

Bereavement Support Guide*

by

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*This Guide has been prepared for use by the Hindu Temple Society (HTS) in Albany, NY. The draft guide, when finalized, should be placed on the Temple's website and hard copies made available to interested families of our temple community. Several published and online sources were used in compiling this Guide. It took several months to do this. It is possible that certain material taken from other sources might not be properly acknowledged. The information provided should be considered as a guide only. It does not legally bind the HTS/HCC or the author.

Table of Contents

I. Introduction

II. Things a Bereaved Family Would Normally Do

III. Bereavement Support Committee (BSC)

IV. Seeking Assistance from the Bereavement Support Committee

V. Contacting Funeral Home and Cremation Services

VI. Signing Funeral Agreement Forms

VII. Funeral and Cremation Services Costs

VIII. Performance of Last Religious Rites

IX: Storage and Safekeeping of Remains (Ashes)

X. Frequently Asked Questions with Answers

1. What is a funeral or memorial service?
2. What should I do if a death occurs while away from home?
3. Why do we need an obituary?
4. Why should we have a public viewing?
5. What is embalming and is it necessary?
6. What is cremation and do I need a casket if I choose cremation?
7. Can I have a visitation period and funeral service if cremation is chosen?
8. When after death can a cremation take place?
9. Is any other preparation required prior to cremation?
10. Do I have to make different funeral arrangements if I chose cremation?
11. Can we have the service before or after the cremation?
12. What can be done with the cremated remains?
13. I am often at a loss as to what I should say to console the bereaved. Are there dos and don'ts in consoling the bereaved?
14. Can I make advance arrangements to reduce the burden on my family of having to make difficult choices at the height of their grief?
15. What if one has a wish to have the cremation done in India or some other country?
16. If the death occurs when a person is visiting India or another country, can the cremation be held there or must the body brought back to the United States?

17. If the family wishes to have the ashes immersed in a holy river in India, can this be done without traveling to India?
18. When a relative or friend visiting from abroad dies here in the USA, can that person be cremated here or must the body be repatriated to his/her home country?

XI. Sources (To be provided)

Appendices

- A: Services Provided by Funeral Homes
- B: Sample Cremation Agreement Forms
- C: Average Funeral and Cremation Costs
- D: Checklists for Advance Planning
- E: Procedures for Carrying Ashes to India

Bereavement Support Guide (BSG)

I: Introduction

This Bereavement Support Guide (BSG) has been prepared to provide timely assistance to a bereaved family. When a death occurs, the family finds itself in utmost grief and experiences a sense of irreplaceable personal loss. At this time of grief, the family is also required to make many decisions and choices with respect to the funeral and cremation arrangements and other tasks for meeting the legal requirements within the prescribed time frame.

Most often the bereaved families are not fully aware of the things which need to be done during such a calamity. The families feel overwhelmed and experience much anguish and pain because the network of support available in India is not available here. Consequently, some families undergo a great deal of stress and trauma due to a death in the family. It is the most difficult time. A family would need strong emotional, physical, and other support to cope with the tragic loss.

The Hindu Temple Society (made up of the temple and cultural center) has developed this Bereavement Support Guide (BSG) to provide timely assistance to the family. It has constituted a bereavement support committee made up of long-time residents of this community to provide such assistance and support. This Guide provides an overview of the funeral and cremation process and the areas where the members of this committee can offer support to the bereaved family. This guide has been prepared specifically for meeting the funeral and cremation needs of Hindu families. Those belonging to other religions can use the sources given at the end of this Guide.

II: Things a Bereaved Family Would Normally Need to Do:

- Inform the near and dear ones about the death of the person
- Make funeral and cremation arrangements
- Make arrangements for religious services at the funeral and cremation site
- Make obituary and post announcement in the local newspaper and community newsletters
- Announce the date, time and location of the funeral services
- Make food arrangements for the family during those difficult days
- Pick up relatives and friends (living outside the area) from the airport/bus stop/train station
- Make arrangements for holding memorial services at a place chosen by the bereaved family.
- Make arrangements for storage and safekeeping of ashes.
- Other things, depending upon the circumstances

III: Bereavement Support Committee (BSC)

The Bereavement Support Committee (BSC) is designed to provide timely assistance to the bereaved family. Individuals requested to serve on this committee should be long-term residents of the Albany area, come from different regions, and have different areas of expertise. They should be aware of the regional diversities of our Indian community and the kind of support a bereaved family would

normally need. Death of a loved one is a devastating experience for the family. It is important that individuals on this committee understand the mourning and grieving the family goes through at this time. They should show empathy and understandings and help (counsel) the family in coping with their loss.

