



CREMATION CONSIDERATIONS:

A PLANNING GUIDE FOR FAMILIES
AND THEIR LOVED ONES



MITCHELL FAMILY
CREMATIONS & FUNERALS, INC.

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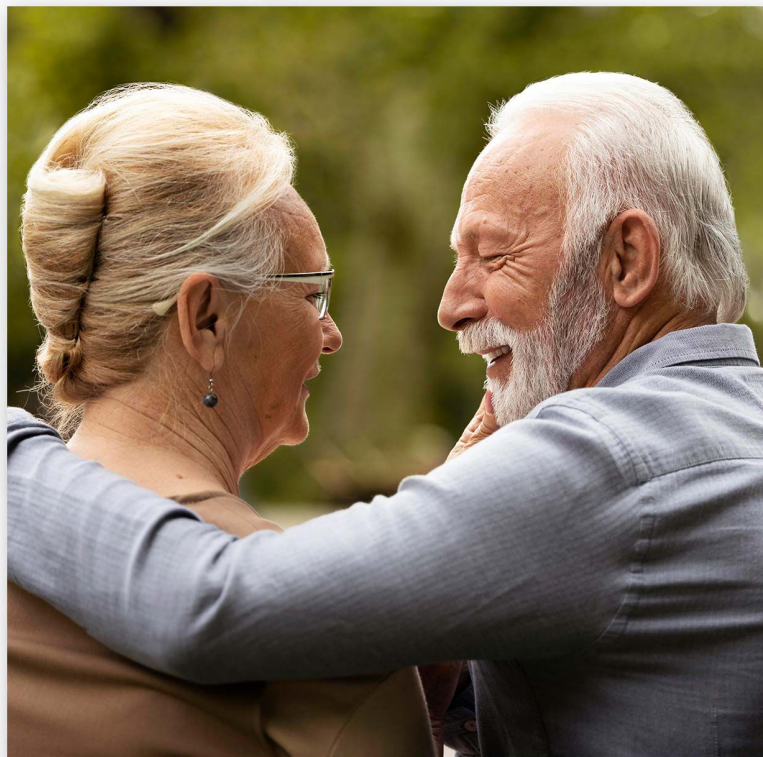
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Introduction to Cremation

Choosing cremation over a traditional funeral service is a deeply personal decision that should not be made without careful consideration. The purpose of this guide is to help you navigate the many choices that will lay in front of you during a challenging time.

We'll discuss cremation in detail, and you'll learn more about what to expect before, during, and after the process. You'll learn what documents will be required as well as answers to the most frequently asked questions. This guide will also provide information about what options are available for honoring your family member.



Cremation Benefits

Cremations Usually Cost Less Than Traditional Funerals

The bottom line is you will usually save money when choosing cremation over a traditional burial service. The savings amount depends on the type of cremation service you choose, memorialization options, and other factors.

For example, a study by the National Funeral Directors Association estimated the median price of a traditional funeral with a viewing and burial costs \$7,640, while the median price of a funeral with a viewing and cremation costs \$5,150.

Flexibility to Arrange the Best Time for a Service

With cremation, you have a lot more flexibility when it comes to the funeral arrangements. Cremation provides more control over the process and timing of the funeral and memorial service. You can also make all arrangements far in advance so not to feel pressured into decisions during an already stressful and emotional time.

Cremation Has More Options for a Final Resting Place

When you choose cremation, the ways to memorialize the decedent's remains are seemingly endless. You can keep them at home in a beautiful urn or choose to have their remains scattered somewhere in the forest or high up in the mountains. Some families choose to scatter the remains out at sea. You can even choose to scatter their remains at specific resting place like an urn garden or cremation memorial park.



Cremation Process



Before Cremation

Depending on the state, some funeral directors are required to wait for up to 48 hours between death and the cremation.

Before a cremation is performed, family members can make arrangements with the funeral home to say goodbye in person, collect personal items, and conduct any rites of passage based on their religious traditions.

During Cremation

The staff begins by placing the casket or container in a large chamber that heats up to 1,400-1,800 degrees Fahrenheit for one to three hours. Afterwards, there is a cooling-down period for an additional one to three hours, depending on the size of the body. The remains will typically weigh 3-9 pounds, depending again on size and weight of the deceased.

