

The Next Steps

A GUIDE FOR THE FAMILY WHO
MAY EXPERIENCE LOSS AND THE
CAREGIVERS WHO SERVE THEM

RIEMANN FAMILY
==== *Funeral Homes* ====

228.539.9800

**Serving the entire
Mississippi Gulf Coast**

www.RiemannFamily.com

RIEMANN FAMILY

Funeral Homes

The **PURPOSE** of this guide is to provide gentle direction as it pertains to choices, decisions, and life's next-steps as they are encountered by surviving family after the passing of a loved one.

If you are an end-of-life caregiver, whether family or professional, we want you to know that the Riemann family and our dedicated funeral service professionals are here to serve you and answer your questions, no matter the circumstances, no matter the financial means, no matter how complicated or simple the situation may seem. We are here to relieve you of those burdens by offering sound solutions developed for the needs of each individual family.

One thing to remember when celebrating the life of a loved one is that there is no right or wrong way...The important thing is that we take time to Celebrate it.



In This Guide, You Will Find the Following Information:

- Page 4 • Brief History of Funeral Service on the Coast and How It Has Changed
- Page 5 • The Importance of Publically Remembering
- Page 6 • What is a “Traditional Funeral” and What are Our Options?
- Page 7 • Is it Commonplace to Have a Reception Following the Service?
- Page 8 • We want Cremation. What Options Do We Have If We Choose Cremation?
- Page 9 • What is Cremation Assurance and Why is it SO Important?
- Page 10-11 • Receiving Proper Authorization from the Legally Recognized Next of Kin
- Page 12-13 • What Death Benefits are Available for Veterans?
- Page 14 • What is Veterans Funeral Care?
- Page 15 • What Cemetery Options are Available on the Coast?
- Page 16 • Do We Choose Ground Burial or Above Ground Burial?
- Page 17 • What Options Do We Have in Choosing a Permanent Memorial?
- Page 18-20 • Funeral and Cremation Merchandise and Ancillary Items
- Page 21 • Who Writes the Obituary for the Newspaper and How Does It Get Submitted?
- Page 21 • If We are from Out of State, How do We Return Our Loved One Home for Services?
- Page 22 • How Do We Gift Our Remains to a Research Hospital?
- Page 22 • Finances are a Concern for Our Family. What Options Do We Have?
- Page 23 • What Business Matters Should Be Taken Care of Prior to One’s Passing?
- Page 23 • What is Preplanning and Why is it Beneficial?
- Page 24 • Is There Grief Support Available Locally?
- Page 25 • How to Choose the Right Funeral Home and How to Choose the Right Crematory
- Page 25 • Who We Are and Why Do We Claim, “There is a Difference, Riemann Service”

HISTORY OF FUNERAL SERVICE ON THE COAST AND HOW IT HAS CHANGED ALONG WITH THE TIMES

To understand where we are today, we have to remember where we came from. Time does not stand still. And so it is with funeral service as well. When the first generation of the Riemann family in funeral service moved to the Coast in 1920, our communities were much smaller and much more disconnected. Life was slow, life was simple, people worked hard, and families were very close. When a family member passed away, life stopped in order to celebrate and mourn that life. The setting typically occurred at the funeral home or in the home of the family. Days of visitation were the norm and the public came to honor the deceased, comfort the family, and offer continued support throughout the grieving process. The funeral director usually lived in the funeral home and took care of every need the family may have, including building the casket and providing a burial garment or shroud.

Since that time, our communities have had enormous growth, our towns have been connected, life has become very busy and somewhat complicated, time is precious, and our families have spread out.

Because we live in the deeply rooted South, traditional values remain our way of life. Even so, the face of what we know as “the traditional funeral” has changed. Whereas we had several days of visitation in the early years, today we typically see a visitation held the night prior to a funeral service or immediately preceding the “Life Celebration” (funeral service) for a designated time period. Traditional ground burial remains most common, however, above ground entombment is an option that many are choosing. Roughly 60% of families select the traditional funeral today as a means of celebrating a life lived.

There are 40% of Coast families that are choosing Life Celebration services that include cremation. Because we live the Coastal lifestyle and because we have a large population and influence from other areas of our country due to the local military installations and large-scale industries, cremation is selected by many families when arranging services. Later on in this guide, you will find many of the service options surrounding cremation, including “traditional cremation” where the family and community are given the opportunity to pay their respects prior to cremation.

We all live our lives differently, and so it is true also that we celebrate the life of a loved one who has passed away in a very unique and meaningful way.

Although life is much different than it was in 1920 when Ruth and Ernest T. Riemann, Sr. bought their first funeral home, one thing has remained constant: When a family member passes away, we still value the opportunity to comfort the family, offer support, honor the deceased, and celebrate a life lived.

The Importance of Publically Remembering

Publically remembering doesn't necessarily mean having a viewing. It doesn't have to mean having a two day service at the church. But, experts do agree that publically celebrating a life lived is an integral part of the grief process. It helps those left behind with the Acceptance stage of Grief and allows one to move forward knowing that the lack of a physical presence will now be the new norm.

