JAMES
FUNERAL HOME

FUNERAL PLANNING GUIDE

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JAMES FUNERAL HOME

AND NORTHLAKE MEMORIAL GARDENS

Welcome to James Funeral Home. We proudly offer traditional funeral services in a way that allows you to save money and receive the highest quality funeral service possible. Please take the time to read through our funeral planning guide. If you are in immediate need of assistance please do not hesitate to contact us or to ask any questions you still may have after reading this guide.

James Funeral Home has a first class staff that will ensure that your needs will be met.

Sam James
Funeral Director & President

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Welcome from Sam

My name is Sam James and I was born and raised in Huntersville. I have grown to love this area and want to spend my life offering this community quality funeral services at an affordable price.

My interest in funeral services began as a five year old visiting the local funeral home in Huntersville. As a curious kid, I had lots of questions and wanted the answers. When I was 16, I went and asked Mr. Raymer for a job and my career as a funeral director began. I worked at the funeral home through high school and even while in college. I graduated from Erskine College in Due West, SC with a Bachelor of Science and the SC College of Funeral Services with my Associates Degree in Funeral Services. I moved back to Huntersville and continued to work at the funeral home, where I served my apprenticeship under Mr. Raymer and really learned how to care for people and treat them as I would like to be treated. I moved on to become general manager.

After graduating from the SC College of Funeral Services, I was asked to begin their online funeral service ed program. I did so and continue to teach several classes a semester there. I have had the opportunity to do teaching engagements in various places including China and Australia.

I left Raymer Funeral Home in October 2010 to open James Funeral Home.

I have the privilege of serving this community through the Lake Norman Rotary Club, a board member for the Lake Norman Chamber of Commerce, and as a past board member for The Serenity House. I am also currently serving on the board of Erskine College. In 2008, I married the most wonderful girl in the world, Elizabeth Davis, now Elizabeth James. We are blessed with two children– Henry and Violet. We are members of Huntersville A.R.P. Church.

I really love my work as a funeral director and put my heart into what I do. I am blessed to have a job that I love.

If you have any questions, I would be more than happy to speak with you. Thank you for allowing me to serve this community.

Warmest Regards,

Sam James

The Process

James Funeral Home offers you traditional funeral services in a way that allows you the family to save money and receive the highest quality funeral service possible.

Upon your call, we come to the facility or home where the death occurred and the deceased is taken to our funeral home, where necessary preparations are handled, as requested by the family. A licensed funeral director meets with you in the comfort of your home or at our facility, depending on the families needs and location, to show you the available options and have you sign the necessary authorizations. Our staff takes care of all paperwork, preparations for the service, overseeing the service, obituary placement, and a variety of other tasks.

We will bring the deceased and all flowers to the church or facility where you would like to have the visitation and service (if you do not have a church, we have a beautiful chapel on site that you may utilize). You never step foot into a funeral home. Or you can utilize our facility to the fullest extent. That decision is left up to the family.

We offer cremation services, graveside, traditional burial and transportation services to other parts of the country or world. If you are interested in pre-planning, we offer a range of options, from pre-paying for the whole service to simply making selections and keeping them on file until needed with no money down.

We would be happy to sit down with you and go over any questions that you may have.

QUESTIONS

How Do Your Costs Compare to Area Funeral Homes?

We would be happy to send you a general price list of our services. You can email info@jamesfuneralhomelkn.com or call (704) 584-9004. Our prices are extremely affordable both on the service end and merchandise end. You will likely find us much more affordable than local funeral providers.

What Do We Do When A Death Occurs?

If the death occurs in a facility, let the staff know you would like to use James Funeral Home and they will call us at (704) 584-9004.

If the death occurs at home and the patient is under hospice care, you call the hospice nurse and they will notify us of the death, upon your request.

If the death occurs at home and hospice is not involved, you will need to call 911. Let the medics know that you plan to use James Funeral Home and they will take care of notifying us. No matter what the time of day, we will come as soon as we get the notification.

Where do your cremations take place?

James Funeral Home has an onsite crematory with a specially trained staff to operate the crematory. We are proud to have the area's newest crematory with the most up today technology being employed. Your loved one does not leave the funeral home's care when you choose cremation.

What is the "Cremation with Confidence Guarantee" I have seen other funeral homes offer?

It is a marketing tool used by funeral homes that offers absolutely no more assurance than we can offer you.

If we do not desire to come to the funeral home, will you come and meet with us at our home?

Absolutely. We will be happy to come to you. Just let our staff know if you desire this service.

