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Wilson Funeral Home

www.wilsonfh.com

Funeral Planning Guide

Included in this guide is information you might wish to consider prior to making funeral arrangements with your funeral director. If you have any questions between now and the time of you arrangements conference, please contact us at any time – day or night – and we will do our very best to assist you.

Initial Considerations

To lose someone you love is a devastating human experience. It can be traumatic and seriously impact one's judgment. We believe in the importance of meaningfully recognizing and celebrating a life well lived, and we will assist you in arranging an appropriate service to meet your needs.

We also advise the families we serve to understand the importance of being realistic with respect to funeral expenses. We do not want any family to spend more than is affordable nor less than they would like. What is important is that the funeral service meets the needs and desires of the deceased and his or her survivors.

Type of Service

Before arranging your loved one's funeral it is necessary to decide what type of service is most desired and/or appropriate, such as:

- Is burial or cremation preferred?
- Would your family feel comforted by the support of the community by holding a visitation prior to any service?
- Would a visitation but no funeral service be preferred?
- Will viewing the deceased prior to burial <u>or cremation</u> be helpful?
- If a service is desired, should it be held in a church or in the funeral home?
- Would a brief, private service at the cemetery be preferable?

No matter the choice, your funeral director can arrange the funeral to meet your needs

Service Options

Some of the most commonly selected funeral services are listed below for your convenience.

Burial

<u>Traditional Funeral Service with Visitation</u>: Visitation (typically 1-3 hours) at the funeral home followed by a funeral service at a place of worship or at the funeral home. The visitation is held just prior to the funeral service, or can occur on the day prior to the service.

<u>Funeral Service Only</u>: Funeral service without a visitation, with burial immediately following. The service can be held at a place of worship or at the funeral home.

Visitation Only: Visitation, no funeral service. Burial would follow immediately thereafter.

<u>Graveside Service</u>: A brief, minister-led service at the place of burial with committal occurring at that time.

Cremation

Memorial Service:

- (a) Memorial service with no body or cremains present, which can be held at a place of worship or at the funeral home
- (b) Memorial service with cremains present, after which cremains are buried or returned to the family. The service can be held at a place of worship or at the funeral home.
- (c) Memorial service with the body present (requires embalming and rental casket). Cremation follows, and cremains are returned to the funeral home. The cremains can be buried during a private committal service, or returned to the family. The service can be held at a place of worship or at the funeral home.

<u>Memorial Service with Visitation</u>: Any memorial service (options (a) through (c) above) can include a visitation where the body is present (requires embalming and rental casket). Alternatively, you may choose to have cremains placed in an urn, and the urn present. You may also choose to simply have a framed photo of the deceased displayed in lieu of having either the body or and urn present.

<u>Visitation Only</u>: Visitation only (typically 1 to 3 hours). If the body is present, the cremation would take place afterwards. If an urn is present, the cremation would most likely occur beforehand, and the urn returned to the family.

Direct Cremation: This option involves no funeral service, visitation or burial.

Vital Statistics Information

During the arrangements conference, your funeral director will need your loved one's vital statistics and other biographical information for the purpose of filing the death certificate, securing a burial/transit permit, drafting an obituary, and assist with other processes related to insurance, veterans services, and other state and federal requirements. Your funeral director will be expecting to receive the information below about your loved one. For your convenience, you may use this page to make your notes.

Death Certificate:

- Date of Birth ______
- Place of Birth ______
- Father's first and last name ______
- Mother's first and maiden last name ______
- Social Security Number ______
- Spouse's first and last name, if living (<u>maiden</u> last name if spouse)
- Primary Occupation (ex: clerk, driver, engineer, etc.) ______
- Place of Work (where he/she worked longest, ex: NBT Bank, State Farm, etc,)
- City and State of the Place of Work ______
- If burial, name and location of cemetery ______
- Level of education (ex: HS grad, bachelors, associates, etc.) ______

For Obituary Drafts

- Names of relations (spouse, parents, children, grandchildren, siblings, etc.)
- A list of loved one's favorite past times, organizations, activities, etc.
- A charity to which contributions in memory of your loved one might be made (optional)

If a Veteran (for Military Honors, Benefits, etc.)

Copy of DD-214 (official military discharge papers) ______

Additional items your funeral director will need:

Preferred photo of your loved one ______
Clothers/Undergarments (burial) ______
Hairdresser Name and Contact Info (for viewings) ______
Up to 40 photos for Video Tribute, if desired ______

Some Other Things to Consider

When deciding upon a particular funeral arrangement, also consider the following items that might help meet your needs and expectations.

