

The Consumer's Guide to Cremation II

*Everything You Need to Know
about cremation*

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Table of Contents

<u>Everything You Need to Know to Make an Educated Decision.....</u>	<u>1</u>
<u>Table of Contents.....</u>	<u>3</u>
<u>Chapter 1</u>	<u>7</u>
<u>What is Cremation?.....</u>	<u>7</u>
<u> What Happens During the Cremation Process.....</u>	<u>7</u>
<u>Chapter 2 Options for Handling Your Remains</u>	<u>10</u>
<u> Creative Disposition Options.....</u>	<u>10</u>
<u> Scattering in a Park or Other Natural Place.....</u>	<u>11</u>
<u> Scattering at Sea</u>	<u>13</u>
<u> Incorporating into a Coral Reef.....</u>	<u>13</u>
<u> Scattering in a Scattering Garden.....</u>	<u>14</u>
<u> Placement in an Columbarium</u>	<u>14</u>
<u> Interment in a Family Burial Plot.....</u>	<u>15</u>
<u> Inclusion in a Special Urn Garden.....</u>	<u>16</u>
<u> Transformation into Diamonds.....</u>	<u>16</u>
<u> Stored in an Urn at Home.....</u>	<u>16</u>
<u> Burial on Private Property</u>	<u>17</u>
<u> Burial with a Pet or Loved One.....</u>	<u>17</u>

Chapter 3	18
<u>Common Questions About Cremation</u>	18
<u>Do People Choose Cremation to Save Money?</u>	18
<u>Who Does My Family Call at Death If I Choose Cremation?</u>	18
<u>Does a Body Have to Be Embalmed Before Cremation?</u>	19
<u>Do You Need a Casket If You Choose Cremation?</u>	19
<u>What Advantage is there to Pre-Paying My Cremation Costs?</u>	19
<u>Can I Be an Organ Donor and Still Be Cremated?</u>	20
<u>When After Death Can Cremation Take Place?</u>	20
<u>Is Any Preparation Required Prior to Cremation?</u>	20
<u>Why Is It Important to Have a Place to Visit My Remains?</u>	21
<u>Can My Family Take the Cremains Home?</u>	21
<u>Is Cremation Considered Green?</u>	21
Chapter 4	22
<u>Cremation and Memorial Services</u>	22
<u>You Can Hold a Memorial Service</u>	22
<u>Why Do I Need a Service?</u>	23
Chapter 5	24
<u>Overcoming Family Objections</u>	24
<u>You Can Be Cremated AND Have a Viewing</u>	25
<u>You Can Be Cremated AND Hold Memorial Services</u>	25
<u>Cremation Doesn't Mean You Will Be Gone Forever</u>	26

<u>Fundamental Issues with Cremation.....</u>	<u>26</u>
<u>Some Religions Oppose Cremation.....</u>	<u>27</u>
<u>Chapter 6</u>	<u>28</u>
<u>Pre-Planning and Pre-Payment.....</u>	<u>28</u>
<u>Pre Planning</u>	<u>28</u>
<u>Do You Want Just a Simple Cremation?.....</u>	<u>30</u>
<u>Do You Want Your Family to Be Able to Say Goodbye?..</u>	<u>30</u>
<u> Say Goodbye in a Private Setting.....</u>	<u>30</u>
<u> Say Goodbye in a Public Setting.....</u>	<u>30</u>
<u>Do You NOT Want to Be Seen?.....</u>	<u>31</u>
<u>Do You Want Embalming or Not?.....</u>	<u>31</u>
<u>Can You Hold the Viewing within 24 Hours?.....</u>	<u>31</u>
<u>What Type of Service Will You Hold?.....</u>	<u>31</u>
<u>Where Will You Hold the Service?.....</u>	<u>32</u>
<u>What Will Be Done with Your Creains?.....</u>	<u>32</u>
<u>Pre-Payment.....</u>	<u>33</u>
<u>Chapter 7 Choosing a Cremation Provider</u>	<u>35</u>
<u>#1 Crematory Location</u>	<u>35</u>
<u>#2 Witnessed Cremation.....</u>	<u>35</u>
<u>#3 References.....</u>	<u>35</u>
<u>#4 Certified Cremation Operators.....</u>	<u>36</u>
<u>#5 Policies and Procedures.....</u>	<u>36</u>
<u>#6 Up Front Pricing.....</u>	<u>36</u>
<u>#7 Identification and Security.....</u>	<u>36</u>

