# Consumers' Guide

to Funeral Service

Compiled and Written by:
'Maine Cemetery Association
Maine Funeral Directors Association

Show me the manner in which

a nation cares for its dead, and

I will measure with mathematical

exactness the tender mercies of its

people, their respect for the laws of

the land and their loyalty to high ideals.

William Gladstone

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#### THE IMPORTANCE OF SAYING GOOD-BYE

It's important to recognize that funerals are for the living...for those who will suffer the grief and pain of losing a loved one. We celebrate the deceased's life not because they have died, but rather, because they have lived. And we look to the importance of ritual to help us define ourselves as a grieving individual, as a family and as a society.

This Guide has been written collaboratively by the Maine Cemetery Association and the Maine Funeral Directors Association to assist you in understanding the options and decisions facing you and your family before or at the time of the death of a loved one.

The number of decisions may seem endless; it is the job of professionals within funeral service, in conjunction with those in cemetery service, to guide you through the process. It is our hope that the following pages will help you understand the rituals and burial procedures that give meaning and value to you and your family.

### WHY DO WE COMMEMORATE DEATH?

It is through commemoration that a number of emotional needs are met for those who grieve.

A funeral is a rite of passage like other ceremonies in our lives, a graduation ceremony, a wedding, a baptism, and a bar mitzvah, by which we recognize an important event that distinguishes our lives. Regardless of the final disposition - whether it is burial, cremation, burial at sea, entombment or donation to medical science - funerals have a purpose.

The funeral declares that a death has occurred. It commemorates the life that has been lived. It offers family and friends the opportunity to pay tribute to their loved one.

The gathering of family and friends for the visitation and funeral service helps to provide emotional support so needed at this time. This will help those who grieve to face the reality of death and, consequently, to take the first step toward a healthy emotional adjustment.

Psychologists have established that denial is a natural part of the grieving process. Until bereaved persons truly accept the fact that a death has occurred, no progress can be made in resolving their grief. Research indicates that viewing the body of the deceased helps to fulfill the psychological needs of those who are left behind. Seeing is believing. Your funeral director will help you to determine what decisions are appropriate for you and your family.

The following pages will explain how preparation, viewing of a body, funeral service, cremation, and memorial service are not mutually exclusive and how each option can work with the others to fulfill your families' needs.

#### DETERMINING BURIAL OPTIONS

It is inevitable that at some point each one of us will face decisions concerning death and how someone's physical remains - either your own or those of a loved one - will be taken care of.

Determining where remains will go is actually dependent on an earlier decision - what kind of remains there will be. You can choose:

\*earth burial,
\*above ground entombment, or
\*cremation.

Any decision allows for the possibility of viewing of the body and services at a church, funeral home or graveside. A great deal of variety exists among individual requests, and the primary objective of the funeral director and cemetery administrator is to honor the wishes of the deceased and the family.

A casket can be interred (buried) in a traditional single burial space in the ground. In most cemeteries, no matter what kind of casket is chosen, a concrete liner or vault may be required by the cemetery for the grave.

A second kind of in-ground burial space exists. This is called a lawn crypt and it is a double depth grave site with one casket being interred (buried) above a second one with a partition dividing the two areas. This can be a very popular option for couples. A third method of permanent placement for a casket is above ground placement in what is known as a mausoleum or a crypt.

Because of the harshness of Maine's winters, many deaths which occur in the winter must wait for spring burials. Remains are placed in tombs or receiving vaults until the spring thaw, at which time the funeral director will contact the family, clergy and others to reunite for the interment.

Cremation also offers several options for final disposition. Cremated remains is the term for what is produced by the cremation process. The cremated remains of the deceased are placed in a plastic bag and can then be placed in an urn or other appropriate container.

For purposes of memorialization, cremated remains can be interred in the ground just as a casketed body can. This can be done in a traditional sized space in which case more than one deceased can be interred in the same space. In some cemeteries, it is also possible to place both a casket and an urn in the same space.

It is also possible to purchase a space specifically designed for a single urn. Some cemeteries require an urn vault for a cremation burial and some do not. Urns can also be placed above ground in what are called niches, in a structure called a columbarium.

Cremated remains do not need to be interred and can be scattered in a variety of locations, although there are some restrictions. A scattering can not be performed in a public water supply, or on private property without permission of the property owner. If scattering on the ocean, you must be at least three miles offshore.

