



McDougald

Funeral Home &
Crematorium, LLC

FUNERAL PLANNING GUIDE

305 E. Church Street; PO Box 187 | Laurinburg, NC 28353

Telephone: 1-910-276-2200

www.mcdougald.com



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Crematorium, LLC





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Welcome

Our commitment to serve you better transcends our facility.

We strive to make our families and visitors feel comfortable while paying respects to their lost loved ones, and we make considerable efforts to maintain our focus on the high standards expected of a place of tribute.

If you are in immediate need of assistance please do not hesitate to contact us or to ask any questions you may still have after reading this guide.

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Our history

HISTORY OF MCDOUGALD FUNERAL HOME & CREMATORIUM, LLC.

As early as 1856 M. A. McDougald was a partner in a business known as “McDougald & Currie” located in Antioch, NC a rural community about 20 miles north east of what is now Laruinburg. The business letterhead included the words: “Hardware, Furniture, and Undertaking.” At the onset of the War Between the States, the Confederacy decided to move the rail constructing yards from Wilmington to a position 100 miles inland to protect them from a possible Union invasion. At this time M. A. McDougald moved his family to what is now Laurinburg to pursue a position with the railroads.



Following the War Between the States the rail yards remained in Laurinburg and in 1881 53 year old Malcolm Alexander McDougald left his position with the railroad to establish an undertaking and furniture business. Assisting him in the venture were his two sons, William Alexander and Daniel Archibald. The business was at that time located on South Main Street on the south side of Fairly Street.

In the late 1890's a fire destroyed downtown Laurinburg and the M. A. McDougald business. The business moved to North Main Street or just north of the railroad tracks. In 1901 M. A. McDougald purchased a lot at the intersection of Railroad and South Main Streets. A new three story building was completed on the site in 1904. The first two floors housed the furniture and hardware business and the third floor housed the undertaking supplies. A hand operated elevator connected the floors.



Following Malcom's death at the age of 83 on October 13, 1909, Will, and Dan continued to operate the family business. A third son, Malcolm John – better known as John, left his position with the railroad and went to Cincinnati Embalming School. He became the first licensed embalmer for miles around, often embalming for funeral homes as far away as Lumberton, Fayetteville, Bennettsville, and Hamlet. However, Will died of a sudden heart attack July 22, 1911, and was buried on July 24, 1911 – the same day that John's son, Hewitt Beacham McDougald, was born.

In 1914 the M. A. McDougald company purchased a first for North Carolina. They bought a motorized hearse to replace the ones that were horse drawn. As fate would have it the hearse was delivered by train from the Midwest by rail and the train stopped at Frank Vogler & Son in Winston-Salem to deliver the motorized hearse one day before it stopped in Laurinburg to deliver the one to M. A. McDougald. McDougald Building, 1914. As a result we purchased the first motor hearse in North Carolina and received the second.

In 1925 John's daughter, Christine, was hired as a bookkeeper and secretary – training under Hugh McArn, thus bringing the third generation into the family business. Shortly afterwards, Dan died of a sudden heart attack on July 9, 1928.

“This announcement came like a thunderbolt to Laurinburg and all of the country about on Monday morning, and the community was shocked and grieved at the sudden passing of one it had known and learned to esteem in a high degree through many years of a useful and active career,” quoted a front page article in The Laurinburg Exchange. Details of the funeral service were later reported, “The minister recounted in an intimate way the characteristics and traits of the man, his youthful spirit, his courageous outlook on life and the promise of the hereafter, his kindness, his understanding heart, his attitudes and his fine spirit of service and unselfishness, and told how by these things and his works he had grown in the affection and love of the people.”



John McDougald Funerals and furniture were almost always sold on credit. During the era of “The Great Depression” there was little money for payments. John was forced to close out the furniture portion of the business in 1932 and continue operating only the funeral home. The name of the business was also changed to reflect the difference: from “M. A. McDougald Furniture and Undertaking” to “McDougald Funeral Home.” The business was also forced to sell its facilities and moved into a residence known as the Hammond house beside the Scotland County Courthouse.

Hewitt McDougald graduated from Gupton-Jones School of Embalming in Nashville, Tennessee in 1935. He returned home and married Priscilla Sanderson in 1937.

Hewitt McDougald in 1938 also saw a few major changes; a daughter, Priscilla was born, John gave Hewitt management of the funeral home, and a new funeral home facility was constructed on Biggs Street – one block from the town center.

On Hewitt’s 40th birthday, July 24, 1951, his son, Beacham was born.

John McDougald continued to assist Hewitt and Christine at the funeral home until less than a month before his death at the age of 85 on October 13, 1955. Shortly afterwards, in 1958, McDougald Funeral Home moved into its present facility – the former home of James Lytch McNair on East Church Street.

