

Understanding Cremation

Max A. Sass & Sons Funeral Homes has prepared this information to assist consumers in making informed and thoughtful decisions about cremation services. You may be considering cremation planning for yourself or a family member or you may just want more information about it.

Like earth burial or entombment, cremation is a personal choice. Open discussion among family members about these choices is always wise. This information is designed to answer frequently asked questions about cremation and to acquaint you with some of the policies, procedures, and practices that customarily accompany cremation.

Cremation has been an alternative to earth burial and entombment throughout history. Today, more people are selecting cremation as their personal choice. According to preliminary figures from the Cremation Association of North America and the United States Department of Health and Human Services, approximately twenty-seven percent (28%) of the persons who died in 2002 were cremated. Approximately 29% of the deaths in Wisconsin for 2002 were cremated.

Cremation should not be selected as a way to avoid or circumvent the grieving process. The majority of people choosing cremation also plan some type of ceremony in recognition of the person who died. Choosing cremation does not limit one's choice for funeral or memorial ceremonies.

Max A. Sass & Sons Funeral Homes pledge to provide cremation with dignity and respect. We are glad to answer your questions about price, customs, procedures, policies and regulations in our area to meet your particular needs.

Is Cremation New?

The process of cremation is not a recent invention or a new procedure. Practiced throughout the world as a method of preparing the body for final disposition, cremation is commonly performed in Asia and Europe. It is becoming more prevalent in North America.

Records dating back more than 6,000 years indicate that people living along the Greek Peninsula were the first to practice cremation. In the Roman Era, cremation was reserved only for the wealthy. The first cremation performed in the United States took place in Washington, Pennsylvania in 1876.

What is cremation?

Cremation is the process of reducing the body to bone and skeletal fragments through the use of intense heat and flame. The body is placed into a container, which is then placed in an enclosed space called a cremation chamber. During the process, organic tissues are vaporized and the skeletal framework is oxidized to elemental substances in a fraction of the time required by natural bacterial decomposition.

After the cremation is complete there is a cooling period of about thirty minutes. The skeletal framework called *cremated remains*, as well as any non-consumed metal items, are removed from the chamber. Special brushes and tools are used to do this. In all cases, not less than 100% of the recoverable cremated remains are removed from the chamber. The skeletal framework that has been removed from inside the chamber is mechanically processed, further reducing them to a manageable and consistent size. After processing, they are placed into a container, commonly referred to as an urn.

How long does the cremation process take?

When cremating the average size adult, the entire process of cremation, including the heating of the cremation chamber, cooling period and processing, takes about two to four hours.

Why do people choose cremation?

There are many reasons why people choose to be cremated. These can include personal preference or family tradition, cultural background, ethnic or religious beliefs, or one's lifestyle. Some people have an aversion to being buried in the ground. Others perceive cremation as a quick way to reduce the body to its elemental substances. Some choose cremation because of a perceived lesser cost than earth burial. While a grave is not required for cremation, overall cost will depend on services required, ceremonies to accompany the death, and merchandise selected. Others may choose cremation because of environmental concerns or because they are geographically distant from family. *In any event, cremation should not be chosen as a means to avoid the grieving process.*

How much do cremated remains weigh?

For the average size adult, cremated remains will weigh approximately four to seven pounds after they have been reduced to a manageable size and consistency.

What do cremated remains look like?

Cremated remains are processed skeletal fragments and they resemble coarse sand or fine pebbles. Their color will vary from light gray to dark gray. Some people may refer to them as *ashes*, but in truth, they do not resemble ashes, as we know ashes to be.

What is the temperature inside the cremation chamber?

Cremation of the human body takes place with temperatures that range from 1600 degrees Fahrenheit to 2100 degrees Fahrenheit inside the cremation chamber.

What is processing of the cremated remains and why is it done?

Even after being subjected to intense heat and flame, the skeletal framework that is removed from inside the chamber will vary in size. Some of the larger bones of the body may not be reduced very much. Processing includes reducing the large bones to a small, consistent size suitable for practical containment. During processing, foreign objects that may be mixed with the cremated remains will be removed. These can include prosthesis, hinges or nails from the container, and other materials.

