

Cremation and Funeral Alternatives - FAQs

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 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.

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. For information on organ donation, visit www.organdonor.gov or www.mdtransplant.org.

Next call the funeral establishment of your choice. (Call more than one if you wish to compare prices or services. For CAFA prices, [click here](#).) Don't feel rushed to act immediately if death occurs in a hospital; it generally will hold the body for 24 to 72 hours. If you desire a viewing or embalming, however, deciding sooner is better. If your choice is CAFA, we stand ready to assist you at any time.

Ask about any firm before you commit: How long has it been operating? Is it properly licensed? Does it have the staff, equipment and facilities to care for your loved one's remains safely and respectfully? What facilities are used for an identification, visitation, funeral, or memorial service? What crematory is used?

Not all "alternative" or "discount" funeral and cremation providers are alike. Because it is a fully licensed funeral establishment with its own crematory, CAFA can provide a full range of service options while maintaining professional control and careful custody throughout the process. Also, unlike some of our "discount" competitors, CAFA will never delay or devalue the care of your loved one based on your spending.

What should I bring to the arrangements conference?

Bring along any written advance directives by the deceased regarding his or her disposition or memorialization. These may be in the form of a will, witnessed disposition directive, funeral pre-arrangements, or pre-need contract. If the deceased was a veteran, bring the military discharge papers (DD214). If you have cemetery property, bring that information.

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.

The director also will need the following information about the deceased:

Full legal 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)
Parents' names, including mother's maiden name
Next of kin and other survivors

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 for processing.

The funeral director can assist you in ordering and obtaining certified copies of the death certificate. The director also will work with you to arrange for a newspaper notice or obituary and to file all necessary forms. In addition, we will complete authorization forms, a purchase agreement itemizing your choices, and determine how the account will be paid.

The director will also review with you your options and plans for memorial ceremonies, including the day, time, and location, and who will lead and participate in the events.

How many certified copies of the death certificate will we need?

You will need certified copies of the completed death certificate for settling the estate. The number of copies you need depends on how many assets are in the deceased's name (including jointly). You'll need certified copies to close bank and investment accounts, make life insurance claims, transfer automobile titles, and settle matters surrounding real estate, probate court, and so on. Your attorney or financial adviser can give you more guidance. You can always reorder additional copies if you need them.

To prevent identity theft and other problems, promptly report the death to all of the deceased's creditors, banks, and credit reporting agencies. You'll also want to contact a tax professional about the deceased's final income tax returns and any estate tax returns.

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.

Is embalming required?

No, embalming is not required by law except under certain circumstances (for example, when shipping the body to another state). Under federal rules, a funeral home may not embalm a body (or charge for it) without authorization from the family.

Embalming disinfects the body and replaces certain fluids with chemicals. This helps preserve the body for a few days so that the deceased may be viewed before burial or cremation. Unlike

most funeral homes, CAFA will permit a private viewing without embalming when practical. If you select embalming, a funeral director will attend to it personally, professionally, and with care. The funeral director will advise you in this matter. Cosmetics, hairstyling, dressing, and casketing are additional options.

Should we have a viewing?

Seeing the body can be difficult but also therapeutic. This experience, available before either cremation or burial, can take many forms. One or two people may make a brief identification of the deceased, usually after only minimal 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?

Your options for memorial ceremonies are virtually unlimited. 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.

For a veteran, the survivors or funeral home may be able to arrange military honors, including honor guardsmen and the playing of "Taps."

For some religious and ethnic groups, being in attendance when the cremation takes place is important. Because it has its own crematory, Chesapeake Crematory, CAFA can accommodate these requests.

What should we do about an obituary?

An obituary celebrates a life and allows the community to share in the loss. You may want to submit an obituary to the newspapers in the area(s) where the deceased person lived for significant periods. Ask your funeral director if you need help.

Most daily newspapers publish obituaries of notable people and long-time area residents. They also publish short death notices (usually paid classified ads). Weekly newspapers often publish obituaries for free or for a small fee.

Most newspaper obituaries and death notices also appear online, usually through legacy.com. On that website and others, users can post photos, tributes, condolences, etc. CAFA offers a free online obituary to every family it serves. Obituaries stay listed on our Obituaries page for 30 days, but can be found by a name search for up to a year.

Writing an obituary for a loved one can be therapeutic. Our Obituary Guidelines and Forms can help. For more obituary samples and tips, go to obituarieshelp.org. For local newspaper information, click here. To submit an obituary for cafa.com, simply email the text to info@cafa.com. Or print and complete our Obituary Form, and submit to us by mail, fax or email.

Please note: By submitting obituary information to CAFA, you grant CAFA permission to publish the information you provide on our website and linked pages at legacy.com. We strive to publish the information accurately and according to your wishes. If we make an error, let us know and we will correct it as soon as possible.

