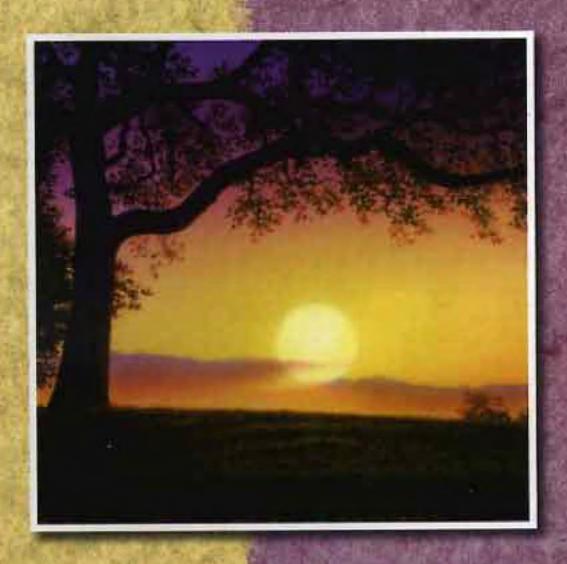
CREMATION Detions



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For those preferring cremation



The reasons for preferring cremation are varied. For some, it seems a more natural process than burial. Others have environmental concerns, Still others are not sure why they feel more comfortable with cremation but are interested in learning more. It is for all of you that this brochure is made available.

While your own personal preferences are extremely important, you may also want to discuss your choices with other family members to make sure they are comfortable with your decisions. Some individuals will be hesitant to accept anything that is different from traditional burial. Others may be negative to the idea simply because they are misinformed. This booklet is meant to answer the most often asked questions and bring about meaningful discussion and decision-making.





□ What exactly is the cremation process?

Cremation is a process during which human remains are reduced to their original elements by the application of intense heat. The body must be enclosed in some type of container when delivered to the crematory, typically a casket or cremation container. The choice of cremation containers may depend on your choice of funeral or memorial services, final disposition and memorialization. Unlike the traditional funeral with burial, there is no standard procedure or expectation. Your decisions should reflect your family's preferences, traditions and religious beliefs.

Following the cremation process, the cremated remains are placed in a second container for final disposition. For this purpose an urn is provided.

Can a funeral home provide cremation services?

Not only can the funeral home offer all the services a cremation society offers, but more. A funeral home has facilities to conduct a private or public gathering and ceremonies such as funeral or memorial services. The role of the funeral director is to offer options, listen to the family's preferences, and then carry out those wishes.

☐ Is it necessary to pre-plan cremation services?

