# Burial or Cremation: What's Right for You?







GETTING STARTED GUIDE

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Did you know that funerals are actually incredibly customizable? You can do simple or elaborate, burial or cremation, completely personalized service or graveside committal service only, and so much more. With all the possible choices before you, the real question is...what's right for you?

In this guide, we'll discuss what you need to know about both burial and cremation so you can decide for yourself what's best for your own wishes and for your family's emotional needs. Let's get started!



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# The Most Important Thing A Personalized & Meaningful Service

Before we dig into the nitty gritty of the most common burial and cremation options, let's talk about the most important thing when it comes to honoring your own or a loved one's life – creating a personalized and meaningful service.

Ultimately burial and cremation are simply forms of final disposition (what ultimately happens to the body), but it's the other things you do that determine whether a final tribute is meaningful, healing, personalized, and exactly what your family needs to grieve.

Dr. Alan Wolfelt, a nationally recognized grief counselor and educator who has walked alongside thousands of grieving families, believes that a meaningful and healing service is the best first step after loss.

Dr. Wolfelt has found that an authentic service helps meet six essential needs of mourning. These six needs are "the most central to healing in grief. In other words, bereaved people who have these needs met, through their own grief work and through the love and compassion of those around them, are most often able to reconcile their grief and go on to find continued meaning in life and living."





#### The six needs are:

- 1. Acknowledging the reality of the death
- 2. Moving toward the pain of loss
- 3. Remembering the person who died
- 4. Developing a new self-identity
- 5. Searching for meaning
- 6. Receiving ongoing support from others

With a personalized service, you can help grieving loved ones begin to meet all six of these needs, giving them a solid foundation for the grief journey. The service creates a special moment in time that can bring comfort and peace, allow everyone to say goodbye, and encourage each person to start the grief journey on the right foot.

Some people say, "Don't make a fuss. Just stick me in the ground and move on." While the heart behind this declaration is often good – they don't want to disrupt the lives of their loved ones – it often unintentionally complicates the grieving process for loved ones. We need to honor the lives of those we love. It's a part of who we are as human beings.

We need to know and believe that the lives we live matter and that what we do has a lasting impact on those we love.

The funeral or memorial service isn't for the dead; it's for the living. It's a chance to share stories, to reminisce about the sweet memories, to cry, to give and receive support, and most of all, to express what's deep in our hearts as we say goodbye.

No matter which disposition you choose – burial or cremation – seriously consider the long-term benefits of a service for your surviving loved ones. If you'd like a little help visualizing what a personalized service looks like, check out a few practical ways to personalize a funeral or memorial service at <a href="Practical Ways to Personalize the 7 Elements of a Funeral">Practical Ways to Personalize the 7 Elements of a Funeral</a>.

Now that you understand the value of a service and why it's the most important part of any end-of-life plans you make, let's jump into learning about burial and cremation, so you can figure out what's right for you.

# Understanding Burial

### What is Burial?

More than likely, you've attended a graveside committal service at some point in your life, but for the sake of clarity, let's review a quick definition.

Typically, "burial" refers to placing a deceased body in a casket or coffin and burying that container several feet below ground level in a cemetery. In some cases, it means placing the body in an aboveground crypt or mausoleum (especially in places like Louisiana where the water tables are high). However, no matter where the body is "buried," burial always involves placing the entire body in one spot as a final resting place.

Typically, a traditional burial is accompanied by:

- Embalming
- Visitation or viewing
- Funeral service and/or graveside service
- Cemetery needs (casket, plot, grave liner, memorial marker, opening and closing of the grave)



While these services are part of a traditional burial, families today can customize a funeral to meet their own specific needs, wants, and budget. To give you a better idea of the options that are available, let's talk about the most common types of burial.

### Types of Burial



#### TRADITIONAL BURIAL

As mentioned earlier, traditional burial may be what comes to mind when you first think "burial." A long-time practice, traditional burial is an excellent option for families who are interested in having the "full service" experience. This option typically includes a viewing or visitation, a funeral service, a graveside committal service, and often, some sort of gathering following the conclusion of services.

The best thing about traditional burial is that it provides ample opportunities for family and friends to come together to say goodbye and pay their respects to the person who has died.

