

What happens after funeral services and cremation?

Following the funeral service, there are numerous options for the handling of cremated remains: They can be:

- ~ Placed in a mausoleum or columbarium which is an option for people who prefer above ground burial.
- ~ Interred in a burial plot.
- ~ Located in a special urn garden that many cemeteries provide.
- ~ Retained by a loved one as a cherished possession.
- ~ Scattered in cemetery gardens specifically designated for this purpose or scattered in a place with personal significance. Your funeral director can advise you regarding what is permitted in your state.

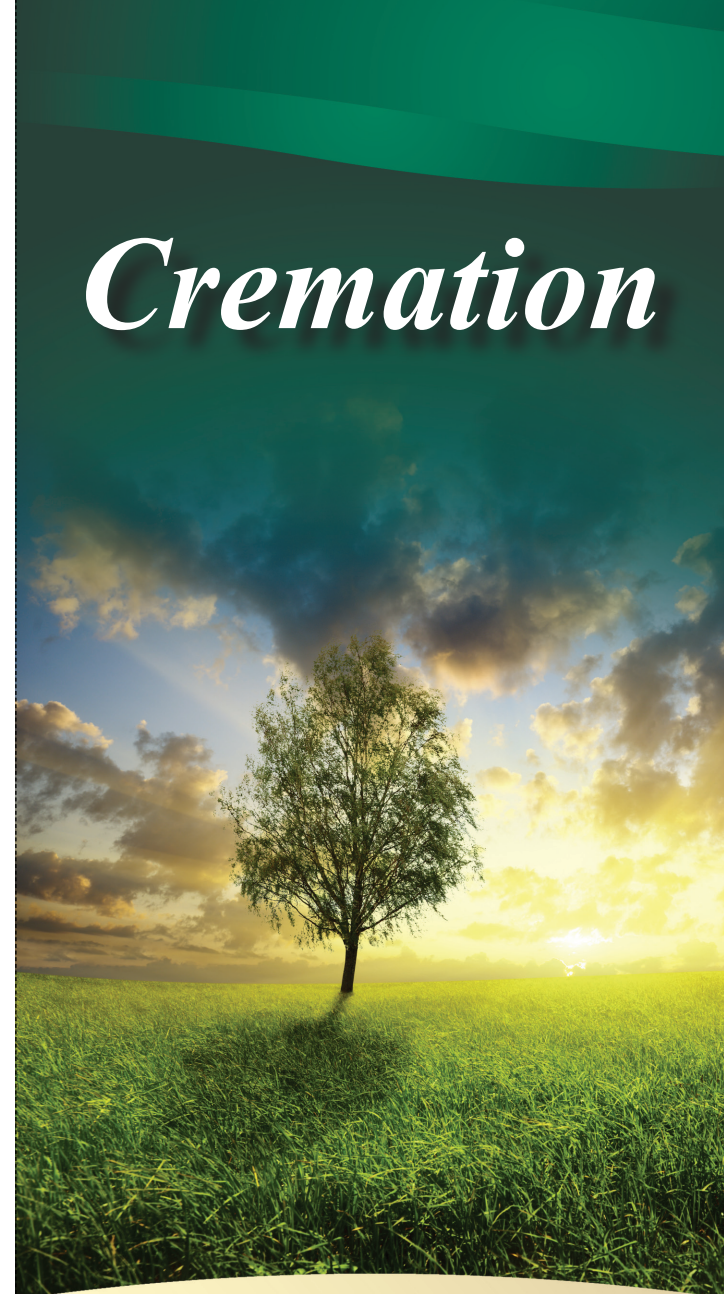


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Texas Residents: The Texas Department of Banking provides consumers with additional information on the purchase of prepaid funeral benefits. See their website at www.prepaidfunerals.state.tx.us

Cremation



A Funeral Planning Option to Consider

If you haven't preplanned your cremation services, now is the perfect time to start.

What are some of the reasons many people choose cremation?

An increasing portion of the population is choosing cremation as their final method of disposition. Many factors include:

- ~ Range of options
- ~ Environmental impact
- ~ Geography and population mobility
- ~ Religious acceptance
- ~ Memorialization flexibility

If I choose cremation and a celebration of life, what type of services are available?

Choosing cremation does not limit your options for funeral services in any way. While you may certainly choose to hold services with the cremated remains present, many people opt to hold funeral services before the cremation has taken place.



As with all funeral services, yours can be as unique and personalized as you wish it to be.

Do I have to preplan my cremation services?

While it is not required that cremation services are preplanned, it is recommended that you do. Making advance decisions ensures that your wishes are carried out and avoids any possible family disagreements. It is a wonderful and caring gift for your family.

What are some advantages to preplanning my cremation services?

Many choose to preplan cremation services to ensure:

- ~ The service will reflect the life they have lived, the way they would like it remembered.
- ~ The amount of decisions family and friends will need to make at a highly emotional time is decreased.
- ~ It allows each individual to determine the total amount of money spent on their services. In addition, prefunding one's services will ease the financial burden placed on loved ones.