After Cremation

Unless specified, the urn or container chosen to house the remains is returned to the family. There are many options available when deciding where a person's final resting place will be:

- ◆ Placing an urn at an outdoor or indoor mausoleum, cremation garden, or cemetery that accommodates cremation
- ◆ Scattering one's remains according to their last wishes
- ◆ Keeping the urn in a home of a family member

Cremation Options

It's still possible to hold a traditional visitation for the deceased even if cremation is chosen so family and friends can have the opportunity for a final goodbye. It's a common misconception that families are limited to the type of service available. Below are some options for cremation:

Traditional Service with Visitation, Prior to Cremation

This option can be as elaborate as a traditional burial without the added expenses. If the family chooses to have a public viewing before cremation, some funeral homes will require embalming beforehand. Families may choose either a rental casket or a regular casket for the service.

Memorial Service After Cremation

You can also choose to honor your loved one after the cremation has already taken place with a service that can still be as meaningful as a traditional service. Many families choose to have the urn present at the memorial service along with photos, keepsakes, flowers, and anything else they choose to honor and show their respect towards the deceased.

Direct Cremation, No Services

Direct cremation is the most affordable option for some families. Even with direct cremation, you can always choose to memorialize your loved one later. If your loved one says they just want to be cremated without a service, it's worth having a conversation with them to explain how having a service helps with the grieving process by providing friends and family an opportunity to express their love and respect.





Choosing a Cremation Provider

It's important to consider other differences besides price when choosing a cremation provider.

While every cremation provider performs the same fundamental service, facilities, staff, and practices can vary significantly from one to the next. Therefore, it's important to spend time researching, comparing providers, and considering the details of each—such as types of services, reputation, and price—before making a final decision. At the end of the day, whatever decision you make should be based on who you trust to deliver the best service and care within your budget.

Memorialization Options



Urns

An urn is a container designed to permanently encase the cremated remains of the deceased. Urns come in a multitude of sizes, styles, and materials, making them as unique to the person they are created for. The urn's intended placement will influence their design, shape, or size. If you have not selected one at time of cremation, then consult with your local funeral home or cremation provider who may be able to supply you with a temporary container until you find something permanent.

Cremation Garden

A cremation garden will offer many different choices for the placement of decedent's remains from individual urn burial plots with markers to unmarked areas. Some gardens have columbaria and even scattering gardens.



Scattering Garden

A scattering garden allows families to scatter their loved one's cremated remains with a memorial plaque of the decedent. There are many options for memorial markers for those cremated, ranging from small plaques to benches, or a tree near the scattering space.

Ossuary

An ossuary is a permanent resting place for co-mingled cremated remains in an underground vault or chamber with a memorialization marker or a plaque. Some ossuaries have options to keep the cremated remains separated within a holding container.

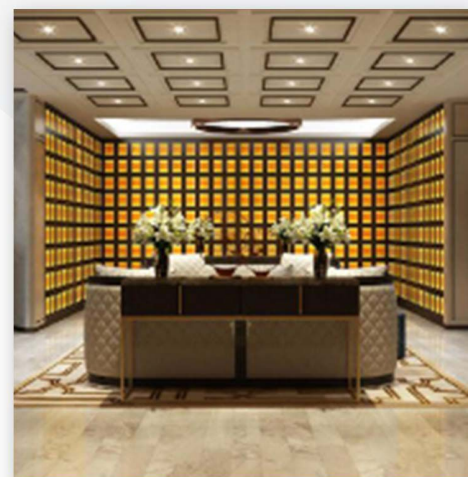


Cemetery

Many cemeteries allow the cremated remains of more than one person to be placed in a single burial plot. They may be buried in ground plots near other family members' burials and memorials. Likewise, urns may rest within monuments on gravesites or mausoleums that can either be viewed only by the decedent's loved ones or are open for public viewing.

Columbarium

A columbarium is an above-ground structure that can be outdoors or inside a cemetery, and it's designed to store cremated remains in urn compartments called niches. Columbaria are often built as entire buildings but can also be smaller structures like individual rooms or walls along corridors. Niches vary in size from just big enough to house only the urn to chambers large enough to hold commemorative items like flowers, photographs, etc. in addition to the urn.



