

Ashes to Ashes: Making Your Final Arrangements

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William Wordsworth said that the best part of a good man's life is "his little nameless unremembered acts of kindness and of love." In this spirit, many of us work to fill each page of our life's story with small deeds of compassion and helpfulness. One such deed we might not have considered is planning our final farewell.

Anyone who has arranged a funeral knows what a challenge it can be. A funeral is the one event where the guest of honor has no say in what it should look like, where it should take place, or who should have a role to play—unless he or she plans ahead. Providing even a brief outline of your wishes is an enormous act of kindness to the people you leave behind. And this is one aspect of estate planning that doesn't require a lawyer.

There are documents a lawyer should draft. These include a will, Durable Power of Attorney, and Advance Medical Directive. But a statement of your funeral and burial preferences is one you can prepare on your own. When kept with your other important papers, these final instructions will ensure that your sendoff reflects your preferences and beliefs.

Gone are the days when a funeral was almost always in a house of worship and the burial was invariably at a cemetery. In an increasingly secular society, many funerals and memorial services no longer include a religious component. And as cremation has become more popular, the person's remains can be disposed of in any number of meaningful ways.

What should your funeral look like? The decisions to be made are many and include: what funeral home to use, what kind of service you want, and whether you prefer a traditional burial or cremation.

The service could include your favorite readings—whether sacred or secular—hymns, songs, or other music, and the names of loved ones who should play a part in the service. If your remains are to be present, the service is a funeral; if not, it's a memorial service. Either way, you can name the people who are closest to you to act as actual or honorary pallbearers.

If your remains are to be cremated, what should be done with the ashes? Those who desire a permanent resting place can purchase a columbarium niche to house the urn. But scattering the ashes at a meaningful location is another, less costly, option.

Ashes can be scattered on the grounds of a private home that belongs to you or your next of kin, on the graves of beloved ancestors, or in a favorite body of water. Some cemeteries even have gardens specifically for scattering ashes.

Ashes are not considered to be environmentally harmful, but check to make sure that your plans for disposing of them are legal. If the location is on land belonging to the government or a private party, you may need to get their written permission.

Under the Clean Water Act, cremated remains must be scattered at least three nautical miles from land. The Maryland Department of Natural Resources prohibits disposing of ashes in the Chesapeake Bay within seven miles of shore. For inland waterways, you may need to obtain a permit from a state agency. Biodegradable urns are available for burials at sea; otherwise, the urn must be emptied into the water and disposed of separately (or saved as a keepsake).

Whatever your wishes, get them down on paper, sign and date the document, and keep it with your important papers. As much as any bequest, this simple act of kindness will be a gift to those you leave behind.