For example, the Committee members can help the family in making funeral and cremation arrangements, informing the near and dear ones and the local Indian community organizations about the death and in preparing the obituary, making arrangements for transporting people coming from outside Albany, help organize memorial services/shanti path at a place chosen by the family, food arrangements, and, above all, in providing emotional support to the family.

IV: Seeking Assistance from the Bereavement Support Committee

It is important for someone from the bereaved family to contact the chair or any committee member for seeking assistance. Contact information for each committee member should be given in this brochure. Similarly, it would be helpful if someone from this committee (preferably the chair) would call the family to inquire whether the family needed any assistance

Every family deals with death in its own way. Some families wish to be left alone and have their own support network and would like to take care of various funeral and other arrangements by themselves. The Bereavement Support Committee members should be sensitive to the wishes of each family and offer assistance when requested.

V: Contacting Funeral Home and Cremation Services

Once a person, whether at home, or at a hospital or any other location within the United States, has been declared dead by an attending physician or other authorized health care professional, contacting a funeral home of one's choice is the immediate thing someone from the bereaved family must do. Funeral homes provide proper guidance and information about various funeral procedures required to be followed by the family as per State Laws.

The funeral directors are well-trained and provide a comforting and safe environment to the bereaved family during this difficult time. They extend emotional support and assistance in making proper funeral arrangements as per the wishes of the family. They allow the use of their facilities and equipment necessary to the preparation of the body, performing of last rites, and final cremation of the deceased. At the funeral home, one can hold memorial services and rituals, calling hours, deliver eulogies, as well as keep the body under special attention and care.

Funeral home directors have become quite familiar with the diverse religious, cultural, and social needs of families dealing with the death of their loved one. They are sensitive to the existence of wide diversity in the background of families and do their best to accommodate their wishes.

Appendix A lists the funeral and cremation services provided by most funeral homes.

There are over two dozen funeral homes within the Capital District. Most provide cremation services as well. The following two funeral homes and Oakwood Crematory in the Albany area have been used most often by our community.

1. Gordon C. Emerick Funeral Home, 1550 Route 9, Clifton Park, NY 12065
Phone: 518-371-5454; <http://www.nysfda.org/index.php/member-funeral-homes/location/211-Gordon#sthash.DcnM226e.dpuf>

2. New Comer Funeral Home, 343 New Karner Road, Colonie, NY 12205
Phone: 518-456-4442; <http://www.newcomeralbany.com/contact.aspx>

3. Oakwood Crematory: Most funeral homes in the Albany area use Oakwood Crematory, located at 101st Street, Troy, NY 12180. This crematory has a chapel with a seating capacity for about 100 people. It has facilities for keeping the casket for viewing of the body and for performing last religious rites. It has a good microphone system as well. The crematory staff understands the unique needs of Hindu families and are helpful in making arrangements for this final journey of the deceased. Phone: 518-272-7520;

http://www.oakwoodcemetery.org/cemetery_services_cremation.html

VI: Signing of Funeral Agreement Form

The funeral director will ask the family to complete various required funerals and cremation services forms before proceeding with the funeral arrangements. These forms seek vital information on the deceased and the kinds of funeral services the family wishes to have and in what time frame. These forms must be completed by someone from the family authorized to do so. The funeral director will provide assistance in completing the required forms and will also explain charges for various services. It is important for the family to have vital information on the deceased readily available.

Appendix B provides samples of agreement forms funeral homes require to be signed before proceeding with the funeral and cremation services.

VII. Funeral and Cremation Services Costs

The cost of a funeral depends largely on the services the family wishes to have. The funeral costs are made up of professional service charges for transporting the body, preparation of the body, casket and urn costs, use of the facilities for visiting hours and giving eulogies, transporting the body to the crematory, the cremation permit, and cremation facility charges, etc. The cost of the funeral home and cremation services can vary from \$3,000 to \$8,000 depending upon the services family chooses. It is important to get the breakdown of charges for various funeral services.

