

Committed to providing the very best in  
**Quality Care.**





# We invite you to review some of the ways we are unique.

## Over 100 years of Quality Service.

For over 100 years, Fisk Funeral Home and Crematory has provided respectful service and options for families to create a meaningful service at an affordable cost.

We are committed to providing the very best in quality care by offering thoughtful, caring and compassionate services and support to those we serve. Our staff is kind, considerate and knowledgeable. We serve all religions and have full-time staff available 24 hours a day, every day of the year.

Since we own our own funeral home and are associated with Osceola Memory Gardens Cemetery, we are able to care for all of your needs at one place, at one time. We are uniquely able to control the entire process as well as the prices.

We would like to thank you for extending us the privilege to serve you.

### Family Owned and Operated

In a time when many death care businesses are owned by huge chains and multi-national conglomerates, we proudly remain independent. Fisk Funeral Home & Crematory and our staff believe that we are accountable to you, not far-away stockholders. We believe that the most valuable thing we own is our reputation. The owners and staff of Fisk Funeral Home & Crematory are your neighbors, and we are the ones who live and are active in your community.

### Personalized Services

Our staff is specially selected and trained to facilitate services that reflect your needs. Our goal is to listen, suggest, organize, and carry out ceremonies that will be comforting and full of meaning.

### Price and Value

We understand that we have only one opportunity to serve you and your family sensitively and correctly, and for over 100 years we have voluntarily adhered to high standards. We encourage families to carefully compare price and value when selecting a funeral provider. Other advertised prices may not reflect complete services, and many firms that advertise low prices do so by cutting corners with procedures, facilities, and staff. When comparing Fisk Funeral Home & Crematory to other funeral homes in the area you will find we offer the best value *and* the best price.

### One Location for All of Your Needs

Since Fisk Funeral Home & Crematory owns and operates its own funeral home, crematory, and is associated with Osceola Memory Gardens Cemetery and St. Cloud Florist, we can offer you “one-stop” service. This enables you to work with one firm, allowing all your funeral, cemetery, cremation and floral arrangements to be cared for in one convenient location.

### Pre-Planning for Your Future

Our licensed Advisors provide complimentary assistance with pre-planning. Pre-planning ensures your wishes are carried out, prevents emotional overspending, locks in today’s prices and relieves your family from the burden of making difficult decisions.

### Why having our own Crematory is important to you

Fisk Funeral Home & Crematory owns and operates its own Crematory. This gives us the ability to control and oversee every aspect of the cremation process. As a result, we can ensure families’ ultimate security and the most dignified handling of every cremation. You’ll take comfort knowing that your loved one never leaves the shelter of our expert care. Our highly trained and certified personnel perform all cremations following a strict and secure process with our state-of-the-art equipment.

### Returning Home to Your Country of Origin

Repatriation services is a process of helping families bring their loved one home after a death has occurred. We can help. With our multi-cultural community, it's important for a funeral home to be properly equipped to help families get their loved one home. The process of repatriation can be difficult and complex. We have years of experience in helping families through this process. We have relationships with consulates across the globe and can handle the entire process for you.

### Our Veterans

Fisk Funeral Home & Crematory is honored to serve the veteran and military community and we offer a wide range of service plans and Veteran specific merchandise to the families we serve. Research has shown that many Veterans do not receive all the benefits that they are entitled to. One call to Fisk Funeral Home & Crematory and we handle all the details. Our licensed staff is trained to assist with every detail of making burial and cremation arrangements for Veterans. We will help you in obtaining all VA benefits available, social security benefits, life insurance and arrange for military honors and burial in a National Cemetery, Osceola Memory Gardens Cemetery or the cemetery of your choice. It is important that you know that all Veterans, and possibly their spouses and children, are entitled to free cemetery spaces, grave opening/closing, grave liner and headstone at any VA cemetery.



# PLANNING FOR YOUR FUTURE

## Do your loved ones know your final wishes?

### Questions and Answers about Pre-Arranging and Pre-Payment

#### 1. Q. What do you mean by “Pre-Arranging?”

A. Pre-arranging simply means that you sit down with one of our experienced Family Service Advisors and plan your service details in advance.