<u>Chapter 8</u>	<u>What is a Cremation Society?.....</u>	<u>38</u>
	<u>How Do I Join a Cremation Society?.....</u>	<u>40</u>
<u>Chapter 9</u>	<u>Making the Decision— Is Cremation for You?.....</u>	<u>41</u>
	<u>Cremation is for You If.....</u>	<u>41</u>
	<u>Cremation May Not Be for You If.....</u>	<u>42</u>
	<u>Still Have Questions?.....</u>	<u>43</u>
	<u>Join the Cremation Society Today!.....</u>	<u>43</u>

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Chapter 1

What is Cremation?

Cremation is becoming an increasing popular choice for people who want to pre-plan their funerals.

Some people choose cremation because they want a “green” choice when it comes to their burial. Others prefer that the money they leave behind go to their family members rather than being spent on costly caskets, burial plots and so forth. And still others are attracted to the many creative options for their remains that are only available after cremation.

While cremation is an important consideration for anyone pre-planning their final arrangements, not everyone understands the actual process of cremation.

Knowing exactly what will happen to your remains is a vital part of deciding whether or not cremation is for you.

What Happens During the Cremation Process

Before the cremation begins, the body is placed in a combustible casket or disposable container. The body may be clothed or unclothed, at the option of the

family. Some families or patrons choose to clothe the body in a military uniform or other significant outfit. Items of remembrance such as photos , drawings, blankets, trinkets or ball caps can be place in the combustible container. However keep in mind that anything place in the container must be combustible and will be destroyed. Therefore jewelry and other pieces of value should not be place inside.

Before the cremation begins, a heat resistant metal identification tag is attached to the body to ensure proper identification of the remains at all points in the process.

The casket or container is placed in the cremation chamber where the temperature is raised to between 1400 to 1800 degrees Fahrenheit. After approximately 2 to 2 ½ hours, all organic matter has been consumed by the heat. Only bone fragments remain, along with any melted fragments of metal buttons or surgical implants such as pins or screws. (Note: Pacemakers must be removed prior to cremation. Any gold fillings are lost and distributed in the remains by the heat.)

These bone fragments are then collected and removed from the cremation chamber. These remains are referred to as “cremains,” a term that is a co-mingling of the words “cremated remains.” Any remaining metal is removed with a magnet.

Once any metal has been removed, the bone fragments are pulverized into fine particles. These remains are often referred to as “ashes” but are truly more like granules. The cremains are then placed in a temporary container provided by the crematory or in an urn purchased by the family.

What happens next is limited only by your imagination...and a few legal regulations that apply in most states.

Chapter 2

Options for Handling Your Remains

One of the great benefits of cremation is the many creative options you and your family have for handling your remains. They can remain in an urn on the fireplace mantle (like we see in so many TV shows) or be scattered from a hot air balloon. There are even options to have your remains become part of a coral reef or made into a gemstone and incorporated into a ring or necklace!

So let's talk about some of your options and then some of the regulations and guidelines you should consider in making the decision.

Creative Disposition Options

Your family has many options for handling your “cremains.”

Here are a number of options to consider:

- Scattering in a park or other significant natural place

- Scattering at sea
- Incorporating into a coral reef
- Placement in a columbarium
- Scattering in a scattering garden
- Interment in a family burial plot
- Inclusion in a special urn garden
- Transformation into diamonds
- Stored in an urn at home
- Burial on private property (depending on local ordinances)

Let's take a look at what you should know about each option.

Scattering in a Park or Other Natural Place

In your pre-planning you might designate a special place you'd like your family to scatter your cremains. While the location may be significant to you, you may also want to consider whether or not the location is convenient to family members who might want to visit often.

In addition, some family members may be bothered by the idea that they can no longer identify a specific location where you "are," especially if you choose to

have your remains scattered over a broad area. This concern can be addressed by selecting a very specific place for your cremains to be placed, or poured out, in your special place.

When selecting a location for your cremains to be scattered, be sure it is located on public property where scattering is permitted. In the long term, it is also important to consider the likelihood that the land might be built upon or enclosed, preventing your family from visiting in the future. Public lands like national or state parks are often good options since they are unlikely to be developed at any point in the future.