#### **NATURAL OR GREEN BURIAL**

Natural (or green) burial aims to leave minimal environmental impact. While natural burial often includes many of the same elements as a traditional burial (viewing, visitation, funeral service, etc.), the main differences relate to the casket, the preparation of the body, and the type of cemetery used.

To keep the burial natural:

- Embalming is completed with non-toxic chemicals (if it's completed at all)
- The casket is made of wood or another biodegradable material
- The body is buried in a designated natural or green cemetery

For families who are more environmentally conscious, natural burial may be a strong consideration. Go to What is Green Burial? to learn more.

#### **BURIAL AT SEA**

While burial at sea is most commonly associated with veterans and the U.S. Navy, full-body burial at sea is an option for veterans and civilians alike. Let's look at a few quick details.



#### FOR VETERANS ONLY

With the Navy, the committal ceremony is performed while the ship is deployed. This means that the family cannot attend, though the commanding officer will send a letter to the family sharing the exact date, time, and location where the committal ceremony took place in addition to any photos that may have been taken. Only eligible veterans and their dependents can request burial at sea with the Navy.

As with shore burial, veterans will receive the proper military honors, including the playing of Taps and the closing of colors. An American flag will fly at half-mast during the committal ceremony. If the family provides the flag, it will be returned; if not, the Navy will provide one.

To learn more about veterans' burial benefits, check out our <u>What are My Burial Benefits as a Veteran?</u> eBook.

#### FOR VETERANS & CIVILIANS

For those who are not veterans (or veterans who choose not to use the U.S. Navy), you can charter a vessel through a burial at sea provider. By going through an official provider, you ensure that the vessel is Coast Guard inspected for comfort and safety and that the Environmental Protection Agency's (EPA) regulations are followed.

If you wish to bury a full body at sea, a licensed funeral director must be present to oversee the care and custody of the body until final interment. If possible, ask that preparation of the body be done with non-toxic chemicals. Any casket or burial cloth must be biodegradable. To learn more, go to What You Need to Know About Burial at Sea.

# Exploring Your Cemetery Options



If you choose burial, cemetery needs come with the territory, so let's talk through a few considerations.

#### **CHOOSING A CEMETERY**

First of all, you must select a cemetery. Far and away, most people will choose a **public cemetery** where burial spaces are sold to the public. Some families may have access to a **private cemetery** (private property legally designated for family member burial), but this is less common. For veterans and their dependents, burial in a **state or national veterans cemetery** is an option to consider because it can take place at little or no cost to the family.

When choosing a cemetery, consider the reputation of the cemetery, whether or not it's well-maintained, and if the location is convenient or meaningful.

Also, many cemeteries include fees for ground maintenance, sometimes included in the property value, so be sure to inquire whether or not perpetual care is included or not. You may also want to request information about any rules or regulations that the cemetery may enforce, such as types of memorial markers permitted, seasonal decorations on graves, the allowance of grave candles, and rules about flower placement.

#### **DECIDING ON A BURIAL PLOT**

Next, it likely goes without saying, but if you choose burial (whether it's traditional or natural), you will need to purchase a burial plot. There are different types of burial plots (single, companion, mausoleum, lawn crypt, etc.), so make sure to talk to a representative from your chosen cemetery to discuss options and costs. If you are interested in natural burial, look for a cemetery that has a designated area set aside for natural burial (not all cemeteries do).

## PERSONALIZING PERMANENT MEMORIAL MARKERS

Also called a headstone, monument, or grave marker (can't make it easy, can we?), the memorial marker typically includes the deceased person's name, birth and death dates, and a personalized inscription called an epitaph. Often made of granite or marble, memorial markers are extremely customizable.

The funeral home can direct you to a reputable monument company that will help you create something to meet your needs. Remember - the type of burial plot you select will affect the type of memorial marker you choose. To learn about memorial markers, read <u>Selecting and Installing a Grave Marker</u>.









#### SELECTING CASKETS AND GRAVE LINERS/ BURIAL VAULTS

Caskets and grave liners/burial vaults work together to maintain the integrity of the grave. The casket encases the body and is typically made of wood or metal. For natural burials, wood or wicker caskets are more popular. Either way, the type of material you select plays into the cost of the casket. For more tips on choosing a casket, go to <a href="How to Select a">How to Select a</a> Casket.