When You Come To Make Arrangements, What Do We Need to Have from You?

- Deceased's Clothing (including undergarments)
- Social Security Number
- Obituary information
- Photo for Obituary
- Military Discharge Information (if Veteran and you would like a flag and marker provided)
- Form of Payment (Cash, Check, Credit Card, or Life Insurance)

Where Are Necessary Preparations Made and Where Does the Deceased Stay Between The Time of Death and the Service?

All preparation is done on site at our funeral home.

We Have No Church. Can You Provide a Facility for the Funeral?

Yes, we have a beautiful chapel that you are welcome to use for a funeral or memorial service.

I Have Made Pre-Arrangements at Another Establishment. Can We Change and Use James Funeral Home?

Certainly. You do not need to do anything. We can arrange to transfer the pre-paid funds after the death occurs.

I have made no plans. Can I prepay or prearrange my own funeral?

Yes. We offer prepaid funeral options and would be glad to discuss those with you.

If you have any other questions, always feel free to call us on (704) 584-9004
or email sam@jamesfuneralhomelkn.com

Our spacious chapel

Should I plan my own funeral or that of a loved one in advance?

As with many events in our lives, a death involves making decisions in a very short period of time. Planning in advance can spare you or your family the difficulty of making these decisions while grieving. Planning in advance also gives you the opportunity to compare facilities, prices, and options and to discuss your choices with your family.

What options are available to me?

A funeral, memorial service, burial, entombment, cremation, scattering at sea or inurnments are just a few of the options available. You may also wish to consider a donation to medical science. Exploring these options before the need arises lets you decide what is best for you and your family.

If I decide to make pre-need funeral and/or pre-need cemetery arrangements, how do I select a reputable service provider?

All funeral establishments in North Carolina are regulated by the N.C. Board of Funeral Service and the Cemeteries are regulated by the Cemetery Commission.

You can check the status of a licensee by calling the N.C. Board of Funeral Service office.
Additionally, you may wish to ask friends and relatives for referrals, or Better Business Bureau In some areas, there are non-profit memorial societies that offer help and guidance.

Once I've decided which funeral arrangements are right for me and my family, what should I do next?

Memorialize these choices in a written pre-need plan. Most funeral establishments and cemeteries offer pre-arrangement guides you can complete and keep with your other important records to share with your family. You may also wish to place this information in a will.

I've decided which funeral arrangements are right for me and I have completed documents stating what I want. Can my instructions be changed?

If your instructions are clear as to what arrangements you want and you have made provisions to pay for them to be carried out, only you can change them before they are needed. The exception to this would be if you leave written instructions stating the arrangements can be altered after your death; otherwise, North Carolina law states they must be followed.

Should I consider paying for my pre-need choices before they are needed?

Making provisions to pay for the costs of pre-need funeral choices accomplishes several things. Prepaying removes the burden of the costs of your final expenses from your survivors, ensures your wishes can and will be carried out, and keeps you in control of the costs involved.

Are there different ways to prepay pre-need expenses?

Yes. There are several commonly used methods:
life insurance; funeral insurance; funeral trusts; bank held trusts and others. Each has its own advantages and disadvantages. James Funeral Home locks in the costs of the funeral if you choose to repay.

JAMES FUNERAL HOME

AND NORTHLAKE MEMORIAL GARDENS

James Funeral Home has a first class team of staff that will ensure that your needs will be met. We would be happy to sit down with you and go over any questions that you may have.

Sam James
Funeral Director
and President

Dwaine Hampton
Funeral Director

Chris Webster
Funeral Director

Greer Dickerson
Assistant to the
Directors

Mike Johnson
Funeral Assistant

Gary Williams
Funeral Assistant

Steve James
Funeral Assistant

Pam James
Hostess

Michael Odem
Cemetery
Administrator

Onsite Community Room

Our onsite community room is the ideal place to host your reception and provides that needed time together to remember your loved one through fellowship with friends and family.

Any food done in the reception room must be provided by a licensed caterer, we can provide a list of preferred caterers if needed.

We welcome you and your family and friends to make use of our bright, spacious room in James Funeral Home.

Life Insurance and Funeral Trust Fund

Life Insurance will pay a fixed amount based on the face value of the policy. Generally, the face amount is not the same as the amount of the services, merchandise and cemetery costs selected or required. Unless the pre-need contract is guaranteed, the actual costs may be greater than the policy proceeds at the time of need and additional funds may be needed from the survivors.