What happens to medical devices or prosthesis in the body?

Certain medical devices, such as cardiac pacemakers can be extremely hazardous when subjected to intense heat or flame. They can damage the cremation chamber and cause injury to the crematory and funeral home personnel. Along with any radioactive medical implants, medical devices of any kind must be disclosed prior to the cremation. Prosthesis constructed of metal will be removed during the processing of the cremated remains by visual and magnetic means. They will be disposed of according to state law and crematory procedures.

How and where is the body held prior to the cremation?

Max A. Sass & Sons Funeral Homes and our crematory are responsible for the deceased and we subscribe to dignity and respect at all times. The body is normally contained in a cremation container or casket, which is placed in a refrigerated-controlled temperature facility or a holding room. Some states have specific laws regulating the conditions for holding a deceased and may include a 24 to 48 hour waiting period before the cremation can occur.

Is the body wearing clothing?

As the family desires, the deceased may be dressed in clothing. Often, the funeral home will wrap the deceased in shroud material to maintain respect. It is important to note that all items of clothing, jewelry, or other personal items left with the body, will be unrecoverable after the cremation process. *Personal property that you want saved must be removed prior to the cremation.*

Is embalming necessary?

Embalming is not required for cremation but may be necessary and practical under certain circumstances. When a public or private viewing is to be held prior to the cremation, when the deceased is to be transported from one state to another, or the cremation will be delayed, embalming may be required. By law, consumers have the right to select funeral arrangements that do not require embalming, such as a funeral or ceremony without viewing of the deceased. **Max A. Sass & Sons Funeral Homes** will gladly explain all options to you and discuss your particular circumstances and preferences.

Is a casket required for cremation?

While a casket is not required for cremation, state laws vary and most states and crematories have established minimum standards of professional care to ensure that basic expectations of the public are met for cremating human remains. Generally, the body must be in a container appropriate for cremation that is rigid, closed, non-transparent, resistant to leakage of bodily fluids, and combustible. A container maintains the privacy and dignity of the deceased, protects the health and safety of the funeral-cremation personnel, and is a practical way to transport the body and place it into the cremation chamber. There are containers especially designed for cremation, ranging from cardboard-fiberboard to natural woods crafted from mahogany, cherry, oak, poplar, and other species of wood.

Can family members witness the cremation?

Under most circumstances, **Max A. Sass & Sons Funeral Homes** welcomes family members or their designated representative to witness the cremation. We ask that this request be made in advance. We are sensitive to religious and ethnic practices and the desire to witness the cremation as a part of the death ritual.

Can personal items be placed with the body?

Prior to cremation, all personal items left on or with the body will be unrecoverable after the cremation. Personal items such as jewelry, photos, or personal notes may be placed inside the urn with the cremated remains after the cremation process. The items must fit in the urn. Inform us at the time of arranging the cremation and we will assist you with the placement of the items.

Arranging The Cremation

Am I required to use a funeral director?

In most states, only licensed and duly authorized personnel can handle requests for cremation, burial, entombment, or shipment of deceased persons. **Max A. Sass & Sons Funeral Homes** have the knowledge, experience, facilities, and equipment to handle all types of requests, including cremation, as well as with other types of funeral arrangements. We are fully licensed in the State of Wisconsin.

Who may authorize cremation?

The State of Wisconsin has specific laws governing who has the right to authorize cremation. In most instances, the legal authority rests with the next of kin to the deceased, such as a spouse or children. There are instances where the person who died has made prior arrangements in writing for his/her cremation in a will, trust or advance plan with a funeral home or cremation

provider. We will answer all questions regarding this most important aspect of cremation.

Can a person arrange for a cremation in advance?

Yes. Arranging for cremation or burial in advance is a common part of estate and personal planning. Studies indicate that one out of every four people will pre-plan their cremation or burial over the next five years. Your desire to be cremated should be put in writing, dated, and witnessed. Having specific wishes in writing makes good sense for everyone. **Max A. Sass & Sons Funeral Homes** will gladly assist you with all aspects of advance planning to ensure that your wishes are carried out.

Can the legal next of kin override the written wishes for cremation?

