

FREQUENTLY ASKED QUESTIONS

This page contains the answers to many common questions we have been asked over the years. If your question is not found here, please contact us so that we may be of further assistance to you.

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A Funeral or a Memorial Service?

The only difference between these two services is whether or not the body is present. A funeral service is conducted with the body present and a memorial service is conducted in memory of the person, without the body present.

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Acknowledgement cards

No longer are personal letters expected by relatives, friends and acquaintances in return for expressions of sympathy. In most cases a signed acknowledgment or thank you card is sufficient to say "thanks" for flowers, donations and personal services.

For your convenience, we provide acknowledgment cards as part of our service. You should begin sending acknowledgments about 3 or 4 weeks following the funeral or memorial service. If a more personal touch is desired, then a few words can be written on the card. These words can often make the recipient feel that your thanks are as personal as if they were expressed verbally.

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Children, can we protect them from the loss?

It is impossible to protect children from the pain of losing someone they loved. Trying to hide the death from them will only delay their inevitable realization that the person is no longer a part of the child's life. It is better to include children in the mourning experience and teach them a healthy way to deal with their feelings.

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Children, how can I help the grieving?

Here are five simple ways to help a grieving child:

- Be there for the child. Listen when they need to talk, and hug them when they need comfort.
- Share fond memories about the loved one with the child, and encourage them to share their own memories.
- Encourage the child to draw a picture or write a letter to their loved one. These items could be placed in the casket or displayed during the cremation.

- Frame a picture of the loved one for the child or give the child another memento to remember their loved one by. (i.e. coins that were in their pocket, a favorite pin, etc.)
- Involve the child in the funeral. Let them read a poem or letter they have written, sing or play a song during the service, or even just attend the funeral with family and friends.

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Children, should they attend the funeral?

Yes. Attending the funeral allows the child to be a part of the family at a time when they need love and attention the most. If the child is leery of the funeral, perhaps you can arrange a private moment before or after the service for the child to say goodbye. Or ask your funeral director if their facility has a playroom where that child could stay until the service is complete. The important thing is that the child is with friends and family and not isolated from the situation.

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Cremation, the Jewish view*

Cremation is the technical process, using direct flame and heat, that reduces human remains to bone fragments. The reduction takes place through heat and evaporation. Cremation includes the processing and usually includes the pulverization of the bone fragments.

It is in accordance with the principle of respect for the dead that Jewish law looks askance at cremation. A ban has been imposed upon cremation not only because of the biblical concept that the body must revert to its original state and be buried in the earth from which it came, but because cremation is considered an unnaturally speedy way of disposing of the body of a person who was once a beloved member of a family group.

In the Bible, God said to Adam: "For dust thou art, and unto dust shalt thou return" (Genesis 3:19). Judaism regards interment in the earth as essential. When cremation is performed, the body is usually not returned to the earth, that is, the ashes are not buried. They are usually scattered or placed in an urn, which is kept in the home or in a columbarium. Cremation, therefore, is not recognized as a legitimate form of burial.

A second view explaining Jewish opposition to cremation is that the resurrection of the dead will not be possible in the future if a body has been destroyed through fire.

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Death Certificates, how are they issued?

Certified copies of the death certificate are legal documents issued and charged for by the State of Kentucky.

Because they are legal documents, it is extremely important that you provide us with the correct information when we prepare the original certificate. Please note, photocopies without the raised seal from the Office of Vital Statistics **are not accepted as legal documents.**

After the original death certificate has been signed by the attending physician or medical examiner and completed by the funeral home, it is filed with the Office of Vital Statistics. Currently, the fee for certified copies of death certificates is \$6.00 per copy. For the most accurate rate, please contact either the Office of Vital Statistics or you may contact us.

During the funeral arrangement conference, we will ask you how many certified copies of the death certificate you will need. As part of our service, we will obtain and pay for these certified copies on your behalf. If the family needs additional certified copies, they can be obtained by contacting the Office of Vital Statistics directly or by contacting us. We will then order the death certificate from the state for you.

In order to assist you in ascertaining the number of certified copies needed, we have provided a worksheet listing some areas requiring this document:

Amount needed	Purpose needed
_____	Life insurance policy (ies)
_____	Pension, IRA and other benefits
_____	Accounts at banks and/or credit unions
_____	Stocks and bonds
_____	Union benefits
_____	Title and deeds to property
_____	Vehicle registration and title changes
_____	Attorneys and CPA
_____	Home mortgage (s)
_____	Other insurance (credit cards, automobile)
_____	For your own records
_____	Cell phone contract
_____	Other needs

*You will not need to provide the Social Security or Veterans Administration with a death certificate as we will notify these organizations for you.

