

A CONSUMER GUIDE

to

CEMETERY and FUNERAL SERVICES



Provided by:

Massachusetts Cemetery Association, Inc.

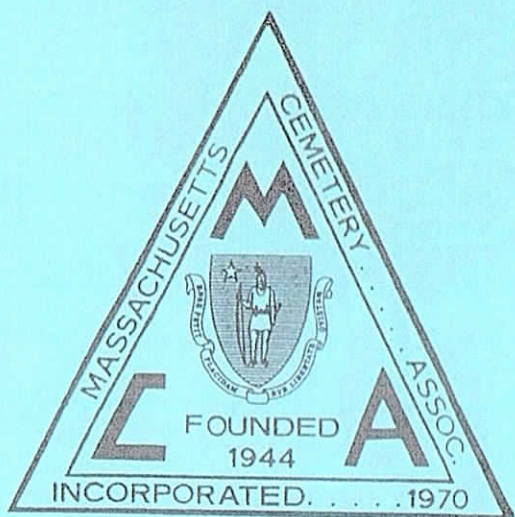
P. O. Box 282

Milton, MA 02186

(617) 859-7778

www.maccemetery.org

MASSACHUSETTS CEMETERY ASSOCIATION, INC.



This Consumer Guide has been compiled and produced by the Massachusetts Cemetery Association, Inc. Appreciation is extended to those who contributed to this Guide and, in a particular way, we thank the Maine Cemetery Association for their being first to produce a model Consumer Guide.

This Consumer Guide is intended to serve only as an Educational Guide to the Cemetery and Funeral Service consumer, and to further promote within the Commonwealth of Massachusetts' high ethical standards in the conduct of cemetery administration.

A CONSUMER GUIDE

TO CEMETERY AND FUNERAL SERVICES

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This Is A Cemetery

Lives are commemorated — deaths are recorded — families are reunited — memories are made tangible — and love is undisguised. This is a cemetery.

Communities accord respect, families bestow reverence, historians seek information and our heritage is thereby enriched.

Testimonies of devotion, pride and remembrance are carved in stone to pay warm tribute to accomplishments and to the life — not death — of a loved one.

The cemetery is homeland for family memorials that are a sustaining source of comfort to the living.

A cemetery is a history of people — a perpetual record of yesterday and a sanctuary of peace and quiet today. A cemetery exists because every life is worth loving and remembering — always.

THE IMPORTANCE OF SAYING GOODBYE

It's important to recognize that funerals are not only for the deceased but also to comfort 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 grieving individuals, as a family and as a society.

This *Guide* has been written by the Massachusetts Cemetery 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, or 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, funeral and cemetery committal services 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, cemetery committal, cremation, and religious 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.

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

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

Earth Burial: A casket can be interred (buried) in a traditional 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 option of in-ground burial space exists. This is called a lawn crypt (pre-installed liner) 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.

Entombment: A third method of permanent entombment for a casket is above ground placement in what is known as a mausoleum crypt.

Inurnment: 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 temporary container and can then be placed in an urn or other appropriate permanent 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. Not all cemeteries permit this.

It is also possible to purchase a space specifically designed for cremated remains. Some cemeteries require an urn vault or durable container 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 ways. Most cemeteries offer other options, although there are some legal and/or religious restrictions which may apply. A scattering cannot be performed on public or private property without written permission.

Scattering is an irreversible method of disposition, and your family may want to consider burying or inurnment 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 at which point the cremated remains of both will be interred or placed in a columbarium.

It is important to realize, 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.

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

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*.

According to Massachusetts law, there is a 48 hour waiting period between the time of death and the time when cremation may take place. Legislation also requires crematories to be operated within an approved cemetery.

Cremation takes place in a chamber called a retort. 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.

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. Cremation is a strictly controlled process which takes place in professionally maintained cemetery 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, oftentimes 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 memorialization for 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 are operated by: a municipality, a cemetery association, a religious organization, a not-for-profit organization.

There are two main types of cemeteries, *traditional cemeteries* and *memorial parks*.

A *traditional cemetery* allows for upright monuments. Normally a burial site has an upright family monument, usually made of granite and/or bronze. Some cemeteries offer both traditional and memorial park sections within their cemetery.

A *memorial park* uses flush memorials. There is generally a main theme feature to each section. They provide the same service as a traditional cemetery, but use memorials level with the lawn.

Cemeteries in Massachusetts utilize two main forms of memorialization: traditional upright memorial (monuments) and/or flush ground memorials. Some cemeteries also offer private family estate and community mausoleums for above ground entombment and columbarium niches for above ground inurnment. Both types of cemeteries usually offer pre-need planning programs.

All cemeteries have rules and regulations pertaining to the above, as well as 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 RELATED FEES

The purchase price of an interment space (interment rights) must provide the necessary funds for the cemetery administration, development, records systems, current maintenance and perpetual care.*

**Perpetual Care Funds are a portion of money from the purchase of interment space which is placed in a restricted Trust Care Account whereby only the interest income can be used for cemetery operations, care and maintenance.*

At the time of burial, the cemetery charges an interment fee. This charge covers cemetery operations, 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 or its installation. In many cemeteries, a casket interment cannot be made without a rigid outer 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.