In 1975, Beacham McDougald, became the fourth generation in the family business upon his graduation from mortuary college.



Hewitt McDougald continued to be present daily at the funeral home until falling ill on December 24, 1994. After over 70 years as an employee and owner, Hewitt died on September 25, 1995. The third and longest generation came to an end.

Scotland County’s first and only crematorium and crematorium chapel were added in 1997, and the business was once again changed to “McDougald Funeral Home and Crematorium, Inc.”

In March of 2016, McDougald Funeral Home and Crematorium was sold to Sherrill & Melanie Bumgarner of Troy, NC.

A native of Troy, Sherrill is a second generation funeral director following in the steps of his mother Dorothy. Sherrill and Melanie have two sons, Tyler and Ryan. Tyler has chosen a different career path at this time; however, Ryan has continued the family's tradition as a third generation funeral director.

"Funeral service is rapidly transforming and meeting the challenges is exciting. With an excellent staff, a positive attitude, and increased emphasis on meaningful and memorable service options, we plan to remain as North Carolina’s oldest independent, family owned funeral home and crematorium."

Sherrill and his family look forward to serving the community, establish roots and lasting friendships with the community of Scotland County and surrounding areas.





McDougald Funeral Home & Crematorium, LLC

Our staff

McDougald Funeral Home & Crematorium 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

Sherrill L. Bumgarner

Funeral Service Licensee and Owner

Melanie P. Bumgarner

Office Manager and Owner

Fronie Jackson

Funeral Service Licensee

Phillip Quick

Apprentice

Jason L. Butler

Funeral Assistant

Thomas Locklear

Funeral Assistant

Cory Baldwin

Funeral Assistant

Josh Byrd

Funeral Assistant

Millie Caulder

Hostess

Tommy Blackwell

Funeral Assistant

Ralph Kersey

Funeral Assistant

Rev. Tracy Gross

Funeral Assistant

Frequently asked questions

Why have a Funeral?

Funerals fill an important role for those mourning the loss of a loved one. By providing surviving family and friends with an atmosphere of care and support in which to share thoughts and feelings about death, funerals are the first step in the healing process. It is the traditional way to recognize the finality of death. Funerals are recognized rituals for the living to show their respect for the dead and to help survivors begin the grieving process.

You can have a full funeral service even for those choosing cremation. Planning a personalized ceremony or service will help begin the healing process. Overcoming the pain is never easy, but a meaningful funeral or tribute will help.

What does a Funeral Director do?

- Pick up the deceased and transport the body to the funeral home (anytime day or night).
- Notify proper authorities, family and/or relatives.
- Arrange and prepare death certificates.
- Provide certified copies of death certificates for insurance and benefit processing.
- Work with the insurance agent, Social Security or Veterans Administration to ensure that necessary paperwork is filed for receipt of benefits.
- Prepare and submit an obituary to the newspapers of your choice.
- Bathe and embalm the deceased body, if necessary.
- Prepare the body for viewing including dressing and cosmetizing.
- Assist the family with funeral arrangements and purchase of casket, urn, burial vault and cemetery plot.
- Schedule the opening and closing of the grave with cemetery personnel, if a burial is to be performed.
- Coordinate with clergy if a funeral or memorial service is to be held.
- Arrange a police escort and transportation to the funeral and/or cemetery for the family.
- Order funeral sprays and other flower arrangements as the family wishes.
- Provide aftercare or grief assistance to the bereaved.

What do I do when a death occurs?

The funeral home will help coordinate arrangements with the cemetery.

- Bring the following information to complete the State vital statistic requirements:
 - Birth Date Birthplace Father's Name
 - Mother's Name Social Security Number
 - Veteran's Discharge or Claim Number
 - Education Marital Status
- Contact your clergy. Decide on the time and place of the funeral or memorial service. This can be done at the funeral home.
- The funeral home will assist you in determining the number of copies of the death certificate you will be needing and can order them for you.
- Make a list of immediate family, close friends and employer or business colleagues. Notify each by phone.
- Decide on appropriate memorial to which gifts may be made (church, hospice, library, charity or school).
- Gather obituary information you want to include such as age, place of birth, cause of death, occupation, college degrees, memberships held, military service, outstanding work, list of survivors in immediate family. Include time and place of services. The funeral home will normally write an article and submit to the newspapers (newspapers will accept pictures and they will be returned intact).
- Arrange for members of the family or close friends to take turns answering the door or phone, keeping careful record of calls. If Social Security checks are automatic deposit, notify the bank of the death.

When I call, will someone come right away?