It has been overheard by some that they don't want to put their family through a difficult time or lengthy process at the time of their own passing. It is only natural to want to shelter your family from pain and hard times. However, before the decision of not giving the family and friends an opportunity to come together in grief, it should be discussed with the family as a unit. Did you know that everyone grieves differently? Did you know that within the same family unit, one member may need a viewing or Celebration of Life Service to help with acceptance, and then another may have come to terms with the loss at some previous time and not need that service?

Whether it is in the funeral home, church, graveside, beach, park, or other special place, there is no right or wrong way to celebrate a life lived. Publically remembering gives the community the opportunity to give much needed support to the family and to demonstrate that this life was unique, meaningful, should be celebrated, and given thanks for. Through the gathering of friends and family, we learn that we can depend on others to be there for us when it's needed most.

Space for NOTES:

What is a “Traditional Funeral” and What are Our Options?

What is referred to as a “Traditional Funeral” is one where the preparation of the remains (embalming), open casket or closed casket visitation, and funeral are followed by graveside service take place. This ceremony is still the most common type of Life Celebration held today.

When one chooses to have an open casket, the traditional method of embalming is needed. This temporary preservation procedure ensures that the deceased can be viewed in a manner that will be comforting, while helping the family and friends have that final opportunity to pay their respects.

Visitation is the term used to describe the informal time prior to a funeral service (Life Celebration) where all gather to visit with one another and offer condolences. It can be for any length of time and can be held for several days, the day prior, or the same day as the funeral. Many families consider their personal situation to determine what’s best for them such as the following examples:

- Having the visitation for multiple days based on religion or culture
- Having the visitation the night prior to allow working friends and family to be able to pay their respects
- Having the visitation immediately prior to services due to family schedules or for simplicity’s sake

The visitation can be held at any number of venues including the funeral home, church, public area, or one’s own home.

Personalizing the visitation is an integral part of celebrating the life of an individual. Whether it’s video memorials, personalized portraits, or special music, because we are unique, the length to which it can be planned is endless. For example, for an antique car enthusiast, placing his/her automobiles at the entry to the funeral home and displaying car show awards and pictures may be important. For the fisherman, a casket spray with cast net, lures, boat paddle, and marsh flowers can reflect a personal touch. Or for the artist, displaying important works of art, “gallery style” may evoke special feelings from family and friends.

The objective is to create an environment of individual touches that can help bring back memories of a life lived. Many people don’t quite know what to say when they attend a service. They are in attendance because they care and want to give their support. Personalization can help start conversation and the healing process for all.

The funeral service (Life Celebration) can be held in the same place (or different) as the visitation. It is a more formal gathering in a chapel setting where the service can be based on religious beliefs, offer special music, have personal reflections by family and friends, or other special events. For religious ceremonies, consulting the funeral director and celebrant/officiant/preacher can be important to determine if there are guidelines to be followed (i.e., Catholic Mass is only held in the church, etc.

Is It Commonplace to Have a Reception Following a Service?

Families have always taken time to gather together following funeral services. It is common to have a large reception with food and beverages served to friends. It is also common to keep the reception small and intimate. This choice depends on an individual family's wishes.

Today, we are seeing this event grow into something similar to what you experience after a wedding. The venue for this event is often held at one's home. However, receptions can also be held at the funeral home, church fellowship hall, a restaurant, public place, or other special place. These gatherings are many times in a setting less formal than the service itself, allowing for catering, beverages, and live music.

Whether it's a small intimate gathering or large open gathering, the reception can provide that informal feeling to help family and friends share their feelings and Celebrate a Life.

Space for NOTES:

We want Cremation.

What Options Do We Have If We Choose Cremation?

Cremation is a process whereby the human remains are reduced to what we as a society refer to as ash. More specifically, the State of Mississippi requires this paragraph to be included on the forms signed by the next of kin who is authorizing this process:

The Following statement is required by Mississippi Law to be included and authorized:

The human body burns with the casket, container or other material in the cremation chamber. Some bone fragments are not combustible at the incineration temperature and, as a result, remain in the cremation chamber. During the cremation, the contents of the chamber may be moved to facilitate incineration. The chamber is composed of ceramic or other material which disintegrates slightly during each cremation and the produce of that disintegration is commingled with the cremated remains. Nearly all of the contents of the cremation chamber, consisting of the cremated remains, disintegrated chamber material, and small amounts of residue from previous cremations, are removed together and crushed, pulverized or ground to facilitate inurnment or scattering. Some residue remains in the cracks and uneven places of the chamber. Periodically, the accumulation of this residue is removed and interred in a dedicated cemetery property or appropriate area.

-Excerpt from Cremation Authorization Form

When one chooses cremation, options for memorialization are also endless. The following is a list of memorialization possibilities a family can choose when they select cremation:

- 1) **“Traditional Cremation”** refers to the type of ceremonies that are similar to the preceding information for “Traditional Funeral.” It includes the preparation of the remains, casket, viewing, Life Celebration/funeral, the cremation process, followed by final placement of the urn (burial, scatter, or retention by family.)
- 2) **“Service of Remembrance”** refers to the type of ceremonies that have visitation hours and a funeral service, but have no casket present. When this is chosen, the visitation takes place at whatever venue the family chooses and is followed by funeral service. This service is many times referred to as a “Memorial Service.” The terms funeral service, memorial service, Life Celebration, and Mass of Christian Burial are all synonymous. The family has the choice whether or not to have the urn present at the service, make flower selections, prominently place a portrait, and personalize the ceremony just like any other.