If memorialization is desired, there will be a charge for the foundation for the memorial or monument, and possibly for the installation.

Prices can vary from cemetery to cemetery; information can be obtained by contacting the cemetery office for their related fees.

FUNERAL HOME RELATED FEES

Funeral homes charge for their professional services, facilities and merchandise which are chosen by the family. Funeral homes will provide you with a written general list of services, merchandise and related fees.

TYPES OF CASKETS

Caskets are supplied to you primarily through your local funeral home and are mostly constructed of either wood or metal. 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. Cemeteries may require use of certain casket types in community mausoleum crypts.

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 are purchased from a monument company. Prices can vary greatly depending upon the size and type of memorial.

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. Most cemeteries require that the cemetery install foundations under monuments and markers. A cemetery may also require a permit and sketch approving 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.

ORGAN DONATION

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, pre-planning is recommended.

DEATH AWAY FROM HOME

If you travel often, consider contacting your local funeral director to discuss pre-arrangements of funeral services. Consider also making pre-arrangements with the cemetery of your choice for the burial option you would prefer. Should anything unforeseeable happen to you or a traveling companion while away from home, one call back to home will insure that everything will be taken care of professionally, quickly and cost effectively.

TYPES OF SERVICES

Families today may choose from a variety of services.

Funeral Home Services: 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.

Services: Following the funeral home visitation, the family may have a service held at a church, synagogue, place of worship or funeral home, prior to final committal. These services may be the ritual marking the event of the death and may involve either full body earth burial or the inurnment of cremated remains. In either case, the committal service is a gathering that may be either public or private, depending upon the wishes of the family.

Committal Services: Committal services are held following the funeral and religious service as a final closure to the funeral process. These usually are held at the cemetery graveside or committal chapel the family has chosen.

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. Both your cemetery and funeral director may offer pre-need planning.

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 cemetery, funeral director, 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 cemetery, funeral director, and clergy are resources. Call yours for help and guidance, at no obligation.

THE ROLE OF THE CEMETERIAN

Cemeteries in Massachusetts have professional managers and directors. Smaller cemeteries may have part time superintendents or contact a person who share various responsibilities.

Professional cemetery managers will guide you through the burial site selection process, whether pre-planning or at-need, while explaining his or her role before, during and after interment. After the selection and purchase of your burial option, the cemetery manager generates the paper work necessary to issue a license of burial (deed) that provides the purchaser with exclusive burial rights for your selection. Lot owner cards are processed and filed and maps are marked. Your cemetery manager will also review the rules and regulations that pertain to your selection and your options for memorialization.

The cemetery is responsible for the care and upkeep of your burial site and will explain their maintenance program to you. Finally, after the interment has been completed and you have had time to reflect, your visits to the cemetery may include conversations with the cemetery manager on a number of topics that eventually

result in a comforting relationship that will last for generations to come.

Most ceterierians 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.

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 "guide", your organizer... a director... a professional... 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, registered licensed funeral directors throughout the state of Massachusetts.

PRE-PLANNING

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 pre-plan. Make an appointment to meet your local ceterierian and funeral director and he/she will sit down and carefully talk with you about your needs and wishes. You can have this meeting at their location 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, with your funeral director, can discuss details such as options of burial or cremation, religious services, what type of casket you want, 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.

At the cemetery, pre-planning will include the pre-need or at-need purchase of a burial option. The selection of a burial option 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 pre-planning process is critical. The cemeterian can show you the burial options available in the various sections while explaining how the remains will be set in the grave, crypt or niche and where the monuments and memorial will be placed. The fees and payment structures will also be discussed at that time.

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 pre-pay, knowing that your survivors will be relieved of these burdens.

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. Your cemetery and 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. Those papers are not always easily accessible after death. Put your pre-planning requests in writing 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.

Consumer protection and full disclosure of prices, services and products are at the core of all pre-arrangements, whether they be at a cemetery or funeral home. Massachusetts consumers have strong laws that protect you.

TRUSTING

In the Commonwealth of Massachusetts, 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 cemetery burial option or services, the law is also quite specific. The law covering cemeteries/crematories is written in Chapter 114 of the Massachusetts Statutes and you are encouraged to discuss the details of the law at the cemetery. Specifically, you will receive a written license of burial (deed), outlining the trustee, the payor, the services and burial option which will be provided and the full amount paid.

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 speaking with the young people in your family about this tender topic and worry about how to involve them appropriately, speak with other professionals. They have been specially trained to help guide you and the youngsters through this family rite of passage. They will offer you compassionate help that you and your children will remember for the rest of your lives.

