



Graham Funeral Home & Cremation Services

1112 Kempsville Road, Chesapeake, VA 23320

(757) 382-7747

S. Scott Stroud

Funeral Director & Owner

Email: grahamfuneralhome@verizon.net

Website: www.grahamfuneralhome.com

“Serving Hampton Roads since 1929”

*Virginia requires refrigeration within 48 hours after taking custody of remains
or embalming with permission provided by the next of kin.*

*“Refrigeration, Cremation and preparation of your loved one are cared for on our property and in our main building”
(there is an exception regarding cremation of someone in excess of 350lbs, that is not done on site)*



More Information is available with the QR Code or please visit www.grahamfuneralhome.com.

Questions please email us at grahamfuneralhome@verizon.net

If you would like information on pre-planning and the benefits of pre-paying please see one of our directors

Maybe you have already pre-planned for yourself or a loved one
and would like to transfer those arrangements to
Graham Funeral Home we can assist with that easy transfer request.

This request can be made in advance or at the time of death with just one phone call to our office.



General Price List

Prices Effective as of March 15, 2024

ITEMIZED SELECTIONS

The goods and services shown below are those we can provide to our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements mean you must buy any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.

PROFESSIONAL SERVICES RENDERED

BASIC SERVICES OF FUNERAL DIRECTOR AND STAFF AND OVERHEAD	\$2,995
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Our services include: consultation with family and others; our directors are available by way of phone twenty-four hours or by in-person appointment including holidays and weekends; personal and professional supervision of arrangements and directions as desired, we do have interns on staff who are learning that may also participate in the arrangements; custody of the body; preparing, recording and filing vital statistical forms, such as the death certificate; general administration record keeping as required by the state; overhead expenses relative to our facility such as insurance, maintenance, utilities, licensing fees, real estate and personal property taxes and state or local inspection fees.

This fee for our basic services and overhead will be added to the total cost of the funeral arrangements you select. (This fee is already included in our charges for direct cremations, immediate burials, and forwarding or receiving remains.) Certain funeral services may be provided off-premises by other funeral service providers.

EMBALMING

Embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial.

- A. Normal Remains \$895
- B. Autopsied Remains \$995
- C. Organ and Tissue Donation \$995

OTHER PREPARATION OF THE BODY

- A. Alternative Care \$295
(when dressing of remains is requested and no embalming is desired; includes washing, disinfecting and a post mortem pouch)
- B. Dressing, Cosmetology, Minor Restoration and Casketing \$150



**USE OF FUNERAL HOME FACILITIES
AND EQUIPMENT**

- A. Use of Facilities and Staff for Viewing/Visitation (up to two days if room available and concludes day of service) \$525
 - B. Use of Facilities and Staff for Viewing Each Additional Day following services \$400
 - C. Staff for Visitation at other location more than one hour prior to service (additional fee will be added) \$275
 - D. Use of Facilities and Staff for Funeral Ceremony at the Funeral Home \$525
 - E. Use of Facilities and Staff for Memorial Service at the Funeral Home \$525
 - F. Equipment and Staff for Funeral Ceremony or Memorial Service at other location \$525
 - G. Use of Equipment and Staff for Graveside Service; casketed remains or cremains \$525
 - H. Use of Reception Center; two hour limit, includes: set-up, clean-up, linens and staff. \$525
- Virginia ABC does not allow for any alcoholic beverages on the property
- I. Private Family Identification prior to cremation/ up to ten representatives, this is not a viewing you are satisfying the state requirement for identification, we will not make any exceptions beyond ten people. This will be done one time for no more than 30 minutes at the arrangement conference. Any other time must be scheduled. N/C
 - J. Refrigeration of un-embalmed body 1-4 days \$495
- Virginia law requires a funeral home to refrigerate an un-embalmed body after 48 hours of taking custody of the body. This fee is for up to four days, beyond four days \$65 per day with maximum charge of \$945
- K. Crematory \$560
 - L. Use of preroom/cleaning for any organ or tissue donation by Medical Examiner or any other entity \$250

TRANSFER OF REMAINS TO THE FUNERAL HOME \$495

USE OF MOTOR EQUIPMENT

- A. Lead Car \$125
- B. Hearse \$425
- C. Flower Van \$195
- D. Five Passenger Family Car \$125
- E. Transfer of Remains in van to or from Airport/Crematory/Cemetery \$295
- F. Use of Van for out of town transportation; this fee is in addition to the mileage fee \$295
- G. Use of sedan for courier to Richmond for Apostile \$125

Local service is 25 miles, beyond 25 miles an additional fee of \$2.50 per mile will be added.

