to compare prices and services, just as you would with other major purchases. The Federal Trade Commission requires funeral directors to give you itemized prices in person and, if you ask, over the phone. When comparing prices, be sure all items desired or required are included in the total cost quoted. You don't have to purchase everything from a single seller. The funeral provider may not refuse, or charge a fee, to handle a casket you bought elsewhere.

In addition to the services and merchandise provided by the funeral establishment, your contract will include Cash Advances--amounts paid on your behalf to others, such as a cemetery or church. Your director will go over this itemized list of services with you in the arrangements conference. *Whatever questions you have, please ask.* It's your right to know what is and isn't included before signing any contract.

If anything about the prices, offerings, or sales approach bothers you, make your objections known at once. If you are not satisfied with the response, you are free to terminate the arrangements, seek services elsewhere, and have the deceased moved.

What financial help is available?

You may be eligible for assistance from a number of sources:

U.S. Social Security: If the deceased earned sufficient wages, a surviving spouse or dependent child may receive a lump-sum death benefit of \$255. Survivors also may receive all or part of the Social Security benefits that would have gone to the deceased. The funeral director will give you information on how to apply for these benefits. Further information is available from Social Security at 1-800-772-1213 or online at www.ssa.gov.

Veteran's Administration: Depending on the circumstances, funds may be available to help pay funeral and burial expenses of United States veterans. You may also obtain without cost a U.S. flag, a grave marker, and possibly interment in a National Cemetery or state veteran cemetery. In some cases, the widow or survivor may also receive further benefits. For further information, call the VA at 1-800-827-1000 or visit www.va.gov.

Maryland benefits: Maryland residents receiving public assistance or Supplemental Security Income (SSI, from Social Security), as well as children in foster care, are eligible for a state grant up to \$650 provided that the funeral expenses do not exceed \$1500.

Keep in mind that all of these benefits are subject to change. The funeral director can assist you in obtaining current information.

Other possible sources of assistance that should be explored include union or employer pension funds; life, health, accident, or even auto insurance; worker's compensation; churches or synagogues; charities; and fraternal orders or professional associations. Also keep in mind airlines' bereavement fares for family traveling from a distance.

Cremation and Funeral Alternatives is the Baltimore area's comprehensive alternative to traditional funeral homes. It offers low-cost cremations and burials, personalized ceremonies, and personal, professional assistance.

At CAFA we believe in your right to information, options, and assistance in your time of need. In that spirit we offer this and other brochures free of charge.

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***The sensible and sensitive alternative
to traditional funeral homes.***

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