



## Funeral Ceremony Guidance

*(Prepared by "Association of United Hindu and Jain Temples (UHJT), Washington Metropolitan Area". Source: HACSI Publication, based on Extracts from a book published by Hindu Mandir Executives Conference, USA)*

### Introduction

The purpose of this brochure is to provide a guidance for funeral ceremony in the United States in accordance with Hindu tradition which varies in different regions of India; however the core rituals have always been based on procedures outlined in the Vedic sutras. The funeral process is guided by a Hindu priest. This process is new to our generation that grew up in US. Efforts should be made to make it practical and easier for them and their families. This document includes information on:

- Funeral ceremony guidance
- Scattering of cremated remains in India and USA
- Boating services for scattering over Ocean
- Donation of body for medical research and education
- Protecting ID theft after the death

### Preparation (Social and Legal)

When the death is imminent, inform all relatives and friends. Try to fulfill wishes of the individual. Do prayers every day, eat together, plan your daily routine in such a way that one individual is with the patient at all times. Inform your priest. Delegate a friend/family member to make arrangements.

Immediately after death, inform the family members and friends first. Contact the funeral homes that have cremation facilities. Such funeral homes are listed at the end. Though it is preferred to have cremation ASAP, it may be delayed by 24 to 48 hours (after death) due to legal issues or availability of cremation facility. The death certificate is provided by the funeral home.

The viewing and funeral ceremony can be planned in a dignified manner. Viewing should be optional and should be decided by the family members. The funeral ceremony may be short (up to 2 hours). Some part of the ceremony may be performed privately with the family members prior to other friends joining the funeral ceremony. The cremated remains/ashes of the body can be collected from the funeral home later on. The funeral home should be informed prior, if they are to be stored for a longer time. The cost of funeral in USA may range from \$ 3,000 to \$ 10,000 depending upon the location of facilities and services. Customs and practices may vary based on regional and family traditions. One can take Asthi (ashes) to India for Asthi visarjan (immersion) in a holy river. The family can lawfully now scatter ashes in Ocean water in Maryland and anywhere USA. The family needs support during this tough time. Friend/s should drive the family on funeral day.

### General Guidelines:

**Who should perform Cremation?** Following is the order of vested authority and responsibility for cremation of the deceased:

**Deceased Male:** *Eldest son, Eldest of the next available son, Grandson (Son's son), Adopted son, Grandson (Daughter's son), Wife, Daughter, Younger brother, Brother's son (eldest to youngest available), Father, Elder brother, Mother, Daughter-in-law, Sister, Sister's son, Son-in-law, Friend.*

**Deceased Female:** *Eldest son, Eldest of the next available son, Grandson (Son's son), Adopted son, Grandson (Daughter's son), Husband, Daughter, Husband's younger brother, Husband's brother's son, eldest to youngest available, Husband's father, Husband's elder brother, Husband's mother, Daughter-in-law, Husband's sister's son, Friend.*

**Selection of Location, Time of Cremation and Memorial Service:** According to Hindu tradition, the body should be cremated ASAP any time between sunrise and sunset. Following are some of the items to be considered in selecting the time and location:

**Cremation:**

1. Arrival of all the children/spouse of the deceased or the parent(s) in the case of cremation of body of children, to participate in the ceremony is desirable. However, if arrival is delayed by more than 3 days, family may proceed with cremation with the closest relative, who can perform ceremony.
2. Call several cremation centers and select the one that is available on the day suitable to the family, convenient and affordable. It is preferable to have ceremony and cremation at the same location.
3. Inform friends and well-wishers once the place and time of funeral/cremation are finalized. It is however important to note that the cremation ceremony be completed as early as possible. A memorial service/celebration of life may be arranged at a later date.

**Memorial Service/Celebration of Life:** The family may arrange for puja/bhajan/pravachan followed by a memorial service on the 4<sup>th</sup>/ 10<sup>th</sup>/13<sup>th</sup> day or at another time convenient to the family and friends. Refreshments or light meal may be served, although it is not required; it is up-to the family to decide. During this time, close friends, well-wishers and others may want to share their memories.

**Activities Prior to Death (When Death is Imminent):** The following activities should be performed when it is certain that the death is likely to occur soon. If patient is in hospital, work with medical staff to see that the activities are performed.