If you request immediate assistance, yes. If the family wishes to spend a short time with the deceased to say good-bye, that's perfectly acceptable. Your funeral director will come when your time is right.

Should I choose Burial or Cremation?

Burial in a casket is the most common method of disposing of remains in the United States, although entombment also occurs. Cremation is increasingly selected because it can be less expensive and allows for the memorial service to be held at a more convenient time in the future when relatives and friends can come together.

A funeral service followed by cremation need not be any different from a funeral service followed by a burial. Usually, cremated remains are placed in the urn before being committed to a final resting place. The urn may be buried, placed in an indoor or outdoor mausoleum or columbarium or interred in a special urn garden that many cemeteries provide for cremated remains. The remains may also be scattered, according to state law.

Why have a public viewing?

Viewing is a part of many cultural and ethnic traditions. Many grief specialists believe that viewing aids the grief process by helping the bereaved recognize the reality of death. Viewing is encouraged for children, as long as the process is explained and the activity is voluntary.

What is the purpose of embalming?

Embalming sanitizes and preserves the body. Embalming makes it possible to lengthen the time between death and the final disposition, allowing family members time to arrange and participate in the type of service most comforting to them.

Does a deceased remains have to be embalmed, according to law?

The Federal Trade Commission says, "Except in certain special cases, 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."

Why are funerals so expensive?

When compared to other major life events like births and weddings, funerals are not expensive. A wedding costs at least three times as much; but because it is a happy event, wedding costs are rarely criticized. A funeral home is a 24-hour, labor-intensive business, with extensive facilities (viewing rooms, chapels, limousines, hearses, etc.). These expenses must be factored into the cost of a funeral.

Additionally, the cost of a funeral includes not only merchandise, like caskets, but the services of a funeral director in making arrangements; filing appropriate forms; dealing with doctors, ministers, florists, newspapers and others; and seeing to all the necessary details. Funeral directors look upon their profession as a service, but it is also a business. Like any business, funeral homes must make a profit to exist.

Do I have to make different funeral arrangements if I chose cremation?

It really depends entirely on how you wish to commemorate a life. One of the advantages of cremation is that it provides you with increased flexibility when you make your funeral and cemetery arrangements. You might, for example, choose to have a funeral service before the cremation; a memorial service at the time of cremation or after the cremation with the urn present; or a committal service at the final disposition of cremated remains. Funeral or memorial services can be held in a place of worship, a funeral home or in a crematory chapel.



What can be done with the cremated remains?

With cremation, your options are numerous. The cremains can be interred in a cemetery plot, i.e., earth burial, retained by a family member, usually in an urn, scattered on private property, or at a place that was significant to the deceased. (It would always be advisable to check for local regulations regarding scattering in a public place, your funeral director can help you with this.)

Today, there are many different types of memorial options from which to choose. Memorialization is a time-honored tradition that has been practiced for centuries. A memorial serves as a tribute to a life lived and provides a focal point for remembrance, as well as a record for future generations. The type of memorial you choose is a personal decision.

What is memorialization for a cremation?

You might choose ground burial of the urn. If so, you may usually choose either a bronze memorial or monument. Cremation niches in columbariums are also available at many cemeteries. They offer the beauty of a mausoleum setting with the benefits of above ground placement of remains. Many cemeteries also offer scattering gardens. This area of a cemetery offers the peacefulness of a serene garden where family and friends can come and reflect.

Can we scatter the cremated remains?

If you wish to have your ashes scattered somewhere, it is important to discuss your wishes to be scattered ahead of time with the person or persons who will actually have to do the cremation ashes scattering ceremony, as they may want to let your funeral professional assist in the scattering ceremony. Funeral directors can also be very helpful in creating a meaningful and personal ash scattering ceremony that they will customize to fit your family's specific desires. The services can be as formal or informal as you like. Scattering services can also be public or private. Again, it is advisable to check for local regulations regarding scattering in a public place, your funeral director can help you with this.

If I am cremated, can I be buried with my spouse even if he or she was in a casket?

Yes - Depending upon the cemetery's policy, you may be able to save a grave space by having the cremains buried on top of the casketed remains of your spouse, or utilize the space provided next to him/her. Many cemeteries allow for multiple cremated remains to be interred in a single grave space.

What do I need to know about income tax when I lose a spouse?

Uncertainty about income tax issues can add to the stress experienced from the death of a spouse. You should meet with your family attorney and/or tax advisor as soon as possible to review your particular tax and estate circumstances. Bring a detailed list of your questions to the meeting. If you do not have an attorney or tax advisor, call the IRS toll-free at 800-829-1040 for answers to specific tax questions.