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Embalming, what is the purpose? *

Embalming is the process of chemically treating the dead human body to reduce the presence and growth of microorganisms, to retard decomposition and to restore and acceptable physical appearance. It is accomplished by the vascular and cavity injections of aqueous solutions of soluble germicidal chemicals.

The *primary* purpose of embalming is disinfection. While it is true that some pathogens expire

soon after the death of their host, some dangerous organisms have the ability to survive for long periods of time in dead tissues.

The *secondary* purpose of embalming is preservation - treating the body chemically to **temporarily** inhibit decomposition during the time between death and the final disposition of the body.

Restoration is the final purpose of embalming. Preservation is usually regarded as the most important cause for embalming. It is true preservation serves as the basis for the creation and maintenance of a natural, lifelike appearance, but restoration provides the surface appearance or "cosmetic effect" that is important in achieving the "natural look". While it is true that most people are only interested in the naturalness of the appearance, no acceptable appearance can be achieved unless the tissues of the body have been protected against the ravages of decomposition.

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Embalming, is it required?

No, in Kentucky, embalming is not required by law. However, embalming is required if the family has selected a funeral service with a public viewing. Embalming might also be required if the deceased is to be transported from one state to another by common carrier or if the health department, with public health in mind, declares embalming to be required.

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Embalming, the Jewish view*

Jewish law looks with disfavor upon embalming, unless extenuating circumstances exist. Embalming sometimes involves mutilation fo the body, an act of irreverence toward the dead.

During the embalming process, the blood is drained from the body and discarded. Jewish law regards the blood as part of the body; it must not be removed from the deceased.

The embalming of Jacob and Joseph, mentioned in the Bible, was an Egyptian custom. Embalming was not a prevalent practice among Jews.

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I've never arranged a funeral before. What do I need to know?

At some time in our lives, most of us will make or assist in making funeral arrangements. This will not be an easy time, but the National Funeral Directors Association (NFDA) offers these tips for smart planning.

1. Be an informed consumer. Don't be reluctant to ask questions.
2. We offer a variety of options to meet your financial needs and wishes. Families should discuss all options with us when making arrangements.

3. When selecting a funeral home, choose one who is licensed and has a good reputation in the community. Give thought to this decision as you would when choosing a doctor, attorney or other professional.
4. Be prepared! Avoid the burden of making decision while under emotional stress by organizing details with us ahead of time. Remember ... preplanning doesn't necessarily mean prepaying.
5. Plan a personal and meaningful ceremony or service to help you begin the healing process. Getting through grief is never easy but having a meaningful funeral will help.
6. Contact us for more information on making meaningful arrangements.

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Making funeral arrangements?

When a death occurs, emotions often override clear thought. In an effort to assist you, we have provided a list of some of the important information needed when making the arrangements. You will find it helpful to review this information prior to meeting with us.

Information needed to prepare the death certificate, which is required by law.

Full legal name	Date of birth
Legal residence	City and state of birth
Mother's first and maiden name	Years of education
Father's name	Spouse's name
Social Security number	Occupation

Other helpful information to bring with you while making funeral arrangements.

A list of pall (casket) bearers	Military discharge papers (Form DD 214)
List of survivors and the city where they live	Recent picture for cosmetics and hair styling
Cemetery information	Pre-arranged funeral information

Clothing

A full complement of clothing is utilized, including undergarments and outer clothes of your choice. Shoes are not needed, but you may bring them if you wish. Whatever type of clothing the person was most comfortable wearing is appropriate. Some individuals prefer a suit and tie for a man and a dress for a woman. Others have preferred to use less formal clothing. The choice is yours.

If the person was a member of an Orthodox or Conservative congregation or if they will be buried in an Orthodox or Conservative cemetery, certain restrictions most likely will apply to the type of clothing allowed. In most, if not all cases, a **tahara** must be performed. Tahara is the ritual washing and purification of the deceased by members of the Chevra Kadisha, "The Sacred Society". After the tahara has been completed, **atachrichim** will be put on the deceased. A tachrichim is the traditional white burial shroud symbolizing that all are equal before their Creator.

We will help you determine if a tahara and tachrichim will be required or if other clothing will be appropriate.