Funeral Insurance can be purchased in an amount to pay the costs of the services, merchandise and cemetery costs selected or required. If the prices are guaranteed, the survivors will not be charged more than the contracted amount. Before you purchase funeral insurance, you should know, in writing, exactly how much you will pay over the length of the contract and what will happen if you cannot, or do not, pay the premiums. This can be purchased at James Funeral Home.

Funeral Trusts can be purchased in an amount to pay the costs of the services, merchandise and cemetery costs selected or required. If the prices are guaranteed, the survivors will not be charged more than the contracted amount. Before you buy a funeral trust, you should know: If the prices are guaranteed; the terms of cancellation; if the funds increase in value who will receive any remaining funds after the contract is fulfilled; what happens if the death occurs before the trust is paid in full.

Savings Accounts or bank-held trusts are accounts established by you with the savings in loan or bank, to pay funeral expenses. These are generally not guaranteed cost contracts by the service and merchandise provider. You would need to notify the provider and your family of their existence. You have complete control of your funds.

Preplanning / Planning Ahead

Preplanning your funeral will make certain that your choices are respected and carried out, without leaving your family to wonder what your wishes might have been.

You also have the option of paying for your funeral in advance. This locks in the cost of the funeral at today's prices.

When you're ready to make a real plan, send us an email or call us to set up an appointment.

There are many different ways to begin the planning ahead conversation. You know your family and how your loved ones might best respond to the topic. For some families, it might be a casual conversation over dinner or another family gathering. For other families, a formal meeting might be better suited.

Regardless of your approach, the conversation is much easier to have when death is not imminent. Bringing up the subject with loved ones earlier in life when they are younger, and most likely healthier, makes the topic easier to discuss and keeps the focus on the celebration of life rather than an impending loss.

Here are some tips that may help you start the advance planning conversation with your loved ones:

- Set a time to have the conversation. Schedule it as an appointment with your loved ones, whether you want to share your plans with them or ask them to make their plans to share with you.
- Tell your parent or loved one that you want to ensure their final arrangements are done according to their wishes, and you need their help to make that happen.
- Ease into the conversation. Questions such as "Have you ever thought about where you would like to be buried?" or "What type of funeral would you like to have?" may open the discussion to more details about your loved one's wishes.
- Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member or colleague or watching a movie or television show with funeral scenes may naturally prompt the discussion with your own loved ones. Talk about what you liked or didn't like about the services you saw or attended.
- Tell your children or loved ones that because you care for them so much, you don't want to burden them with difficult decisions when you're gone. Tell them you've made your own final arrangements, and give them a written record of what they are.
- Make it a family affair. Schedule an appointment with your chosen funeral home or cemetery provider and invite your children along to participate in the selection of services, funeral merchandise and cemetery property.

Whether you're sharing plans for your own final arrangements with loved ones, or encouraging loved ones to make and share their plans with you, the conversation about planning ahead is an important one that every family should have. While no one wants to think about their death or the death of a loved one any sooner than they must, having the conversation in advance alleviates the need for potentially more unpleasant or difficult conversations in the future.

Funeral Arrangements

Whether you're planning for yourself or for a loved one, the funeral service is one of the most important elements of a person's final arrangements. With the opportunity for great personalization, the funeral service can truly reflect the uniqueness of the life it honors.

Regardless of whether you or your loved one have opted for burial or for cremation, the funeral or memorial service fills an important role. It can:

- Honor, recognize and celebrate the life of the deceased
- Allow friends and family to say their last good-byes
- Provide closure after the loss of a loved one
- Allow friends to console the family of the loved one

So what is a funeral? In general terms, a funeral is a gathering of family and friends after the death of a loved one that allows them the opportunity to mourn, support each other and pay tribute to the life of the deceased. It often consists of one or more of the following components:

Burial Plans

When considering final arrangements for yourself or a loved one, one of the first decisions you might make is whether you prefer burial or cremation. This decision often influences other important considerations, such as elements of the funeral service and type of cemetery property.

Funeral Service

A formal or informal ceremony or ritual prior to burial, a funeral service often provides a sense of closure to family and friends. Although your faith or culture may dictate some elements of a funeral service, you may want to personalize other elements of the service. At a funeral service, a casket or urn is present, though you may choose to have the casket open or closed.

Visitation, Wake or Viewing

Held the night before or immediately prior to the funeral service, the visitation - also called a wake or a viewing - provides a way for friends and acquaintances to pay respects and offer condolences to your family. As with the funeral service, you may want to decide if you want an open or closed casket should one be present.