Scattering is an irreversible method of disposition, and your family may want to consider scattering a portion of the cremated remains and burying the rest for the sake of having a permanent place of remembrance.

A family may also choose to keep the container with the cremated remains. Sometimes a couple will specify that when the first person dies, the cremated remains will be held until the second person dies when the cremated remains of both will be interred or placed in a columbarium.

With such a variety of disposition options from which to choose, it's not surprising that many people opt to prearrange their interment, cremation or entombment needs.

It is important for you to realize, again, that a cremation does not preclude a viewing, funeral or memorial service. To assist in the grieving process and to emphasize the importance of saying good bye, many families choose a combination of options.

#### WHAT IS CREMATION?

Many people think of cremation as a burning of the body which results in ashes. In actuality, cremation is a process of extreme dehydration and evaporation created with intense heat which reduces the composition of the body to bone fragments. These fragments are then further processed into a substance called cremated remains.

In Maine, there is a 48 hour waiting period between the time of death and the time when cremation may take place. There are four crematories in Maine, located in Auburn, Bangor, Portland and Saco.

Cremation takes place in a brick chamber called a retort. The cremation container is placed in the retort which is then heated to a temperature of 1600 degrees farenheit. This high level of heat produces the state of extreme dehydration and evaporation which causes the composition of the body to be reduced to bone fragments. This is the first step in the cremation process and takes approximately two hours.

After the cooling period, the cremated remains are removed from the retort. Any non-combustible materials, such as metal, which could not be reduced during cremation, are separated and removed. The bone fragments are then mechanically processed into fine particles. Cremated remains for the average adult weigh from four to eight pounds.

The cremated remains are then placed in an urn or a temporary container, depending on the family's plans. The total time necessary for the entire cremation process is approximately five hours. Cremation is a strictly controlled process which takes place in carefully maintained facilities using procedural checkpoints which guard the dignity and individuality of each person.

#### TYPES OF CEMETERIES

Cemeteries, while serving as a final resting place for the deceased, are also for the living. They provide a peaceful, often times beautiful, setting where people can visit in privacy to pause and reflect on the life of their loved one. Cemeteries also provide a space for a monument memorializing the deceased.

A beautiful, well maintained cemetery can be a primary community asset representing open space, containing several varieties of trees, shrubs and flowers as well as many species of birds and small animals. In addition most older cemeteries contain the remains of many of the original settlers and founders of a community as well as veterans of our fight for independence and other early wars and conflicts.

A cemetery may also provide records for people seeking to trace their heritage.

Cemeteries can be operated by:

\*\*a municipality

\*\*a cemetery association

\*\*a religious organization

\*\*a not for profit corporation

\*\*a for profit corporation

There are two main types of cemeteries, traditional cemeteries and memorial parks. A traditional cemetery allows upright monuments. Normally a burial site has a family monument, usually made of stone, and individual markers. Some traditional cemeteries also offer private family mausoleums for above ground entombment and niches for above ground interment of cremated remains. Some cemeteries offer both traditional and memorial park sections along with community mausoleums and or niches for above ground entombment.

Most cemeteries have rules and regulations pertaining to plants, flowers, monument sizes and locations and the placement of flags and personal objects. Copies of these rules can usually be obtained at the cemetery office.

#### CEMETERY AND FUNERAL HOME RELATED FEES

The purchase price of an interment space must provide the necessary funds for the cemetery administration, records systems, current maintenance and perpetual care. Perpetual care is the fund set aside to maintain the cemetery property indefinitely.

Perpetual care funds are placed in an endowment care account where only the interest can be used for cemetery maintenance. Prices can vary from cemetery to cemetery; information can be obtained by contacting the cemetery office or municipal clerk for cemeteries owned by towns or cities.

At the time of burial, the cemetery charges an interment fee. This charge covers the recording of the interment in the cemetery's books and the actual opening and closing of the grave. In some cemeteries, the fee also provides for a tent or canopy, chairs, umbrellas and the interment equipment.

Another charge at the time of burial may be for an outer burial container. In many cemeteries, a casket interment can not be made without a rigid container which prevents the grave from sinking and protects the casket from the earth load. One type of outer burial container is a vault made of reinforced concrete, metal or fiberglass. Most vaults have some type of sealing function. A second type is a concrete grave liner or "cement box," which has no sealing function. Funeral directors normally assist families with the selection of the outer burial container.