When deciding which funeral services to choose and how much to pay, it's important to remember that the quality of the funeral and your love for the deceased are not directly related to the amount of money you spend. One of the primary reasons many people end up overpaying for a funeral or funeral items is because there isn't enough time to comparison shop. There is still some degree of stigma attached to trying to save money on such an important day.

A funeral is a highly-charged emotional and personal experience, but it pays to be a wise consumer as well. One way around this is to **pre-plan** your funeral and make arrangements for services **in advance**. It pays to plan and share your wishes regarding funeral, cremation, and memorial services with your family. It is something we all will experience. Advance planning and writing down your wishes can help the survivors in making proper funeral and cremation arrangements.

Appendix C provides average charges for funeral and cremation services for funeral homes.

Appendix D provides checklists for advance planning

VIII: Performance of Last Religious Rites

The Albany Hindu Temple has three priests who are well-versed in performing last religious rites. The priests are quite familiar with the regional diversities among the Hindu families and will be able to perform services as per the wishes of the family.

IX: Storage and Safekeeping of the Remains (Ashes)

The funeral homes and crematories offer urns in various price ranges to suit the family preferences. They also offer storage space free of cost for a month or so. Individual family can negotiate with them for keeping the urn for longer periods. The funeral homes also provide assistance in getting the urns ready for shipment to India for submersion of ashes in a holy river of one's choice.

X: Frequently Asked Questions

1. What is a funeral or memorial service? A funeral is a time when family and friends gather to celebrate a life and mourn the loss of a loved one. They occur almost in all cultures and societies around the world and have deep personal and social significance. A funeral is the starting point of the recovery process and the first step toward healing. The ceremony is often emotionally very wrenching for the families and that is when they would benefit from the support from their relatives and friends and from the community. Sharing of grief can be soothing.

2. What should I do if a death occurs while away from home? Contact the funeral home director of your choice. The directors are well prepared to handle such cases. They will make arrangements to transport the body from anywhere within USA to the funeral home of one's choice and will help the family in making funeral and cremation arrangements.

3. Why do we need an obituary? An obituary notice is helpful for friends and family of the deceased. It helps family to pay tributes to the deceased member by highlighting his/her life. It also informs friends and community members that a death has occurred and gives information about the location and timings for funeral and memorial service arrangements. Obituaries can be posted in a newspaper and online on the funeral home's webpage. The funeral home directors can help in preparing an obituary and in placing it in the local newspaper. There are several internet resources on writing an obituary. For example, <http://www.remembranceprocess.com/capturing-a-life-in-words/guide-to-writing-an-obituary/> provides a step-by-step guide.

4. Why should we have a public viewing? Public viewing is not something that every family does. But it does serve a purpose. In making a viewing part of a funeral service, you provide a certain amount of closure to all in attendance. It gives a chance to say goodbye on a personal level. Most studies show that viewing the body helps everyone recognize the reality of death, which is an important stepping stone in the grieving process.

5. What is embalming and is it necessary? Embalming is a temporary disinfection, preservation, and restoration of the body. During the embalming process, the body is washed and dressed and cosmetics are applied. Is embalming necessary? It is generally recommended that any body to be viewed should be embalmed to create the best possible presentation of the deceased. Otherwise, it is up to the family. However, embalming may be necessary if the body is to be transported by air or rail, or because of the length of time prior to the cremation.

6. What is cremation and do I need a casket if I choose cremation? The casket or container is placed in the cremation chamber, where the temperature reaches 1,400-1,800 degrees Fahrenheit. After about three hours, all organic material is consumed by heat and evaporation, and the bone fragments are left behind. These are known as the cremated remains, which are then carefully removed from the chamber and processed into fine particles to be placed in a container or urn for the family. Throughout the cremation process, a careful labeling system ensures correct identification.

One does not need to purchase a traditional casket for cremation. But for sanitary reasons, ease of placement and dignity, many crematories require that the deceased be cremated in a combustible, leak-proof, rigid, covered container. This does not need to be an expensive casket as such. What is required is an enclosed, rigid, container made of wood or other combustible material to allow for the dignified handling of human remains. The type of casket or container selected is really a personal decision. Caskets and containers are available in a wide variety of materials ranging from simple cardboard containers to beautifully handcrafted oak, maple or mahogany caskets.