Following this service, a funeral procession to the gravesite takes place for those choosing burial of the urn, or the family can choose to take the urn with them and keep it for disposition at some later time (i.e. scattering), or choose to simply keep the urn.

When choosing scattering, the funeral home can assist with the coordination of such service. For example, a ceremony can be held at sea on a chartered boat, complete with religious ceremony, music, the actual scattering, and “reception.”

We encourage the family to allow us to help create a truly personal and meaningful experience. See Merchandise and Ancillary Products page for options...



What is Cremation Assurance and Why is it SO IMPORTANT?

Cremation Assurance is a program developed by our family and is trademarked. It is **ONLY** offered at Riemann Family Funeral Homes. *It is an important part of what helps set us apart.*

Cremation Assurance was created to bring peace of mind to families selecting cremation. You deserve to know everything that is involved in the process, so that you can rest easy with your decision to select Riemann Family Funeral Homes as your cremation partner... Our crematory is open for inspection which also helps create *Peace of Mind...*

Did you know that in the three Coastal counties that there only **three** crematories? Riemann Family Funeral Homes owns and operates one of those three. Did you also know that all funeral homes offer cremation even though they may not have the ability to actually complete the process? So how is that possible?

We have made significant investments in machinery and people to strengthen the professionalism of the cremation process. We have the ability to hold your loved one under refrigeration until all of the paperwork and permits are obtained from family and local government. Our unit is inspected annually, it is enrolled in a periodic maintenance plan with Matthews Cremation, it is licensed, it is insured, and it is only operated by trained and licensed professionals. This is Cremation Assurance.

THE DIFFERENCE... If a funeral home has no crematory, then they are subcontracting that process out to someone in another town or state. When this is done, loss of process control can be the result. In addition, some may not have refrigeration capabilities to ensure proper care of your loved one.

When caring for your loved one, the life lesson is true, you get what you pay for.

****Please see the enclosed brochure further explaining Cremation Assurance...**

Receiving Proper Authorization from the Legally Recognized Next of Kin

In the State of MS, a prearrangement that is paid in full and that was signed by the decedent is the only document that supersedes the following law. Please note that we have received a legal opinion that 73-11-58 (1) referring to "as permitted by law" is the prearrangement mentioned to above. Even though the law clearly states that "a child", "either parent," etc. may authorize cremation, the law also allows for others in the same classification to challenge that authorization through the courts. It is our policy to attempt to receive authorization from ALL next of kin in any given classification. If this is not possible, then we will follow the statutes below. If there are potential issues pertaining to who is legally authorized to direct services, then we suggest preplanning, signing the contract yourself, and paying in full to protect your wishes.

SECTION 13. Section 73-11-58, Mississippi Code of 1972, is amended as follows:73-11-58.

(1) If a decedent has left no written authorization for the cremation and/or disposition of the decedent's body as permitted by law, any of the following * * * persons, in the order of priority listed below, may authorize any lawful manner of disposition of the decedent's body by completion of a written instrument:

- (a) The person designated by the decedent as authorized to direct disposition pursuant to Public Law No. 109-163, Section 564, as listed on the decedent's United States Department of Defense Record of Emergency Data, DD Form 93, or its successor form, if the decedent died during military service, as provided in 10 USC Section 1481(a)(1) through (8), in any branch of the United States Armed Forces, United States Reserve Forces or National Guard.
- (b) The surviving spouse.
- (c) A surviving child who is at least eighteen (18) years of age* * *.
- (d) A grandchild who is at least eighteen (18) years of age.
- (e) Either surviving parent.
- (f) A surviving sibling who is at least eighteen (18) years of age * * *.
- (g) A person acting as a representative of the decedent under a signed authorization of the decedent.
- (h) The guardian of the person of the decedent at the time of the decedent's death, if a guardian has been appointed.
- (i) A person in the class of the next degree of kinship, in descending order, who, under state law, would inherit the decedent's estate if the decedent died intestate and who is at least eighteen (18) years of age * * *.
- (j) A person who has exhibited special care and concern for the decedent and is willing and able to make decisions about the cremation and disposition.* * *
- (k) In the case of individuals who have donated their bodies to science or whose death occurred in a nursing home or private institution and in which the institution is charged with making arrangements for the final disposition of the decedent, a representative of the institution may serve as the authorizing agent in the absence of any of the above.
- (l) In the absence of any of the above, any person willing to assume responsibility for the cremation and disposition of the decedent.
- (m) In the case of indigents or any other individuals whose final disposition is the responsibility of the state or any of its instrumentalities, a public administrator, medical examiner, coroner, state-appointed guardian, or any other public official charged with arranging the final disposition of the decedent may serve as the authorizing agent.