If memorialization is desired, there will be a charge for the memorial or monument as well as for the installation.

Funeral homes' charges for services, facilities and merchandise must be disclosed according to the Federal Trade Commission Funeral Rule. Funeral homes are required to provide you with a written general price list and a vault, casket and urn price list.

#### **MEMORIALIZATION**

Most people want to memorialize the resting place of a loved one not only as an expression of love but also as a practical matter of marking the interment space. Memorials and monuments may be purchased from a monument company, cemetery or funeral home. Prices can vary greatly, depending upon the size and type of memorial permitted by the cemetery.

Because memorials and monuments are permanent features within a cemetery, you should first check with the cemetery for its regulations before you purchase any memorialization. Some cemeteries require that the cemetery install foundations under monuments and markers. A cemetery may also require approving a sketch of each proposed monument. Before you purchase a memorial, make sure to have the cemetery requirements in writing and share that information with your memorial specialist.

# TYPES OF CASKETS

Caskets are supplied to you primarily through your local funeral home and are mostly constructed of either wood or metal. Funeral homes, under Federal Trade Commission Rules and Regulations, are required to give you a casket price list which lists caskets and their prices. Some funeral homes offer a rental casket for services that include cremation as the final means of disposition. If this is of interest to you, please check with your local funeral director who will be able to advise you of policies regarding this and other consumer choices.

#### TYPES OF SERVICES

Families today may choose from a variety of services.

<u>Funeral Services</u>: At a funeral service, the body is present. However, the choice for viewing (open casket) remains a family decision. The family may have a private visitation that is not publicized. They may choose to have a public visitation depending upon their beliefs and those of the deceased. The viewing allows the family to have a couple days after the death has occurred to confront the reality of the loss. This in no way replaces the family's involvement at the time of death, but rather, enhances their own psychological ability to confront the loss. This time is a valuable emotional time to reaffirm one's relationship with the deceased and to find closure...for saying our physical good-byes.

Although embalming is not mandated by law, it is required if the family chooses public visitation and viewing. Embalming is a surgical procedure that replaces body fluids with preservative and antiseptic fluids to primarily disinfect and preserve the deceased and to allow for the funeral.

<u>Committal Services</u>: Committal services are held following the funeral service as a final closure to the funeral process.

<u>Memorial Services</u>: Some families opt for private family viewing prior to a memorial service where the body is not present. The final form of disposition may be either earth burial or cremation and like a funeral service, a memorial service may be held at a church, synagogue, funeral home or at a favorite gathering spot of the family and loved one.

Graveside Services: Graveside services may be the ritual marking the event of the death and may involve either full body earth burial or the burial of cremated remains. In either case, the graveside service is a gathering that may be either public or private, depending upon the wishes of the family. If, because of weather conditions, the burial is unable to take place for several weeks or months, it is often recommended that either a funeral service or memorial service be held prior to the springtime burial for emotional health and well-being of the survivors.

Regardless of your choice, think carefully about the many options available to you and your family. These are not decisions to be made in haste; planning is always advisable.

And, whatever your choice, remember that the personal selections that you make for yourself will greatly affect those whom you leave behind. A guideline or "map" for your family is often the best road to choose in this part of your life journey...give them some control to determine how to "drive" the rest of the route. This may help them to work through their grief effectively. Always remember, a funeral director, cemeterian, close friend or clergy person may be able to offer you some additional points to ponder as you consider your wishes and your family's needs.

Your local funeral director and cemeterian are resources. Call yours for help and guidance, at no obligation.

#### THE ROLE OF THE FUNERAL DIRECTOR

Those privileged to serve others through their work as funeral directors are caregivers of the greatest measure...they listen to the needs of the dying, cater to the wishes of the survivors and offer their services to those in emotional pain at life's most stressful moments.

They are your "mind," your organizational memory creator...a director...hired to walk beside you and your family during life's difficult challenges and partings.

Funerals and the personalized rituals which you and your family choose to honor and celebrate the life of your loved one, are arranged and conducted by specially trained, licensed funeral directors throughout the state of Maine.

To hold a Maine license, funeral directors must complete either one year of college and one year of an accredited mortuary school or two years of an accredited mortuary school. In addition, one must complete a minimum of 2,000 hours of apprenticeship in a Maine funeral home and must pass both a national and state board exam as well as a practical field test. Licenses must then be renewed every two years with proof of continuing education credits.