7. Can I have a visitation period and funeral service if cremation is chosen? It greatly depends on the family. A family can have a formal funeral or memorial service with public viewing and paying of respects at the funeral home. The body can then be transported by the funeral home to the crematorium for a private cremation ceremony. But families are encouraged to have a gathering – whether it is a simple visitation, or a more elaborate funeral or memorial service – to support the bereaved and begin the healing process. Cremation provides increased flexibility. One can choose to have a memorial and religious services at the cremation site. One can also have memorial services in a place of one's choosing a few days after the cremation. It could be held at home or at a temple or any other location of one's choosing.

Important note: *A body can be transported from the place of death to the funeral home and/or to the crematorium only by an authorized funeral home, not by an individual family member or a friend or anyone else.*

8: When after death can a cremation take place? Because cremation is an irreversible process and because the process itself will eliminate any ability to determine exact cause of death, many states require that each cremation be authorized by the coroner or medical examiner. Some states have specific minimum time limits that must elapse before cremation may take place. Your funeral home director can advise you of applicable regulations.

9: Is any other preparation required prior to cremation? It is essential that pacemakers and other medical devices be removed prior to cremation. They may explode when subjected to high temperature, which can be hazardous to crematory staff and equipment. In addition, any special mementos, such as jewelry, will be destroyed during the cremation process. Anything you wish to keep should be removed by the funeral director before the casket or container is transferred to the crematory.

10: What can be done with the cremated remains? After the cremation, the bodily remains are placed in an urn. Urns are available in a variety of shapes, sizes and materials and in different price ranges. The family should choose an urn at the time of making funeral arrangements. It should also think about the ultimate disposal of the remains. The family can choose to store the urn until it makes the decision regarding what they want to do with the ashes.

11: I am often at a loss as to what I should say to console the bereaved. Are there dos and don'ts in consoling the bereaved? Most people wonder what to say and what not to say to the bereaved family. Some even avoid meeting the bereaved because they feel unsure of what to say. One should express sympathy and condolences and be sensitive to the loss and grief the family is experiencing. It is important to understand what grief is and how we can express our heartfelt sympathy and behave in ways that is consoling. A helpful read on this subject is: *How to Help Someone Who's Grieving: Comforting and Consoling Others through Bereavement, Grief, and Loss.*

<https://www.helpguide.org/articles/grief-loss/supporting-a-grieving-person.htm>

12: Can I make advance arrangements to reduce the burden on my family of having to make difficult choices at the height of their grief? Yes, one can make advance arrangements with a funeral home and/or leave instructions in a sealed envelope with a member of the family or next-of-kin on how one's funeral and cremation and other matters should be handled. If written instructions are left, it should be in a separate easy-access document other than the Will, which may take a few days or weeks to be read. One can also make a 'Living Will' that instruct how a serious incapacity such as coma should be handled. These advance arrangements will greatly reduce the burden of difficult choices for the family when they are most vulnerable to suggestions from others. Relevant pamphlets that describe these aspects in greater detail are available from financial institutions as well as funeral homes. Some have pamphlets wherein one can write down how one should be remembered

and also have space for short messages to grandchildren. Here are two sources.

http://www.americanbar.org/content/dam/aba/migrated/publiced/practical/books/wills/chapter_11.authcheckdam.pdf; and
https://www.osc.state.ny.us/retire/word_and_pdf_documents/publications/1800s/1874-affairsinorder.pdf

Appendix D contains checklists for advance planning.

13: What if one has a wish to have the cremation done in India?

1. The current regulations in USA allow for the body of the person be taken to India. The Indian Consulate Offices in the USA have set of instructions and forms on their websites for this purpose (<https://www.indiacgny.org/pages.php?id=80> and [https://www.indianembassy.org/pdf/Form Pdf 69.pdf](https://www.indianembassy.org/pdf/Form_Pdf_69.pdf)). The funeral home directors can help in completing these forms and in meeting the regulations for transporting the ashes or the body to India.