(2) No funeral establishment shall accept a dead human body from any public officer or employee or from the official of any institution, hospital or nursing home, or from a physician or any person having a professional relationship with a decedent, without having first made due inquiry as to the desires of the persons who have the legal authority to direct the disposition of the decedent's body. If any persons are found, their authority and directions shall govern the disposal of the remains of the decedent. Any funeral establishment receiving the remains in violation of this subsection shall make no charge for any service in connection with the remains before delivery of the remains as stipulated by the persons having legal authority to direct the disposition of the body. This section shall not prevent any funeral establishment from charging and being reimbursed for services rendered in connection with the removal of the remains of any deceased person in case of accidental or violent death and rendering necessary professional services required until the persons having legal authority to direct the disposition of the body have been notified.

(3) A person who does not exercise his or her right to dispose of the decedent's body under subsection (1) of this section within five (5) days of notification or ten (10) days from the date of the death, whichever is earlier, shall be

deemed to have waived his or her right to authorize disposition of the decedent's body or contest disposition in accordance with this section. If, during the aforesaid time period, the funeral director, funeral service practitioner and/or funeral establishment has been provided contrary written consent from members of the same class with the highest priority as to the disposition of the decedent's body, the licensed funeral director or service practitioner or funeral establishment shall act in accordance with the directive of the greatest number of consents received from members of the class. If that number is equal, the funeral director or funeral service practitioner and/or the funeral establishment shall act in accordance with the earlier consent unless the person(s) providing the later consent is granted an order from a court of competent jurisdiction in which the funeral establishment is located.

(4) If no consent for the embalming, cremation or other disposition of a dead human body from any of the relatives or interested persons or institutions listed above in subsection (1) is received within ten (10) days of the decedent's death, the coroner for, or other person designated by, the county in which the funeral establishment is located is authorized to sign the consent authorizing the disposition of the decedent's remains.

(5) If none of the parties listed above in subsection (1) is financially capable of providing for the cremation, embalming or disposition of a dead human body, the coroner for, or other person designated by, the county in which the funeral establishment is located is authorized to sign the consent authorizing the disposition of the decedent's remains.

(6) The licensed funeral director, funeral service practitioner or funeral establishment shall have authority to control the disposition of the remains of a decedent and proceed to recover the costs for the disposition when: (a) none of the persons or parties described above in subsection (1)(a) through (l) assume responsibility for the disposition of the remains, and (b) the coroner or other public official designated in subsection (1)(m) fails to assume responsibility for disposition of the remains within seven (7) days after having been given written notice of the facts. Written notice may be made by personal delivery, United States mail, facsimile or transmission. The method of disposition must be in the least costly and most environmentally sound manner that complies with law, and that does not conflict with known wishes of the decedent.

(7) A funeral director, funeral service and/or funeral establishment licensee acting in accordance with this section, or attempting in good faith to act in accordance with this section, shall not be subject to criminal prosecution or civil liability for carrying out the otherwise lawful instructions of the person or persons described in this section.

(8) The liability for the reasonable cost of the final disposition of the remains of the decedent devolves upon the individual or entity authorizing the disposition and/or upon the estate of the decedent and, in cases when the county board of supervisors has the right to control the disposition of the remains under this section, upon the county in which the death occurred.

Space for NOTES:

What Death Benefits are there Available for Veterans?

On the Mississippi Gulf Coast, we are fortunate to have the Biloxi National Cemetery nestled along the banks of Biloxi's Back Bay. This Cemetery is on the grounds of the VA Hospital and is operated by the National Cemetery Administration. There is a separate office on the grounds for cemetery operations and a Committal Shelter where graveside services are actually held.

An honorably discharged veteran, their spouse, and their dependents (minor children or adult disabled children), casket or urn, are entitled to the following FREE benefits if burial is held at the National Cemetery:

- Burial Space or Columbarium Space
- Headstone
- Burial Graveliner for Caskets
- Grave Labor

The benefits available at the National Cemetery are a very fitting tribute earned by the sacrifices of those who served our armed forces.

These benefits compared to a perpetual care cemetery can total as much as \$10,000.00 for the veteran and his/her spouse. Did you know that we cannot arrange for burial at the National Cemetery, request monetary death benefits, provide a burial flag, or order military honors without the veteran's discharge (DD214 or similar document)? The veteran's DD214 is required to complete the eligibility request for burial. If the family does not have the document, burial can and will be delayed until eligibility can be requested and determined through the VA (2-10 business days on average) or a replacement document can be obtained (normal request time is 90 days outside of emergency requests). A DD214 can be requested on Form SF180. Those forms are available in our office.

*****The VA does NOT provide free funerals or cremations for veterans.** This is a common misconception. When a veteran's family makes funeral arrangements, we complete a Burial Benefits Request Form. This form, along with a paid in full statement and copy of the Death Certificate, is sent in to the VA to determine the veteran's eligibility for MONETARY death benefits, if any. Each veteran's personal history will determine the amount that will be reimbursed to the family if it is determined that they are eligible. This process can take up to a year to be completed. This request is totally unrelated to any VA disability payments or military retirement. Families must make contact with the VA or Military Retirement System to work out those survivor's benefits.