There will be no procession to Albert G. Horton, Jr. State Veterans Cemetery the distance, construction, and the traffic do not allow for a safe procession. Occasionally police have been arranged by family however, none of the motor equipment owned by Graham Funeral Home will be part of procession. Police are no longer allowed to cross city lines and if a procession is requested it will be subject to coordination with all cities and will be billed accordingly.

The following Packages are limited service packages required by the FTC, **the packages can not be altered in anyway except as noted**. If services desired do not meet the package requirements you may choose from itemization to satisfy your service needs. You are not required to purchase an urn, the cremated remains will be given back in a temporary container usually made of cardboard. Graham Funeral Home will not accept an urn, keepsake or jewelry to transfer your loved one's cremated remains to limit our liability of damage to a container we cannot replace. Due to the fact the following packages are mandated by the FTC, to meet the requirement of **"Without Ceremony"** we will not arrange for any services including requesting of military honors, or scheduling of the cremated remains for burial. However, we will provide to the newspaper an obituary that has been emailed to us. The obit will be billed at the rate charged by

FORWARDING OF REMAINS TO ANOTHER FUNERAL HOME	\$4,385
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Our charge includes: basic services of funeral directors and staff; a proportionate share of overhead costs; transfer of remains to funeral home; and embalming.

This charge does not include dressing or casketing; use of funeral home facilities and equipment for any viewing or ceremonies; transfer to other funeral establishment or airport; merchandise such as a casket or airline shipping container (a complete list will be provided at the funeral home). Cash Advance items such as, certified copies of the death certificate, obituaries, airline charges, etc. These charges will be added as necessary.

RECEIVING OF REMAINS FROM ANOTHER FUNERAL HOME	\$2,995
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Our charge includes: basic services of funeral directors and staff; a proportionate share of overhead costs; care of remains.

This charge does not include local transfer of remains from airport; transfer to cemetery or crematory; use of funeral home facilities and equipment for any ceremonies; equipment and staff for graveside service; merchandise such as a casket or cremation container (a complete list will be provided at the funeral home); extra cosmetic or restorative care of body (if necessary); and any Cash Advance items such as, certified copies of the death certificate, obituaries, etc. These charges will be added as necessary.

IMMEDIATE BURIAL \$3,785	Immediate burials range from \$3,785 to \$33,690
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Our charge for an immediate burial (without ceremony) includes: basic services of funeral director and staff; a proportionate share of overhead costs; local transfer of remains to funeral home; transfer in van for local transportation to cemetery.

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|---|----------|
| 1. Immediate burial with container provided by purchaser | \$3,785 |
| Immediate burial with alternative container, Encased Cremation Container (\$295) | \$4,080 |
| 2. Immediate burial with the highest priced casket, Matthews-Aurora Majestic Bronze(\$29,905) | \$33,690 |

This charge does not include use of funeral home facilities and equipment for any viewing or ceremonies.

Refrigeration must take place 48 hours after we take custody of remains. In most cases your cemetery will not be able to accommodate the burial within the 48 hours as required by the Commonwealth of Virginia, therefore the refrigeration fee of \$495 will be added.

Cash Advance items such as, certified copies of the death certificates, obituary (we will assist in placing obituary in local paper and on our website, however, it must be emailed), etc.; would be added to the above costs.