**Prokshana** (*Sprinkle Ganga or purified water on the body and pour into the mouth*) Holy Ganga water or purified water should be sprinkled on the body of the person and/or poured into the mouth of the person. Chant divine names (Ram, Krishna, Shiva ...) while feeding the holy water.

**Chanting of Divine Names:** 1. Chant names of Bhagwaan. 2. If desired and possible, play appropriate Bhajans, Chant the names of God on the right ear Vishnu Sahasran Amastotra etc. Chant the names of Ram, Krishna or other. Close family members should perform the chanting. All can join if they want. Chant at least a108 times or more.

*Hare Rama Hare Rama Rama Rama Hare Hare, Hare Krishna Hare Krishna Krishna Krishna Hare Hare Om Shiva Shiva Shiva Shiva Shivaya Nama, Om Har Har Har Har Haraya Nama Om Namō Narayanaya ! Om Namō Narayanaya !*

One may also wish to read the 7<sup>th</sup>, 12<sup>th</sup> and 15<sup>th</sup> chapter or entire Bhagavad Gita or any selected chapter(s) of Ramayana or any sacred scripture.

**Prior to Cremation Activities:** If the death occurs at home or away from home, call 911. The body is normally taken away in an ambulance for medical examination by the local county 911 emergency personnel. If the death occurs at a hospital, an examination is performed. Once the death is pronounced, the body is taken to a funeral home. The county laws vary. Normally the body is not allowed to be taken to home.

**Activities at Funeral Home:** The following activities are normally performed at the funeral homes who can accommodate the religious and emotional needs of the families.

**Alankaram of the Dead Body: follow the guidance of priest, here is general description:** On the forehead of the body, Tilak should be applied in accordance with the tradition. It is customary to apply Chandan/Kumkum/Bhasma on the forehead. A garland containing Tulsi should be offered if available. More than one garland may be offered.

**Sanchayana (Collection of Ashes):** The crematoriums offer the ashes, generally the day following cremation. Use container that dissolves in water within few hours after immersion. The container should be carefully carried and safely stored inside or outside of home (such as a garage) as per comfort level of the family.

**Immersion of ashes in India:** Some families may want to take the ashes to India, for immersion at pilgrimage centers such as Haridwar. Check with Airlines, Embassy of India, Indian customs, and TSA for laws and guidance. A company "Hindu Pratha" (<http://hindupratha.com>), started offering services in India/Haridwar for US families.

**Immersion of cremated ashes on ocean water in USA:** According to our scriptures, flowing water from all these sources is considered sacred, no matter where we live. Scattering of ashes on the ocean water is **lawfully allowed in USA**. The eastern states including Maryland follow the Environmental Protection Agency (EPA) law. Information on MD state law on the following:

[https://health.maryland.gov/bom/pdf/cremated\\_remains.pdf](https://health.maryland.gov/bom/pdf/cremated_remains.pdf)

The EPA has a **general permit** for those wishing to scatter their loved ones' ashes on ocean water, equal to or **greater than 3 nautical miles away from the shore**. This is for the Atlantic Ocean only and does not include any inland waters, such as the Chesapeake Bay or any other local streams or tributaries. Here is a link to website which provides more specifics and lists the information needed to report back to EPA once the ceremony is complete. There is no fine or advanced permission needed for this type of permit: <https://www.epa.gov/ocean-dumping/burial-sea>

In State of Maryland 38% bodies are cremated. In California more than 50 % bodies are cremated.

**State of California requires ashes be scattered 500 yards away from shore.** This makes easy for boating company to operate and bring down the cost for service.

**Immersion Procedure (use a container and flowers that dissolve in Ocean within 4 hours):** Pour milk and Ganga Jal in container. The container along with the ashes should be immersed in sea. The immersion should be performed prior to noon time if possible. Perform immersion on day 2, 3, 5, 7 or 9<sup>th</sup> day, but not on Friday. While immersing, chant the name "Naarayana.... Naarayana.... Naarayana". After immersion, person(s) who performed immersion should take shower.