Every veteran is entitled to a burial flag and military honors. The funeral home sends the discharge documentation to receive the flag and to order those honors from the branch of service in which the veteran served.

For more information on veterans' benefits or to request a replacement DD214, you can log onto www.va.gov.

See the following page for Benefits you May be Eligible for.

VA Reimbursable Benefits You May Be Eligible For

Benefits for veterans who die at the VA Hospital:

1. Gets \$300 burial or cremation allowance.
2. Gets \$300 plot allowance if they don't use a national cemetery.
3. Gets transportation from VA hospital (transfer fee)
4. Gets transportation to place of burial or services (funeral home charge)

Benefits for veterans who die outside a VA Hospital:
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Scenario #1

VA service connected disability pension

1. Gets \$300 burial/cremation allowance.
2. Gets \$300 plot allowance if they don't use a national cemetery. Must have a receipt.
3. If they are service connected, transportation will be paid only to the nearest National Cemetery, which is Biloxi National Cemetery.

Scenario #2

VA support pension

1. Gets \$300 burial/cremation allowance.
2. Gets \$300 plot allowance if they don't use a national cemetery.
3. No transport money is allowed ever.

Scenario #3

100% service connected Veteran

1. Must have died from service connection! If so, up to \$2000 is reimbursed to family on funeral – cremation costs.

* All Veterans and their spouses, with honorable discharge & with one day of active duty are entitled to free cemetery property, headstone, opening & closing and perpetual care at any National Cemetery.

* Honorably discharged veteran serving any length of time before 9/7/80

* Veterans entering service after this time must serve 24 months of continuous active duty or for the full time for which the person was called to active duty

*****The preceding information is for general purposes only. Each individual veteran's benefits may be different depending on individual circumstances, and VA benefits may change without notice.*****



What is Veterans Funeral Care?

Riemann Family Funeral Homes is proud to be a licensed Veterans Funeral Care provider and is exclusive on the MS Gulf Coast. As part of this prominent, rapidly expanding network of providers, Riemann Family Funeral Homes will offer superior cremation and burial services to veterans and their spouses throughout South Mississippi.

We are very involved in and support the veteran community on the Coast. In 2012, we earned the President's Community Service Award for the Veteran's Funeral Care network for our work in promoting and serving veterans. Chad Riemann accepted the award on behalf of the Riemann Family and staff in Clearwater, FL. We have been recognized by the VFW and the American Legion for the support we have provided locally.

We serve Veterans by:

- 1) Offering a flag retirement program. When someone in the community has an American flag that needs to be properly disposed of, we accept those flags and drape them over the cremation container of a veteran immediately prior to cremation. This is a very fitting tribute to those who served our country while properly retiring Old Glory.
- 2) We sponsor Veteran's Day events along the Coast and participate in the local parades.
- 3) We invite 100-200 veterans and guests to join us for a day at the WWII Museum in New Orleans each Veteran's Day week. This is free to those attending and all transportation, food, museum entry fees, etc. are paid by Riemann's. The procession to NOLA is escorted by the Patriot Riders and Highway Patrol.
- 4) We are involved annually in a fundraising campaign named 'Wreaths for Biloxi National Cemetery' whose goal is to cover every veteran's gravesite with a Christmas wreath during the holiday season.
- 5) We support our local VFW Posts and American Legion Posts
- 6) We participate in training with funeral honor guard teams

DISCOUNTS FOR VETERANS: In addition, when a family chooses to preplan, we serve veterans by offering allowances in the form of discounts. This can be a significant savings, so please call us to receive more information regarding these special prices.

What Cemetery Options are Available on the Coast?

Cemeteries can be defined as municipal, privately owned/perpetual care, federal, church operated, community, or family.

1) Municipal Cemetery

A cemetery that is operated by a local city. These cemeteries are maintained by the city and have requirements set forth by the City Council. Each city has different Rules and Regulations regarding landscaping, headstones, who can be buried there, and how many burials per lot. Please check with the funeral director or city to learn more.

2) Privately Owned/Perpetual Care

A cemetery that is operated like a business. These cemeteries typically are well manicured and have strict Rules and Regulations. They also tend to be more expensive than other cemeteries. Each Coast community has these, so please ask your funeral director for more information.

3) Federal

The Biloxi National Cemetery is a federally operated cemetery. See the previous information for requirements for burial.

4) Church Operated

Many churches have historically operated small cemeteries adjacent to the church for use by its membership and the community. Each of these churches will have cemetery committees to set Rules and Regulations for who is eligible for burial.

5) Community

There many cemeteries located throughout the Coastal counties that are in rural settings. These cemeteries usually have a small committee to oversee interments and typically a gravesite is free. Many of these have several generations of families buried there. Some are open to those in the community, while others are reserved for those families that have loved ones already interred there. Check with your funeral director for specifics.

6) Family

These cemeteries are placed on private property in rural settings. In order to declare a "Family Cemetery," the Coroner in the county must petition the Board of Supervisors to grant permission to have this land set aside for burial purposes.

Do We Choose Ground Burial or Above Ground Burial?