DIRECT CREMATION \$3,275

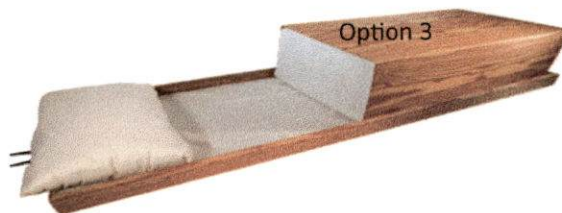
Direct Cremations range from \$3,275 to \$20,130

Our charge for direct cremation (**without ceremony**) includes: basic services of funeral director and staff; a proportionate share of overhead costs; local transfer of remains to funeral home; private family identification up to ten family members; and crematory fee (if deceased is 301 up to 349 lbs there will be an additional fee of \$150; if deceased is over 350 lbs there additional fee will be \$300)

It does not include use of facilities other than for identification; Refrigeration must take place 48 hours after we take custody of the remains and is required by the Commonwealth of Virginia. Refrigeration is for four days, additional fees may apply beyond this timeframe. Appointments are set Monday-Friday during the hours of 10a.m.—3p.m. A \$400 overtime fee will apply when a family request to make arrangements with a director after 3p.m. or on the weekend for a direct cremation.

State and Local Laws do not require a casket for direct cremation. If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard or composition materials with or without an outside covering. Virginia also requires positive identification prior to cremation. When the death occurs, if the family and Graham Funeral Home staff are present for the transfer of remains to the funeral home, there will be no further viewing unless additional services have been purchased. A complete price list will be provided at the funeral home; they are described on the Casket Price List.

1. Direct Cremation with container provided by purchaser \$3,275
(plus cash advances: sales tax, required Medical Examiner fee and death certificates)
2. Direct Cremation with **Photo ID**
using Encased Cremation Container (\$295) \$3,570
sales tax \$17.70, one death certificate \$12, Medical Examiner \$100 **TOTAL \$3,699.70**
3. Direct Cremation **with family ID**
using Encased Cremation Container/ ID View(\$395) \$3,670
sales tax \$23.70, one death certificate \$12,
Medical Examiner \$100 **TOTAL \$3,805.70**
4. Direct Cremation **with family ID**
using Encased Cremation Container/ Danson (\$575) \$3,850
sales tax \$34.50, one death certificate \$12, Medical Examiner \$100 **TOTAL \$3996.50**
5. Direct Cremation with the highest priced casket
Victoriaville Mahogany (\$16,855) \$20,130



Burial Service Package

The following packages reflect a total of itemized charges that are most requested by families. There may be some items you choose not to utilize, you will only be charged for those items selected.

We have limited number of viewing rooms, **viewing may be up to two days prior to services during the hours of 10 a.m. to 3 p.m., if space allows;** an evening visitation may be requested for one night up to 8 p.m., viewing concludes the day of service. If you request additional viewing days fees will apply. Any funeral, memorial, prayer service, or reception that begins on or after 4 p.m. or held on the weekend, regardless of location, a \$400 overtime fee will apply for the services of the funeral director and staff.

TRADITIONAL CHURCH, CHAPEL OR GRAVESIDE

\$6,620

Basic Services of the Funeral Director and Staff; a proportionate share of overhead costs; Transfer of remains to funeral home; Embalming, Dressing, Cosmetology, Minor Restoration and Casketing; Use of Facilities and Staff for viewing at the funeral home, viewing may be one evening up to 8 pm as well as during the hours of 10 a.m. - 3 p.m., if space allows; Use of Facilities and Staff for funeral ceremony at the funeral home or equipment and staff for church or graveside service; Hearse and Flower Van.

The following merchandise is included: Memorial Register Package \$165 and Memorial Video Book \$250

Cremation Service Packages

Our Crematory and refrigeration are owned by Graham Funeral Home and located on premises

We have limited number of viewing rooms, viewing may be up to two days prior to services during the hours of 10 a.m. - 3p.m., if space available; an evening visitation may be requested for one night up to 8 p.m. Viewing concludes the day of service, if you request additional viewing days fees will apply. Any funeral, memorial, prayer service, or reception that begins on or after 4 p.m. or held on the weekend, regardless of location, a \$400 overtime fee will apply for the services of the funeral director and staff.

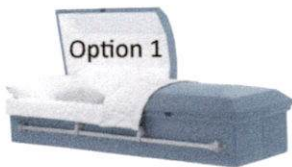
A Life Well Lived: Service and Gathering

\$6,560

Basic Services of the Funeral Director and Staff; a proportionate share of overhead costs; Transfer of remains to funeral home; embalming, dressing, cosmetology, minor restoration and casketing; use of facilities and staff for viewing at the funeral home, viewing may be one evening up to 8 p.m., as well as for two days prior to services during the hours of 10 a.m. - 3 p.m., if space allows; use of facilities and staff for funeral ceremony at the funeral home; and crematory fee.