Your cremains may NOT be scattered in places where the public congregates that are actually private property. For example, Disneyland is a popular place for families to scatter their loved ones' cremains. The most popular rides to date are Pirates of the Caribbean, the Haunted Mansion and It's a Small World. (Perhaps guests hope to see their dearly departed sitting next to them as they pass by the mirrors that show ghosts accompanying them?) If you did have Disneyland in mind, you should know that as soon as they catch you on camera they issue a "HEPA Cleanup" order. A team comes in, sucks up the "ashes" and delivers them to the rubbish bin. *Not* the destination the family had in mind!

Other favorite places to scatter ashes include:

- Ballparks
- Beaches, Rivers and lakes
- National parks
- The Washington Monument
- Off the Stratosphere in Las Vegas
- Outside the Mall of American in Minneapolis

Of course, there's no need to point out the difficulty one might have trying to do this with a body that had not been cremated.

Cremation liberates your options when it comes to your final resting place!

Scattering at Sea

A number of operations offer everything you need to have your remains scattered at sea. Select from a variety of vessels, harbors and services. Your family can choose to be present or to send your ashes out to sea and have the ceremony photographed. Of course, this is certainly easy for a family to do on their own if they live near the sea. Simply search the Internet for "scattering at sea."

Incorporating into a Coral Reef

An organization called Eternal Reefs will incorporate your cremains into a concrete memorial reef. A concrete cast is created by mixing the cremains with the concrete. The final cast is submerged in the sea and becomes part of a larger artificial reef. In addition to providing a peaceful resting place, the eternal reef facilitates the growth of new life in the sea. You can learn more at EternalReefs.com

Scattering in a Scattering Garden

Many cemeteries provide scattering gardens. A scattering garden is an outdoor garden where ashes can be scattered rather than placed in a niche. This provides the benefit of scattering in an outdoor setting where scattering is permitted and where the family can be sure their ability to visit the site for years to come.

Often individuals whose remains have been scattered in the garden are identified on a special memorial plaque, wall or unique work of art on which the names are inscribed. Some cemeteries also have benches on which a plaque may be attached or a living memorial, such as a tree, where a plaque may be placed in front of it. Some cemeteries offer memorializing an individual with an entry in a Book of Memories or Remembrance located in a chapel or mausoleum on the cemetery grounds.

Placement in an Columbarium

A **columbarium** is an indoor or outdoor wall, not enclosed in a building, where single niche spaces or family spaces can be selected to hold urns. Niches are recessed compartments enclosed either by glass or by ornamental fronts on which names and dates are engraved.

Columbariums may be an entire building, a room, a wall along a corridor or a series of special alcoves or halls in a mausoleum, chapel, or other buildings located in a cemetery or on other dedicated property. For family members who want to know exactly where to find and visit your remains, a columbarium may be a good choice.

Interment in a Family Burial Plot

Cremains can be interred in a family burial plot just as a casket would be in a traditional burial.

If you already own a burial plot or have a space in a family lot, you may choose to inter the cremation urn there. Cemeteries often permit the interment of the cremated remains of more than one person in a single adult space. Or if you wish to be interred in a family plot, but do not want ground interment, there are monuments available to house the cremated remains.

These special monuments can be used for those who have chosen cremation or in combination with family members who have chosen casketed burial. Grave site

committal of the urn is available and some cemeteries require that the urn be placed in an urn vault for interment. There are a wide variety of markers and monuments available but you should check your cemetery's rules before purchasing your memorial. The monument or marker you select will be a lasting genealogical record for the generations of your family and a lasting symbol of the special life you want to remember and commemorate.

Inclusion in a Special Urn Garden

Many cemeteries or memorial parks have areas designated specifically for the interment of cremated remains. These areas are called Urn Gardens and are set aside for those who desire ground or above-ground interment.

Some gardens offer individual urn burial plots that will accommodate a marker. Others offer unmarked areas for interment of the urn, with adjacent walls or sculptures for memorial plaques. Check with your cemetery or memorial park on the types of permanent memorialization they offer for garden interment of cremated remains.