Other Personal Items

Any jewelry, eye glasses, pictures and letters to the deceased that you wish to have placed in the casket, may be brought to the funeral home when the arrangements are made, or anytime prior to the service. On the day of the funeral, we will confirm which items you wish to leave in the casket and which are to be removed.

For [Cremation](#)

Although not required, the family may bring in clothing if desired. If no clothing is provided, the deceased will be cremated in the garments they were dressed in at the time of death. We strongly suggest that any personal items such as jewelry, pictures and other memorabilia be removed prior to cremation as they will be destroyed during the cremation process. These items may, instead, be placed into the urn selected after the cremation has taken place.

Arrangement Appointment Time

To assure our availability and to give you the personal attention and time needed to make the arrangements, please call to schedule a convenient time. Although the majority of arrangements are conducted during normal business hours, we are available in the evening or on weekends.

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Military Honors

The following information has been furnished by the Kentucky Department of Veterans Affairs

Funeral Honors

The Department of Defense (DOD) is responsible for providing military funeral honors. Upon the family's request, Public Law 106-65 requires that every eligible veteran receive a military funeral honors ceremony, to include the folding and presenting the United States burial flag and the playing of Taps. The law defines a military funeral honors detail as consisting of two or more uniformed military persons, with at least one being a member of the veteran's parent service of the armed forces. The DOD program calls for funeral home directors to request military funeral honors on behalf of the veteran's family. Veteran's organizations may assist in providing military funeral

honors. When military funeral honors at a veterans' cemetery are desired, they are arranged prior to the committal service by the funeral home.

Burial in Veterans Cemeteries

Burial includes a gravesite in any of the National or State Veterans Cemeteries with available space, opening and closing of the grave, perpetual care, a Government Headstone or Marker, a Burial Flag, and a Presidential Memorial Certificate. Cremated remains are buried or inurned in veteran cemeteries in the same manner and with the same honors as casketed remains. Burial benefits available for spouses and dependents buried in a veteran's cemetery include burial with the veteran, perpetual care, and the spouse or dependents name and date of birth and death will be inscribed on the veteran's headstone. While there is no cost for any veteran's interment, state veterans cemeteries may have a minimal cost for spouses and/or dependents.

Headstones and Markers

The Department of Veterans Affairs (VA) furnishes upon request, at no charge to the applicant, a government headstone or marker for the grave of any deceased eligible veteran in any cemetery around the world. Spouses and dependents buried in a private cemetery are not eligible for a government-provided headstone or marker.

Presidential Memorial Certificates

A Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current President; to honor the memory of honorably discharged deceased veterans. Eligible recipients include the deceased veteran's next of kin and loved ones. More than one certificate may be provided. Eligible recipients may apply for a PMC in person at any VA regional office or by U.S. mail. Requests cannot be sent via email. Please be sure to enclose a copy of the veteran's discharge and death certificate. Please submit copies only, as original documents cannot be returned. For more information, call (202) 565-4964.

Burial Flags

The Veterans Benefits Administration (VBA) provides a U.S. flag at no cost, to drape the casket or accompany the urn of a deceased veteran who served honorably in the U.S. armed forces. It is furnished to honor the memory of a veteran's military service to his or her country. You may get a flag at any VA regional office or U.S. Post Office. Generally, the funeral director will help you.

Burial Allowances

Some veterans may be eligible for VA burial allowances, which are partial reimbursements of an ***eligible veteran's*** burial and funeral costs. The reimbursements are generally described as; a burial and funeral expense allowance, and/or a plot interment allowance. ***Not all veterans are eligible for Burial Allowance.***

For more information concerning these or any Veteran or Dependent Benefits, call toll-free: 1-888-724-7683 or visit www.kdva.net

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Origin of the 3-volley salute

The 3-volley salute is a salute performed at military and police funerals as part of the drill and ceremony of the Honor Guard.

A rifle party, usually consists of an odd number of firers, usually from 3 to 7 firearms. Usually the firearms are rifles for a military service, but at some police services, shotguns are used. The firing party is positioned such that, when they shoulder their arms for firing, the muzzles are pointed over the casket of the deceased who is being honored. If the service is being performed inside a church, chapel or funeral home, the firing party fires from outside the building, typically positioned near the front entrance.

On the command of the NCO-in-charge, the firing party fires their weapons in unison, for a total of three volleys. Because unbulleted blanks (which will not cycle the action of a semi automatic rifle) are used, in the United States, M1 or M14 rifles are preferred over the current issue M16 rifle, because the charging handles of the M1/M14 are more easily operated in a dignified, ceremonial manner than on the M16.