Memorial or Tribute Service

At a memorial or tribute service, a casket or urn is usually not present. Otherwise similar to a funeral or visitation, a memorial service gives family and friends a time to come together in your memory and celebrate your life.

Graveside Service

As its name implies, a graveside service may be held at the grave site just prior to burial of a casket or urn, and usually consists of final remarks, prayers or memories. The service may occur after or in place of a funeral service.

There's no one, right way to plan a funeral service, we believe that each funeral should be as unique and memorable as the life it honors.

When planning your own funeral service in advance, think about the way you want to be remembered. Perhaps you'd like a traditional funeral aligned with certain religious or ethnic customs. Or, a celebration focusing on great memories made with family and friends may be your preference. Maybe it's a combination of both. You can have one service, or several, to honor your life.

Funeral Arrangements

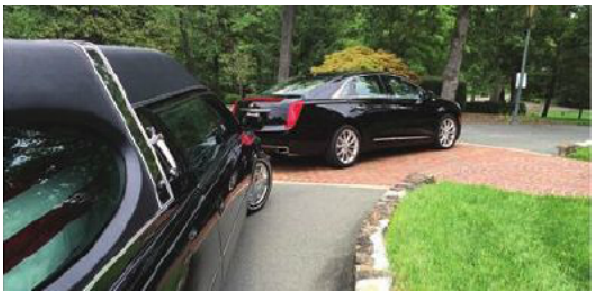
Regardless of the service or services you choose to include in your funeral plan, you can personalize them in almost any way imaginable. For example, just consider the following questions:

- Where should the funeral be held? At your place of worship? At the funeral home?
- Who should officiate the service?
- Will your service adhere to the traditions of your faith or culture?
- Do you want a eulogy, and who should deliver it?
- Would you like an open or closed casket?
- What music should be played?
- What readings would you like to have?
- Is there a special poem you'd like shared with the guests?
- Are there any special photographs or other memorabilia you would like displayed?
- Should the decor reflect a particular hobby or interest of yours, such as fishing, gardening or music?
- Is there a particular emblem or engraving you want on your headstone or marker?
- Should there be refreshments served or a more elaborate party held after the service?

Cemetery Property

In addition to funeral services and the choice of burial or cremation, cemetery property, or "interment rights," is another consideration when you're making final arrangements, either for yourself in advance, or for a loved one.

A common misconception that people often have when they purchase the right of interment in a cemetery is that they have purchased the land itself, when in fact what they have really purchased is the right to be interred (also referred to as buried, entombed, enniched or placed) on or in that particular piece of property.



Burial

Most people are familiar with the concept of burial, or "interment," but may not be aware of the variety of options that are often available. Many cemeteries offer one or more of the following:

- Ground Burial: burial of the casket below ground. A "vault" or "outer burial container" is required at many cemeteries.
- Mausoleum, or Community Mausoleum: a large building that provides above ground entombments.
- Private Family Mausoleum: a small structure that provides above-ground entombment of, on average, two to twelve decedents.
- Companion Crypt: permits two interments or entombments side-by-side.
- Private Family Estate: a small section of a cemetery, usually bordered by gates, shrubbery, or other dividers, that allows for ground burial of several members of the same family.

Funeral Arrangements

Cremation

Many people overlook the importance of cemetery property for those who choose cremation, but permanent placement, or "final disposition," of the ashes or "cremated remains" is an important part of final arrangements. Just consider:

- A permanent site gives loved ones a physical place for visitation and reflection.
- The ceremony accompanying the placement of an urn in a cremation niche or a cremation garden in a cemetery provides family and friends with closure after the loss of a loved one.
- When ashes of a loved one are kept with relatives, they can easily become misplaced or discarded through the years, as future generations may not feel a connection to the deceased.
- A permanent placement provides future generations with a location to visit when researching heritage.

Some common methods of final disposition of cremated remains are:

- Cremation Niche: an above-ground space to accommodate a cremation urn.
- Columbarium: Often located within a mausoleum or chapel and constructed of numerous niches designed to hold urns.
- Cremation Garden: a dedicated section of a cemetery designed for the burial, scattering or other permanent placement of ashes.
- Memorial Benches: benches that either simply memorialize a loved one scattered or buried in a cremation garden, or actually contain the remains within.

Headstones

Some cemeteries allow upright headstones, called "monuments," to be used with ground burials. Headstones that are flat against the ground are called "markers." In some cemeteries, or sections of cemeteries, only flat markers are used to preserve the natural appearance of the landscape.