As for grave liners and burial vaults (also called outer burial containers), they play a very practical role. As the casket ages over time, the outer burial container will protect the casket while also preventing the ground above from becoming uneven as the soil shifts. Most cemeteries require the use of a grave liner or burial yault.

The main difference between the two? Burial vaults fully encase the casket, preventing soil and other elements from getting inside. On the other hand, the grave liner only covers the top of the casket and does not fully enclose it. Please note: natural burial does not require an outer burial container

Now that we've covered types of burial and other cemetery considerations, let's talk about the flip side – cremation.

# Understanding Cremation

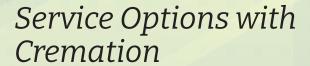
### What is Cremation?

Like we did with burial, let's start off with a definition. Cremation is the process of using high temperatures and evaporation to reduce a body to its most basic elements. With cremation, the body is placed in a specially constructed container and exposed to extreme heat and flame, resulting in the reduction of the body to bone fragments. Those bone fragments are then processed until they become a fine powder, commonly referred to as "ashes." After

the cremation is complete, the cremated body is placed in a chosen urn or temporary container and returned to the family.

For most people, that's where cremation considerations end. Everything is complete, right?

Nothing could be further from the truth. Cremation actually creates a lot of choices, so you must now decide what makes the most sense for your specific needs.



A full funeral service is commonly associated with burial, but did you know that you can still have a service even if you choose cremation? Many families aren't aware that it's an option, but it is! Let's review some of your choices.

#### **Traditional Service Before Cremation**

Believe it or not, you can still have a traditional service, viewing, and/or visitation with cremation.



You can choose a private family viewing or a public visitation. You could even hold a full funeral service with the body present using a rented ceremonial casket. After the service, the funeral home staff removes the cremation container from the ceremonial casket and transports it to the crematory.

For family members, the main benefit of holding a service or viewing with the body present is having an opportunity to emotionally process the reality of the death, which is very important to the grief journey. With that said, for some it may not be possible to view the body. In that case, you can hold a memorial service where everyone can say their goodbyes and acknowledge the reality of the loss.

#### MEMORIAL SERVICE AFTER CREMATION

A second option is to plan a memorial service to take place after cremation has already occurred. Like a traditional service, you can create a personalized event complete with all the elements of a meaningful service, tailored to honor the life of a loved one. The main difference is that at a memorial service the body will not be present. However, you can put the urn or a portrait in a place of honor during the service.

By planning a memorial service, you still offer mourners an opportunity to come together. They can support each other and remember the person who has died. Even if you don't want to "make a fuss," it's important to honor life and create opportunities





to pay final respects. Without a ceremony or service, this need may go unaddressed.

These are the two most common options chosen when a service is paired with cremation. Within each option, there's so much room for personalization and creativity. If you want to have a memorial service at the beach, do it. If you'd prefer a full service at your home church of 50 years, do that.

The point is – cremation and a service go together just as easily as burial and a service.

### Exploring Your Permanent Memorial Options

Now, let's talk about a topic often overlooked with cremation – permanent memorial options.

While family members may want to keep the ashes at home for a period of time, that's not a long-term solution. To ensure that the body is taken care of into perpetuity, you need to have a plan.

Here are a few permanent memorial options available with cremation:

#### **COLUMBARIUM**

You've likely seen a columbarium before. It consists of many small compartments, called niches, that each hold an individual urn. Each niche typically includes a memorial plaque that acts as a grave marker, identifying the name, dates of life, and an epitaph (if the family wishes). While the entire columbarium will contain the remains of many people, each individual niche houses just one person (unless you purchase a family-sized niche to allow multiple urns to be placed together).



Talk to your chosen cemetery about your columbarium options. Some are outdoors, some indoors, and now, some have a glass front that allows the urn and any personal items to be seen by mourners.

#### **URN BURIAL**

While we've discussed burial separately from cremation, you can actually bury an urn as you would a casket. Some cemeteries have landscaped urn gardens while others offer burial plots similar to those used for traditional burial. As with traditional burial, urn burial requires an <u>outer burial container</u>.

If you are interested, green urn burial is also an option. You can place a biodegradable urn in a green

burial ground without an outer burial container.