Is there financial help if I need it?

There are a number of options available, including:

- Determine if the deceased person qualifies for any entitlements. Check with the Social Security Administration, the Department of Veterans Affairs, and with your State Fund. Many people are entitled to get financial assistance with their funeral costs from these agencies if they qualify.
- Review all insurance policies the deceased person has, including life insurance. Some life insurance policies have coverage clauses for funeral related costs.
- Find local charities providing financial help for funeral expenses. Search for non profit organizations and for churches in your area.
- Talk to your funeral director about cremation options - these can be much less expensive depending on your choices.

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 McDougald 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.



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.



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, enriched 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.

Cremation

Many people overlook the importance of a 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.



Practical Information For Your Survivors

In addition to preplanning your funeral, completing a Personal Information Form and giving a copy to your estate trustee, spouse and children will give you the peace of mind of knowing they will have all the information they need to properly handle your wishes and the details of your estate. Don't put this form in your safety deposit box as these can be sealed until after the funeral.

About cremation

Cremation is an alternative to earth burial or mausoleum entombment: it does not limit the funeral in any way. Should you choose cremation, you will still have the same options for memorialization that any other family has. Cremation can take place before or after the funeral service. In this section, we've answered the most common questions we are asked about cremation. If you require further information, please contact us at any time.

What is cremation?

Cremation is a process of reducing the body to bone fragments by applying intense heat for a period of two to three hours. The cremated remains, which are commonly referred to as "ashes," are removed from the cremation chamber. They are then processed into finer fragments and placed in a temporary container. The ashes weigh typically between three and six pounds. An urn may be selected for the final disposition of the cremated remains.

Where and when does cremation take place?

Our crematory is located on site at McDougald Funeral Home. NC law requires we wait 24 hrs before doing the cremation.

Do we need to buy a casket?

NC State Law requires that at a minimum, the deceased must be placed into a rigid combustible container. Many options of caskets and containers are available to you.



Can we place personal mementos in the casket prior to cremation?

Many personal items may be placed in the casket; however, some items may need to be removed prior to the cremation process. All items left in the casket will be destroyed during the cremation. Your funeral director can advise you on what items may stay and what items must be removed from the casket.

Do we need to have a funeral if we select cremation?

Cremation does not limit the type of funeral service that may be chosen. The same options that apply to earth burial are available with cremation. Some of these choices include: casket type, location of the service and visitation, music selection, open casket and the display of personal mementos. Some families elect to have a complete service at the funeral home or place of worship. Others prefer to have a procession to the crematorium, similar to that often done to the cemetery, for an earth burial.

Is embalming required?

Embalming is not mandatory; however, some circumstances may require it. If you prefer an open casket with a visitation prior to the service, embalming is highly recommended.

What is an urn?

An urn is a container designed to hold the cremated remains permanently. It may be constructed from a variety of materials such as wood, bronze, copper, steel, pewter, granite, marble, clay pottery or fine porcelain. We have a large selection of urns available designed to reflect the lifestyle of an individual. Urns may also be personalized by engraving and come in a variety of sizes that allow more than one member of the family to have a portion of the cremated remains.

What can we do with the cremated remains?

Burial

The cremated remains may be buried in an existing cemetery plot or a new plot may be purchased.

Inurnment

The urn may be placed in a niche in an above ground structure called a columbarium.

Scattering

Some cemeteries have scattering areas on their property. Please check local laws for scattering.

Keeping

Many people prefer to have the urn at home with them.

Shipping

You may wish for the cremated remains to be shipped to another country. We can look after these arrangements for you. You may also be permitted to take the cremated remains yourself to another country. Check with us first and we can assist you to obtain any additional documentation that may be required.

Is cremation less expensive than burial?

Typically, it is less expensive than earth burial. Depending on which cemetery is selected, the cremation cost may be less expensive than the purchase of a cemetery plot. There are coroner fees to authorize the cremation, an urn to purchase and possible transportation costs of delivering the urn to its final destination.



On helping a friend cope with loss

Above all, just listening and your concern and presence will be of great help but also here are some tips.

Before the funeral

1. Offer to notify his/her family and friends about funeral arrangements.
2. House-sit to prevent burglaries during the funeral and visitations.
3. Help answering the phone and greeting visitors.
4. Keep a record of everyone who calls, visits or has been contacted.
5. Help coordinate the food and drink supply.
6. Offer to pick up friends and family at the airport and arrange housing.
7. Offer to provide transportation for out-of-town visitors.
8. Help him/her keep the house cleaned and the dishes washed.