Ground burial is an option for casketed burials and urn burials, and is the most common type of burial. With this option, depending on cemetery regulations, you have the option of selecting an outer burial container (vault) for the casket or urn to be buried in and permanent memorial (headstone) to honor the memory.

Above ground burial is often referred to as “entombment.” The following are types of entombment:

1) Community Mausoleum

This is a mausoleum where you purchase an individual crypt that can accommodate one or two caskets. There may be hundreds of crypts in one community mausoleum building.

2) Personal Mausoleum

This mausoleum is placed on cemetery lots purchased by the owner. Some cemeteries will not allow this type of burial based on their Rules and Regulations. Other cemeteries have special sections reserved just for these mausoleums. You can purchase a personal for one person or for a family. Because entombment should last forever, we only recommend that these be constructed from granite or marble. Concrete, Masonry, and other cast forms may not stand up against the test of time.

We are the developer of a special mausoleum garden at the historic Live Oak Cemetery in Pass Christian. No matter where you live on the Coast, this majestic cemetery with live oaks throughout is a truly beautiful setting to remember your loved ones. Call us today to learn more about this personal estate section of Live Oak featuring only mausoleums.

3) Columbarium

This type of mausoleum is designed for urn placement. It can be a community mausoleum with many niches (individual resting place for the urn) or it can be a personal columbarium designed for a family.

Space for NOTES:

What Options Do We Have in Choosing a Permanent Memorial?

There are many options when selecting a permanent memorial or “headstone.” Before selecting this memorial, discuss the Rules and Regulations of the cemetery where the grave will be located with your funeral director. Each cemetery has specifics that must be followed. The following are some types of available headstones:

1) Upright Die

This style is typically placed on a base and stands upright facing the grave. It can include a vase and be ordered for a single grave, double grave, or multiple graves.

2) Flat Marker

This style is required at many cemeteries due to the ease of maintaining around them. They can be granite or marble, have a bronze plaque attached to them, and include a vase. Each cemetery will have its own Rules pertaining to flat markers.

3) Ledger

A ledger is a large, flat piece of granite or marble designed to cover the entire gravesite. It takes the place of grass or marble chips and can be incorporated into the Upright Die or Flat Marker/Bronze Plaque.

4) Coping

Coping is what we refer to as the “rails” that outline a gravesite or gravesites. The headstone can be incorporated into this design as well and marble chips or grass can be placed within the coping.

How to Get Started:

- A) Choose a Color of Granite. Because granite comes in a variety of native colors, selecting one for your family is most important.
- B) Choose the style of memorial, whether it be upright, flat, single, double, or combination thereof.
- C) Choose the panel style where the names will be placed and choose the personal engraving options for borders or emblems.
- D) Choose the vase style and cameo photo or laser etching if so desired
- E) Choose the ledger, coping, or both to complete the look of the gravesite

For more information, please log onto www.riemannmonument.com, ask your funeral director, or call our office at 228 539-9800 to setup an appointment to discuss the options available to you.

Funeral and Cremation Merchandise and Ancillary Items

Many of the options that we offer are due to the vast differences in what families think will be meaningful to them as we create a special Life Celebration. These options include the following:

Burial:

Casket Selection Caskets are designed in a number of ways for burial. The two most common caskets are those made out of wood and those made out of metal. Within these two groups, the price of the casket depends on the species of wood or type of metal that it is constructed of and how the product is finished.

Burial Vault Vaults are outer burial containers that serve two purposes. One, the vault protects the casket and keeps the weight of the earth off of it. Two, the vault when made out of concrete or solid material will support the gravesite. This reduces the settling effect that happens over time and helps the cemetery staff maintain it in a more professional looking manner. This is why some cemeteries require vaults.

Cremation:

Cremation Casket When Traditional Cremation is chosen, a casket is necessary for visitation and funeral services. There are caskets specifically designed to be cremated, and yet, there are others that we refer to as “ceremonial”. These caskets have removable interiors, and the outer shell can be reused. All cremations require some type of cremation container that is rigid and spill-proof. One of these is often used for a private family viewing prior to cremation and is known as the viewing container. Another option is the alternative container which is the minimum container made out of cardboard.

Urn Selection An urn can be anything that holds cremated remains (ashes). Urns can not only be pleasing to the eye, but can also be functional. For those keeping the ashes, any number of styles are acceptable. For those scattering ashes, a biodegradable urn can be chosen for a dignified and clean ceremony. For those burying the urn, most any type of urn is suitable.

Urn Vault An urn vault is an outer burial container in which the urn is buried and protected. Some cemeteries require these before a burial is allowed.

Keepsake Urns Keepsakes are small urns that hold a small amount of ashes. Many families choose these when more than one person would like to have a portion of the ashes. In addition, these keepsakes come in the form of pendants that hold cremated remains. Another option is to have one-of-a-kind, hand-blown glass pieces that contain these remains. Whether or not to keep the cremated remains together or separate them is a family decision which can have roots in the religious ceremony.

Ancillary Items for Burial and Cremation Services

Ancillary products can help a family complete the personalized memorial that they are creating. The following list contains some of the items that we can help obtain:

1) **Memorial Stationery Package**

Includes the register book, 100 color printed keepsake handouts (service folders), and 50 acknowledgement cards. Church-style bulletins can also be printed for the service or Mass.