The services of your licensed funeral director start with the gentle listening required to understand you and your family's needs. His/her care for the deceased may include:

- \*\* removing the deceased from the place of death
- \*\* preparing the deceased for public visitation and/or private family viewing (bathing, dressing, cosmetology, hairdressing, manicure, and in some instances because of trauma or disease, restorative art.)
- \*\*embalming
- \*\*transporting the deceased to the final place of disposition with care and respect

Your funeral director will also arrange all details of the funeral services:

- \*\*contacting clergy and arranging with him/her an appropriate time and place for the services
- \*\*writing obituaries
- \*\*helping families tailor the services to meet their emotional and economic needs
- \*\*contacting the cemetery/crematory, sexton, florists, fraternal organizations, memorial gift organizations
- \*\*working cooperatively with organ donation teams
- \*\*preparing all legal documents (death certificates, burial transit/cremation permits, medical examiner certificates, reports of death, social security and all VA benefits and in some instances, filing insurance paperwork)
- \*\*providing an emotionally and spiritually comforting environment for visitation and life celebration services
- \*\*transporting of family and friends in a cortege (funeral procession) to the place of final disposition

The funeral director's caring does not stop at the end of the chosen ritual for celebration of one's life. It extends to the depths of the family's needs. Many funeral homes offer aftercare programs and grief support groups as well as referral services for those who may be in need of further counseling services.

#### THE ROLE OF THE CEMETERIAN

Many of the larger cemeteries in Maine have full or part time professional managers usually referred to as superintendents. Smaller cemeteries may have part time superintendents or contact people who share various responsibilities.

Professional cemeterians will guide you through the burial site selection process while explaining his or her role before, during and after interment. After the selection and purchase of a burial site the cemeterian generates the paper work necessary to issue a deed that provides the purchaser with exclusive burial rights for that site. Lot owner cards are processed and filed and maps are marked. Your cemeterian and funeral director can also discuss the various monument options available to your family and may also assist in the selection and eventual purchase of a monument and or marker.

Many cemeteries offer tree, plant, flower or monetary donation programs which your cemeterian can explain to you. He or she is also responsible for the care and upkeep of your burial site and will explain the maintenance program to you if you wish. Finally, after the interment has been completed and you have had time to reflect, your visits to the cemetery may include conversations with the cemeterian on a number of topics that eventually result in a comforting relationship.

Most cemeterians enter the cemetery management profession because they are caring people who are interested in maintaining, preserving and enhancing the dignity and beauty of their cemetery while providing a sensitive, vital service at a critical time in the lives of the family and friends of the deceased.

#### ORGAN DONATION

Giving the gift of life is an unselfish act. It is something that you and your family can do by taking responsibility now and letting your wishes be known on your driver's license and most importantly, to your next of kin as they will have the ultimate say in what happens to you at the time of your death.

There are seven body parts, in addition to skin, that are currently transplantable; heart, liver, kidney, lung, cornea, pancreas and certain bones. The donor must be free of cancer and infectious disease.

If this is a possibility that you have contemplated, please discuss this option with your local funeral director. Remember that your choice of service options are not limited because of your organ donor decision. Also, due to various policies of hospitals and medical schools, a gift of a body or body parts may not be accepted. Family members must be prepared for this possibility.

# DEATH AWAY FROM HOME

Many northerners head for warmer climates during the winter months. If you travel much, consider contacting your local funeral director to discuss pre-arrangements and to receive a business card with the funeral home name, phone number and address. One call is all it takes. Should anything unforseeable happen to you or a traveling companion while away from home, one call back to home base will insure that everything will be taken care of professionally, quickly and as cost effectively as possible. Your local director is there for you at home and away.

#### PRE-PLANNING A FUNERAL

Many people today make their own prearrangements. This can be done in a very simple format or thoroughly detailed, whichever is your preference. It is always advisable to encourage family participation at this time as the decisions and options that you are choosing for yourself will undoubtedly affect those of whom survive you.

It is easy to preplan a funeral. Make an appointment to meet your local funeral director and he/she will sit down and carefully talk with you about your needs and wishes. You can have this meeting at the funeral home or in the comfort of your own home.