The following merchandise is include: Memorial Register Book Package (\$165) and Memorial Video Book (\$250)

Cremation & Rental Casket options



- 1) Matthews Aurora Kinsey Cloth (\$1,390) with pkg \$7,950
 sales tax \$83.40, one death certificate \$12,
 Medical Examiner \$100 **TOTAL \$8,145.40**



- 2) Solid Oak Rental Casket (\$1,595) with pkg \$8,155
 sales tax \$95.70, one death certificate \$12, Medical Examiner \$100 **TOTAL \$8,362.70**

A Celebration of Life

\$5,485

Basic Services of the Funeral Director and Staff; a proportionate share of overhead costs; Transfer of remains to funeral home; Use of Facilities and Staff for visitation or memorial service at the funeral home; we allow up to ten representatives for no more than 30 minutes to say your goodbyes, this will satisfy the state requirement for identification; refrigeration and crematory fee.

The following merchandise is included: Memorial Register Book Package (\$165) and Memorial Video Book (\$250)

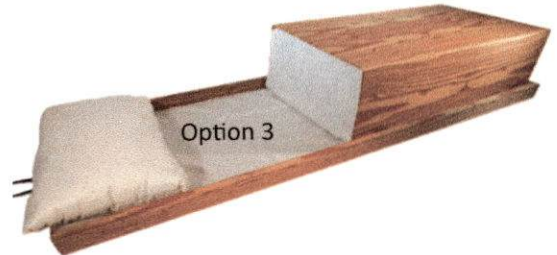
Family to select a container which is required for cremation

- 1) Container provided by purchaser with Pkg \$5,485
 (plus cash advances: sales tax, required Medical Examiner fee and death certificates)

- 2) Encased Cremation Container / Photo ID (\$295) with pkg \$5,780
 sales tax \$17.70, one death certificate \$12,
 Medical Examiner \$100 **TOTAL \$5,909.70**



- 3) Encased Cremation Container / ID View (\$395) with pkg \$5,880
with family identification
 sales tax \$23.70, one death certificate \$12,
 Medical Examiner \$100 **TOTAL \$6,015.70**



- 4) Encased Cremation Container / Danson (\$575) with pkg \$6,060
with family identification
 sales tax \$34.50, one death certificate \$12,
 Medical Examiner \$100 **TOTAL \$6,206.50**



A Time of Remembrance (When no other services have been provided by Graham Funeral Home)

\$2,995

Basic Services of the Funeral Director and Staff; a proportionate share of overhead costs; Use of Facilities and Staff for visitation, reception or memorial service at the funeral home. If memorial register book package is purchased we will webcast the service for those unable to attend at no additional cost. We are charged by the hosting company for every webcast and the cost is included in the price of a register package (\$165). Therefore if you would like service recorded and webcast in real time the register package will be added.

OTHER SERVICES OF STAFF

1. Prepare casket for burial at sea \$1,000
2. Administrative fee when no other services are provided \$890 such as anatomical donation.
3. Any funeral, memorial, prayer service or reception that begins on or after 4 p.m. or held on the weekend, regardless of location, a \$400 overtime fee will apply for the services of funeral director and staff.
4. Funeral Director present to meet cemetery requirements \$250

CASH DISBURSED ITEMS

1. Virginia Medical Examiner Fee \$100 required for cremation
2. Certified Copy of Virginia Death Certificate \$12 each
3. Certified Copy of North Carolina Death Certificate \$10 each
4. Mail cremated remains by U. S Postal Service \$100, cremains can only legally be mailed by the USPS.
5. Police Escort fee/ two officers are required: Chesapeake \$40 per officer; Norfolk \$35 per officer;
officers can no longer cross city lines; this will require coordination between cities and fees from all cities will apply
6. Obituary as billed by publishing paper
7. Catering; See director for current food selections and pricing.
8. Credit Card Processing Fee 3% of un-paid balance
9. Contract Limo per car up to 4 hours \$425; the limo will not wait for a reception to conclude without advance approval from limo provider and this will require an additional fee.
10. Apostile fee; amount charged by government entity
11. Honorariums and church fees