The three-volley salute is not to be confused with the 21-gun salute (or even lesser gun salutes, such as 19-gun or 17-gun, etc) which use a cannon.

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Origin of the 21-gun salute

The use of gun salutes for military occasions is traced to early warriors who demonstrated their peaceful intentions by placing their weapons in a position that rendered them ineffective. Apparently this custom was universal, with the specific act varying with time and place, depending on the weapons being used. A North African tribe, for example, trailed the points of their spears on the ground to indicate that they did not mean to be hostile.

The tradition of rendering a salute by cannon originated in the 14th century as firearms and cannons came into use. Since these early devices contained only one projectile, discharging them once rendered them ineffective. Originally warships fired seven-gun salutes--the number seven probably selected because of its astrological and Biblical significance. Seven planets had been identified and the phases of the moon changed every seven days. The Bible states that God rested on the seventh day after Creation, that every seventh year was sabbatical and that the seven times seventh year ushered in the Jubilee year.

Land batteries, having a greater supply of gunpowder, were able to fire three guns for every shot fired afloat, hence the salute by shore batteries was 21 guns. The multiple of three probably was chosen because of the mystical significance of the number three in many ancient civilizations. Early gunpowder, composed mainly of sodium nitrate, spoiled easily at sea, but could be kept cooler and drier in land magazines. When potassium nitrate improved the quality of gunpowder, ships at sea adopted the salute of 21 guns.

The 21-gun salute became the highest honor a nation rendered. Varying customs among the maritime powers led to confusion in saluting and return of salutes. Great Britain, the world's preeminent sea power in the 18th and 19th centuries, compelled weaker nations to salute first, and

for a time monarchies received more guns than did republics. Eventually, by agreement, the international salute was established at 21 guns, although the United States did not agree on this procedure until August 1875.

The gun salute system of the United States has changed considerably over the years. In 1810, the "national salute" was defined by the War Department as equal to the number of states in the Union--at that time 17. This salute was fired by all U.S. military installations at 1:00 p.m. (later at noon) on Independence Day. The President also received a salute equal to the number of states whenever he visited a military installation.

In 1842, the Presidential salute was formally established at 21 guns. In 1890, regulations designated the "national salute" as 21 guns and redesignated the traditional Independence Day salute, the "Salute to the Union," equal to the number of states. Fifty guns are also fired on all military installations equipped to do so at the close of the day of the funeral of a President, ex-President, or President-elect.

Today the national salute of 21 guns is fired in honor of a national flag, the sovereign or chief of state of a foreign nation, a member of a reigning royal family, and the President, ex-President and President-elect of the United States. It is also fired at noon of the day of the funeral of a President, ex-President, or President-elect.

Gun salutes are also rendered to other military and civilian leaders of this and other nations. The number of guns is based on their protocol rank. These salutes are always in odd numbers.

Source: www.army.mil/CMH/faq/salute.htm & Headquarters, Military District of Washington, FACT SHEET: GUN SALUTES, May 1969.

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Personalizing a funeral

It is becoming more common to tailor a funeral service to the personality of the deceased. Prayers and remembrances offered by family and friends, favorite music, treasured belongings, pictures and mementos can all play a major role in making the funeral fitting and moving. The family can choose to assemble a display containing family photographs, favorite possessions, items from a hobby or awards the deceased received. These items help shift the emphasis of the services to the memories of the person's life, rather than on the circumstances of his or her death. Personalization can also be added by simply choosing the most appropriate services and products available from the funeral home.

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Social Security benefits

The Social Security Act provides for the payment of survivor's benefits to certain relatives if they fall into one of the following categories:

Widow (er) age 60 or older.

Widow (er) at any age caring for the deceased children under age 16 or disabled.

Widow (er) or divorced spouse age 50 or older if disabled. Children up to age 18 or under age 19 if in high school full time.

Children over age 18, if they became disabled prior to age 22.

Parents of the deceased age 62 or older, if supported by the deceased.

Divorced spouse of the deceased age 60 or older married 10 years or more.

There is a one-time payment of \$255 that can be paid when you die if you have worked long enough. This payment can be made only to your spouse or minor children if they meet certain requirements.

Within 30 days from the date of death, you should receive a letter from Social Security. This letter will provide further instruction concerning applying for entitled benefits. You can apply for benefits by phone or at any Social Security office.