Transformation into Diamonds

Locks of hair or cremains can be made into gemstones and mounted in jewelry settings. The beautiful gems serve as a constant and unique reminder of you to your loved ones and commemorate your unique life. Learn more by searching the Internet for “cremation diamonds.”

Stored in an Urn at Home

Some families may want to keep you close to home. Cremains can be stored in urns created for the purpose and kept at home.

Burial on Private Property

Many municipalities allow cremains to be buried on private property (depending on local ordinances). For families who know they won't be moving anywhere, this can be a comforting choice, allowing your loved ones to visit your resting place daily. It's like having your very own memorial garden right there at home.

Burial with a Pet or Loved One

Many people refuse to be separated from their loved ones, even in death. Most of the options listed above allow interment with a pet or partner. If you choose to be cremated with a pet, you will have to be cremated in separate locations and then brought together. Reputable crematories will not cremate pets in their facilities.

For more common questions about cremation not covered here, be sure to read the next chapter: "Common Questions About Cremation."

Chapter 3

Common Questions About Cremation

Most People know very little about cremation. Almost everyone considering cremation has the same questions. This chapter answers the most common questions asked about cremation that will help you to make an informed decision.

Do People Choose Cremation to Save Money?

While the cost of cremation is about 20-24% of a traditional burial, other factors influence this choice. People who prefer the simplicity of the services, have environmental concerns, or want the flexibility cremation offers choose cremation for reasons other than price.

Who Does My Family Call at Death If I Choose Cremation?

If you are a member of a Cremation Society, they will have all of your pre-planning information on file. Your family will place one call to the Cremation Society and the society will assist your family and notify your Honored Provider.

Does a Body Have to Be Embalmed Before Cremation?

No. Embalming is a preserving process that is not required for direct cremations offer by a Cremation Society. You can arrange to have a viewing or final “Good Bye” at the place of death. Weather it be a home, hospice or other nursing facility as long as the family members and friends can gather within a reasonably quick manor. If that can be accomplished within the designated time frame, the body can proceed to cremation without embalming.

If the family requires additional time beyond 24 hours to gather and a viewing is part of your plan, embalming is recommended in order to accommodate the viewing, funeral services, and so forth. This can be best achieved through a local funeral home. Contact the Cremation Society for our recommended funeral providers.

Do You Need a Casket If You Choose Cremation?

No. There is no requirement for a casket. However, most crematories do require the body to be placed in some sort of disposable container that will hold the body during the cremation process.

You can, however, choose a casket suitable for cremation if that is your preference.

What Advantage is there to Pre-Paying My Cremation Costs?

Pre-payment gives you two great advantages. First, you can lock in today’s prices and be guaranteed that your

costs will not go up. Essentially, you are protected from inflation. This means that no further money will be due at the time of the cremation. This advantage prevents your family from having to pay for your last needs and a time when circumstances surrounding your death may have led to economic hardship. Second, you can feel the security and confidence of having handled your own needs rather than placing the burden on others who will be grieving your loss. This especially applies if you anticipate that no family member will be available to take care of your final arrangements.

Can I Be an Organ Donor and Still Be Cremated?

Yes. Being an organ donor does not mean that you cannot be cremated. Organs for donation are harvested prior to any services or ceremonies.

When After Death Can Cremation Take Place?

Because cremation is an irreversible process and because the process itself will eliminate the ability to determine the cause of death, therefore cremation must be authorized by the coroner or medical examiner. A Physician will need to complete and sign a Death Certificate. Also Pennsylvania requires 24 hours wait period before cremation can take place.

Is Any Preparation Required Prior to Cremation?

Pacemakers and other medical devices must be removed prior to cremation as they have a tendency to explode during the cremation process. Any special

jewelry will be destroyed in the combustion process and should be removed.

Why Is It Important to Have a Place to Visit My Remains?

Having a place to visit provides a concrete way to memorializing the deceased. To remember and to be remembered are natural human needs.

In almost every culture, memorializing the dead has been a key component of human history.

Psychologists say that remembrance practices serve an important emotional function for survivors by bringing closure and allowing the healing process to begin.

Can My Family Take the Cremains Home?

Yes. Cremains are usually placed in an urn that will fit easily on a mantle or shelf. You can select from a variety of different urns design specifically to hold cremains.

Is Cremation Considered Green?

