

What does the funeral home need to know if or when I choose cremation?

When making preneed and at-need cremation arrangements, the funeral home you choose requires the same information as when planning a traditional funeral service with burial.

As with these arrangements, the options that accompany cremation are vast. Because this is a method of final disposition, it must be decided at what stage after death the cremation process will occur. Will the service take place in the presence of the body, with a viewing and full memorial? Or would it be more prudent to conduct the service in the presence of cremains, already placed in a selected urn? Perhaps there are no plans for a service, as with a direct cremation, in which the cremains are returned to the family for a private scattering ceremony or placement in their home. Often these choices are dependent upon guidelines set forth by church doctrines, an individual's religious background or simply their personal beliefs.

Because you should feel comfortable with your decision it is recommended that you consult with your clergy, family members or other outside sources for appropriate information as it applies to your own situation. Preneed and at-need cremation arrangements require much thought and reflection, with consideration given to all aspects of the person's needs, beliefs and financial situation.

Guiding families through decisions like these is what we do best.

Assisting in the arrangements that accompany cremation is a task we encounter everyday. We understand the need for prudent decision-making, but we also understand that circumstances don't always accommodate that. Families not faced with the at-need urgency of making arrangements are focused and confident. The decisions they make are sensible and reflect the wishes of both the individual and the family. We ensure that you understand all the options available to you when choosing cremation, enabling you to make sound decisions.

Finalizing your decision.

Without cost or obligation, we'll privately discuss with you the cremation arrangements you wish to make, and document them in detail. Your records will be kept on file and available for activation when the need arises, or if you wish to make changes. As well, our cremation counselors will review your insurance and government death benefits and discuss with you the coverage you currently have. After reviewing your coverage information, we can assist you with preplanning arrangements and customize a payment schedule to accommodate your current income and budget.

Gerald W. Vickery, Jr. Funeral Home, Inc.
1093 West Main St., Troy, PA 16947
(570) 297-3030

Daniel Gilliland, Supervisor

Kniffen O'Malley Funeral Home
728 Main St., Avoca, PA 18641
(570) 457-2801

Brian D. Leffler, Supervisor

Kniffen O'Malley Funeral Home
465 South Main St., Wilkes-Barre, PA 18701
(570) 823-7157

Brian D. Leffler, Supervisor

Schlitzer Allen Pugh Funeral Home
515 West Market St., Pottsville, PA 17901
(570) 622-7888

Brian D. Leffler, Supervisor

Roberts Funeral Home, Inc.
279 Main St., Wellsburg, NY 14894
(607) 734-7811

Gregory Goldthwait, Manager

TributesOfLife.com



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WHAT
about
CREMATION?

*As Many Choices As
There Are Wishes*

SO YOU'RE CONSIDERING *Cremation...*

The ritual of cremation has been a common practice of many cultures for centuries. In our society, though not always an option, cremation is steadily becoming more widely understood, chosen and accepted. The reasons for choosing cremation will vary from individual to individual; most are simply making a comfortable, personal choice. As with all funeral arrangements, there are several options available and many people are choosing to include cremation in their at-need and preneed arrangements.

Can funeral homes provide cremation services?

Because cremation is becoming such a popular choice of final disposition, most funeral homes include cremation packages among their offered services. Making your arrangements through a funeral home has many advantages. Among them, the use of their chapel and viewing rooms for services. As with a traditional funeral, the funeral home provides formal facilities for the service, as well as assisting you with the details of the service itself. It is important to check with the director of the funeral home you wish to use for information on the cremation services it provides.

Do I have fewer service options if I choose to be cremated?

As with all funeral arrangements, the type and choice of services is left to you and your family. Should you decide on cremation, you may be buried in a traditional service, interred in a mausoleum, columbarium or crypt, or placed in the home of a friend or family member. As well, cremation can be included in your preplanning arrangements. Choosing cremation doesn't lessen your service options by any means.

Some of the many choices available with cremation.

- Funeral service prior to cremation with traditional burial
- Funeral service prior to cremation with interment in mausoleum, columbarium or crypt
- Memorial service with viewing and cremation to follow
- Memorial service with cremains present
- Memorial service and interment in mausoleum, columbarium or crypt
- Immediate cremation without memorial service
- Immediate cremation with scattering ceremony
- Immediate cremation with memorial service and scattering ceremony

What do people do with cremains?

The first thing that comes to most people's minds are stories of keeping a loved one's ashes in an urn on the mantel in their home. Though this is one option, there are endless others. For example, an urn can be buried in a cemetery or entombed in an aboveground columbarium niche, crypt or mausoleum. Others wish to have their cremains dispersed in a scattering ceremony. *(It should be noted that the scattering of cremains may be regulated by state laws and sometimes requires a permit.)*

What about my personal documents?

There are many items of documentation that must be located following the loss of a loved one. Many people do not realize that safe-deposit boxes are often sealed until after the conduction of the funeral service. It's important that birth certificates, social security information, insurance and government death benefit policies be accessible to family members to enable that appropriate arrangements can be made. Does a friend or family member know where to find your documents? What about the location of deeds, mortgage notes, stocks and bonds, or a cemetery deed? When preplanning, such information is discussed and documented by preneed counselors to ensure there are no difficulties when activation of your plans is required.

What about the costs of cremation?

Cremation should not be regarded as a cheaper form of final disposition. Cremation costs vary from state to state and often do not include the cost of funeral expenses. Prudent arrangement decisions include considering the type of service to be performed, deciding upon the manner of interment, and selecting an appropriate urn. Because cost is often a factor when making arrangement decisions, it is important to give due consideration to the endless choices of memorial services and options available to you.