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

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## CREMATION 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 WHEN
CREMATION
IS YOUR CHOICE

11 Points to Consider



#1 MY FAMILY KNOWS I WANT TO BE CREMATED Though you may have told your family you want to be cremated, and you may even have included that information in your will, there's no guarantee that your wishes will be carried out.

Wills aren't read until long after a funeral has

taken place, and family members have been known to ignore verbal instructions.

The only way to guarantee that your wishes will be carried out is to make pre-need cremation arrangements now before there is a need. When something is bought and paid for, survivors have a strong tendency to use it.

#2
I DON'T CARE
WHAT THEY
DO WITH
ME AFTER
I'M GONE

You may not, but your family will have to. And you'll be making your family's job harder and much more expensive than it has to be if you don't pre-arrange your cremation. Because when there's a death in the family, decisions

tend to be colored by grief, not governed by reason. Your family could choose ground burial or mausoleum entombment - and that's not what you want, is it?

#3
IF I CHOOSE
CREMATION,
DO I NEED
A FUNERAL?

remation is gaining popularity all over the world. It can be simpler and more economical than a traditional burial. But when a person chooses cremation, he or she hasn't eliminated the need for a funeral.

Your family and friends will still want to mark the occasion of a death in the family, to share, together, their loss and their love. Psychologists, clergy, and people who have lost loved ones agree that funerals are for the living, and are a necessary step in the mourning process. Yes, you may choose cremation, but there are still many other decisions and plans to make.

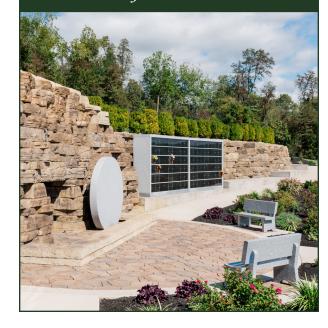
#4
LET SOMEONE
ELSE MAKE THE
PLANS. I DON'T
HAVE THE TIME.

hat you're really saying is that you don't want to think about your death. And that's understandable. But have you ever purchased accident insurance? Fire insurance? Life insurance? You're not expecting tragedy when

you make those purchases. You're simply not leaving things to chance.

When a person dies without pre-arrangement, just as when a person dies without insurance, he or she places an enormous burden on the family. Your family's burden will be lighter if you make your own decisions now and not leave them to someone else.

## You don't have to compromise your ideals.



#5
VISITING A
FAMILY GRAVE
NEVER GAVE ME
A FEELING OF
COMFORT

There are alternatives that may suit you. And anyway, do you really want to deny your family the comfort they might gain from such a visit, just because it's something that never worked for you?

#6
OKAY, I'LL
PREARRANGE
MY CREMATION.
IS THERE
ANYTHING ELSE?

There sure is! What kind of service would you prefer? And what do you want done with the cremated remains after cremation? Only you can answer those questions. You should make those decisions with you and your family's

wishes in mind. In funeral homes and crematories around the county, there are countless boxes of cremated remains that families never claimed. There are just as many small boxes in closets at home. They can be overlooked when a move is made, or tossed out by accident because nobody could decide what to do with Uncle John's cremated remains. You should make those decisions yourself, taking into consideration your family's wishes.



#7
I HOPE MY ASHES
ARE SCATTERED
ON THE GOLF
COURSE OR AT MY
BEACH HOUSE

It may surprise you to know that human remains after cremation are not really ashes, but dried bone fragments and many of those bone fragments are quite large. Not exactly an asset to your golf course! You can decide to have your remains scattered at

a spot you've always loved.

Many people do. But that kind of anonymous scattering can create problems for the living. Here's a true story to illustrate that point. A widow followed her husband's wishes that his remains be scattered on the 18th hole of their country club golf course. "Every time I look out the window," she said, "and see a foursome on the 18th hole, I cringe. They're walking on my husband's remains."

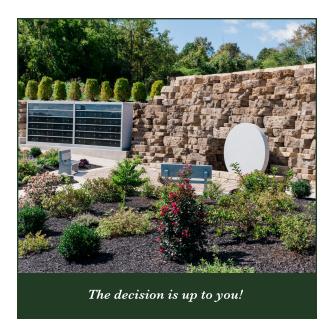
Even the most practical, rational people turn emotional when they lose a loved one. Then too, anonymous, unmarked scattering, (or consignment to a closet), deprives the family of a place to visit, a place that they can associate with their loved one.

#8
CREMATION IS
INEXPENSIVE
SO IT WON'T
BE A FINANCIAL
BURDEN ON MY
FAMILY

remation can be less expensive than traditional ground burial or mausoleum entombment. But the cost of cremation, like everything else in the world, is affected by inflation, rising labor and equipment costs, and the marketplace.

You can freeze prices at today's cost by making preneed cremation arrangements.





#9
MY FAMILY
WOULD NEVER
COME TO
VISIT ME

You may feel that way now, but you don't know how future generations will feel. Even your own children may surprise you and wish for a place that they can associate with your memory. People gain comfort from visiting a specific spot dedicated to

a loved one's memory. Family members visit cemetery graves because, in some intangible way, it brings them closer to the memory of the loved one. We may not fully demand this urge to remember, to memorialize, but we all know it's there.



#10
I THINK LAND
SHOULD BE
USED FOR THE
LIVING

the need to conserve land, and the equally important need to memorialize a loved one, by offering urn gardens, columbariums, and scattering areas. None of these take much land,

emeteries have

but they treat human remains with the dignity that is due them. An urn garden is a small area set aside within a cemetery for the burial of cremated remains. You need only purchase about a square foot of space. (at a lower cost than the normal-size cemetery lot), and space in the urn garden can be permanently marked with a memorial that contains your name.

A columbarium is a building that houses cremated remains. Like a high-rise office building, it uses very little land. There are also outdoor columbariums. A family can memorialize a final resting place by inscribing their loved one's name on the urn which is placed in a niche in the columbarium.

You don't have to compromise your ideals in order to choose a permanent resting place within a burial park.

GIVE US A CALL.

WE LOOK FORWARD

TO DISCUSSING WITH YOU

THE MANY CHOICES

AVAILABLE FOR

CREMATION PRE-ARRANGEMENT.