After the funeral

1. Prepare or provide dinner on a day that is mutually acceptable every week for two to three months.
2. Offer to help with yard chores such as watering or pruning.
3. Feed and exercise the pets, if any.
4. Write notes offering encouragement and support.
5. Offer to drive or accompany him/her to the cemetery regularly.
6. Offer to house sit so he/she can get away or visit family out of town.
7. Make a weekly run to the grocery store, laundry, or cleaners.
8. Help with the Thank You notes and/or other correspondence.
9. Anticipate difficult periods such as birthdays, anniversaries, holidays, and the day of death.
10. Always mention the deceased by name and encourage reminiscing.

What to do first - a checklist

Please use this section to help navigate through the many things ahead to consider and the decisions to make.

Notify these people as soon as possible:

- The funeral home to arrange for the transfer of the deceased (usually this can be done within 1-2 hours although it may take longer to obtain a release from the hospital) and set an appointment with you to make further arrangements.
- Relatives, executor/executrix and friends.
- Employers (the employer of the deceased and relatives who will need time off).
- Insurance agents (life, health and accident).
- Religious, fraternal, civic and veterans organizations and unions, if applicable.
- Lawyer and accountant.

Secure the vital statistics of deceased

- Full legal name - other names must be identified by "also known as" (AKA).
- Home address and telephone number.
- Name of business or employer's name, address and telephone number.
- Industry and occupation.
- Military service serial number.
- Date and place of birth.
- Citizenship.
- Father's name and birthplace.
- Mother's name, maiden name and birthplace.
- Locate the will.

Pay For:

- Ambulance services, if any.
- Funeral arrangements, including clergy, florist and transportation.
- Cemetery and memorialization services.
- Current and urgent bills (i.e. mortgage, rent, taxes, telephone, etc.).

Meet with Funeral Home

Decide within a few hours:

- Clothing that the deceased will be buried or cremated in.
- Whether your loved one is to be buried, cremated or entombed.
- The Funeral Director will ask if you have made any arrangements with a cemetery or crematorium. If you have not done this, you will need to visit the cemetery.
- Service details - would you like a visitation period, formal service, a reception?
- Whether a member of the clergy will be engaged for the service.
- Pallbearers, music, pictures, flowers, scripture or other readings.
- Casket selection.
- If you would like a charity to receive donations in lieu of flowers.

If Cremation:

- Would you like to use our chapel for a short service prior to the cremation?
- What type of urn would you prefer (Metal, wood, marble, ceramic, etc.)?
- What type of final resting place would you prefer for your loved one (choice of burial, above ground niches or scattering of cremated remains)?
- Would you like other members of the family to be with your loved one in the future? This determines the size of the resting place.

Decisions to be made regarding burial of an urn:

- What type of memorial do you prefer (bronze or granite marker set flush with the ground or an upright memorial)?
- Would you like to protect your loved one's urn with a vault?

Decisions to be made regarding above ground niches:

- Would you like the niche to be inside a building or outside?
- What type of material would you like the niche to be constructed from? Granite or bronze are choices for outdoor niches and marble or glass are choices for indoor.

Decisions to be made regarding scattering:

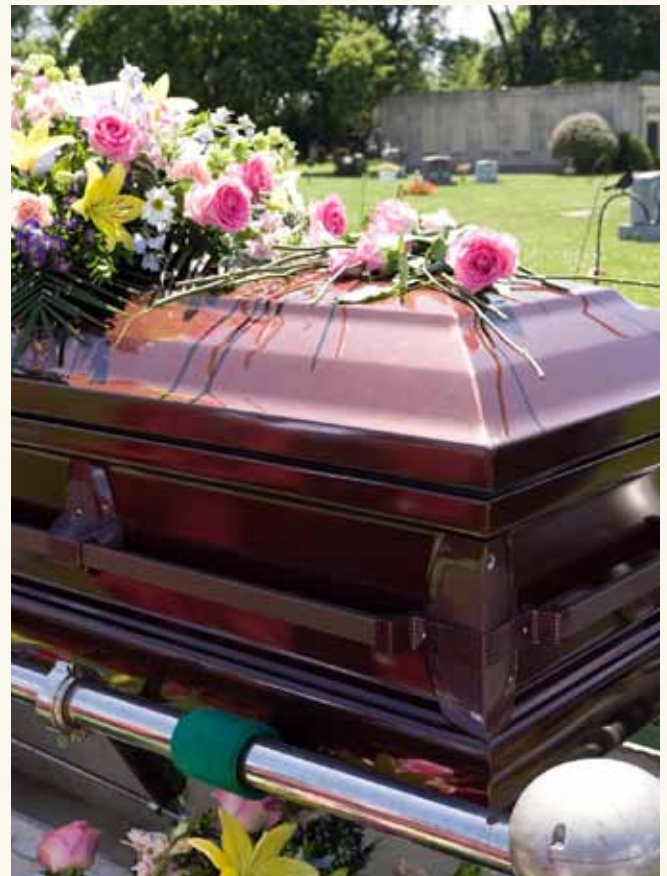
- Would you like to be present for the scattering?
- Would you like a memorial to be placed in the area?