<u>Post Funeral Luncheon or Reception</u>: Many families schedule a luncheon or reception with light snacks as a means of gathering friends and family (or family only) after the funeral service. Often times, such events are held at the church where the funeral was held. Many others gather at a local restaurant. Wilson Funeral Home staff can help guide you regardless of Wilson Funeral Home staff can help guide you regardless of your preference. In the meantime, you can find local places of worship and/or dining at: www.wilsonfh.com.

<u>Flowers</u>: If flowers for the visitation/service are desired, typically a few floral arrangements are provided by the family and adored with ribbons indicating the deceased's relationship (ex: "Dad," "Mother," "Wife," "Son"). To avoid having too many arrangements to contend with after the service is complete, the obituary can request that donations be made in lieu of sending flowers.

<u>Video Tribute</u>: In 2011, several large flat-screen televisions were installed throughout the funeral home in order to broadcast video tributes (produced in-house) during visitation hours. Such videos can also be played at an appropriate time during the funeral service (if at the funeral home). Favorite music selections can also be incorporated. Funeral home staff requests a limit of 40 images to avoid additional charges. The family simply needs to bring the images to funeral for scanning (or they can be transferred via DVD or email). The funeral home needs to receive images no later than 48 hours prior to the visitation or funeral service. Additional copies can be made for purchase. Also, the funeral home can produce such tributes regardless of whether a funeral service or visitation is planned.

<u>Picture Poster Boards</u>: The standard practice of placing photos of the deceased on poster boards for display on easels (provided by the funeral home) can also be accommodated. The funeral home can provide adhesive poster-board-size sheets for families to take with them and use to arrange photos of the deceased, and has frames available into which the images can be placed. A family can also compliment the poster board displays with a video tribute.

<u>Weekend Charges</u>: Be aware that if the burial of your loved one's casket or urn is to take place on a weekend, holiday or after cemetery business hours, most local cemeteries and the local vault supplier charge an additional sum to provide services at such times. This can amount to several hundred dollars in additional expenses.

Cash Advance Items

Cash advance items are charges for services that are provided by "third parties." Those that charge such advances are clergy, crematories, musicians, or the town office where death certificates must be obtained. Such charges are in addition to the funeral home service and merchandise charges. The Wilson Funeral Home requests that "cash advance" payments be made by the family prior to the day of the service, or on the day of the service.

Listed below are the estimated cash advances based on the type of service selected (estimates assume a cemetery plot has already been purchased, if applicable, and includes two certified death certificates at \$10.00 each).

Burial, Minister-led Service, Musicians	\$ 1,100
Cremation, Minister-led Service, Urn Burial	\$ 1,250
Burial, Minister-led Service	\$ 900
Cremation, Minister-Led Service, Urn Burial	\$ 1,000
Cremation, Minister-led Service	\$ 600
Direct Cremation	\$ 445

Payment

So that the funeral home is able to accommodate the funeral needs of each family on a moment's notice, please recognize our funeral service payment policy. For your convenience, the funeral home offers ten (10) methods of payment. Payment in full is expected by the time of the funeral service. The funeral home accepts the following methods of payments:

Cash -- Check – Debit Card MasterCard -- Visa -- Discover -- Diner's Club

Fully Funded Pre-Paid Funeral Trust

Insurance Assignment

(insurance policy must be verifiable: please provide policy, policy number, contact information)

Advanced Payment by a Forwarding or Receiving Funeral Home

The Wilson Funeral Home charges a late fee equal to 1.0% per month on any outstanding balance beginning one month after the day of the funeral service.

Final Thoughts

Before deciding upon the type of service for you or your loved one, please consider the following excerpts:

"Funerals...have a number of unparalleled therapeutic benefits. As a rite of passage, the funeral assists you in recognizing the passing of your loved one, supporting you as you start you life without the deceased, and reintegrating you back into the social group as a person whose loved one is no longer alive." -- Therese Rando, Ph.D., <u>How To Go On Living</u>

"[T]he funeral service, if done well, can be an important adjunct in aiding and abetting the healthy resolution of grief....Seeing the body of the deceased person helps bring home the reality and finality of death. (Even in cremation) the body can still be present at the funeral service in either an open or closed casket and then the cremation done after the service. In this way, the funeral service can be a strong asset in helping the survivors work through the first task of grief." – J. Wiilliam Worden, Ph.D., <u>Grief Counseling and Grief Therapy</u>

When we compared the respondents who had less than the traditional funeral, i.e., those who did not view the body or had arranged immediate disposition of the remains...we found that those who had requested no viewing and/or immediate disposition of the body reported experiencing the greatest hostility following the death, the greatest increase in the consumption of alcohol, tranquilizers, and sedatives, the greatest increase in tension and anxiety...and, in general...greater problems in adjustment to the death." – Robert Fulton, Ph.D., Univ. of Minnesota, Bereavement Study

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