The pre-arrangement will give you time to think and plan, under relaxed circumstances. It is truly an expression of love for those you will someday leave behind. Many of us try to make it easier for our children to have good educations by planning ahead financially for college; many of us try to make it easier for ourselves and our spouses by planning ahead for our retirements; so, why shouldn't we make it easier for our entire family by planning our funeral?

You can discuss details such as where you want your funeral, options of burial or cremation, what type of casket you want, choices of cemetery lots, music, flowers, and any other details you want to arrange. You can ask as many questions as you want and explore all the various options open to you with your funeral director.

You may choose to pre-plan by discussing your options with your funeral director and cemeterian and keeping those requests on file at the funeral home and cemetery. You may choose to pre-pay or pre-finance your arrangements through a lump sum payment or installment payments. In the state of Maine, we are very proud of our trusting laws, meaning that the monies you pay for your pre-arrangement must be placed in a mortuary trust account, guaranteeing that the money will be there when it is needed.

Pre-planning may also include the pre-need purchase of a burial site. The selection of a burial site is a very personal and important decision that can be difficult to make at the time of a death. The pre-need selection of a burial site allows one the opportunity to think about and discuss with family members without the pressure of making a hasty, irreversible decision. In addition you have the option of changing your mind. A visit with a cemeterian during the preplanning process is critical. The cemeterian can show you the burial sites available in the various sections while explaining how the remains will be set in the grave and where the monuments and markers will be placed. The fees and payment structures will also be discussed at that time.

We are also proud of our anti-solicitation laws which prohibit funeral homes, cemeteries and crematories from soliciting directly for death-related services. This is not to be confused with advertising, which is lawful.

Without a doubt, thinking about one's own death is disconcerting. It can however, bring great peace of mind when you pre-plan and even prepay your funeral, knowing that your survivors will be relieved of financial burdens and will be given the job of simply fine-tuning your requests...they will be able to spend quality time with family and friends and focus on themselves.

Also, remember to make a will. No matter how large or small a person's estate, a will is a must to maintain clear communication of thoughts and personal requests. Do not, however, put your pre-arrangement plans in your will, as most wills are read after funeral services have been held. As a result, your wishes may not be fulfilled. Your local funeral director will be glad to share pre-arrangement booklets with you that will help address some of your personal questions about estate planning, will help you outline your vital statistic information and will give you room to record and personalize your own services.

Also, do not place your written pre-arrangement plans in a safety deposit box, or in your attorney's office. Those papers are not easily accessible after death. Put your pre-planning requests in writing at your local funeral home, with copies given to your spouse or closest next-of-kin so that you will be guaranteed that all your plans will be carried out. Your local funeral director can also assist you in deciding what financial plan is best for you.

#### TRUSTING

As stated in the previous section, in the state of Maine, we are very proud of our trusting laws, meaning that the monies you pay for your pre-arrangement must be placed in a mortuary trust account, guaranteeing that the money will be there when it is needed.

When you pre-pay for funeral arrangements at a funeral home, the law dictating what happens to that money is very specific. One hundred percent of the money you pay is placed by the funeral home in a trust account in a Maine financial institution; any interest gained in that account remains with the principal.

The deposit into the trust must be made within 10 days of your payment to the funeral home. Within 30 days, you will receive a written deposit confirmation from the financial institution. The law pertaining to mortuary trust accounts is written in title 32 of the Maine State Statutes, section 1401 and you are encouraged to discuss the details of the law with your funeral director.

When you pre-pay for cemetery or crematory services or property, the law is also quite specific, but differs somewhat from title 32. The law covering cemeteries and crematories is written in title 13 of the Maine State Statutes, section 1264 and you are encouraged to discuss the details of the law at the cemetery or crematory. Specifically, you will receive a written trust agreement, outlining the trustee, the payor, the services and/or products which will be provided and the full amount paid.

Consumer protection and full disclosure of prices, services and products are at the core of all pre-arrangements, whether they be at a funeral home, cemetery or crematory. Maine consumers have strong laws through title 32 and title 13 to protect any pre-paid funds.

#### LAWS, REGULATIONS AND OFFICES

Funeral homes, cemeteries and crematories in Maine operate under many different statutes and government regulations. The following gives you a brief, however, not all-inclusive list of some of those:

<u>FUNERAL HOMES</u>: On the state level, funeral homes are under the laws of Title 32 and under the regulations enforced by the Maine State Board of Funeral Service in Augusta. Federally, funeral directors must conform to the regulations of OSHA, EPA, ASCAP, ADA and FTC.