If Casket Burial:

- Would you like other members of the family to be with your loved one in the future? This determines the size of the lot.
- What type of memorial do you prefer (a marker set flush with the ground or an upright memorial)?
- Would you like to protect your loved one's casket with a vault?
- What type of presentation would you prefer for the burial service e.g. a tent canopy, chairs, mats leading to the grave etc.?

If Casket Entombment:

- Would you like other members of the family to be with your loved one in the future? This determines the size of the crypt.
- What type of memorial package would you prefer (choice of flower vase and memorial light)?





Tips for writing a death notice

A death notice will be posted in the “Obituaries” section of our website. You may also choose to have it printed in a newspaper. When you have the arrangement conference, your funeral director would be glad to assist you in composing the death notice and will make arrangements with the newspaper for you.

The following information is customarily included in a death notice:

- Full name of the deceased (nickname could be included).
- City or town of residence.
- Some indication of the nature of the death - such as, “suddenly,” or “after a long illness”.
- List of immediate family members of the deceased, specifying if they are alive or dead, through the terms “deceased was pre-deceased by his sister...” or “is survived by his wife”.
- Locations and times for the visitation and funeral service.
- Any memorable way of honoring the deceased, as by mentioning personal achievements, hobbies and interests, military service.

Acknowledging kindness

In the month after a funeral, it is customary to send thank you notes to friends and family who have served as pallbearers, made memorial donations, or sent flowers, mass cards, food or other condolence gifts. You can order acknowledgement cards through your funeral director. Short personal notes can be written on the acknowledgement cards. People tell us they sometimes find it hard to come up with the appropriate words for these thank you notes. Just a few lines are all that is needed to show that you and the family appreciate the kindness that has been shown you.

What is grief?

“Grief is reaching out for someone who’s always been there, only to find when you need them the most, one last time, they’re gone.”

The death of a loved one is life’s most painful event. People’s reactions to death remain one of society’s least understood and most off-limits topics for discussion. Oftentimes, grieverers are left totally alone in dealing with their pain, loneliness, and isolation.

Grief is a natural emotion that follows death. It hurts. Sadness, denial, guilt, physical discomfort, and sleeplessness are some of the symptoms of grief. It is like an open wound which must become healed. At times, it seems as if this healing will never happen. While some of life’s spontaneity begins to return, it never seems to get back to the way it was. It is still incomplete. We know, however, that these feelings of being incomplete can disappear.

Healing is a process of allowing ourselves to feel, experience, and accept the pain. In other words, we give ourselves permission to heal. Allowing ourselves to accept these feelings is the beginning of that process. The healing process can take much less time than we have been led to believe. There are two missing parts. One is a safe, loving, professionally guided atmosphere in which to express our feelings; the other is knowing how and what to communicate.

The grieving process

When we experience a major loss, grief is the normal and natural way our mind and body react. Everyone grieves differently. And at the same time there are common patterns people tend to share.

For example, someone experiencing grief usually moves through a series of emotional stages, such as shock, numbness, guilt, anger and denial. And physical responses are typical also. They can include: sleeplessness, inability to eat or concentrate, lack of energy, and lack of interest in activities previously enjoyed.

Time always plays an important role in the grieving process. As the days, weeks and months go by, the person who is experiencing loss moves through emotional and physical reactions that normally lead toward acceptance, healing and getting on with life as fully as possible.

Sometimes a person can become overwhelmed or bogged down in the grieving process. Serious losses are never easy to deal with, but someone who is having trouble beginning to actively re-engage in life after a few months should consider getting professional help. For example, if continual depression or physical symptoms such as loss of appetite, inability to sleep, or chronic lack of energy persists, it is probably time to see a doctor.



Allow yourself to mourn

Someone you love has died. You are now faced with the difficult, but important, need to mourn. Mourning is the open expression of your thoughts and feelings regarding the death and the person who has died. It is an essential part of healing. You are beginning a journey that is often frightening, painful, overwhelming and sometimes lonely. This brochure provides practical suggestions to help you move toward healing in your personal grief experience.

Realize your grief is unique

Your grief is unique. No one will grieve in exactly the same way. Your experience will be influenced by a variety of factors: the relationship you had with the person who died, the circumstances surrounding the death, your emotional support system and your cultural and religious background.