Reception Center at
Graham Funeral Home

Following the Celebration of Life for
your loved one consider our staff
doing all the set-up, clean-up and
providing catered options.
You get to continue to fellowship with
family and friends.
Just one more way we can help during
this difficult time



FUNERAL MERCHANDISE

1. CASKET - \$1,390 to \$1,595 in our selection room. A complete price list will be provided at the funeral home.
Special Order Caskets available from \$1,150 to \$29,485
Infant Caskets - \$495 to \$575
1. OUTER BURIAL CONTAINERS - \$1,965 - \$22,880. A complete price list will be provided at the funeral home.
2. CREMATION URNS AND VAULTS - \$35 to \$495
3. ALTERNATIVE CONTAINERS \$39.95 TO \$575
4. MEMORIAL TRIBUTES \$12 TO \$250
 - A. Memorial Register Package \$165
(includes book, acknowledgement cards (two boxes), memorial bulletins or prayer cards up to 100 and four laminated bookmarks.)
 - B. Register Book \$75
 - C. Additional memorial bulletins or prayer cards per 100 \$50
 - D. Memorial Video Book \$250

(pictures must be uploaded in a link that the funeral home will provide;
or you may scan them and place pictures on a thumb drive, should our staff we asked to scan the limit will be 40 pictures)
 - E. Laminated Obituary Bookmarks \$12 per page/four bookmarks

Professional • Local • Compassionate
True in 1929... still true today.

Graham 
Funeral Home

to pre-plan or transfer arrangements • 757-382-7747



S. Scott Stroud, Owner

For those families who purchase a Memorial Register Package, **when the services are held in our chapel and authorized by the next of kin**, we will webcast the service in real time for anyone who can not attend at no additional fee. A recording of the webcast may be viewed for 30 days following the service and a memorial tribute of the service **may be purchased directly from the webcast provider**, available on your loved one's Book of Memories which can be found at www.grahamfuneralhome.com

The following items will be added to the Statement of Funeral Goods and Services if applicable; Virginia sales tax for merchandise; cash advance items such as obituary, police, Virginia Medical Examiner fee, death certificates, honorariums, cemetery or church fees, etc.

The Federal Trade Commission Rule allows for you to purchase a casket or urn anywhere you choose. The staff of Graham Funeral Home will only transfer cremated remains to an urn, keepsake or jewelry purchased from Graham Funeral Home. This is to limit our liability of damage to a container we cannot replace.

Certain funeral services may be provided off-premises by other funeral service providers. These services may include a discount and will be retained by Graham Funeral Home. We also partner with Tidewater Community College to allow students to participate with all aspects of preparation including embalming under the direct supervision of a licensed funeral director and embalmer.

PAYMENT POLICY

We are a small independent business providing services and merchandise and are totally dependent upon our clients for prompt payment. Graham Funeral Home **does not offer any type of financing** and we are not able to wait for an estate to settle therefore, **payment is required prior to scheduling services.**

1. **Cash or Check**
2. **Insurance policies:** policies will be serviced by 3rd Party Financial Service providers. This provider will take an assignment on the policy for funeral expenses. **A processing fee up to 4.5% will be charged by this provider** and will be deducted from the insurance proceeds, based on the total due on your Statement of Funeral Goods and Services for example \$12,000 bill the average fee would be \$550. **The verification process usually will take up to 48 hours, depending on your insurance company, it has taken up to ten business days.** Should you wish to wait for **this verification is out of our control and is dictated by your insurance company**, there also will not be any additional fees for the delay. The remaining insurance proceeds will be mailed to the beneficiary by check from the insurance company. All insurance companies are different, and it is not uncommon to take up to 90 days to receive remaining proceeds from insurance.
If your insurance company will not cooperate and you choose not to have policy serviced by a 3rd party provider, you will need to select another form of payment.
3. **Credit Cards:** We accept Visa, MasterCard and Discover **there will be a 3% processing fee** added to the total due on your statement of funeral goods and services.
4. **Preneed Trusts:** Preneed trusts that are transferred from another funeral home in most cases will cover cost however, your family may be responsible for any remaining balance when the trust funds do not cover the current retail at Graham Funeral Home.