14: If the death occurs when a person is visiting India or another country, can the cremation be held there or must the body brought back to the United States? A death of a US Citizen has to be reported to the American Embassy in that country. Any cremation or burial in a foreign country is subject to the local laws and regulations there. Bringing the body back to the US is also subject to local laws and procedures. The involvement of the American Embassy is necessary, and embalming procedures need to be available locally in that country. The funeral home directors of one's choice here in Albany would be able to provide assistance and do all the required paperwork and transportation from the foreign nation.

15: If the family wishes to have the ashes immersed in a holy river in India, can this be done without traveling to India? Several organizations, located in Varnasi, Haridwar, and other holy cities in India, provide such immersion services. Their contact information is available on the internet. Here is the link for Shri Kashi Darshan (Ashes Immersion Seva) located in Varnasi. (<http://www.shrikashidarshan.org/special-services/ashes-immersion-seva/>). The funeral home directors would be willing to provide assistance in preparing the urn for shipment to India. Preparation and shipment of ashes for immersion to India have to abide by regulations set by the USA and the Indian Consulate in NY City.

16: When a relative or friend visiting from abroad dies here in USA can that person be cremated here, or must the body be repatriated to his/her home country?

Cremation here in the USA is possible. The family has to work with a funeral home director and follow various rules and regulations set by the state. Repatriation of the body to India would be subject to the procedures and the requirements of the Indian Embassy or Consulate and the US regulations. See **Appendix E** for procedures for doing this.

IX: Sources

To be provided.

Appendix A: Services Provided by Most Funeral Homes

- On call to serve families when a death occurs, 24 hours a day, year round.
- Remove and transfer the deceased from the place of death (home, nursing home, hospital, etc.) to the funeral home and later to a crematory facility, if necessary.
- Perform professional care of the deceased, as requested by the family, which may include washing, embalming, restorative art, dressing, casketing, hairdressing and cosmetology.
- Provide information about various caskets (hardwood, cardboard, etc.) and urns for storing the final remains after cremation.
- Formulate, complete and file all necessary paperwork, including certificates of death, or other permits and authorizations; acquire a requested amount of certified copies of the death certificate for the family.
- Compose, with the provided information, an obituary – including funeral or memorial service information, biographical and survivor information – and send to all newspapers requested by the family.
- Offer assistance to the family by contacting the family's choice of priest to conduct last religious rites and rituals.
- Contact and arrange necessary details with the cemetery, crematory or other place of disposition, .
- Help families with questions about veteran's affairs, Social Security benefits, insurance claims and other related inquiries.
- Provide memorial products, which may include a register book, acknowledgement cards, thank-you cards, memorial folders, prayer cards and memorial tribute DVDs, as requested by the family.
- Help families by arranging flowers, framed photos, photo collages and other memorial pieces in chapel during services and/or visitation; ensure care of and return of these items to the family after the services.
- Direct the chosen funeral and cremation services in a professional manner, from visitation, to funeral service, to processional (if necessary), to disposition of remains (burial, cremation, etc.).
- Deliver, at the conclusion of the service, flowers, register book, flower cards, memorial contributions made to the family, photos that were displayed, memorial tribute DVD and any other items back to the family.
- Provide information about the charges for various funeral and cremation services, including prices for caskets and urns.

Note: Funeral home directors abide by the wishes of the bereaved family. They have become quite familiar with the diverse religious, cultural, and social needs of families in dealing with the death of their loved one. They are sensitive to the existence of a wide diversity in the background of families and do their best to accommodate their wishes.

Appendix B: Funeral and Cremation Agreement Form, Certificate of Death (Examples)

LOCATION NAME; ADDRESS, PHONE #

No. _____

Date _____

AUTHORIZATION FOR CREMATION AND DISPOSITION

LOCATION requires that this Authorization Form be completed and signed prior to the cremation. **CREMATION IS AN IRREVERSIBLE AND FINAL PROCESS.** It is important that you understand the cremation process that is described in Section 5.B. of this Authorization Form prior to signing it. We want you to fully understand the information provided in this Authorization Form, so we will be pleased to answer any questions about the cremation process or other questions that you may have.

THE AUTHORIZATION IS NOT A CONTRACT FOR CREMATION SERVICES. A SEPARATE CONTRACT OR CONTRACTS WILL BE REQUIRED TO PURCHASE THE SERVICES OF THE FUNERAL HOME AND/OR CREMATORY.