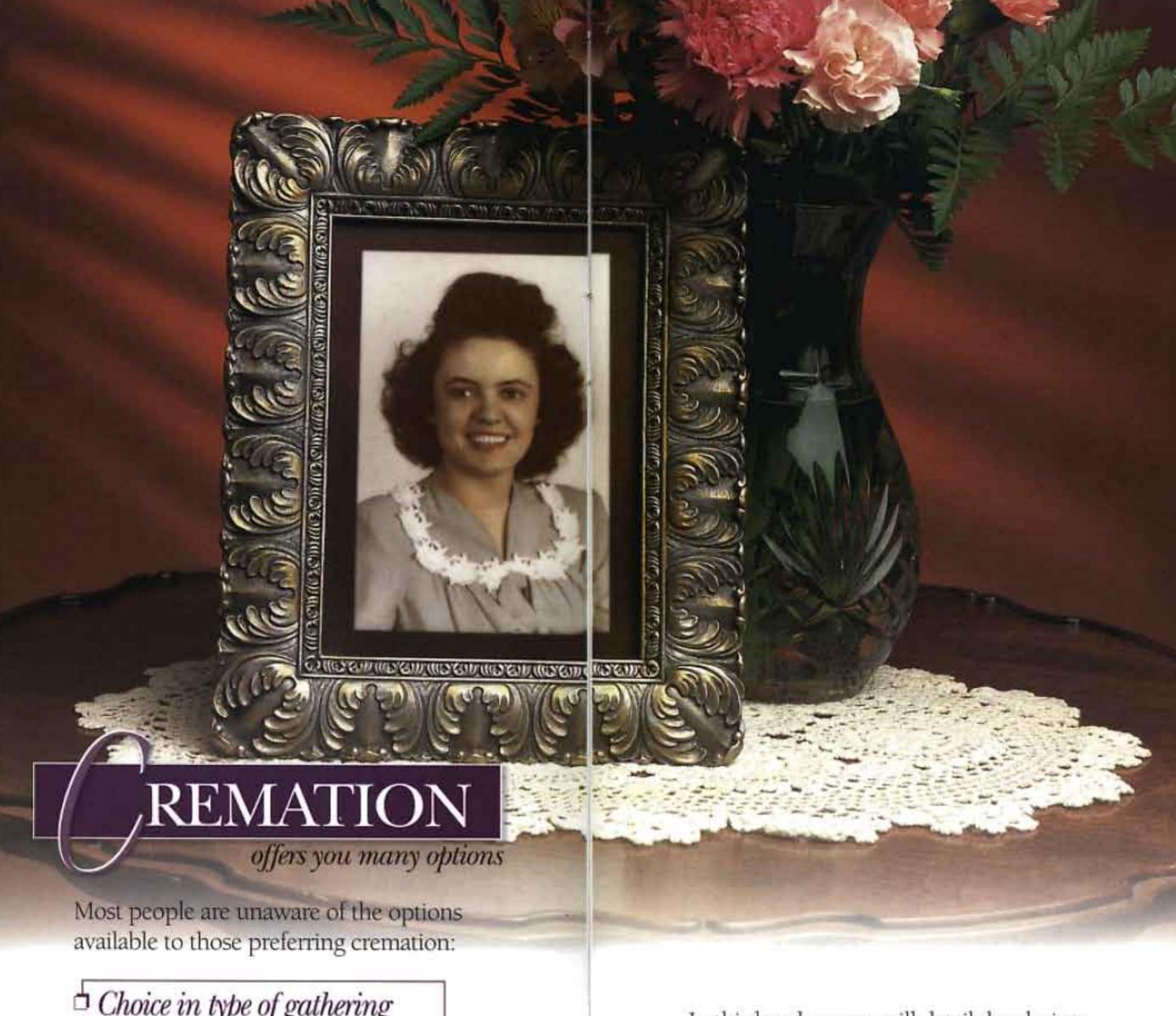
Making your decisions in advance will help assure your wishes will be carried out following death. It is not necessary, but it is preferred by many. The second half of this brochure is a diary for you to record your decisions for presentation to a funeral director.

□ How do major religions today feel about cremation as a choice?

There was a time when some major religions disapproved of the cremation process. Today, most permit cremation. It is a good idea to discuss your concerns with your clergy as individual congregations may differ from nationwide or worldwide church policies.

☐ Is cremation less expensive than traditional burial?

It depends on the selections you make. Cost will vary according to the final disposition chosen, the services associated with these choices and the cremation container and urn selected. Typically, there is little price difference between burial disposition and cremation with similar services.



Choice in type of gathering

What type of service and where will it be held?

Choice in final disposition

What type of container and final resting place?

□ Choice in memorialization

What type of memorial and where will it be displayed?

In this brochure we will detail the choices and explain the differences. These represent the most often requested options, but there are certainly more. Your funeral director can fully discuss others with you. Simply remember that, with cremation, you have all the choices you have with burial.

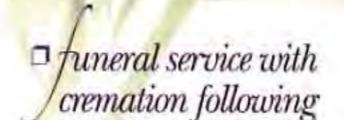


□ Immediate cremation only

People who prefer not to have any service or gathering can contact the funeral director for removal of the deceased and immediate cremation. Then it is necessary to review with your funeral director administrative requirements and all other details.

Although direct cremation without any form of gathering or service is an option, many people later regret this decision because it ignores the need for closure. By viewing the body after death, participating in arrangements, meeting in a formal or informal setting with supportive friends and family, the ceremony or gathering becomes a meaningful ritual like a baptism, wedding or anniversary.

You may not like the idea of a viewing, but can see the value in a gathering of close personal friends to talk and reminisce. You may discover you do indeed want a ceremony but not a typical funeral. Consider other options before deciding.