The process of cremation itself is not considered “green” because of the emission of fossil fuels from the crematories. However, cremation contributes to green living because it prevents wood, metal and other non-biodegradable materials out of the earth.

Chapter 4

Cremation and Memorial Services

Many individuals or their family members shy away from cremation because they believe if they choose cremation a service won't be possible.

This is absolutely untrue!

You Can Hold a Memorial Service

An option for a traditional service to accompany a cremation is a memorial service. Memorial services are essentially the same as traditional funeral services. The key difference is that the body of the deceased is not present—either because it has been cremated or for other reasons.

It is not necessary to have the body (or even the cremains) present in order to hold a memorial service. And when the body is cremated, you have even more options for where the ceremonies can be held...and when.

Why Do I Need a Service?

While it may seem more important to save money and get everything “over with,” a memorial service can bring important closure for your loved ones and give them the opportunity to say goodbye. In addition, a memorial service gives your family and friends the opportunity to celebrate your life. As they come together, it affords them time to comfort one another and grieve together.

Without such a service, family members and friends often feel alone in dealing with their grief. They may lack a sense of closure and be left with an unsettling feeling they cannot resolve.

Memorial services unite your friends and family so they can support each other, work through their grief and add a sense of reunion and love at the time when they need it the most.

Memorial services do not have to be expensive or elegant. They should be designed to meet the needs of family and friends who want to remember you. In a sense, the gathering together is the most important part...however you choose to do it.

As you read the next chapter, *Overcoming Family Objections*, keep in mind the important need for closure we’ve just covered. It will help you in reassuring your family that their important needs can be met, even if you choose cremation.

Chapter 5

Overcoming Family Objections

While you may prefer cremation, your family members may not be comfortable with the idea. If your family does object to your choice to be cremated, the most important thing to do is to find out *why* they are objecting. They may resist your wishes simply because they believe cremation rules out traditional options...which may not be the case at all.

Here are some common reasons family members object to cremation:

- They want a viewing
- They think cremation means you won't have traditional services
- They don't understand all the options cremation offers
- They have a fundamental problem with cremation

- They have religious issues with cremation

Many of these objections can be easily overcome by providing your family with the correct information.

The sections below will help you educate your family and relieve the consternation they may be feeling about your desire to be cremated.

You Can Be Cremated AND Have a Viewing

Cremation does not rule out having a viewing. If you and/or your family want to be able to say good bye and have a brief viewing, this desire is easy to accommodate.

Immediate family can be invited to a private final “Good Bye” at the Nursing facility, Hospice or Home where the death occurred. After the final “Good Bye”, the cremation process will be carried out as described in Chapter 1: What is Cremation?

If your family wants a viewing or a traditional funeral service with an open casket, this can be best achieved through a local funeral home. Contact the Cremation Society for our recommended funeral providers.

You Can Be Cremated AND Hold Memorial Services

The traditional funeral consists of religious or non-religious rite performed for the deceased. These same rites can be performed at a memorial service and will

have the same meaning. Instead of the casket an urn or just a photo will be placed in front of the church. So the family will still have that time of remembrance that would be offered with a traditional funeral , but instead it will be termed a memorial service.

Cremation Doesn't Mean You Will Be Gone Forever

Many family members don't understand all the options that cremation offers. Popular media showing ashes being scattered to the wind give many people the impression that scattering is the typical method of disposition when someone is cremated.

You loved ones may envision your ashes disappearing into thin air. Imagining this kind of separation and finality can augment their feelings of grief and pain.

You can bring comfort to your loved ones by assuring them that cremation allows them to care for your cremains in ways that may be even more comforting and personal to them than a typical cemetery burial. (See Chapter 2: Options for Handling Your Remains.)

Fundamental Issues with Cremation

In many cases, family members can't really put their finger on what concerns them about cremation. The idea just bothers them. Western culture has a long-standing tradition of viewings, open casket funerals, and graveside ceremonies. The idea of cremation is

untraditional. And this can make the idea feel “wrong.”

Do your best to educate your family about cremation as you express your personal desires and preferences? Ask questions to discover what you can about their concerns (if they can articulate them) and then do what you can to bring comfort to them.