In 2015, UHJT submitted a proposal to the Board of Morticians and Funeral Directors, State of Maryland, to allow to scatter the ashes in rivers and Chesapeake Bay, along with supporting letters from

IFC, Politicians and other documents. They reviewed and said that current regulations do not permit to scatter ashes in MD rivers and Bays. Then in 2016, Shyam Bajpai on behalf of UHJT contacted EPA Regional Office in Philadelphia to relax the requirement of 3 miles in Atlantic Ocean to 500 yards as in California, the EPA did not say anything. UHJT will continue to work on this.

**UHJT Temples:** For more information, visit: [www.dcunitedtemples.org](http://www.dcunitedtemples.org)

### **Maryland:**

**BAPS Shri Swaminarayana Mandir** 4320Ammendale Road, Beltsville, MD 20705, Phone: 301-931-3135

**Greater Baltimore Temple:** [www.baltimoretemple.org](http://www.baltimoretemple.org)  
2909 Bloom Road, P.O. Box 690, Finksburg, MD 21048, Phone: 410-861-8387

**Hindu Temple of Metropolitan Washington:** [www.hindutemplemd.org](http://www.hindutemplemd.org)  
10001, Riggs Road, Adelphi, MD 20783, Phone: 301-445-2165; 301-434-1000

**Hare Krishna Temple:** [www.iskcondc.com](http://www.iskcondc.com)  
10310, OaklynDr, Potomac, MD 20854, Phone: 301-299-2100

**Sri Siva Vishnu Temple:** [www.ssvt.org](http://www.ssvt.org)  
6905 Cipriano Road, Lanham, MD 20706, Phone: (301)-552-3335, e-mail: [ssvt@ssvt.org](mailto:ssvt@ssvt.org)

**Shri Mangal Mandir:** [www.mangalmandir.org](http://www.mangalmandir.org)  
17110, New Hampshire Avenue Silver Spring, MD 20905; Phone: 301-421-0985/0986

**Murugan Temple of North America:** [www.murugantemple.org](http://www.murugantemple.org)  
6300 Princess Garden Parkway, Lanham, MD 20706, Phone: 301-552-4889 Email: [info@murugantemple.org](mailto:info@murugantemple.org)

### **VIRGINIA**

**Durga Temple:** [www.durgatemple.org](http://www.durgatemple.org)  
8400 Durga Place, Fairfax Station, VA 22039, Phone: 703-690-9355

**Rajadhani Mandir:** [www.RajadhaniMandir.org](http://www.RajadhaniMandir.org)  
4525, Pleasant valley Road, Chantilly, VA 20151, Phone: 703-378-8401

**Sri Venkateswara Lotus Temple:** [www.svlotustemple.org](http://www.svlotustemple.org)  
12501, Braddock Road, Fairfax, VA 22030, Phone: 703-815-4850

**Cremation:** There are several options available.

**(1) Direct Cremation:** Where the body is directly taken to an independent crematory; example: Chesapeake Crematory in Beltsville, MD (<http://www.chesapeakecrematory.com>). This is the least expensive option.

**(2) Funeral Homes:** The families may like to take body in a Funeral Homes for viewing and prayers/rituals. Then the body is taken to independent crematory some distance away for cremation by close family members and friends only. Some families are selecting this affordable option.

**(3) Funeral Homes with Crematory:** This options is convenient but is the most expensive. The cost can vary from about \$4000-\$11,000 depending on the location.

**Funeral Homes with Crematory:** The following funeral homes have been commonly used by the community. Feel free to find others.

**Pumphreys** (About \$11K) 7557 Wisconsin Avenue, Bethesda, MD 20814, Phone: 301-652-2200

**Donaldson Funeral Home & Crematory** (About \$ 8K) <http://www.donaldsonfuneralhome.com> 1411 Annapolis Road, Route 175 East, Odenton, MD 21113, Phone: (410) 672-2200

**March Life Tribute Center** (About \$ 5K) [www.MarchLifeTributeCenter.com](http://www.MarchLifeTributeCenter.com) 7601 Sandy Spring Road, Laurel Maryland, 20707; Phone: 301-490-1550

**Cremation Society of Maryland** (About \$4 K) 299 Frederick Road, Baltimore, MD 21228 Tel. No. (410) 788-1800

**National Funeral and National Memorial Park** (About \$6 K) 7482 Lee Hwy Falls Church, VA, Phone: 703-560-4400 (contact: George White)

