## WHY SHOULD I PRE-ARRANGE MY CEMETERY AND FUNERAL NEEDS?

## By Ray Sabol

There are several valid answers to the question above. Read the answers below and see how pre-arranging will assist your family at a difficult time.

- 1. If you are married, think of all the decisions you have made together during your married years. You have made important decisions related to jobs, children's education, the purchasing of a home (or more than one), vacations, retirement, etc. It is important to make these cemetery and funeral decisions together as a couple as an act of love.
- 2. Think about this. Can you go to an auto dealership and pay for a car at today's prices with the condition that you do not want to take delivery for twenty years? Of course not! But that is exactly what you do when you pre-arrange your cemetery and funeral arrangements. By making these important final plans today you pay today's price and you will not be asked for additional monies when the services are rendered.
- 3. Monthly installment plans are available to make prefunding your arrangements easy on your budget---and in many instances without a finance charge! When you do not prearrange you leave the financial burden on your survivors. Remember that in most cases all burial property, services and merchandise needs to be paid in full prior to your burial.
- 4. Speaking of spending money, have you ever heard the phrase "emotional overspending"? When the death occurs and no pre-arrangements have been made there is a strong tendency for surviving family members to over spend while making arrangements for the deceased When you pre-arrange your cemetery and funeral needs you eliminate this from occurring.
- 5. Pre-arranging also preserves life insurance that you have so those monies can be used for many of the basics in life, especially if there are children left behind. It is true that life insurance is for the living.
- 6. Many times cemetery arrangements are less expensive when you pre-arrange! Need we say more.