If the deceased was receiving Social Security benefits, any checks which arrive after the death must be returned. If benefit checks were being directly deposited, then the bank would also need to be notified.

For questions concerning eligibility, claims and entitled benefits, please contact Social Security. They can be reached by calling 1-800-772-1213 or by visiting their website, www.socialsecurity.gov.

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Veterans benefits

The Veterans Administration does not provide any payment for funeral services, but does provide the following:

A. VA Cash Benefits For Reimbursement of Burial Expenses - \$300 is available for an honorably discharged veteran, **IF**: they were receiving a pension or disability benefits from the VA at the time of death; or the death occurred in a VA hospital, or VA contracted health care facility.

B. Active Duty or Service Connected Death - \$2,000 is available **IF**: the veteran died during active duty; or an honorably discharged veteran died of a service-connected injury.

C. Burial Plot Allowance - \$300 is available for an honorably discharged veteran not interred in a cemetery that is under the jurisdiction of the US government, **IF**: the veteran was receiving a pension or disability benefits from the VA at the time of death; the death occurred in a VA hospital, or VA contracted health care facility.

D. Transportation Allowance - Transportation allowance will be reimbursed by the VA for transportation expenses from the place of death to the funeral home and to the cemetery for a veteran who died in a VA hospital, or VA contracted health care facility.

E. Military Honors - Generally consists of a rifle salute, taps and a flag folding detail performance by military personnel.

F. US Flag - An honorably discharged veteran is entitled to a US flag provided by the Veterans Administration.

G. Headstone or Marker - In a National Cemetery, a veteran, spouse and dependent children receive a free headstone. For burial in a private cemetery, a simple marker for veterans ONLY will be provided.

H. Burial in a National Cemetery - Free grave space is available for a veteran, spouse and dependent children.

I. Burial in a Kentucky State Veterans Cemetery - While not part of the National Cemetery System, the Kentucky State Veterans Cemetery, in the following communities: [Kentucky Veterans Cemetery - West, Hopkinsville, Kentucky](#); [Kentucky Veterans Cemetery - Central near Fort Knox \(Hardin County\)](#); and [Williamstown \(Grant county\), Northeastern Kentucky](#), provides free burial space for veterans. A spouse and dependent children may also be interred in the cemetery for a fee of \$350. Eligibility is consistent with National Cemetery rules. Interment space cannot be reserved in advance. Veterans may pre-apply to confirm eligibility.

At the time of death, we will notify the Veterans Administration. For specific questions concerning eligibility claims and benefits please contact: Veterans Administration by using one of the following numbers:

VA Benefits: 1-800-827-1000

- Burial
- Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)
- Death Pension
- Dependency Indemnity Compensation
- Direct Deposit
- Directions to VA Benefits Regional Offices
- Disability Compensation
- Disability Pension
- Education
- Home Loan Guaranty
- Life Insurance
- Medical Care
- Vocational Rehabilitation and Employment

Education (GI Bill) 1-888-442-4551

Health Care Benefits 1-877-222-8387

Income Verification and Means Testing 1-800-929-8387

Life Insurance 1-800-669-8477

Mammography Helpline: 1-888-492-7844

Special Issues - Gulf War/Agent Orange/Project Shad/Mustard Agents and Lewisite/Ionizing Radiation: 1-800-749-8387

Status of Headstones and Markers: 1-800-697-6947

Telecommunications Device for the Deaf (TDD): 1-800-829-4833

or, by visiting their website, www.va.gov.

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What cemetery options are available?

Most funerals conclude with earth burial. Purchases made for this option generally include a casket, a grave liner / vault, a cemetery plot and a headstone or grave marker. Above ground entombment is provided in mausoleums, which are buildings designed and maintained to house human remains and the availability and costs vary greatly.

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What to do when a death occurs?

General Guidelines

Regardless of when and where a death occurs, the family should call us as soon as possible. At that time we will ask some specific questions, such as the name and location of the family member who passed away and the name of the next of kin. We will also ask about the type of funeral service the family is considering so that we may begin any necessary procedures. If you are undecided on the type of service, you do not need to make any immediate decisions. We will allow you adequate time to make them and provide you with prices of various options ahead of time. Finally, we will set up a convenient appointment time to make the actual arrangements.