**Adams-Green Funeral Homes** (\$7K) 721 Eldon St., Herndon, VA-20170, Ph: 703-437- 1764.

**Fairfax Memorial Funeral Home:** (About \$10K) 9902 Braddock Road, Fairfax, VA 22032, Ph: 703-425-9702

**Arlington Funeral Home** 3901 North Fairfax Drive, Arlington, VA, Phone: 703-522-1441

**Scattering of Cremated remains over Ocean Water:** Boating services over Atlantic Ocean:

**(1) Burial at Sea Service by Charter Sales LLC, New Jersey:**

<http://www.burialatseanj.com/index.html> phone 732-801-7472, Captain Frank Muratore, email: [chartersails@gmail.com](mailto:chartersails@gmail.com) Price: 6 Passenger Boat \$ 600, 20 passenger boat \$850, unattended \$295. The 20 passenger boat has heated cabin, so it sails during winter also. This is good option. Captain Frank Muratore said that he performed about 80 burials over ocean in 2020, about 60 % (48) were of Hindu faith and he has knowledge about Hindu Faith tradition.. Hindu Families bring their priest. His boat departing station is 3.5 hours drive from DC area. Seems convenient drive to NJ.

Christine Cuoco, (ph: 862-368-2626), funeral director works with Captain Frank. Her customers have been 90 % of Hindu, Jain and Sikh Faith. She is very resourceful person to help in any way including arranging shipping body to India.

**(2) "Sea Services "** (<http://www.seaservices.com/888-551-1277> or email [seaservicescom@aol.com](mailto:seaservicescom@aol.com) From Ocean City (MD), Virginia Beach (VS), Atlantic City (NJ) Mailing Remains Cost about \$250, Receipt Service (Hand Delivered) Cost about \$350

Two hour service cost \$800-\$1000 as per size of boat..

## **Donating body for Medical Research and Education**

In most states, medical schools administer body donor programs for educational and research purposes, but Maryland has a statewide program managed by the Maryland State Anatomy Board at the state's Department of Health and Mental Hygiene. More information is given below:

**[https://health.maryland.gov/anatomy/Documents/Q\\_A\\_201\\_20001.pdf](https://health.maryland.gov/anatomy/Documents/Q_A_201_20001.pdf)**

All costs are paid by the State, including transportation, embalming, and cremation. Following cremation, the ashes are interred in a dedicated gravesite in Sykesville or Maryland or returned to the family for burial or private disposition; designate on your donation form that the ashes are to be returned to the family by listing the name, address and telephone number of the person to receive them. In most cases, cremation will occur within a year to a year and a half, depending on when the body is released from the medical program. About 2000 bodies are donated every year.

Anatomy Board of Maryland holds Memorial service every year in June to honor the donors and families are invited to attend. Attendees include Maryland State officials, medical students and religious leaders. See video: (<https://www.youtube.com/watch?v=bXP4Xlc44tw>)

## **Protecting ID theft after the death of a loved one(from AARP Bulletin June2015)**

- Immediately send death certificate copies by certified mail to three main credit reporting bureaus. Request that "deceased alert" be placed on the credit report.
- Mail copies as soon as possible to banks, insurers and other financial firms for account closure or change of joint ownership.
- Report death to Social Security Administration 800-772-1213 and IRS 800-829-1040 and Dept. of Motor Vehicle.
- Do not include deceased birth date, place of birth, last address or job.
- A month after the death, check the departed's credit report at [annualcreditreport.com](http://annualcreditreport.com) for any activity.

**Contact:** If you have any suggestions/comments/feedback, please feel free to contact, Dr. Shyam Bajpai, Leader of the project and, Hindu Temple of Metro Washington and Director of the UHJT Board. Email: [sbajpai@rocketmail.com](mailto:sbajpai@rocketmail.com) .This brochure is updated periodically and available on:  
**[www.hindutemplemd.org](http://www.hindutemplemd.org)** **[www.dcunitedtemples.org](http://www.dcunitedtemples.org)**

**Disclaimer:** The information compiled in this report is provided to the community as a guide. UHJT shall not be responsible for the content, accuracy, changes in pricing, laws and updates in regulations and policies. Please consult your local regulatory agencies and service providers for the latest updates.

Updated: April 8, 2022

Initially Approved by UHJT Board: May 2014.