In some states this is possible. It is wise to discuss your wishes for cremation or burial with family members. Doing so will avoid any changes or misinterpretation of your wishes. **Max A. Sass & Sons Funeral Homes** will assist you in seeing to it that your exact wishes will be carried out.

What is the procedure for arranging a cremation?

Cremation, burial, entombment, and shipment of the body will be done only in accordance with the laws of the State of Wisconsin. Before cremation can take place, there are several legal documents that must be completed including a death certificate, the signature of the attending physician or coroner, a cremation and disposition permit from the county and/or state, and a cremation authorization form. One call to **Max A. Sass & Sons Funeral Homes** ensures that we will complete all legal documents and perform all the duties necessary to serve you. All options and choices will be explained and we will process all forms and documents for you.

Do all funeral homes have their own crematory?

Not all funeral homes have their own crematory and this should be an important factor when choosing your cremation provider. **Max A. Sass & Sons Funeral Homes owns and operates their own crematory on their premises.** All personnel have received specialized training and certification in the cremation process. We do not contract cremation outside or transfer your loved one to another agency or facility that is not under our supervision and ownership. Cremation is performed only under strict standards and with privacy and dignity for the decedent at all times. There are no exceptions made to our standards.

How much does cremation cost?

The cost for cremation will vary depending upon on services requested or required and cremation products selected. Some people choose cremation thinking it costs less than burial. A grave is not required for cremation, but is for burial. In general, cremation can be as inexpensive or as expensive as the family chooses. Prices for cremation services can range from several hundred dollars to several thousands of dollars. We are glad to explain all costs in detail and itemize all expenses based on your personal preferences in advance.

Are there government benefits I am eligible for?

Yes, among these may be Social Security benefits for a death and Veteran burial benefits for those who have served in the U.S. Armed Forces. We will assist you in securing all entitlements. You may visit your local Social Security Office or call the Veterans Administration at 1-800-827-1000 or go to www.cem.va.gov/faq.htm for more information.

Service, Ceremony And Memorialization Choices

What is memorialization?

When a death occurs, there is a natural need to grieve and to remember. Memorialization can mean a rosebush or tree planted in memory of a person, a gathering of family and friends to share memories, to recall special moments, to tell stories about the deceased and a time to commemorate the person who died. The act of memorializing someone is evidence that a unique person has lived. It is the decedent's final footprint on earth.

What are my choices for memorial services and ceremony options?

Most people who choose cremation also plan for a ceremony of some kind. There are a variety of options, as well as the ability for you or your family to create your own type of farewell ceremony. As when burial or entombment is selected, similar ceremonies can be arranged when cremation is chosen.

Services can be contemporary in nature, with friends and family offering eulogies or recalling special moments, displaying personal memorabilia and photographs that reflect the lifestyle of the person who died, or a gathering to support one another during the loss. Like other significant life events (birth, christening, graduation, marriage, retirement, and so forth) death is a significant life event. Recognizing it with a gathering will prove to be helpful and comforting. Some commonly selected options include: private viewing by the family followed by a private ceremony; public viewing followed by a public ceremony; ceremony without the deceased present and a gathering of family and friends. The focus of the gathering can be life-centered, concentrating on the person who died; religious with a clergyperson officiating; career, hobby, or special-interest oriented; fraternal, with lodge or club members; military, with recognition of service to the country; family-designed to meet the needs of the survivors. **Our highly experienced staff specializes in helping you create a personalized way for you to say good-bye and remember your loved one, assisting you every step of the way and informing you of all options.**

Can viewing of the body be held if cremation is chosen?

An opportunity to view the body to say good-bye and to share memories is commonly done prior to cremation. In all cases, before cremation can take place, verification of the identity of the decedent is required. We will gladly answer all of your questions about viewing and/or identification.

When there is viewing of the body, do I need a casket?

Just like earth burial or entombment, the body must also be in a container for cremation. For viewing, the body must be in a container and the body will be cremated in the container selected. There is a wide selection of cremation containers to choose from, constructed from simple corrugated cardboard, to hardboard-fiberboard containers, to those crafted from natural wood. There is also a rental casket that you may choose. Without pressure, you can choose whatever you feel is appropriate. Cost ranges from as little as one hundred dollars to several thousands of dollars. We will explain and show you all of the choices available.