If you have questions or concerns about a funeral home in Maine, please contact:

The Maine Funeral Directors Association 5 Wade Street Augusta, Maine 04330 Phone 623-1269/1-800-880-6332

If you should have any questions about services provided by funeral homes in Maine or about State Association news, activities and continuing education programs, please contact MFDA.

The Maine State Board of Funeral Service State House Station 35 Augusta, Maine 04333 Phone 624-8603

This governing body is a watchdog for the funeral service profession and insures the residents of the state of Maine that the services they contract for are provided by competent, licensed funeral service professionals. The Board consists of licensed funeral directors and two public members at large, all of whom are appointed by the Governor.

The National Funeral Directors Association P.O. Box 27641
Milwaukee, Wisconsin 53227
Phone 1-800-228-6332
For information on federal laws, regulations and issues.

<u>CEMETERIES AND CREMATORIES</u>: On the state level, cemeteries and crematories are under the laws of Title 13 and regulations enforced by the Department of Health and Human Services. They must conform to the federal regulations of OSHA, ADA and EPA.

If you have questions or concerns about a cemetery or crematory in Maine, please contact;

The Maine Cemetery Association
Mr. Steve Burrill
Mt. Hope Cemetery
P.O. Box 663
Bangor, Maine 04401
Phone 945-6589

For information on services provided by cemeteries and crematories in Maine or about state association news and activities.

Maine Cemetery Consumer Service
C\O Attorney General of Maine
State House Station 6
Augusta, Maine 04333
Phone 626-8800
The governing office which oversees cemeteries and crematories in Maine.

International Cemetery and Funeral Association 1895 Preston White Dr., Suite 220 Reston, Virginia 20191 Phone (703) 391-8400 For information on federal laws, regulations and issues.

#### RITUALS

Embracing and celebrating life and saying good-bye to those people, places and times of our life that have held special meaning, require skills that are best learned by life experiences. How we grieve affects how we live. As stated in *Funeral Customs The World Over* by Habenstein and Lamers,

# "Joy shared is joy increased; grief shared is grief diminished."

Hopefully you and your family will heed these words when you make decisions which will forever affect the lives of those left behind.

Please do not forget the child or children in your family. They, too, share in the family's loss, and gain from the experiences of the family's chosen rituals. We are not born with our coping skills; we acquire them through our life experiences. We also cannot expect more from our children than what we adults are willing to teach them. As is so often the case, we adults will gain much from having the younger ones around us during our shared family grief...as a survivor, you may be reminded of the child who still lingers within yourself.

If you are uncomfortable with talking with the young people in your family about this tender topic and worry about how to involve them appropriately, talk with your funeral director. They have been specially trained to help guide you and the youngsters through this family rite of passage and they will offer you compassionate help that you and your children will remember for the rest of your lives.

# GLOSSARY OF TERMS

ADMINISTRATOR (male)/ADMINISTRATRIX (female): person who is appointed by the court to settle the affairs of someone who has died without a will.

AUTHORIZED PERSON: a member of the immediate family of the deceased, a person authorized in writing by a member of the immediate family of the deceased if no member of the immediate family of the deceased wishes to assume the responsibility, or in the absence of immediate family, a person authorized in writing by the deceased.

BURIAL RIGHTS: a burial lot purchase isn't a purchase of property, but the rights to burial on an entire lot which is defined as a multiple of grave spaces. Ownership rights to the entire lot can be transferred or rights to an individual space or spaces can be granted by the lot owner as burial rights.

CEMETERIAN: a person responsible for the management or functions of one or more cemeteries.

CEMETERY: an area of ground set aside and dedicated for the final disposition of dead human remains.

CEMETERY LOT: 2 or more graves under a common proprietor (plot).

CERTIFIED COPY OF DEATH CERTIFICATE: a legal copy of the original death certificate containing raised seal.

CODICIL: a separate writing that modifies a will.

COLUMBARIUM: a structure, room or space in a mausoleum or other building containing niches used to contain cremated remains.

COMMITTAL SERVICE: that portion after the funeral which is conducted as a final closure to the funeral process.

CREMATE: reducing the dead human body to inorganic bone fragments in a specially designed retort.

CREMAINS: cremated human remains.

CREMATORY: a building that houses a retort (crematorium).

