#11 IF YOUR CHOICE IS TO LEARN MORE...

Our phone number is... (814) 944-0879

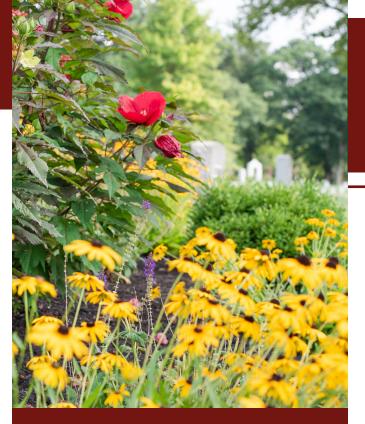
Our address is...

109 Alto-Reste Park
Altoona, PA 16601

Our website is... www.alto-reste.com

Burial Pre-Arrangement Checklist

- Contain costs by Arranging now
- Eliminate the burden on loved ones
- Easy payment plans available
 - Express your own wishes
 - Make an informed, intelligent decision
 - GIVE PEACE OF MIND TO YOUR ENTIRE FAMILY



Making your own choice...

PRE-ARRANGEMENT OF BURIAL ESTATE PROPERTY

11 Points to Consider



#1 I DON'T CARE WHAT HAPPENS TO ME AFTER I'M DEAD If you don't care what happens, you'll be making your family's job much harder than it has to be. Because when a person dies without prearrangement, someone in the family — someone who may not be aware of your wishes — will decide where

you'll be buried and what kind of funeral you'll have. And when there's a death in the family, decisions tend to be colored by grief, not governed by reason.

There are some questions only you can answer. How much of your estate do you want to go toward your funeral? Would you choose a memorial park or a traditional cemetery? Cremation, above ground entombment, or ground interment? Other questions should be family decisions. Should you purchase a family plot? Do you want to be buried near past generations of the family?

When a person dies, without pre-arrangement, he leaves an enormous burden for his family. So even if you don't care what happens to you, you should make a decision now to lighten your family's problems.

Anyway, what you're really saying is that you don't want to think about your death.

#2
I DON'T
WANT TO
THINK
ABOUT IT

f course you don't!
No one wants to
think about his/her
death. But have you
ever purchased accident
insurance for your
car? Hospitalization
or life insurance? You
certainly don't expect
such tragedies to occur,
yet you thought about

the consequences and prepared accordingly. Buying cemetery property is one more provision you can make for a time when your family must go on without you.



Decisions tend to be colored by grief, not by reason.

#3
MY INSURANCE
WILL TAKE CARE
OF EVERYTHING

No it won't. No insurance policy tells your family where to buy cemetery property or how much ro pay. Insurance only provides money, financial security for your heirs.

Your family will still be faced with decisions

you could have made with them. If you use point #3 as an excuse, your family may make an emotion-laden decision. This decision may not be in their best interests, and your insurance benefits may not go toward the purposes you intended — a child's education, a widow's security.

#4 I CAN'T AFFORD IT NOW emetery property
purchased at need
purchased when
a death in the family
occurs, usually must
be paid in full before
interment. That often
makes a huge dent in a
family's budget. When
you purchase cemetery
property before there is a

crisis, you may choose from a variety of payment plans that meet your budget.

Also, when you buy today, you pay today's prices. Cemetery property, like everything else in the world, is affected by inflation, rising labor and maintenance costs, and the marketplace. It's going up all the time. Your family will pay more later, and they'll pay it all at once.

You can afford to make a preneed purchase, and we'll help you choose a payment plan that's right for you.

#5
MY RELATIVESI
FRIENDSI
LAWYER WILL
TAKE CARE
OF MY
ARRANGEMENTS

If ow fortunate you are to have close friends and family who will help your loved ones make decisions when you are no longer chere. And there will be many decisions to make, many reasons for your loved ones to call on the expert advice of loving friends.

But you and your loved ones together can make this decision with none of the pressures that occur when there is a death in the family. And do you really want your children, that trusted friend or favorite brother-in-law, to make a decision *that you should make together*?

Get the facts. Learn the alternatives. Educate yourself. Be in charge. It's not always wise to depend on other people.

#6
I WANT
TO BE
CREMATED

Probably there is a note in your will that States your desire to be cremated. The trouble is that wills aren't generally read until long after the funeral takes place. Then, it's too late for your wishes to be carried out. And even so, what happens after the

cremation? Cremation is not disposition; it is only a method of preparing the remains for memorialization. Are the cremated remains to be scattered? If so, where and by whom? You guarantee that you get what you want by making your own arrangements. By purchasing an urn, columbarium niche, or space in an urn garden, you've told your family that you want to be cremated. And you've told them what you want done after the cremation.

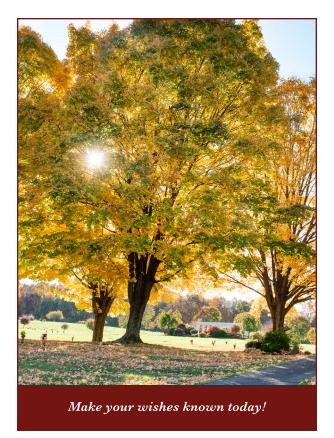
The point is — and this isn't the first time we're making it — no matter what you choose, you're in charge. You're the decision maker when you make your arrangements ahead of time.

#7
MY PARENTS
HAVE
PROPERTY

Perhaps your parents purchased family burial spaces when you were a child. Maybe your father even told you there was room for you in the family lot. But chances are you don't own the deed to that property. It's possible that others in the family

will use it before your family needs it. You should find out now if there will be room for you and your spouse. Make sure you and your spouse won't have to make an expensive time-of-death purchase of cemetery property because you *thought* there was room in your parents' plot. Even if there is room in the family lot, you may prefer a modern, well planned, well maintained burial estate like ours.





#8
I'M NOT
FROM
THIS AREA

We live in a mobile society. The area in which you grew up may no longer be your home. It may be years between visits to your childhood home. Does it really make sense for you to return there for burial?

And think of the

added expense of making funeral arrangements here and transporting a body to another part of the country.

Even if you are not from this area, it may make more sense for you to make preneed burial arrangements in the area in which you live now than in the area in which you once lived. #9
I MOVE
AROUND A LOT
AND MIGHT NOT
BE LIVING HERE
NEXT YEAR

The cemetery industry long ago recognized the mobility of our society, and initiated several exchange programs. If you should move to another area more than 75 miles from your present address, and decide that you want

cemetery property there, all you have to do is contact a cemetery near your new location that is a member of the exchange program and request a transfer.

#10
A SALES REP
WILL COME
TO MY HOUSE

Not really. The only "salespeople" we employ are those who wait for you to call us after there's been a death in the family, when it's not a question of if you want to buy, but how much you need to spend.

We do have family service representatives

who will be glad to give you information you need. Information that will help you make an intelligent, unhurried decision. Information that will help you make a purchase that's right for you and your family.

GIVE US A CALL.

WE LOOK FORWARD

TO DISCUSSING WITH YOU

THE MANY CHOICES

AVAILABLE FOR

BURIAL PRE-ARRANGEMENT.