As a result of these factors, you will grieve in your own special way. Don't try to compare your experience with that of other people or to adopt assumptions about just how long your grief should last. Consider taking a "one-day-at-a-time" approach that allows you to grieve at your own pace.

Talk about your grief

Express your grief openly. By sharing your grief outside yourself, healing occurs. Ignoring your grief won't make it go away; talking about it often makes you feel better. Allow yourself to speak from your heart, not just your head. Doing so doesn't mean you are losing control, or going "crazy". It is a normal part of your grief journey. Find caring friends and relatives who will listen without judging. Seek out those persons who will "Walk with, not in front of" or "behind" you in your journey through grief. Avoid people who are critical or who try to steal your grief from you. They may tell you, "keep your chin up" or "carry on" or "be happy." While these comments may be well intended, you do not have to accept them. You have a right to express your grief; no one has the right to take it away.

Expect to feel a multitude of emotions

Experiencing a loss affects your head, heart and spirit so you may experience a variety of emotions as part of your grief work. Confusion, disorganization, fear, guilt, relief or explosive emotions are just a few of the emotions you may feel. Sometimes these emotions will follow each other within a short period of time. Or they may occur simultaneously.

As strange as some of these emotions may seem, they are normal and healthy. Allow yourself to learn from these feelings. And don't be surprised if out of nowhere you suddenly experience surges of grief, even at the most unexpected times. These grief attacks can be frightening and leave you feeling overwhelmed. They are, however, a natural response to the death of someone loved. Find someone who understands your feelings and will allow you to talk about them.

Allow for numbness

Feeling dazed or numb when someone loved dies is often part of your early grief experience. This numbness serves a valuable purpose: it gives your emotions time to catch up with what your mind has told you. This feeling helps create insulation from the reality of the death until you are more able to tolerate what you don't want to believe.



Be tolerant of your physical and emotional limits

Your feelings of loss and sadness will probably leave you fatigued. Your ability to think clearly and make decisions may be impaired. And your low energy level may naturally slow you down. Respect what your body and mind are telling you. Nurture yourself. Get daily rest. Eat balanced meals. Lighten your schedule as much as possible. Caring for yourself doesn't mean feeling sorry for yourself; it means you are using survival skills.

Develop a support system

Reaching out to others and accepting support is often difficult, particularly when you hurt so much. But the most compassionate self-action you can do during this difficult time is to find a support system of caring friends and relatives who will provide the understanding you need. Find those people who encourage you to be yourself and acknowledge your feelings - both happy and sad.

Make use of ritual

The funeral ritual does more than acknowledge the death of someone loved. It helps provide you with the support of caring people. Most importantly, the funeral is a way for you to express your grief outside yourself. If you eliminate this ritual, you often set yourself up to repress your feelings and you cheat everyone who cares for a chance to pay tribute to someone who was, and always will be, loved.

Embrace your spirituality

If faith is part of your life, express it in ways that seem appropriate to you. Allow yourself to be around people who understand and support your religious beliefs. If you are angry with God because of the death of someone you loved, recognize this feeling as a normal part of your grief work. Find someone to talk with who won't be critical of whatever thoughts and feelings you need to explore.

You may hear someone say, "With faith, you don't need to grieve." Don't believe it. Having your personal faith does not insulate you from needing to talk out and explore your thoughts and feelings. To deny your grief is to invite problems that build up inside you. Express your faith, but express your grief as well.

Allow a search for meaning

You may find yourself asking, "Why did he die?" "Why this way?" "Why now?" The search for meaning is another normal part of the healing process. Some questions have answers. Some do not. Actually, the healing occurs in the opportunity to pose the questions, not necessarily in answering them. Find a supportive friend who will listen responsively as you search for meaning.



Treasure your memories

Memories are one of the best legacies that exist after someone loved dies. Treasure them. Share them with your family and friends. Recognize that your memories may make you laugh or cry. In either case, they are a lasting part of the relationship that you had with a very special person in your life.

Move toward your grief and heal

The capacity to love requires the necessity to grieve when someone you love dies. You can't heal unless you openly express your grief. Denying your grief will only make it become more confusing and overwhelming. Embrace your grief and heal.

Reconciling your grief will not happen quickly. Remember, grief is a process, not an event. Be patient and tolerant with yourself. Never forget that the death of someone loved changes your life forever. It's not that you won't be happy again. It's simply that you will never be exactly the same as you were before the death.