Who can authorize a cremation?

Advance directives given by the deceased before death are legally paramount. Anyone 18 or older may decide whether or not his or her body will be cremated after death. Those wishes should be put in writing and the signature witnessed.

When there is no advance directive, the decision regarding disposition falls to the next of kin. All close relatives should be consulted. The funeral director can help answer any questions that may come up.

Maryland law also specifies that cremation may not occur within twelve hours of death, or until the body has been identified. In addition, the crematory requires that any pacemaker or other mechanical or radioactive device or implant be removed prior to cremation.

Is cremation less expensive?

Yes, cremation is normally the least expensive alternative for disposition of the body (other than donation to a medical school), because the crematory fee is much lower than those charged by cemeteries for burial or entombment. The cost of mortuary services before or after a cremation depends on the choices of the family. If your choice of establishment is CAFA, you may obtain services at prices lower than those of traditional funeral homes.

Does CAFA return all the cremation remains to the survivors?

Yes. All cremations are performed individually. And our crematory uses metal identification tags to preserve a careful chain of custody of the remains. All recoverable cremated remains, commonly called "ashes," will be placed in the container of your choice. The family is called to pick up the filled container at CAFA at their convenience. Or, for an additional charge, it may be delivered to them or to the final resting place.

What should we do with the ashes?

Many choose to bury the ashes in their container in a family cemetery plot. Some cemeteries require an urn vault for burial. The urn also may be placed in a niche within a columbarium, mausoleum, or church. A small engraved plaque may be ordered for the urn, grave, or niche.

Some people want the cremated remains scattered. This may be done in a special cemetery garden, at sea, or at some other place of special significance. Make sure you have the property owner's permission; scattering on public land or waters is prohibited in Maryland. If you choose scattering, you still may wish to designate a place of permanent memorial and mark it with a plaque, a tree planted in remembrance, or some other means.

Some families want to keep the urn somewhere special at home. At CAFA we will be happy to discuss any other alternatives or requests you have may have, and if possible arrange to carry out your wishes.

Do you handle pet cremations?

Yes, through our affiliated company, Chesapeake Pet Crematory. Rates are competitive. Urns, pick-up, and delivery are available. Pet cremations are done individually, using equipment designed specifically for pets, not the equipment used for humans. For more information, visit www.chesapeakepetcrematory.com.

What should we consider in choosing a cemetery?

Consider the location of the cemetery and whether it meets the requirements of your family's religion. Ask what restrictions the cemetery places on vaults or markers purchased elsewhere, the type of monuments or memorials it allows, and whether flowers or other remembrances may be placed on graves.

In addition to the cost of the plot or niche, expect to pay charges for opening and closing it. Ask whether perpetual care is included in the purchase price. If not, look for a separate endowment care fee for maintenance and groundskeeping.

What financial help may be available to help cover the costs?

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

U.S. Social Security: If the deceased earned sufficient wages during his or her lifetime, a surviving spouse or dependent child may receive a lump-sum death benefit of \$255. In addition, survivors may receive all or part of the Social Security benefits that would have gone to the deceased. The funeral director will give you the necessary information to apply for these benefits. Further information is available from Social Security at 1-800-772-1213. Or go to the Social Security Administration's web site 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 Presidential Memorial Certificate, a U.S flag, a grave marker, and possibly interment in a U.S. National Cemetery or state-funded veterans' cemetery. In some cases, the widow or survivor may also receive further benefits. For further information, call Veterans Affairs at 1-800-827-1000 or visit its website at www.va.gov. For information on Maryland veterans' cemeteries, visit www.mdva.state.md.us or call 1-800-446-4926.

Maryland benefits: If the deceased was receiving public assistance or Supplemental Security Income (SSI, from Social Security), or if there are children in foster care, the survivors may be eligible for a state grant up to \$650 provided that the funeral expenses do not exceed \$2,500. If the death was a homicide, survivors may qualify for up to \$5,000 from the Maryland Criminal Injuries Compensation Board.

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 the special bereavement fares of many airlines for family members traveling from a distance.

Can I pay for a funeral before the death?

Yes, you may arrange to pay funeral expenses in advance. Under a pre-need funeral contract, your family will pay only today's prices for all prepaid goods and services selected. All of your payments for services and at least 80 percent for merchandise are placed in a federally insured trust account under your name. The funeral home or financial institution will send you statements of the interest earned. You may cancel the contract and withdraw all escrowed funds (with CAFA, 100 percent) if you change your mind unless you specifically make the trust irrevocable (done only for government benefit eligibility).

At the time of death, the funds in the account go to the funeral establishment. No additional charges will be due for pre-purchased services or merchandise. However, "cash advance" items (such as newspaper notices and death certificate copies) are not price-guaranteed, so survivors will have to cover any increases in those.