LAWS, REGULATIONS AND OFFICES

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

CEMETERIES/CREMATORIES: On the state level, cemeteries operate under the laws of Chapter 114 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/crematory** in Massachusetts, please contact your local cemetery and/or:

The Massachusetts Cemetery Association, Inc.
P. O. Box 282
Milton, MA 02186
Tel: (617) 859-7778
www.MACemetery.org

Cemetery Consumer Service Council
107 Carpenter Drive
Sterling, Virginia 20164
Tel: 1-800-645-7700 Ex.1211
Massachusetts contact: 1-781-255-9433

Commonwealth of Massachusetts
c/o Attorney General's Office
Consumer Section
1 Ashburton Place
Boston, MA 02108
Tel: 617-727-8400

International Cemetery, Cremation and Funeral Association
107 Carpenter Drive, Suite 100
Sterling, Virginia 20164
Tel: 1-703-391-8400

National Catholic Cemetery Conference
1400 S. Wolf Road
Hillside, IL 60162
Tel: 1-888-850-8131
www.catholiccemeteryconference.org

Cremation Association of North America
499 Northgate Parkway
Wheeling, IL 60090
Tel: 1-312-245-1077
www.cremationassociation.org

If you have questions or concerns about a **funeral home** in Massachusetts,
please contact your local funeral home and/or:

The Massachusetts Funeral Directors Association
536 Broad Street
Weymouth, MA 02189
Tel: 1-781-335-2031
www.massfda.org

Massachusetts State Board of Embalming & Funeral Directing
Board of Professional Licensure
Causeway Street
Boston, MA 02114
Tel: 617-727-1718

The National Funeral Directors Association
13625 Bishop's Drive
Brookfield, WI 53005-6607
Tel: 1-800-228-6332
www.nfda.org

GLOSSARY OF TERMS
under General Laws
Administration of the Government
(Chapters 1 through 182)

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: the right to burial in a grave or lot held by the licensee of the grave or lot; however, the license is not equivalent to title to the property. Burial right to the entire lot or individual grave or rights may be granted or transferred by the licensee and with approval of the governing body of the cemetery.

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

CEMETERY: an area of land set aside and dedicated for the final disposition of the remains of a deceased person.

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

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 of a deceased person.

COMMITTAL SERVICE: that portion after the funeral which is conducted as a final closure to the funeral process, held at the cemetery graveside or committal chapel.

CREMATION: the process of extreme dehydration and evaporation created with intense heat which reduces the composition of the body to inorganic bone fragments.

CREMATED REMAINS: the final processed substance remains of the reduced composition of the body to inorganic bone fragments.

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.

DECORATIONS: the adornment, ornamentation, embellishment, memorialization, care or beautification of a grave in accordance with rules and regulations established by the governing body of the cemetery.

DEED: See License of Burial

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.

FLAG ETIQUETTE: the requirement that a flag of the United States placed upon a grave to honor a veteran shall not touch the ground and shall not be allowed to remain if torn or faded or beyond a specified time period as determined by regulations of the United States Department of Defense, United States Department of Veterans Affairs and the governing body of the cemetery.

FLAG HOLDERS: a device, known also as a commemorative marker, made to hold a flag of the United States which identifies the branch of service during observances honoring military veterans.

FOOT MARKER: a flash to the ground memorial made of granite or bronze which is placed at the foot of the grave.

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.

GOVERNING BODY: the independent managing authority of a cemetery as applied to a national veterans cemetery, state veterans cemetery, municipal cemetery, religious cemetery or private non-profit cemetery.

GRAVE: space in a cemetery that allows the burial right of either (1)one or multiple in-ground burials of a deceased person.

GRAVE LINER: An unsealed durable outer container of (2)two or more pieces in which the casket is placed at the time of burial in the earth.

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.

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 pre-payer for any reason.

LICENSE OF BURIAL: The rights given for the use of a specific grave, lot, crypt or niche or other burial space.

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 for the entombment of a deceased casketed person.

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

MEMORIAL PARK: a cemetery that permits the use only of flush-to-the-ground memorials.

MONUMENT OR MEMORIAL: a traditional upright monument usually made of granite, a flush-to-the ground memorial usually made of bronze or granite, or a foot marker, as defined in this section, any of which is used for commemorating the life of a deceased person.

NICHE: a recess in a columbarium used for the permanent placement of the cremated remains of a deceased person.

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 restricted funds are set aside, the income of which is used to maintain the cemetery, 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.

PRE-NEED PLANNING: any funeral and cemetery 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.

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.

TOMB: a structure known as a receiving tomb or receiving vault designed for the temporary storage of a casketed body which is not to be interred immediately.

TRADITIONAL CEMETERY: a cemetery that allows upright traditional monuments.

URN: a container to hold cremated remains which can be a durable and permanent urn placed in a niche or buried in the ground.

VAULT: a two-piece sealed durable outer container in which the casket is placed at the time of burial in the earth for additional protection; provided, however, that such container may have an inner liner to enhance appearance and sealing ability.

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.

Provided by:

Massachusetts Cemetery Association, Inc.

P. O. Box 282

Milton, MA 02186

(617) 859-7778

www.macemetery.org