1. DECEASED INFORMATION

A. IDENTIFICATION

Name of Decedent: _____ Date of Death: _____ Time: _____

Place of Death: _____ Sex: M ___ F ___ Age: _____ DOB: _____ SSN: _____

(Initials)

The Authorizing Agent has viewed the remains and positively identified them as that of the Decedent; **OR**

(Initials)

The personal representative of the Authorizing Agent has viewed the remains and positively identified them as that of the Decedent; **OR**

(Initials)

The Authorizing Agent has authorized the Funeral Home to photograph the remains and the Authorizing Agent has positively identified and signed the photograph as that of the Decedent.

B. ARTIFICIAL DEVICES

Mechanical devices, artificial implants, pacemakers, and certain nuclear medicine residues may create a hazardous condition when placed in a cremation chamber and subjected to high heat. Please list any Artificial Devices implanted in or attached to Deceased or identify if the Deceased was treated with any Radioactive Materials. Description of Devices: _____

(Initials)

The remains of the Decedent do not contain any of the Devices described in Section 1.B. on the reverse side; **OR**

(Initials)

As Authorizing Agent, I/we instruct the Funeral Home to remove each Device listed above and to charge for its services in making or arranging for such removal. Unless indicated directly below, the Funeral Home is to dispose of all such Devices. In manner it sees fit and at any time. Manner of disposal of devices: _____

C. PERSONAL PROPERTY

All personal property and effects delivered with the remains of the Decedent to the Crematory, including jewelry, clothes, hair pieces, dental bridgework, eyeglasses, and shoes, will be destroyed in the cremation process or otherwise discarded by the Crematory, in its sole discretion, unless specific instructions for delivery are given below. If no specific instructions are given, I/we release the Funeral Home and Crematory from liability for these items.

Items to be delivered to Authorizing Agent or Designee: _____

2. FUNERAL HOME AND CREMATORY

The Authorizing Agent authorizes the Funeral Home and Crematory set forth below to carry out the directions and instructions of the Authorizing Agent contained in this Authorization.

Name of Funeral Home: _____ Address: _____

Name of Crematory: _____ Address: _____

3. CREMATION CONTAINER AND URN

A. CREMATION CONTAINER

The Crematory requires the remains of Deceased be in a suitable container for cremation. The Crematory may require a combustible cremation container. If the Crematory accepts a non-combustible container, the Crematory is authorized to dispose of the container in any way it sees fit.

Type of Container Selected: _____

B. URN

An urn to hold the cremated remains may be purchased or provided by the Authorizing Agent but an urn is not required. If an urn is not purchased or provided, the cremated remains will be delivered in a rigid temporary container.

Urn purchased by Authorizing Agent. Description of urn: _____

Urn provided by Authorizing Agent. Description of urn: _____

Standard temporary container provided by Crematory.

DISCLAIMER: This model form is intended as a suggested guideline only and should be modified to conform to circumstances (such as state law requirements). Neither the author nor the ICCFA are furnishing legal advice and the services of a knowledgeable attorney should be sought prior to using this form.

NEW YORK STATE DEPARTMENT OF HEALTH CERTIFICATE OF DEATH

Form with sections: DECEASED (1-16), DISPOSITION (17-24), CERTIFIER (25-26), CAUSE OF DEATH (27-33). Includes fields for name, sex, date of death, place of death, education, marital status, occupation, residence, and cause of death.

For use by physician or institution:

NAME OF DECEASED:

TIME OF DEATH:

DATE OF DEATH:

Appendix C: Estimates of Funeral and Cremation Costs

A. Breakdown of Costs:

The funeral and cremation costs depend on the services chosen. Each service comes with its own price tag. The following list of prices for various funeral services should give you a good idea of what one should expect to pay. The prices depending on where one lives and what specific services one chooses.