Probably the biggest misconception about cremation is that there can be no funeral if cremation is chosen. Nothing could be further from the truth. In fact, most people choosing cremation prefer to have a funeral with cremation afterwards.

Many experts in the field of psychology recommend a funeral service as a way of bringing closure to a life lived. They feel the process helps the loved ones move ahead with their lives following a loss.

The funeral is most often conducted in a funeral home or church, but can be held in any appropriate setting. The funeral can involve clergy, but it is not necessary. In fact, many people prefer a ceremony where family and friends simply eulogize and share feelings and memories. Favorite musical selections are often an important part of this remembrance. Families are encouraged to bring photo albums, favorite collections or accomplishments of the loved one so others can concentrate on the life that was lived.

Sharing is also the purpose of the visitation or wake. These gatherings allow people to meet in a less formal setting prior to or after the funeral. Visitations and wakes are most often held in the funeral home as the facilities are large enough to accommodate everyone. This setting also alleviates family members from the obligation of entertaining and maintains the privacy of the bereaved.

When there is a funeral, a container is required to transport the deceased to the crematory. Many crematories require a rigid container. Unique casket designs, cremation containers, and floral tributes also allow family members a tangible way to express their care while adding beauty to the ceremony. Your funeral director will explain your various casket and cremation container options for use in a funeral or memorial service.

You also have a choice as to whether the casket or the cremation container is opened or closed. Sometimes, families want the casket open only for the immediate family and then closed before the beginning of the service. Special photographs can also be displayed as a memorial of the person.

□ Cremation followed by a memorial service

State laws typically dictate a waiting period before cremation can occur. During this time, very close family and friends often request a final viewing. This can be arranged through the funeral director.

The memorial service is a gathering which differs from a funeral only in that the body is not present. Clergy may be present to contribute support from the scriptures if requested.

Most often the cremated remains are present during the service in an urn. Urns come in many styles and reflect varied artistic forms. With so many to choose from, families can find something reflective of their lifestyle, faith or beliefs.

As with contemporary funerals, pictures, memorabilia, awards and personal effects are often displayed as part of the memorial service. The funeral director will coordinate the display of these items, as well as the choice of music, the seating of people, the parking of cars and any other aspects of the service. The funeral director is a valuable resource in planning and can offer suggestions that may otherwise be overlooked.



□ Permanent possession

Following the cremation and memorial service, there is a decision as to the final disposition of the cremated remains. Just as with every step in the cremation process, many options are available. Because the urn is an attractive art form, it is not uncommon for a family member or friend to retain the cremated remains as a cherished possession. But for many, a permanent placement at another location is more appropriate.

□ Scattering

Scattering of cremated remains can represent a permanent oneness with an important place. Scattering in a river, lake or at sea, over mountains, farms, even golf courses is not uncommon provided a permit can be secured. Scattering is regulated by state law. Your funeral director can coordinate the scattering and advise you of any local ordinances prohibiting scattering. Many cemeteries offer "scattering gardens" with the added benefit of memorialization. A scattering urn is especially designed to hold the cremated remains until the scattering ceremony and as a memento or keepsake afterwards. Be sure to consult your clergy as some religions will permit cremation but not allow scattering.







□ Burial/above ground entombment

A very common disposition choice for cremated remains is burial, also known as interment. In this way, family members can be placed to rest near one another even if another family member has not chosen cremation.

The grave site provides a permanent location to visit on important occasions such as anniversaries and holidays. Burial can be in a cemetery plot, urn garden or private crypt.

For centuries, mausoleum entombment has been offered as an alternative to traditional burial for people preferring above ground burial. A columbarium niche is a similar choice for a person preferring cremation. The selected niche is identified with a nameplate listing dates of birth and death. The columbarium offers families a place to visit and remember on special holidays and other important times.



EMORIALIZATION

- ☐ bronze memorial
- □ monuments & plaques
- living memorials

Traditionally, memorialization has taken the form of a monument or marker in a cemetery. Cremation memorialization offers additional choices of plaques on a fraternal or veteran's memorial, grave, niche, or even a tree or bench at the cemetery or memorial park. The memorial can be adorned with custom artwork, a loving phrase or a meaningful eulogy.