#### 2. Q. Is that as unsettling an experience as it sounds?

A. Not at all. In fact, most people find that pre-arranging gives them peace of mind because they have taken the initiative to spare their families this duty at some future time when it would, indeed, be a disturbing task.

#### 3. Q. How does it work?

A. Our Family Service Advisors record your personal instructions as to the type of service you want, (burial, cremation) the merchandise you select, the amount to be spent and other details. This information is kept on file at the Funeral Home until it is needed.

#### 4. Q. Why should I consider pre-arrangements?

A. In some cases, surviving family members make emotional decisions in their time of bereavement that result in spending more on services and merchandise than the deceased would consider wise. By arranging the details of the service in advance you can prevent such emotional overspending. And if you pay for the service in advance utilizing our State Regulated Trust Account, you can “freeze the cost” at today's prices.

#### 5. Q. What do you mean “freeze the cost?”

A. Inflation is pushing costs up-ward just like everything else. But if you pay for your pre-arranged service in advance, you are guaranteed that the services, the type of casket or urn and all other components you have selected will be supplied at the prices prevailing today, not an inflated future price.

#### 6. Q. How do I do that?

A. Once you decide the type of services and merchandise you want, a contract is established in your name. Then you pay either in a lump sum or installments extending over a reasonable period to suit your needs. Your money remains in trust in a regulated bank.

#### 7. Q. Is this plan regulated by any governmental agency?

A. Copies of all Fisk Funeral Home & Crematory pre-need trust instruments and pre-need agreements have been filed with the Comptroller Office, Department of Banking and Finance as a public record. Periodically they are required by law to audit our records insuring proper handling of your money.

#### 8. Q. The plan sounds solid enough, but I have life insurance. Why should I have this trust account too?

A. Because your family will primarily use your life insurance benefits for their living expenses and perhaps for your final medical and other expenses. The trust account means that costs won't have to be taken from their income. And your life insurance policy cannot “freeze” the price from inflationary increases. It's really a matter of thoughtfulness as well as prudent financial management.

#### 9. Q. Can I set up this trust for anyone in my family?

A. Yes, there's no limit as to the number of family members who can join the trust. A separate contract will be set up for each member who enrolls.

#### 10. Q. Where can I get more specific information about this plan?

A. You can call us and one of our Family Service Advisors will arrange an appointment for you at your convenience in our offices or your home.

## — Our Guarantees —



#### Satisfaction Guarantee

Our staff is courteous and understanding. Our services are handled with dignity and respect. If you are not completely satisfied with any of our services we will reduce or eliminate the charge.



#### Best Price Guarantee

Best Price Guarantee. We will match or beat any total price for identical services and merchandise on a current published General Price List by any local funeral home or cemetery.

# Cemetery



**Osceola Memory Gardens Cemetery is a true perpetual care cemetery situated on 38 acres.** The cemetery serves as a peaceful and sacred site of beauty where family and friends can gather in prayer and remembrance. We are committed to commemorate lives lived in surroundings that provide comfort and inspiration to the bereaved and the public as a whole, and to offer comprehensive cemetery services to all faiths at a reasonable charge.

**For the final resting place of your loved one who is placed in a casket, we offer:** Traditional Ground Burial, Private Family Estates, Upright Memorials, Mausoleum Entombment, Private Mausoleums and Community Mausoleums.

**For the final resting place of your loved one who was cremated and placed in an urn, we offer:** Cremation Benches, Fountain Niches, Custom Monuments, Private Mausoleums, Back To Nature Boulders, The Ossuary, Private and Community Columbarium's, Community Mausoleums as well as our Eternal Memories Cremation Garden where you will enjoy the tranquility of the winding brick pathways flanked with oak trees, flowers and benches. The lovely gazebo makes a perfect outdoor setting for your service.

[www.FiskFH.com](http://www.FiskFH.com)



**1107 Massachusetts Ave  
St. Cloud, FL 34769  
407-892-2155**