Some Religions Oppose Cremation

Your family may not want you to be cremated because they have religious objections. While many religions *do* have official positions regarding cremation, sometimes it’s more of a traditional or cultural belief than a doctrinal declaration.

If adhering to religious guidelines is important to your kin, do your best to find out what the official stance of your denomination actually is. If your church opposes cremation, then you have a decision to make. On the other hand, if the belief is more of a guideline than a rule, you might be able to use that information to negotiate your desires with your family.

The greatest advantage to letting your family know your wishes *now* is the ability to pre-plan and pre-fund your services.

Chapter 6

Pre-Planning and Pre-Payment

Pre-planning your services can be a great advantage to your family. It is difficult when one passes away to bear the burdens required to plan services and make the many decisions that could have (and should have) been made far in advance. You can also pre-pay for your services. However, before you can pre-pay and lock in today's costs, you will need to make a few decisions that influence what that final cost will be.

Pre Planning

Just as it is your responsibility to take care of your body in life by washing your hair, brushing your teeth, exercising and taking it to the doctor, it is also your responsibility to take care of your body in death. The fact that you pass away does not relieve you of this responsibility.

If you were to meet with t funeral planner today, here are some of the questions he would ask you:

1. Do you want just a Simple Cremation?
2. Do you want your family to be able to say goodbye before your body is cremated?
 - a. In a private setting?

- b. In a public setting like a church or or reception hall?
- 3. Do you want a service?
 - a. What type:
 - a.i. a “Final Good Bye” a Memorial service?
 - a.ii. a service at the graveside or place of scattering?
- 4. Where will the service be held?
 - a. Church
 - b. Banquet Facility
 - c. In someone’s home
 - d. Somewhere else
- 5. What is your preferred disposition of your cremains?
 - a. Niche
 - b. Columbarium
 - c. Burial plot
 - d. Scattered
 - e. Other

Of course, as you look at the list above, it may seem simplest to be cremated and skip all the details. However, keep in mind that one of the primary objections families have to cremation is their belief that cremation rules out holding the farewell services they so tenderly desire.

To give you an idea of the considerations you must make, let’s walk through each of the questions above.

Do You Want Just a Simple Cremation?

A simple cremation rules out any services. There will be no viewings, no services, no visitations. Your body will be transported directly from the mortuary to crematory without any frills.

If you aren't leaving behind any family members or friends who will want to grieve your loss, or if you want your family to decide with no guidance from you, a pre-planned, simple cremation takes all the decision-making out of your end of life services.

Do You Want Your Family to Be Able to Say Goodbye?

If you want your family to be able to say goodbye, you have many options to choose from.

Say Goodbye in a Private Setting

If you want only your family and closest friends to be able to say goodbye to you, a private setting is usually the best choice. Most often a family viewing takes place immediately in the facility where the death occurred funeral home. The family is assembled at the bedside and a clergy or other leader can offer a word of prayer.

If the viewing will be held within 24 hours, no embalming is necessary for this type viewing.

Say Goodbye in a Public Setting

If you intend to hold a public viewing and/or an open casket funeral, this will most likely take place in a church or funeral home. Public viewings typically require embalming for two reasons. First, visitors

expect to see your remains in a preserved state. Second, many, if not most facilities require it. An additional consideration is the type of casket you will use. If your remains are to be cremated, you probably don't want to spend the money on a casket for a single use prior to cremation. A simple option is to rent a casket from the funeral home for use during the viewing and funeral. These options can be best achieved through a local funeral home. Contact the Cremation Society for our recommended funeral providers.

Do You NOT Want to Be Seen?

Then a Direct cremation with no services prior to cremation is the best choice for you.

Do You Want Embalming or Not?

If you absolutely do not want embalming, we do not recommend viewings after the first 24 hour period.

Can You Hold the Viewing within 24 Hours?

If you don't want embalming but you do want a viewing so your family can say goodbye, your family will need to hold a final "Good Bye" within a short window of time. Any such final/private family viewings will need to be cleared with the facility they will be held in.

What Type of Service Will You Hold?

If you will hold a service, you will need to decide what type of service it will be. If you have a traditional funeral, you will need to make decisions about caskets and embalming as discussed earlier in the chapter.

If you hold only a memorial service, there are somewhat fewer decisions to make. A memorial service also provides additional time to make arrangements for the services.