Funeral directors serve many families who prefer cremation and may be consulted as to the most appropriate memorialization for your circumstances such as bronze memorials, monuments and plaques, and living memorials.

The selection of a memorial is not only of value to survivors immediately after the death of a loved one ... but a treasure to pass down through the generations as family members come to learn about their heritage.



To my Family and Friends

After careful thought, I have completed this diary with specific information which may be helpful at the time of my death. I have expressed my preferences on a variety of subjects pertaining to my cremation wishes, unless changed by unexpected circumstances, I hereby desire and request.

SIGNED

DATE

Please note: Do not place this personal diary in a safety deposit box as it may be sealed until after the funeral. Be sure to advise your family where it is kept.

Personal Information

NAME		
FIRST	MIDDLE	LAST
ADDRESS		STREET
CITY	STATE	ZIP
TELEPHONE		
RESIDENT SINCE		
DATE OF BIRTH		MONTH DAY YEAR
PLACE OF BIRTH		CITY COUNTY STATE
OCCUPATION		
EMPLOYED BY OR RETIRED		
MARITAL STATUS		
NAME OF SPOUSE		
NAME OF FATHER		PLACE OF BIRTH YEAR

MOTHER'S MAIDEN NAME	PLACE OF BIRTH YEAR
EDUCATION	ELEMENTAR'
	HIGH SCHOO
	COLLEGI
RELIGIOUS AFFILIATION	
NAMES OF CHILDREN:	
NAME	CITY STATE TELEPHON
Benefit Information:	
Benefit Information:	
	BRANCH RANK
SOCIAL SECURITY NUMBER	BRANCH RANK DATE OF DISCHARGE
SOCIAL SECURITY NUMBER MILITARY SERVICE	
SOCIAL SECURITY NUMBER MILITARY SERVICE DATE OF ENLISTMENT	DATE OF DISCHARGE
SOCIAL SECURITY NUMBER MILITARY SERVICE DATE OF ENLISTMENT SERIAL NUMBER	DATE OF DISCHARGE
SOCIAL SECURITY NUMBER MILITARY SERVICE DATE OF ENLISTMENT SERIAL NUMBER FRATERNAL SERVICE AND UNION MEN	DATE OF DISCHARGE ABERSHIPS
SOCIAL SECURITY NUMBER MILITARY SERVICE DATE OF ENLISTMENT SERIAL NUMBER FRATERNAL SERVICE AND UNION MEN	ABERSHIPS

Location of Important Documents:	PALLBEARERS
WILL	
CEMETERY DEED	HONORARY PALLBEARERS
INSURANCE POLICY(IES)	
SAFETY DEPOSIT BOX & KEYS	SPECIAL REQUESTS
BANK ACCOUNTS	CLOTHING, JEWELRY, ETC.
REAL ESTATE DEED(S)	CLOTHING, JEWEBRI, ETC.
BIRTH CERTIFICATE	CASKET/URN
MARRIAGE CERTIFICATE	
STOCKS AND BONDS	BURIAL VAULT
NEGOTIABLE PAPERS	FLOWERS
MORTGAGE(S)	Preferences for Final Disposition Family Burial Property:
CONTRACTUAL AGREEMENTS	LOCATION
PROMISSORY NOTES	NUMBER OF SPACES
OTHER	WHICH SPACE
Funeral or Memorial Service Preferences: Type MILITARY RELIGIOUS FRATERNAL HUMANISTIC	OTHER SPACES RESERVED FOR:
FUNERAL DIRECTOR	Other: (scattering, mausoleum
FUNERAL HOME ADDRESS STATE	Other: (scattering, mausoleum entombment, etc.)
FUNERAL HOME ADDRESS STATE	
FUNERAL HOME ADDRESS STATE PRE-ARRANGEMENT CONTRACT LOCATION	



Ultimately, the only thing that matters is that you and your family are pleased with your decisions. We hope this brochure has helped in some way by showing you the variety of options available.

Please feel free to call us with any questions you may have. We can explain your options in more detail including the costs and actually show you some of the choices you could select. If you wish to pre-plan, we can help you with those arrangements as well.

Final arrangements for yourself or a loved one involves some of the most personal decisions you will make in your lifetime. We want you to do so with all of the facts before you.