What to Do When a Death Occurs

At Home

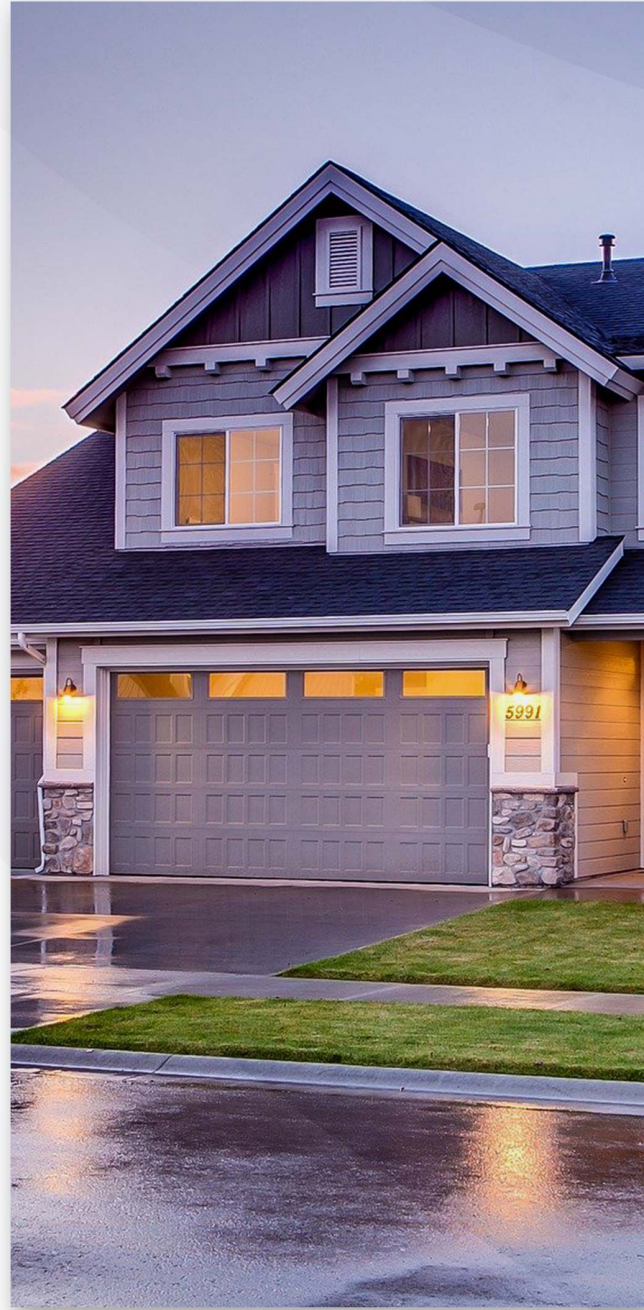
When the death occurs at home and your loved one is not under the care of hospice, please call 911 and paramedics and/or police will respond to your home and declare time of death. Ask the paramedics or police to call your funeral home or crematory for removal.

At Home Under Hospice

When the death occurs at home and your loved one is under hospice, please call the hospice nurse and wait for them to come and declare time of death. You can have the hospice nurse call your funeral home or crematory for removal.

In a Hospital, Nursing Home or Hospice Facility

When your loved one is under the care of the hospital, nursing home or hospice facility, please contact the physician or nurse and they will declare time of death. The facility can call your funeral home or crematory for removal.





Medical Examiner or Coroner

In untimely and special death cases, call 911 and the paramedic and/or police will contact the medical examiner or coroner for removal. In most states, once your loved one has been released from the medical examiner or coroner, you will need to sign a release form to allow your loved one to be removed by your funeral home or crematory.

Death Out of Town

When the death occurs unexpectedly out of town, it is important to contact your local funeral home or crematory before contacting another funeral home or crematory out of state. This can prevent paying additional and unnecessary charges.

When the Funeral Director Contacts You, They May Ask the Following Questions:

- ◆ Your name, address, and phone number
- ◆ Deceased's name, address and spouse or next-of-kin's phone number (if available)
- ◆ Time of death and/or cause
- ◆ Date and time that is convenient for upcoming funeral or cremation arrangements

It is important to know that your loved one cannot be cremated until the doctor has signed off on the death certificate and all other written authorizations have been signed and obtained by the funeral home or crematory. If your loved one is being embalmed, the transfer team at removal will either get written or verbal approval, based on each state law.