If you hold a memorial service, your remains will most likely have been cremated by the time the service is held. Pre-planning a memorial service primary includes where the service will be held and whether or not your cremains will be present.

Memorial services may be held in a church, funeral home or personal residence. You can also opt for outdoor services in just about any location since a casket won't be present.

If you want your cremains present, you will need to select an urn in which the cremains will be placed. The crematory provides temporary storage urns, but you will most likely want something more elegant for display at the memorial service.

Where Will You Hold the Service?

Where you hold the service will impact your pre-planning and costs. You might hold the service in a church, funeral home, personal residence or other location. Considerations such as transportation costs, facility rentals and such must be pre-planned and paid for.

What Will Be Done with Your Cremains?

Chapter 2 covers a number of options for handling your cremains. Here are a few additional considerations not mentioned before.

If you choose a cemetery plot, local guidelines may require a vault...adding to the cost of the burial.

If you want to be buried with someone or with a pet, some locations may charge additional fees for the additional placement. For example, one man wanted to bury his mother and father together, in one urn, in the family burial plot. The cemetery wanted to charge him an additional \$1,900 for the extra cremains even though no additional space would be required!

Be sure to check on your options. Once you have pre-planned your decisions, you can then estimate the costs of carrying them out.

Pre-Payment

**See page 44 for our \$125 discount offer.*

Most providers offer options for pre-payment of all your cremation needs. The payment is *not* held by the individual Honored Provider.

All funds collected by Honored Providers are held in trust by an insurance provider/bank who guarantees the services for which you have pre-paid will be provided at the time of your death.

In order to pre-plan and pre-pay your death services, follow these steps:

1. Contact the Cremation Society. They will direct you to a provider.
2. Pre-plan your services and calculate the costs to be prepaid.

3. Pre-pay for your services. In full or via monthly payments
4. Deliver copies on the vital documentation to your family members so they will know how to take advantage of your pre-planning and pre-payment when the time comes.

Note that when you pre-pay your payment is made out to the insurance company/trust that will be holding and securing your funds. The Honored Provider you select is only named in the policy. They do not receive any payment until services are rendered.

If a service provider asks you to pre-pay for services and make the payment directly to them in *their name*, DO NOT give them any money. This is a red flag indicating potential fraud. Funeral directors have gone to jail for fraud for accepting and misusing funds in exactly this manner.

For information and guidance on selecting an Honored Provider, see the next chapter on Choosing a Cremation Provider.

Chapter 7

Choosing a Cremation Provider

Here are seven key guidelines you can use to help you select an Honored Provider to handle your cremation plans.

#1 Crematory Location

The crematory location should be one that accepts visitors and allows for public inspection. If inspection is denied or is not offered, find another location.

#2 Witnessed Cremation

Being able to witness the beginning of the cremation process can offer a sense of closure for some people. If your family desires to be present, be sure this option is offered.

#3 References

Just like you would ask for references for a potential employee or care giver, be sure to ask the cremation provider for references. Determine that others have been satisfied with their services before committing to them.

#4 Certified Cremation Operators

Confirm that the people providing the cremation services are qualified providers. Ask if the cremationists have been certified by a recognized organization. This ensures they have been trained well regarding how to operate the equipment and, most importantly, care for your body and cremains. You may also ask to see their documents that evidence their certification.

#5 Policies and Procedures

A reputable cremation provider will have written policies and procedures available for your review. Review them to be sure your remains will be treated with dignity and respect as they proceed through the cremation process.

#6 Up Front Pricing

The Federal Trade Commission requires up front pricing for all services available from funeral industry providers. As soon as there is any discussion of prices, the Honored Provider should hand you a price list. If they don't, be sure to ask for one.

#7 Identification and Security

One of the greatest concerns about cremation is that your remains will no longer be identifiable and can be lost or accidentally co-mingled with others' remains. Ask the cremation provider what process they use to track remains through the cremation process and how

they verify the identity of the cremains after the cremation. Log books should also be available that document the provider's adherence to their stated policies.

In choosing a cremation provider in Pennsylvania you have two options:

1. Work directly with a funeral home that provides these services.
2. Work with a Cremation Society to find an Honored Provider who has been screened and whose qualifications have been reviewed to ensure the highest quality of service.

