

WHY YOU SHOULD PLAN



We plan for every aspect of life. Having a family, vacations, weddings, and retirement are all things we plan. We prepare for what *might*

happen such as fires, accidents or floods. But, because most of us do not like to think about death, we avoid making important funeral decisions in advance.

Now more than ever, it is important to plan ahead. Our way of life is more complicated. Family members often live in different states, dealing with government agencies can be frustrating, and every household feels the impact of the economy.

Family members making funeral arrangements immediately following a death often are confused and upset. Many times, they do not have the information needed to claim benefits. Each year millions of dollars in government and insurance benefits go unclaimed. Planning ahead prevents emotional overspending and protects your family's interests.





GOOD REASONS FOR MAKING FUNERAL ARRANGEMENTS IN ADVANCE

1. Your Family

Without a doubt the most important reason for making funeral and other estate arrangements in advance is to spare your family this task at a difficult time. There are over 50 decisions to be made when arranging a funeral. Making these decisions today, with the help of those close to you, lets you make logical, well-thought-out plans that your family will appreciate.

2. Lower Costs

Though not a requirement, you may wish to invest in a funeral trust account or final expense insurance policy when making funeral arrangements. While most of us have life insurance or funds reserved for retirement, these are intended for the living, not to meet the cost of a funeral.

In most situations, funds invested today will be sufficient to cover the total cost of the funeral at time of need. The interest earned by the account or policy will help to offset the effects of inflation. Government regulations safeguard your investment so that funds will always be available for your family's use.

3. Securing Benefits

With the number of revisions in government benefits over the years, it is important for each person to be aware of these changes and how to protect those benefits.

Social Security. Upon death, dependents and survivors may be eligible for certain benefits such as Death Payments, Survivor's Benefits and Medicare. Qualifications depend on age, marital status, number of dependents involved and if employment was under Social Security. Your Social Security account should be verified periodically to be sure contributions are properly posted. All benefits must be applied for; payment is not automatic. Since qualifications vary, we recommend discussing your particular situation with us personally.

Veterans' Benefits. There are many misconceptions regarding Veterans' death benefits. Honorably discharged veterans may qualify for cemetery plot and burial allowances, monument, and burial flag, as well as a pension for survivors. These benefits may affect decisions about funeral arrangements. Because qualifications and benefits vary, we recommend a personal review of your situation.

Medicaid. Few people are aware of provisions under Federal Title 19 where an individual can shelter funds to serve the family later by providing for funeral arrangements. We can explain these options to you.

4. Peace of Mind

We often have special wishes as to where to be buried, who is to receive our personal effects, and how we are to be memorialized. Making funeral arrangements today permits time for you to tend to every detail. You gain the confidence that results from making unhurried, informed decisions. Plus, your family and others who care for you will be assured the arrangements reflect your true wishes.

PLANNING AHEAD...
YOU HAVE TRUE PEACE
OF MIND KNOWING
YOU HAVE TAKEN
CARE OF EVERYTHING.

Cremation

as a personal
and family decision

The reasons for preferring cremation are varied. For some, it seems a more natural process than burial. Others have environmental concerns. Still others are not sure why they feel more comfortable with cremation, but are interested in learning more. It is for all of you that this brochure is made available.

While your own personal preferences are extremely important, you may also want to discuss your choices with other family members to make sure they are comfortable with your decisions. Some individuals will be hesitant to accept anything that is different from traditional burial. Others may be negative to the idea simply because they are misinformed. This booklet is meant to answer the most often asked questions and bring about meaningful discussion and decision-making.



Questions

you may have

What exactly is the cremation process?

Cremation is a process during which human remains are reduced to their original elements by the application of intense heat. The body must be enclosed in some type of container when delivered to the crematory, typically a casket or cremation container. The choice of cremation containers may depend on your choice of funeral or memorial services, final disposition and memorialization. Unlike the traditional funeral with burial, there is no standard procedure or expectation. Your decisions should reflect your family's preferences, traditions, and religious beliefs.

Following the cremation process, the cremated remains are placed in a second container for final disposition. For this purpose an urn is provided.

Can a funeral home provide cremation services?

Not only can the funeral home offer all the services a cremation society offers, but more. A funeral home has facilities to conduct a private or public gathering and ceremonies such as funeral or memorial services. The role of the funeral director is to offer options, listen to the family's preferences, and then carry out those wishes.

Is it necessary to pre-plan cremation services?

Making your decisions in advance will help assure your wishes will be carried out following death. It is not necessary, but it is preferred by many. The second half of this brochure is a diary for you to record your decisions for presentation to a funeral director.

How do major religions today feel about cremation as a choice?

There was a time when some major religions disapproved of the cremation process. Today, most permit cremation. It is a good idea to discuss your concerns with your clergy as individual congregations may differ from nationwide or worldwide church policies.

Is cremation less expensive than traditional burial?

It depends on the selections you make. Cost will vary according to the final disposition chosen, the services associated with these choices and the cremation container and urn selected. Typically, there is little price difference between burial disposition and cremation with similar services.



Cremation

offers you many options

In this brochure we will detail the choices and explain the differences. These represent the most often requested options, but there are certainly more. We can fully discuss others with you. Simply remember that, with cremation, you have all the choices you have with burial.

Most people are unaware of the options available to those preferring cremation:

Choice in type of gathering

What type of service and where will it be held?

Choice in final disposition

What type of container and final resting place?

Choice in memorialization

What type of memorial and where will it be displayed?