

#### **Questions & Answers**

- Q: What is the difference between a funeral and a memorial service?
- A: If the body or ashes are present, it is a funeral service; if not, it is a memorial service.
- Q: What is the purpose of a Funeral Service?
- A: Every culture throughout history has marked death with a ritual or ceremony. Primarily, it is an opportunity to remember the life of our loved one. Such remembrance is a strategic time of reflection on the value and meaning of life. A service helps to comfort those who are in grief and provides hope and encouragement to those who remain.
- Q: Isn't viewing the body an inappropriate focus when the real person is already gone?
- A: A dead body is indeed a lifeless shell, for the true person (the individual's spirit) has already departed. Yet, it is often a source of comfort and a part of healthy grieving for loved ones to see the body and say "good-bye."
- Q: Is cremation dishonoring to God? Will the destruction of the body prevent future resurrection?
- A: There is nothing in the Bible which excludes the practice of cremation. However, there are several religions that prohibit cremation or prefer burial over cremation. The Eastern religions (i.e., Dharmic faiths) such as Hinduism and Buddhism mandate the use of cremation.
- Q: Where should a Funeral/Memorial Service be held?
- A: The service can be held at the Funeral Home, a place of worship, or at the grave site. For those who have a regular place of worship, it is sometimes a fitting place to hold the service.

#### When Sorrow Comes

Edgar Guest

When sorrow comes, as come it must, In God a man must place his trust. There is no power in mortal speech The anguish of his soul to reach, No voice, however sweet and low, Can comfort him or ease the blow.

He cannot from his fellow men
Take strength that will sustain him then.
With all that kindly hands will do,
And all that love may offer, too,
He must believe throughout the test
That God has willed it for the best.

We who would be his friends are dumb;
Words from our lips but feebly come;
We feel, as we extend our hands,
That one Power only understands
And truly knows the reason why
So beautiful a soul must die.

We realize how helpless then
Are all the gifts of mortal men.
No words which we have power to say
Can take the sting of grief away.
That Power which marks the sparrow's fall
Must comfort and sustain us all.

When sorrow comes, as come it must, In God, a man must place his trust. With all the wealth which he may own, He cannot meet the test alone, And only he may stand serene Who has a faith on which to lean.







Helping Veterans and their Families Make Wise Decisions

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## FUNERAL PLANNING

## Why this Brochure?

Decisions surrounding arrangements for the funeral of a loved one can add stress and confusion on top of sorrow. Changing customs, increased expenses, and lack of familiarity with laws and options can make funeral choices an overwhelming experience.

This brochure is meant to provide information which can help our comrades families make wise decisions as they plan a funeral.

#### **Basic Decisions To Be Made**

Preparing ahead of time for the decisions which must be made at the time of death can relieve the stress of making choices at a time of deep sorrow, can plan arrangements which provide comfort for the family, and can help avoid unnecessary expenses.

Among decisions and choices to be made are:

- Should I donate my organs?
- Which funeral home should I use?
- Should I prepay for my funeral?
- Do I want cremation or burial?
- Which cemetery should I use?
- Which casket and options should I select? \*
- Where should I have the funeral service?
- Do I want an open casket?
- How much will this funeral cost?
- How much is available from my estate to provide for the funeral?
- \* (Many veterans believe caskets are provided free of charge to all veterans. Neither the VA nor the various branches of service provide a free casket for a deceased veteran unless death occurs while on active duty).

# VETERAN BURIAL BENEFITS

## **Burial at a National Cemetery**

Gravesites in Department of Veterans Affairs (VA) national cemeteries cannot be reserved in advance. Families are encouraged to prepare in advance by discussing cemetery options, collecting the veteran's military information including discharge papers (DD 214), and contacting the funeral director and cemetery where burial is desired.

The VA suggests that if burial will be in a private cemetery, and a government headstone or marker will be requested for the veteran's grave, that the family apply for one in advance so that the application can be placed with the veteran's military discharge papers for use at the time of need.

The 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.

## **Military Funeral Honors**

Upon the family's request, the law requires that every eligible veteran receive a military funeral honors ceremony, which includes the folding and presentation of the United States flag and the playing of "Taps." The Department of Defense is responsible for providing military funeral honors, and the request is made by the family through the funeral director.

#### **Presidential Memorial Certificate**

A Presidential Memorial Certificate is an engraved paper certificate, signed by the current President, to honor the memory of honorably discharged deceased veterans.

This program was initiated in March 1962 by President John F. Kennedy and has been continued by all subsequent Presidents. A request form (VA-40-

0247) is available on the National Cemetery website <a href="www.cem.va.gov">www.cem.va.gov</a>, and a military discharge document (DD 214) must be submitted with the request.

### **Monetary Burial Reimbursement**

Veterans buried in a private cemetery may be eligible to receive a partial reimbursement for their burial costs. For non-service related deaths, a burial expense allowance (up to \$300) and a plot allowance (up to \$300) may be given (after Oct. 1, 2011 \$700 for each). In order to receive a VA burial allowance you must meet the following conditions:

- Payment for the veteran's burial was made without any reimbursement from a government agency or other source, and
- Were disabled due to a service-related injury, or In addition, at least one of the following conditions must be met:
  - The veteran died because of service-related disability, or
  - The veteran was receiving VA pension or compensation, or
  - The veteran died in a VA hospital or nursing home under VA contract.

To determine the final reimbursement amount, an "Application for Burial Benefits" (VA Form 21-530) must be submitted within two years from the date of the veteran's permanent burial (www.cem.va.gov).

#### **Consumer Information**

The consumer—being in the throes of grief and unfamiliar with the options, laws, and costs—is vulnerable to manipulation and deception. Most funeral homes are reputable, but some are not. The funeral industry has been exposed to include the widespread practice of profiteering at the consumer's expense. The FTC has a Consumer's Guide which can be obtained at <a href="https://www.ftc.gov/bcp/edu/pubs/consumer/products/pro1">www.ftc.gov/bcp/edu/pubs/consumer/products/pro1</a> 9.shtm