

HOW CAN YOU HELP MY FAMILY "BE PREPARED?"

Many families are unaware of just how many ways we can help. We can do as little or as much of the planning as you like. As experienced funeral directors, we are trained with an understanding of what needs to be done. We have a complete pre-planning checklist to be certain no detail is overlooked.

Our counselors can answer questions on benefits, help you choose cemetery property and other memorialization, give you valuable guidelines for selection of monuments or markers, and make complete funeral arrangements. We will explain the benefits of advance payment, help you organize, and even prepare a permanent record that outlines your wishes in detail.

Because we realize individual wishes and situations are personal, we want to assure you of our high respect for complete confidentiality. We welcome the opportunity to meet personally with you and your family to discuss our services more fully... or to simply answer your questions.

4 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
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