CRYPT: a chamber in a mausoleum of sufficient size, generally used to contain the casketed remains of a deceased person.

CUSTODY: the right to make all decisions, consistent with applicable laws, regarding the handling of a dead human body, including, but not limited to, possession, at-need funeral arrangements, final disposition and disinterment. State law dictates line of next of kin in determining custody.

DEATH CERTIFICATE: a legal document confirming death and containing vital statistical information, final disposition and medical information pertaining to the deceased.

DEATH NOTICE: a classified, most often paid, notice publicizing the death of a person, and giving those details of the funeral that the survivors wish to be published.

DIRECT DISPOSITION: delivery of the deceased to the place of disposition without ceremony.

DISINTERMENT: to exhume

DISPOSITION PERMIT: legal document certifying that a proper death certificate has been filed; allows disposition to take place. To move a dead human body, a disposition permit must be issued by the clerk of the community in which the person died.

DURABLE POWER OF ATTORNEY: someone appointed to carry out the wishes of an individual if that person is incapacitated. Power of Attorney ceases upon death.

EMBALMING: the art or technique of preparing a dead, human body for disposition.

ENTOMBMENT: the placing of remains in a crypt in a mausoleum.

EPITAPH: a commemorative inscription on a monument or tomb.

ESTATE: real and/or personal property owned by a person at the time of death.

EULOGY: an oration praising an individual usually after death.

EXECUTOR (male), EXECUTRIX (female): person who carries out terms of a will.

FUNERAL ARRANGEMENTS: the term applied to the completing of the service and financial details of the funeral.

FUNERAL BILL: a statement or account of the monetary value of services and merchandise sold by the funeral director.

FUNERAL SERVICE AGREEMENT FORM: a statement prepared at the conclusion of the arrangement conference, signed by the funeral director and client or his/her representative with copies retained by each party, dealing with all parts of the transaction/contract.

GRAVE: single space in a cemetery lot or plot.

GRAVE MARKER: a temporary or permanent means of identification and/or memorialization at a grave.

HOMILY: a sermon based on scripture.

INFORMANT: one who supplies the vital statistical information concerning the deceased for the death certificate.

INTER: to bury in the ground.

INTERMENT: the act of placing the dead human body in the ground (burial).

IRREVOCABLE TRUST: funeral trust in which the trusted funds cannot be returned to the prepayer for any reason.

LIVING WILL: a document that spells out an individual's final wishes for medical care, including the right to refuse treatment that would keep the individual alive by artificial means.

LOT: a space set aside in a cemetery for several grave spaces.

MAUSOLEUM: a building containing crypts or vaults for entombment.

MEDICAL EXAMINER: a forensically (legally)-trained physician.

MEMORIAL PARK: a cemetery with flush-to-the-ground markers.

MONUMENT: a structure of stone or metal commemorating the life, deeds or career of a deceased person.

NICHE: a recess in a columbarium used for the permanent placing of cremains.

OBITUARY: a news item concerning the death of a person. It usually contains a biographical sketch.

PERPETUAL CARE: an arrangement made by the cemetery whereby funds are set aside, the income of which is used to maintain the cemetery plot indefinitely.

PROBATE: a court procedure to prove that an instrument is indeed the will of the decedent; the legal procedure for settling an estate.

PRE-ARRANGED FUNERAL: arrangements which have been completed prior to need.

PRENEED FUNERAL PLANNING: any funeral planning done prior to death (prearranging).

RECEIVING VAULT: a structure so designed for the temporary storage of casketed bodies which are not to be interred immediately.

RESTORATIVE ART: the technique of putting the body in condition similar to that which existed prior to death and final illness.

SEXTON: one who is in charge of a cemetery. The caretaker of a church.

SOCIAL SECURITY ADMINISTRATION: a branch of the federal Dept. of Health and Human Services which provides benefits for retirement, health insurance and death benefits.

SUPERINTENDENT: a professional cemeterian responsible for the management, direction and day to day operation of one or more cemeteries.

VETERANS ADMINISTRATION: a federal government agency providing services and benefits to U.S. military veterans, their dependents and survivors.

VISITATION: the calling of friends and relatives to pay respect prior to the funeral service (calling hours) (wake) (viewing)

WILL: legal expression of how a person's property is to be distributed after death.

#### **ACKNOWLEDGEMENTS**

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