Do I need an urn for the cremated remains?

A cremated remains container, referred to as an urn, is required to hold the cremated remains. There are many different urns to choose from, made from various materials and in various shapes. Urns provide several benefits: they protect the integrity of the cremated remains; they give flexibility to the family for transporting or relocating; they allow for the final disposition of the cremated remains at a time convenient to the family. Urns are often personalized to reflect the uniqueness of the deceased.

What type of urns are available?

Urn are available in many shapes, sizes, and designs. They are typically constructed of: metal, hardwood, marble, granite, ceramic, glass, and synthetic or composite materials. Some are elaborate while others are simple. Most urns can be personalized to reflect the lifestyle, hobby, favorite sport or interest of the individual. Most urns can be engraved. We make available companion urns, designed to hold the cremated remains of more than one person; small

“Keepsake” urns, designed to hold a portion of cremated remains; and pendants, charms, necklaces and other forms of jewelry designed to hold cremated remains, as well. Each of our facilities has a full display.

What can be done with cremated remains?

There are many options available. Personal factors, emotional attachment, and the fact that some urns are a unique piece of art, cause some people to retain the cremated remains in their possession. Other people choose a more permanent or formal location to place them. Cremated remains can be buried in a cemetery, entombed in a crypt, placed in a niche in a columbarium, retained by the family or their designated representative, or scattered where permitted by law. There can be specific requirements for final disposition. We will discuss your personal preferences and needs and inform you of all options for placement.

Can cremated remains be divided among family members?

Some family members desire to retain a portion of the cremated remains. This is done with the approval in writing of the next of kin and may require a special state permit. The cremated remains can be equally divided or apportioned as desired. The apportioned cremated remains are placed into smaller urns called “Keepsake” urns. **Max A. Sass & Sons Funeral Homes** staff will apportion and transfer the cremated remains for you.

Can cremated remains be mailed?

Cremated remains can be mailed only through the United States Postal Service, via registered/certified mail with a return receipt. Additionally, they must be packaged in a sealed, sift-proof container, and the contents must be identified. Contact your nearest post office for details. Federal Express, UPS, or other commercial carriers will not accept cremated remains. We are glad to handle all arrangements for mailing of cremated remains.

Can I carry cremated remains on an airplane?

In most instances cremated remains may be carried on board a commercial airline. The cremated remains need to be contained in an urn that can be x-rayed, with the legal documentation and permits attached to the outside of the

container. The urn and its contents must be easily identified. Cremated remains may also be in checked luggage with the appropriate documentation. **Because of recent changes in security at check-in, cremated remains must be in a non-opaque urn. Max A. Sass & Sons Funeral Homes will advise you regarding all restrictions and current requirements.**

How safe are cremated remains?

Cremated remains do not present any health hazard.

In Closing

Are crematories licensed by the states?

Every state has its own regulatory system and requirements for crematories. As more people select cremation, state laws governing crematories and cremation are being revised. We are glad to answer your questions regarding licensing. **Max A. Sass & Sons Funeral Homes and its crematory are fully licensed in Wisconsin, in full accordance with all federal and local requirements.**

What assurance do I have that the cremation will be done with dignity, respect, and in accordance with all laws and regulations?

It is advised to choose a funeral-cremation provider with the same diligence and care in choosing a physician, attorney, or other professional. Ask questions about the crematory, where it is located, who owns and operates it, how long it has been in operation. You can ask to read its procedure and policy manual. If they do not have one, choose another cremation provider. Ask about licensing and training of its personnel, how often the crematory is inspected, and if witnessing is available or tours are permitted. Funeral-cremation providers who are members of national organizations such as National Funeral Directors Association, Cremation Association of North America, and others, subscribe to a code of ethics and promise the highest level of professional care. You may also check with individual state licensing boards that govern funeral and/or cremation practices about any problem providers. **Max A. Sass & Sons Funeral Homes**

and crematory is glad to provide you with a tour of our facility and answer any questions you may have about our cremation services, policies and procedures.