#### SCATTERING

Another option you've likely heard a lot about is scattering. You can 1) take the cremated body to a special place (remember to check the laws and regulations for that place), 2) elect to scatter at sea, or 3) go to a scattering garden, which is a designated, beautiful space often attached to a cemetery.

With a scattering garden, the cemetery often allows you to add a permanent memorial marker.

If you decide to scatter all of a loved one's ashes, take time to prepare yourself emotionally. For some, it



can come as a shock to realize that all that was left of a loved one's body is now gone.

#### OTHER INTERMENT OPTIONS

With cremation, there are other, more out-of-thebox options available as well. Here are a few:

- Planting the cremated body in a biodegradable urn with seeds so that a memorial tree will grow
- Placing a portion of the cremated body into memorial jewelry

- Mixing the cremated body with concrete to <u>create an artificial reef</u> to help heal the ocean
- Launching the cremated body into space
- To review other options, go to <u>11 Meaningful</u> Ways to Honor Your Loved One's Ashes

Now that about covers the mainstream options that are available for burial and cremation. You may have some basic ideas about what you want, but next comes an important consideration – cost.

# Cost Comparison



We've covered a lot of ground, but if you're like many people, you're asking, "What's the cost comparison?"

That's a hard question to answer. Ultimately, the cost is entirely up to you. In general, cremation is less expensive than burial, but that's often because

people don't include the most important part – the service!

Honest opinion, the best thing you can do is set pricing aside for a moment, and ask yourself, "What do I want?" and "What does my family need?" After you've put your wishes down in writing and talked to your closest family members, you can start to dissect the cost.

- Do I want a personalized service that will help my family heal?
- Do I want to be buried or cremated?
- Do I want to use my veterans' burial benefits?
- What do I want done with my cremated body?
- Is a memorial marker important to my family?

Once you've nailed down the "musts" for your funeral or memorial plan, you can work with a local funeral home to make it happen.

While funeral homes do offer packages that group common services, you don't have to select one. Every funeral home is required to have a <u>General Price List</u> (<u>GPL</u>) on hand so that you can review all of their services and choose only the ones that best fit your needs. In this way, you can entirely customize your plan and ensure that the cost fits into both your wishes and your budget.

# Why You Should Consider Planning Ahead

No matter which option you choose – burial or cremation – it's always beneficial to plan ahead for your funeral wishes. A well-thought-out plan promotes healing after loss and helps to remove a lot of the stress, anxiety, and doubt that often plagues newly bereaved families.

Let's look at some of the main reasons people decide to plan ahead for their funeral or memorial:

- For peace of mind. Having everything taken care of ahead of time brings peace of mind to both you and your family.
- To save money. If your family knows exactly what your wishes are, they are generally able to avoid unnecessary spending and can save a lot of money.
- 3. To alleviate stress at the time of loss. With a plan in place, your family is able to spend more time together, offering comfort, support, and love to one another at a time when they need it most.
- 4. To avoid arguments. The loss of a loved one is a very emotional time, and if a family is torn about which options to choose, emotions tend to run high. However, all reason for argument is put to rest when



family members know exactly what you want.

5. To protect loved ones. When everything is planned out, including how the funeral or memorial will be paid for, nothing is left to chance. Your loved ones are protected from having to come up with a large sum of money in a short amount of time.

To learn more about planning ahead or to look into your payment options, contact a local funeral home of your choice. Additionally, check out these helpful articles to get a firm grasp on more valuable information: <u>Understanding Prepaid Funeral</u>

<u>Insurance Policies</u>, <u>10 Questions to Ask Before</u>

<u>You Prepay Your Funeral</u>, and <u>The 5 Basic Steps of Funeral Planning</u>.

## Now What?



We've covered a lot of ground, and you've learned about many of your burial and cremation options. Now, it's time to decide what's right for you.

Ultimately, nothing you decide is right or wrong. It all boils down to your wishes and what's best for your situation and your family. Take some time to sit down and think. Talk to your close family members.

Consider your own preferences. Then, put it in writing so everyone will know what's right and best for you. It's that easy!

If you'd like to formalize your funeral wishes or look into your prepayment options, contact your local funeral home and get started today!