Death in A Health Care Facility

When a death occurs in a hospital or nursing home, there is little the family needs to do other than to call us. The medical staff at the healthcare facility will take the necessary steps to ensure that all legal requirements are met. Although some healthcare facilities will call the funeral home on behalf of the family, this is the exception rather than the rule. To be safe, it is best that the family calls us directly.

Anticipated Death Outside a Healthcare Facility

Many people with terminal illnesses are now choosing to die at home in more familiar and peaceful surroundings with family and friends close by. If an anticipated death occurs outside a healthcare facility, the first step would be to call the hospice organization or physician under whose care the individual was receiving medical treatment. The hospice nurse or physician would then release the

deceased to the funeral home.

Unanticipated Death Outside a Healthcare Facility

If a sudden death occurs outside of a healthcare facility, the best advise is to call 911 to dispatch local police to the scene. The police will then determine the appropriate steps to take depending upon the particular situation. In the case of anonsuspicious death of an apparently healthy individual, the police would call the County Coroner's Office and await instructions. The coroner, depending upon the circumstances, may require that an autopsy be performed. If the death was suspicious in nature, then the coroner would in all likelihood order an autopsy.

Out of State Death

If the death takes place outside of Kentucky, there is no need to contact a local funeral director in the state where the death has occurred. Doing so invariably results in additional expenses for the family. Simply contact us and we will help you with the arrangements.

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Where can a funeral be held?

Traditionally, funerals are held in the funeral home. However, there are several other options. Funeral services may be held in places such as a religious facility, a park, healthcare facility or the cemetery to name just a few.

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Why is a funeral important?

In the earliest recorded times, societies honored the dead through ceremonies. According to beliefs at that time, the purpose of the ritual was to properly send the decedent on the journey into the next life. Today, however, psychologists and other experts agree that the benefits of the funeral are for those left behind; those who must reconstruct their lives following their loss. Before family and friends can fully adjust to their loss, survivors must express their grief in ways meaningful to them. They must face, openly and realistically, the fact that death has indeed occurred. The funeral provides the opportunity to do exactly that.

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Why do funerals seem so expensive?

When compared to other major life cycle events, like births and weddings, funerals are not expensive. A wedding costs at least three times as much; but because it is a happy event, wedding costs are rarely criticized. A funeral home is a 24-hour, labor-intensive business, with extensive facilities (offices, chapels, limousines, hearses, etc.); these expenses must be factored into the cost of a funeral. Moreover, the cost of a funeral includes not only merchandise, like caskets, but the services of a funeral director in making arrangements. There can be as many as 200 tasks when planning a funeral. Many of them are listed below. Our Funeral Director will coordinate most of these for you, after meeting with you at a private consultation.

- Obtain the signature of the attending physician, coroner or medical examiner on the required certificate; file the certificate with the registrar of vital statistics where the death occurred
- Ensure compliance with government regulators
- Transfer the deceased from the place of death to the funeral home (local or out of town)
- Obtain family history
- Make decisions regarding the remains of the deceased
- Determine the budget (if funeral has not been pre-arranged)
- Determine the funeral or memorial service location(s), such as religious facility, chapel, or graveside
- Plan for a viewing/visitation and determine open or closed casket
- Choose the final resting place (cemetery, mausoleum, private land, etc.)
- Make necessary arrangements with clergy, church and cemetery officials
- Obtain certified copies of the death certificate, as necessary
- Procure the burial permit and file with the cemetery
- Select and purchase the casket, outer burial container or urn
- Select a monument/marker
- Order and schedule the delivery of all products/merchandise
- Compose and submit newspaper and other media notices
- Choose clothing & jewelry
- Select poems, scripture, readings (if applicable)
- Select music: taped, live musicians, etc. (if applicable)
- Choose pallbearers
- Arrange for transportation of the deceased
- Secure flower/equipment trucks, as necessary
- Purchase acknowledgement cards, register books, memorial folders, etc.

- Purchase flowers (if applicable)
- Arrange for family transportation
- Complete social security papers and secure social security benefits
- Secure Veterans benefits (if applicable)
- Secure life insurance benefits (if applicable)
- Contact insurance agents
- Complete accounting, clerical and filing work
- Answer telephone calls
- Notify other organizations that your loved one participated in
- Deliver flowers to local nursing homes, hospitals etc. following the funeral

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* Information taken from [The Principles and Practice of Embalming](#) and from [The Jewish Book of Why](#).

Herman Meyer & Son, PO Box 4052, Louisville, Kentucky 40204 | 502.458.9569 | info@meyerfuneral.com