Can I inspect the crematory?

In arranging for a service as intensely personal as cremation or burial, you are encouraged to be familiar with your provider. Inspecting the facility ahead of time is wise and prudent. You will meet the people who will serve you, get your questions answered, and this will provide you with peace of mind. We are proud of our facilities and welcome the opportunity to show them to you. Look for overall cleanliness, how the staff is dressed, if licenses are posted, and overall attitude. If an inspection is not permitted, select another funeral-cremation provider.

Arranging For Cremation: Forms and Documents

When arranging for cremation, there are various forms that you can expect to complete. They can include, but not be limited to, legal authorizations required of the state, the county, the funeral home and crematory; disclosures about certain practices in performing the cremation and your relation to the decedent; indemnification statements; and consents from the legal next of kin or authorizing agent.

In most states, laws are specific about listing *who* has the legal authority to authorize a cremation. We must follow the specific laws and guidelines in Wisconsin without any exceptions, excepting a court order. Most states have a “pecking order” established as to who the next of kin is and the person(s) with the authority to authorize the cremation. While the “pecking order” can vary slightly, it is common for it to be:

Surviving spouse

If no spouse, surviving children

If no children, surviving siblings

If no siblings, surviving parents

Surviving grandparents

Nieces and nephews

Person with legal durable power of attorney

Government agencies such as offices of public administration, offices of public guardian, or other office as mandated by law

Self-directed pre-arranged cremation on file with a funeral-cremation provider

Laws governing cremation are more particular than with earth burial. For practical purposes, just about any person who is willing to purchase a grave can have a deceased person buried in a cemetery. Earth burial allows for the “recovery” of the deceased in the event family members surface to claim the body, even if this occurs at a much later time. When cremation takes place, it is another matter. Cremation is a final and irreversible process and it does not allow for claiming of the body. It is likely that, in the absence of family or a designated person with the right of disposition, or when no written self-directed instructions for cremation are present, it may be legally impossible for a cremation to take place.

Check with us for answers to your questions about who may authorize a cremation in Wisconsin.

Forms and Documents

Cremation Authorization document. This is a legal document completed prior to the cremation. Depending on state laws, rules of disclosure, and the policy of the funeral-cremation provider, this document can be from one to several pages in length.

Identification of Remains document. It is customary practice to have the identity of the person to be cremated verified prior to cremation. As a consumer, you should insist upon this provision if your funeral-cremation provider does not require it. It will ensure that the correct person is cremated and that you will receive the cremated remains of your loved one.

Medical Device disclosure. This document states all medical devices that have been implanted in the decedent, the need for their removal prior to cremation, and directs how they will be handled and/or disposed of

following cremation. Common medical devices can include pacemakers, prosthesis, radioactive implants, and others.

Urn Capacity disclosure. This documents states that if one urn does not adequately hold the cremated remains, a second urn may be required, and that it will be affixed to the original or first urn.

Receipt for Cremated Remains. This document specifies who can receive the cremated remains and requires signature and/or identification by the receiving party.

Directions for Disposition. This documents states how and where the cremated remains will be disposed, whether by earth burial, entombment, scattering, or safekeeping by a designated person.

Disposition of Unclaimed Cremated Remains. In the event the cremated remains are not retrieved in a reasonable period of time following the cremation, this document directs how disposition of the cremated remains will take place.

General Indemnification. This document holds harmless the crematory and the funeral home from any action or claim that may arise from having the cremation performed at the direction of the authorizing agent.

Basic Care Authorization. This document describes how, where, and under what conditions the body will be maintained until the cremation takes place, as well as describing minimum care to be rendered to the body while in the custody of the funeral-cremation provider.

Cremation Process Disclosure. This document describes the cremation process, including processing and inurnment of the cremated remains.

While it may appear to be overwhelming and difficult to understand or to complete these forms, your funeral-cremation provider is skilled in explaining all of these requirements to you and will assist you in completing the forms. They are for everyone's peace of mind and good interest to ensure that a respectful, dignified cremation takes place.

See our **Directory of Funeral Homes and Cremation Providers** for any questions or assistance regarding cremation in your state.