Body Preparation: \$50 to \$300; **Casket:** \$400 to \$2,000
Priest/Officiate: \$50 to \$300; **Death Certificates:** \$10 to \$20 per copy
Direct Cremation: \$500 to \$2,000; **Embalming:** \$200 to \$800
Flowers: \$100 to \$500; **Funeral Ceremony Fees:** \$200 to \$1,500
Funeral Home Services: \$500 to \$2,000; **Obituary:** \$50 to \$600
Printed Materials: \$25 to \$200; **Procession:** \$100 to \$400
Urn: \$100 to \$1,000; **Visitation or Viewing:** \$150 to \$500

Source: <http://www.imortuary.com/blog/funeral-costs-a-detailed-price-breakdown/>

B. Cost Estimates for Funeral Home in the Albany Area

1. Gordon Emerick Funeral Home, Clifton Park, NY: (Provided by Mike at: emerickfh@gmail.com)

This can vary based on what the family chooses as far as their desired services and casket, urn or third-party costs (Cash Advances). We have worked with the Hindu Community for many years now (two generations of funeral directors), most often through Mr. "Alex" Patel and we have always recognized the community with a monetary professional courtesy extended to every family that we have served as a result of our relationship with your community.

Traditional Hindu funerals start at \$2,500.00 with a corrugated fiberboard container. When the solid oak rental casket (with combustible interior container) is used the cost starts at \$3,000.00

If the family wishes to choose a different combustible casket then the cost would be whatever the cost of that chosen casket would be, plus \$2,500.00

The above-mentioned costs do not include any Cash Advance Items. Those items can possibly include; Clergy Honorarium, Certified Death Certificates (\$10 each in most but not all of NYS), flowers or necessary ritual items, musicians, crematory (\$353 - Oakwood), newspaper Obituary charges (local or distant), airfare or any out-of-town funeral home costs due to a death needing attention from a funeral home outside of our radius (roughly 60 miles). These would be added to the itemized statement at the time funeral arrangements are made as estimates unless we are aware of the exact cost at that time which, for some items, we do know the exact cost, whereas for others, such as newspapers, we do not know until the newspaper calls or emails us a quote or a proof with the cost.

2. New Comer Funeral Home in Albany, NY: Estimates of funeral services cost at are available at their webpage, <http://www.newcomeralbany.com/contact.aspx>

Appendix D: Checklists for Advance Planning

Death is a difficult time for the bereaved family. Preparing instructions while living would lighten the burden on the survivors. Individuals should take this task seriously and provide written instructions, however difficult or uncomfortable it may be. Procrastination and inertia are often cited as the reasons for not preparing such instructions.

One should show foresight through such advance planning. Items for which one can plan ahead are given in the checklists below. This would help and guide the surviving family members in carrying out the wishes of the deceased.

Overall, such advance planning includes: writing last will and estate planning, financial information, living will, health proxy, donation of organs, power of attorney, funeral and cremation details, passwords, real estate information, and other similar items. Advance planning can be emotionally tough but it is something which everyone must resolve to do.

But this task should be done with utmost thought and care. One may need to consult one's attorney or financial/tax advisor. It is important to put these documents in a safe place. It is also important that someone within the family and even a trusted friend should be told about the location of these documents.

Checklist for Advance Planning While Living

1. Estate Planning and Other Related Items

- Last Will and Testament
- Living Will, Health Care Proxy, Power of Attorney
- Information about investments, banks, and other institutions
- Copies of stocks/bonds, CDs
- Insurance policies
- Names of beneficiaries
- Names and contact information of the attorney and financial advisor, accountants
- Previous tax returns
- Real estate – mortgage information, deeds, home insurance
- Utility companies contacts (heat/gas, phone, home security, internet/TV, etc.)
- Credit card information
- Estimates of assets and liabilities
- Medical records – names/phone numbers of doctors, health insurance, Medicare/Medicaid
- Birth certificates
- Citizenship/naturalization papers
- Marriage certificate
- Motor vehicle – title, insurance information
- Safe deposit rental agreement and keys
- Social Security card and payment information
- Employment contacts
- Information about donation of organs
- Location of online account passwords
- Brief family history

2. Funeral and Cremation Arrangements

- Indicate your funeral home and cremation services preferences
- Public viewing of the body (yes or no)
- Contact list of relatives, friends, colleagues who should be notified
- Personal information for obituary
- Memorial services – any preferences (e.g., religious/secular); select a photograph(s) to be displayed, food – how and where (some people indicate specific bhajans to be recited)
- Charities where donations could be made
- Immersion of ashes – any preferences, where and how
- Inform your family and a trusted friend about the location of the advance planning documents
- Financial arrangements for funeral and memorial expenses