Important Considerations

Necessary Items for Making Funeral or Cremation Arrangements:

- ◆ Spouse, legal next of kin, durable power of attorney or guardian ad litem is present and able to sign legal documents and/or authorizations
- ◆ Paperwork stating durable power of attorney or guardian ad litem if necessary
- ◆ Deceased's DD Form 214 if an honorably discharged United States veteran
- ◆ Deceased's social security number
- ◆ Photo of deceased if requesting an obituary
- ◆ Clothing for deceased if having a public or private viewing prior to cremation or burial—your funeral director will go over what works best, as each case is unique
- ◆ Life insurance paperwork if applicable

What You May Need a Death Certificate For:

- ◆ Bank accounts, savings accounts, and safety deposit boxes
- ◆ Credit cards
- ◆ Social Security Administration—if survivor benefit is applicable **1-800-772-1213**
- ◆ Veteran's Benefits Administration—if applicable **1-800-698-2411**
- ◆ 401K, investments, and retirement accounts
- ◆ Property title transfer on real estate and/or autos
- ◆ Life insurance claims
- ◆ Filing your federal and state income taxes
- ◆ Utility companies

Cremation FAQs

Can I make prearrangements for my services?

You can make all arrangements in advance for services, both traditional and cremation. Families can even prepay these services for greater peace of mind. Many funeral homes and crematories can meet with you to make sure you and your loved one's wishes are in writing beforehand, making it easier on your family at the time of need.

How long does cremation take?

Legally, a funeral home or crematory cannot cremate the decedent without the proper legal authorization forms in addition to a signed death certificate. Once authorization is complete, the physical cremation process can take anywhere from two to three hours.

How will I know I am getting my loved one's cremated remains back?

Many funeral homes and crematories assign a uniquely numbered metal disk to the decedent. It stays with them up to and throughout the entire cremation process. Many states require the family to physically ID the decedent, in addition to assigning the numerical metal disk.

How much does cremation cost?

The average cremation costs between \$1,000-\$7,000 depending on the type of cremation you choose, your location, and any additional services selected. Traditional funeral services can range in upwards of \$10,000-\$15,000 on average.

Cremation FAQs

What do cremated remains look like?

Many people expect their loved one's remains to look like those we see in fireplaces and/or campfires. Cremated remains, however, are somewhat course and resemble crushed coral or pebbles.

Will my loved one need a casket prior to cremation?

Caskets are not required. But federal law states your loved one must be placed in an alternative container, such as fiberboard, cardboard, or wood container, prior to cremation.

What are my options for scattering cremated remains?

Most states do not have laws that prohibit scattering cremated remains on your private property, national parks, at sea, lakes, rivers, and streams. In addition, there are scatter gardens throughout the United States.

If you plan to scatter the remains on another's private property, you will need to request permission from that establishment or property owner.

What are my options for burying cremated remains?

There are many options for burying cremated remains. Many people choose to bury their urn in the ground, place it in a columbarium niche, place inside a loved one's casket once they pass, or in any of the many other cemetery memorial options available at your local cemetery. There is no right or wrong way to memorialize your loved one. Try to find a place that is significant and meaningful to you and where you will feel comfortable placing them.

Ready to Get Started?

Your local funeral home have experts and tools to start the process when you're ready.

Speak with a Trusted Preplanning Advisor

The best way to ensure that your memorial services will be exactly what you want is to proactively meet with an advanced funeral planner. These professionals are experts in outlining and interpreting all of the available options for memorialization, enabling them to help you make the right decisions for your final arrangements.

Your meeting also includes a Final Wishes planning guide where you can record any thoughts or preferences related to your funeral service, so it's important to have this conversation sooner rather than later to ensure decisions are made under normal circumstances.

Share Your Final Wishes with Family

The final step in your planning will be sharing it with your loved ones so they know what you would want them to do when the time comes. This information can relieve some of their burdens when grieving and give them peace of mind that all necessary tasks were arranged in advance.



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