2) **Laminated Obituaries**

Can be ordered in quantities of 4. These are computerized versions that include color printing on each.

3) **Thumbies**

Thumbies are keepsakes created by taking a thumb print and sending it off to be cast into a number of different jewelry pieces. There are masculine and feminine offerings and can include birthstones on sterling silver or 14 K gold. A full line of these, including prices, can be viewed at www.meadowhill.com or www.thumbies.com. Your funeral director will take the thumb print and take care of placing your order.

4) **Life Portraits**

Framed Life Portraits are created from a photo supplied by the family. Any photo can be cropped and personalized with name and dates or other requested information. These are well received when placed at a Life Celebration service. In addition, framed copies are available in smaller versions for the whole family.

5) **Flowers**

Let our funeral director order the flowers for the casket or memorial table from a list of outstanding florists. Give us a hint on type of flower and color, and we will entrust the artist at the florist to create a one of kind piece.

6) **Limousine**

We offer the only 14 passenger limousine in funeral service on the Gulf Coast. With local restrictions on funeral processions, this vehicle can help keep family together on the way to the cemetery and reception.

7) **Flag Cases**

For veterans, we have a selection of flag cases for the burial flag to be placed in following graveside services.

8) Video Memorials

We take photos from flash drives or scan them and create a DVD memorial. The company we use also has the ability to include Video footage and captions if so chosen. Specialty videos are also available since our vendor is a full film production company. Even with a high professional level of production that is available, the price for this type of service is very reasonable and affordable. Copies are available.

All videos shown in the funeral home are DVD based and not computer based. If the family chooses to make their own video, we strongly recommend bringing it 24 hours in advance to try it on our DVD based system.

9) Catering

We can help arrange food and beverage catering for visitations and receptions.

10) Special Music

We can help arrange for special music for visitations, services, and receptions.

Space for NOTES:

Who Writes the Obituary for the Newspaper and How Does It Get Submitted?

The obituary is a perpetual memorial describing the life of your loved one. We receive requests from time to time for copies of obituaries from years past from people researching genealogy or for other personal reasons. The obituary should be well thought out and prepared in advance when possible so that important information is not omitted. If it is not, we are happy to help the family create a very personal tribute while making the funeral arrangements.

Most obituaries are now submitted via websites that are setup for funeral homes to upload the obituary to. Most obituaries in medium sized and large cities are referred to as “paid” obituaries. Some small town papers still offer a free obituary, and most papers will include a photo if so chosen. A portrait or close up photo typically fields better results. A general rule of thumb for local daily newspapers in terms of cost is \$1 per word plus \$50 per picture (2 max), give or take a few dollars.

***On our website, we have an obituary template that can be used, and when submitted, it is emailed to us so that we can put it on file or submit for publication.

If We are from Out of State, How do We Return Our Loved One Home for Services?

When loved ones are far away from home, it is natural for a certain level of anxiety to be present when services are going to be held elsewhere. We can eliminate that anxiety by coordinating the transportation with the receiving funeral home in a manner in which the family only has to make arrangements with that funeral home instead of arranging with two.

For transportation 600 miles or less, it can be less expensive to arrange overland travel. We own our own mortuary transportation entity, so your loved one never leaves our care until received by the serving funeral home. For transportation more than 600 miles, overland is still an option if so chosen, but air transportation is also an option. Regardless, we take care of all permitting, information gathering, and coordination to complete the transfer of custody.

If services will be held here locally first, then we make the full arrangements with the family, including the details for the service, and then arrange transportation as described above.

How Do We Gift Our Remains to a Research Hospital?

Anatomical Donation is gifting your remains to scientific research. Some medical hospitals require preregistration, such as University of MS Medical Center in Jackson. Other hospitals have different requirements and may accept the gift without preregistration, such as the University of South Alabama. Medical facilities have the right to refuse the gift based on the number that have been recently given, size of deceased, and medical condition of deceased (contagious diseases).

After medical research, the hospitals will contract with a crematory to perform cremation and then return the cremated remains to the family. Some, not all, will file the death certificate with the state in which the death occurred on behalf of the family. Some, not all, will arrange transportation to the hospital.

Life Celebration Services can be arranged immediately following death even though the remains may not be present. It is best to move forward with arranging services so that family and friends can move through the grief process naturally. We can help arrange these services and help create the obituary, etc.

When the ashes are returned to the family, we can help by offering urn selections and committal services.

***It is prudent to have an alternate plan in place in case the hospital does not accept the gift. This circumstance, although rare, does occur from time to time.

Finances are a Concern for Our Family. What Options Do We Have?

Riemann Family Funeral Home has never refused service to a family based on financial needs. Reality is that as a business, we do have obligations that we must meet. However, we will *always* find a way to serve the worthy needy.

If finances are a concern, we will create a ceremony within a family's budget to create a meaningful Life Celebration. We offer financing options through Springleaf financial.

What Business Matters Should Be Taken Care of Prior to One's Passing and After One's Passing?