Checklist for the Bereaved Family

- Notify relatives, friends, colleagues, and other concerned individuals about the death
- Select a funeral home (if arrangements were not made in advance)
- Prepare information on the deceased (birth certificate and death certificate) to complete/sign the agreement forms with the funeral home
- Make funeral service and cremation arrangements
- Select of casket and urn – transporting the body to the place of cremation
- Priest to perform the last religious rites and rituals
- Personal information to prepare obituary (highlights of the deceased's life)
- Decide whether to have public viewing and visiting hours and location
- Include the location of the funeral home and visiting hours in the obituary and information about cremation
- Memorial service - make arrangements at the funeral home (or at the cremation site)
- Flower arrangements
- Pick light spiritual music
- Determine who will speak (eulogies) – offering opportunity to others among the attendees to express their sorrow and feelings
- Condolences book where people can write their thoughts
- Photographs and other items of the deceased. Memorial service is designed to celebrate the life of the deceased. Every family chooses its own way to do this. Some people prepare a slide show or a video or a photo display of the deceased. It is a most somber moment for the bereaved family and is designed to help the family, relatives and friends in their grieving process and to move on
- Collection and storage of ashes
- After cremation memorial service - some families choose to have a private or public memorial service at a place of their choosing often with food provided. Priest could be invited to sing some hymns/bhajans and say prayers for the deceased and to give a spiritual and religious touch to the event. Family may choose someone to serve as MC and have other people speak as well.
- Contact various government offices (Social Security, Union, Medicare, Medicaid, banks, investment companies, insurance companies, Department of Motor Vehicles, credit card companies, etc.) about the death. Be prepared to send death certificates.

NOTE: *There are many articles on advance planning on the internet. The checklists given here are just suggestions. Consult other sources as well.*

Appendix E: Procedure for Carrying Ashes of a Deceased to India

A family member or a friend desirous of carrying ashes of a deceased person from the United States of America to India can do so, subject to obtaining a No-Objection Certificate (the “NoC”) from the Indian Embassy/Consulate.

Documents required

The following documents are required to be submitted with the Indian Embassy/ Consulate by the applicant for obtaining the NoC:

1. Prescribed application form known as the ‘Application for Miscellaneous Services Form’ (the “Form”) duly filled and signed by the applicant. A passport-sized photograph of the applicant must be pasted on the Form. The Form can be downloaded from the website:
[https://www.indianembassy.org/pdf/Form Pdf 69.pdf](https://www.indianembassy.org/pdf/Form_Pdf_69.pdf)
2. Copy of the passport of the applicant.
3. Death certificate issued by the concerned authority (in original and a photocopy). Even though the death certificate may not be relevant, it would be advisable to submit it.
4. Cremation certificate issued by the concerned authority (in original and a photocopy).
5. Passport of the deceased. In the event the deceased held a US passport, a copy of the same would suffice and the original is usually not required to be submitted.
6. Application fee (the “Fee”) of US \$60 is required to be paid along with the aforesaid documents. The Fee can be paid by way of a cashier’s check or money order (made out to the “Indian Embassy” or “Consulate General of India,” as appropriate) or in cash (accepted at the counter only). Please note that credit card payments or personal checks are not accepted by the Indian Embassy/Consulate. It is advisable to check the fee payable as it is subject to change.

No-Objection Certification (NoC)

Upon receipt of the aforementioned documents and on being satisfied, the concerned official of the Indian Embassy/Consulate would attest the documents listed in Items 3 and 4 above and return them to the applicant, along with the NoC, which would allow the applicant to carry the ashes of the deceased with him/her. Please note that in case the deceased held an Indian passport, the same would also be returned (after being canceled) by the Indian Embassy/Consulate to the applicant along with the other documents.

Time Frame

Generally speaking, it takes approximately two to three days from the date of receipt of the documents for the Indian Embassy/Consulate to issue the NoC, if the documents were sent by postal mail etc. However, if the applicant submits the relevant documents in person, the NoC can be procured by the applicant on the same day.

Transit

Please note that while carrying the ashes, the applicant would be required to carry the NoC and all the other documents returned by the Indian Embassy/Consulate.

For more information, go to **<https://www.indiacgny.org/pages.php?id=80>**