Accepting a loss

For each of us - rich or poor, young or old - there are times in our lives when we must face and deal with personal losses and the pain and sorrow they cause. Examples that come easily to mind are the death of a parent, spouse, child, or other close family member or friend. Many other events and transitions also bring with them sadness and a need to grieve:

- Being told you have a serious, possibly terminal illness.
- Having to give up interests and activities that have been a major part of your life.
- Seeing serious decline in mental or physical health of someone you love.
- Retiring from a work career or voluntary activity that has helped shape who you are and what you stand for.
- Losing a significant part of your independence and mobility; even giving up driving a car can be a significant loss for many people.
- Moving out of your home.
- Saying goodbye to a favorite pet.

Losses such as these are simply part of living. Like their counterparts among the joyful occasions in our lifetime - the birth of a child or grandchild, a celebration of marriage, an enduring friendship - they are part of what it means to share in the human experience. And the emotions they create in us are part of living, as well.

“The experience of grief is powerful. So, too, is your ability to help yourself heal. In doing the work of grieving, you are moving toward a renewed sense of meaning and purpose in your life.”

- Dr. Alan D. Wolfelt, Center for Loss and Life Transition

To my loved ones:

I wanted to spare you as much anxiety, doubt and confusion as possible at the time of my death, so in this booklet I have suggested some arrangements in advance.

This booklet includes vital statistics, funeral service guidelines and cemetery requests, which are all important to the funeral director while assisting you to plan the details of my service.

The booklet also includes more personal material for eulogies, obituaries and other remembrances.

Please accept these arrangements in the spirit in which they are given; with love, hoping to give you comfort and help you to remember the times we shared.

Signature..... Date:

Witness..... Date:

First person to be notified upon my death:

Name:

Address:

Telephone:

Relationship:.....

Notes:

Vital statistics about me:

Name:

Address:

City:

State: Zip Code:

Social Security Number:

Date of Birth: Gender:

Place of Birth:

Occupation:

Employer:

Business/Industry:

Military Service:

Marital Status:

Maiden Name:

Name of Spouse:

Father's Name:

His Place of Birth:

Mother's Name:

Her Place of Birth:

My preference for the location of the Visitation, Service or Celebration of Life:

McDougald Funeral Home

Reception Room at McDougald Funeral Home

Place of Worship

Address of Place of Worship

Other

Address of other location:

My preferences for the Service:

Clergy or Officiant:..... or Funeral Home to Recommend

Name:

Contact Information:

<p>Notes:</p>

Personal Items:

- | | | |
|-------------|---|-----------------------------------|
| Eyeglasses: | <input type="checkbox"/> Remove | <input type="checkbox"/> Leave On |
| Jewelry: | <input type="checkbox"/> Remove | <input type="checkbox"/> Leave On |
| Clothing: | <input type="checkbox"/> Purchase at the time | <input type="checkbox"/> Selected |

Pallbearers (Six are required):

- | | |
|---------|---------|
| 1. | 1. |
| 2. | 2. |
| 3. | 3. |

Musical Tributes:

Soloist:.....

Organist/Pianist:.....

Congregational Hymns:.....

.....

Favorite Genre or Artist:.....

Community Organizations or Clubs that may participate:

.....

.....

Cemetery Instructions

The following are my wishes regarding my final resting place.

Name of Cemetery:

Address:

City:

State:

Property, crypt or niche owned?

If yes, specify location written on cemetery purchase agreement:

.....

Final resting place: Earth Burial Mausoleum
 Interment following Cremation Other

Marker or Monument:

Purchased: Yes No

Monument company name:

If no, inscription instructions:

Reception location: Reception Room Place of Worship Other

Reception to follow Cemetery

Reception to follow Service

Notes:

Information for newspapers - a guideline:

Place of Death:

Date of Death:

Spouse, widow or widower of:

Married for number of years:.....

Children, their spouses and their places of residence:

.....
.....
.....

Grandchildren, their spouses and their places of residence:

.....
.....
.....

Siblings, their spouses and their places of residence:

.....
.....
.....

Education:.....

Clubs and Lodges:

Military Service:.....

Special Interests, hobbies and pets, etc:

Memorial Donations:.....

.....

A personal life review for the funeral and eulogy:

I would like the following religious beliefs expressed:.....

.....

Favorite poem, verse or scripture:.....

.....

Some significant accomplishments in my life:.....

.....

One of my fondest memories:.....

.....

One of the greatest inspirations in my life:

.....

If I could live my life over again, I would change:.....

.....

Favorite places:.....

.....

Favorite color, flower, food, etc:.....

.....

I want my family to remember me for:.....

.....

A message to my family and friends:

.....

Special notes:.....

.....

.....

Notes

A series of 20 horizontal dotted lines for writing notes.

Notes

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Randy C. McCall Jr., Broker
 Real Estate Sales, Rentals, Property Management
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See our feature on the back cover for more details



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