To learn more about Cremation Societies, please refer to the next chapter, "What is a Cremation Society?"

Chapter 8

What is a Cremation Society?

A cremation society is a membership organization much like the American Automobile Association (AAA) or American Association of Retired Persons (AARP). You join the association by filling out a FREE application (pg. 44) and receive special benefits in return.

Cremation society benefits might include the assurance that providers are qualified, access to discounts, access to preferred pricing for members only, and referrals to preferred partners with whom the organization has negotiated specific benefits on your behalf.

In the case of a cremation society, you have access to Honored Providers. These Honored Providers have been inspected by the Cremation Society to ensure the following:

- **Quality.** The provider runs a quality establishment and adheres to industry guidelines for service

- **Adherence to Guidelines.** The provider follows the guidelines outlined by the Pennsylvania Funeral Directors Association
- **Reasonable Fees.** Providers guarantee a fee that is in line with acceptable fees in the area.
- **Pre-Payment Plans.** Pre-payment plans are available that allow you to lock in a fee and never worry about inflation again
- **Accredited Funding.** Their funding company that will hold your funds in trust has passed the Cremation Society's thorough inspection and possesses all necessary accreditations
- **Certified Planners.** You have access to *certified* pre-planning partners
- **Flat Fees.** They provide guaranteed flat fees so you don't run into add-on or unexpected fees later on
- **No Hidden Charges.** There are no up-charges or surcharges of any kind
- **Quality Merchandise.** You have access to the highest quality merchandise (i.e., jewelry, urns, caskets, etc.)
- **Excellent Service.** Staff have a proven track record of serving families' needs in a timely and efficient manner
- **Satisfied Clients.** Clients who have used the provider have give excellent reviews on their services

- **Peace of Mind.** And peace of mind knowing that ALL your information is in one place—all it takes is one phone call to begin the process

The Cremation Society acts in your behalf to ensure you are selecting a reputable cremation provider who will hold your funds in trust and provide the level of service your family deserves in their time of greatest need.

How Do I Join a Cremation Society?

Joining the Pennsylvania Cremation Society is simple.

Our Free Membership entitles you to lifetime membership in the Cremation Society. You'll gain immediate access to all the member benefits.

Become a member today and receive:

1. A Certificate of Membership
2. A Welcome Packet with all the information you need to begin your planning
3. A card to carry in your wallet
4. **\$125 discount on prepaid cremation plans.**
**must mention this consumer guide offer at time of pre-planning*

To join now, simply:

Call— 1-866-408-3665

Visit—www.PennsylvaniaCremation.com

Chapter 9

Making the Decision— Is Cremation for You?

Now that you've had time to review all the information in this book, the question you must answer is:

Is cremation for you?

To help you make your decision, here are a few guidelines to assist you.

Cremation is for You If...

- You prefer simplicity
- Your family doesn't object
- You prefer your money go to your family rather than a funeral home
- You like the idea of scattering your cremains in a significant place

- Your family tends to move around and wants to take “you” with them
- You’re not sure where you’d want to be buried and want to assure the family can be together. Or you just don’t want to be buried
- You prefer a greener solution that keeps resources out of the ground
- It just feels right to you

Cremation May Not Be for You If...

- You don’t like the idea of it
- It causes strong disagreements or undue stress in your family
- Cremation is prohibited or frowned upon by your church

Still Have Questions?

If you still have questions after reading this book, the the Pennsylvania Cremation Society is here to serve your needs and answer questions.

Please feel free to contact us directly per the information below:

The Pennsylvania Cremation Society
801 Prospect Ave, Scranton, PA 18505
1-866-408-3665

Join the Cremation Society Today!

Simply fill out the form on the following page and returning it per the instructions below:

Mail to: 801 Prospect Ave, Scranton, PA 18505
Call: 1-866-408-3665

Or Visit:

www.PennsylvaniaCremation.com

Join the Pennsylvania Cremation Society Today!

YES! I want to join the Pennsylvania Cremation Society !

Tell us where to send your membership package:

Name _____

Address _____

City/State/Zip _____

Date of Birth _____

Phone # _____

YES! I want to set up my pre-paid Pennsylvania Cremation Plan™ and receive a **\$125 discount off my prepaid plan!**

Include my spouse also:

Spouse's Name _____

Date of Birth _____