Glossary – Definitions

To better understand the cremation process, below are some words and their definitions that are commonly used.

Authorizing Agent: The person or persons entitled to the control of the disposition of a deceased person.

Bereavement: The state of feeling at a loss due to the death of someone close.

Columbarium: A building constructed with many spaces called niches to house cremated remains.

Cremation: The process of reducing the human body to bone/skeletal fragments through the use of intense heat and flame.

Crematory: A building or structure that houses an incinerator for reducing human remains.

Cremation Authorization Form: A legal document to be completed by the next of kin or authorizing agent that authorizes the cremation and the disposition of the cremated remains.

Cremation Chamber: An enclosed space within which the cremation of human remains is done.

Cremation Container: A combustible, closed, non-transparent container that is resistant to the leakage of bodily fluids into which a deceased person is placed prior to the cremation and insertion into a cremation chamber.

Cremated Remains: Human remains after the completion of the cremation process.

Cremated Remains Container: A specialized receptacle in which the cremated remains are placed following cremation. Also see: Urn.

Disposition: the interment, entombment, shipment, scattering, or release of human remains.

Embalming: The process of chemically treating a dead human body to reduce the presence and growth of microorganisms, to retard organic decomposition, and to restore an acceptable physical appearance.

Entombment: The placement of human remains in a crypt in a mausoleum.

Graveside Ceremony: A ritual or gathering of people at a grave in a cemetery.

Grief: Spontaneous expression of thoughts, feelings, and behavior in response to a loss.

Human Remains: The body of a deceased person including cremated remains.

Identifying: The act of positive recognition and verification of a deceased person before **cremation**, earth burial, entombment, shipment, or other disposition.

Interment: Disposition of human remains by entombment or burial in the earth in a cemetery, or with cremated remains, by inurnment, placement, or burial in a cemetery or burial at sea, or scattering of cremated remains where permissible by law.

Inurnment: Placing cremated remains in a cremated remains container (urn) suitable for placement, burial, shipment, or holding of said cremated remains.

Life Centered Ceremony: A generally non-religious ceremony or act of recognition, personalized to especially recall memorable events in the decedent's life and the survivors lifetime.

Mausoleum: A building constructed to contain crypts to house human remains.

Memorialization: An event, thing, or place meant to help people remember the deceased, such as a monument, marker, grave, niche, etc.

Minimum Care: A basic level of professional attention rendered to the body of a deceased person prior to disposition, including but not limited to refrigeration storage.

Mourning: Formal, public expression of grief including ritual, ceremony, and other social, religious, and ethnic activity due to a loss.

Niche: A space in a columbarium used for the placement of cremated remains in an urn.

Pathological Incinerator: The designated technical term used by the Environmental Protection Agency to describe a cremation chamber.

Permit For Disposition: The legally required document issued by the county or state that authorizes the disposition of human remains.

Planning In Advance: Also called pre-need or planning ahead, is the act of completing and organizing in writing one's final wishes. Usually done at a funeral home or cremation provider.

Processing Cremated Remains: The removal of foreign objects, and the reduction of cremated remains by mechanical means to reduce the skeletal framework to a small, consistent and manageable size for placement into an urn.

Ritualization: A gathering of people to observe or practice a prescribed ceremonial procedure, generally religious in nature and custom.

Scattering: The authorized dispersal of cremated remains in an area permitted by law. It can include but not be limited to a cemetery, ocean, and lake.

Scattering Gardens: A defined area within cemetery grounds for cremated remains.

Urn: A specially designed receptacle used to hold cremated remains. Also see: Cremated remains container.

Urn Garden: A defined area within a cemetery for the placement of an urn into the ground or other structure within the garden, such as a wall niche.

Urn Vault: An outside support receptacle into which an urn is placed prior to earth burial. It is designed to support the surrounding earth to prevent cave-in.

Viewing: the act of gathering at a funeral home or crematory facility to visually pay one's respect to the deceased and survivors and to say good-bye. May also be referred to as calling hours, visitation, or a wake.

For information on recording your specific wishes in writing, be sure to request our Planning Ahead Memorial Guide Book or to meet with our Advance Planning Counselor.