We spend much of our time in life providing for and planning for our families. The assets that we accumulate over time should be protected. Estate planning is an essential part of taking care of those that we love most. We should include planning for personal property, cash assets, physical assets, healthcare decisions, and funeral preplanning.

Discussing the personal situation with an estate attorney is a critical part of protecting a family's assets. Many of the questions can be answered quickly to give peace of mind knowing the family will be taken care of. Likewise, a financial advisor can also help in setting up proper authorities to ensure any accumulated cash and insurance can be secured and passed down to the family.

By making these decisions ahead of time, you can save your family many problems and eliminate obstacles that are commonly encountered after the passing of a loved one.

What is Preplanning and Why is it Beneficial?

Discussing our final wishes with our family can be a very difficult thing to do. However, these decisions are as important as any others that are made when planning for life. **Funerals are family decisions.** The decisions made should take into account the feelings of everyone involved, because we all need different things to help us through the grief process. We have funerals to give glory to God for a life and celebrate that gift. But we also have funerals to give the family the opportunity to gather and visit with friends to support one another and honor the deceased. This important step in the grief process is vital in helping family and friends move forward.

Meeting with us and preplanning those final wishes can alleviate a tremendous burden when the time comes to plan a funeral. Decision making becomes much more difficult at the time of passing. Having these decisions made prior means that family can focus on one another and not carry the burden of wondering, "What would they have wanted?"

Half of the families that we serve daily have some type of preplanning in place. We witness the difference at the arrangement table for those that have it and for those who do not. It can be viewed as a true gift to those left behind.

By preplanning, signing the contract yourself, and paying it in full, the state statutes will protect your wishes insuring they will be carried out as you planned. If those wishes are not taken care of as previously explained, then those decisions will be made by the next of kin, as outlined on page 10.

Is There Grief Support Available Locally?

Grief is a very personal emotion. It is a process. We all grieve differently.

YOU ARE NOT ALONE-www.riemannfamily.com (Grief and Healing Tab)

With our online grief support you're assured of our commitment to helping you through this difficult time. It doesn't matter what time of day, or what day of the week you need support, we're here for you. You can access online counseling services, join in group grief support, or watch our interactive videos, anytime: 24/7. No matter how you feel at this moment, you have our commitment - you're never alone.

Dr. Alan Wlofelt-www.centerforloss.com

Author, educator, and grief counselor Dr. Alan Wolfelt is known across North America for his inspirational teaching gifts. His compassionate messages about healing in grief—based on his own personal losses as well as his experience supporting children, teens, adults, and families over the last three decades—speak not only to the intellect but to the hearts of all who hear him. Perhaps best known for his model of “companioning” versus “treating” mourners, Dr. Wolfelt is committed to helping people mourn well so they can live well and love well.

Many of our local hospice groups and churches host grief support meetings and workshops. We will gladly help find one in the area should there be a need.

Space for NOTES:

How to Choose the Right Funeral Home and How to Choose the Right Crematory

When selecting a funeral home to care for your loved one, it is important to select one that knows our community, has a reputation built on providing Superior Service, and one that is a locally owned and operated.

Riemann Family Funeral Home is owned and operated by the Riemann family. Four generations have served and continue to serve families on the Mississippi Gulf Coast. In addition, we have one of the most experienced and compassionate group of associates assembled anywhere in funeral service. We never transfer our phones to an answering service, and we have funeral directors on call 24/7. From the moment we are notified of one's passing, we provide professional care like no other.

The difference is hands-on involvement. Our cell numbers are available to anyone in need, and we are never more than a phone call away.

As mentioned in the cremation section of this guide, there is no comparison when choosing a cremation provider. Why? The answer is because we own our own crematory and we offer Cremation Assurance. With only 3 crematories located in the three local counties, we offer one of the most comprehensive cremation services available. The biggest difference when you choose Riemann's is that your loved one never leaves our care. Some others have to entrust your loved one to subcontractors to help complete the process. We have made the investment to serve your family in the most complete and professional manner. This helps set us apart.

Although price plays an important role in every decision in our lives, when choosing a funeral home or crematory, *it is important to choose the one that will care for your family best*. You deserve nothing less. Every funeral home is required to offer each family upon first contact a General Price List. This requirement is a Federal Trade Commission rule. Compared to other funeral homes in large areas, Riemann's GPL is priced in a very fair and affordable manner.

By comparison locally, there is not much difference in terms of cost from funeral home to funeral home, but there can be a big difference in the processes, care, and professionalism provided. We strive hard every day to continue to earn the reputation that our family and countless associates have earned over the last 94 years.

This is why we say, "There is a Difference, Riemann Service." Because there truly is.

We invite you to log onto our website at www.riemannfamily.com to learn more about these items of discussion and others, or simply call (228) 539-9800.

RIEMANN FAMILY

==== *Funeral Homes* =====

Biloxi Location

274 Beauvoir Road

Gulfport Location

11280 Three Rivers Road

Pass Christian Location

9113 Kiln-DeLisle Road

Long Beach Location

19130 Commission Road

Ocean Springs Location

13872 Lemoyne Blvd.

228.539.9800

www.RiemannFamily.com