Special Consumer Report

**How to save your family from needless anxiety, stress, pain and excess expense with a modern approach to final arrangements:**

**PRE-NEED PLANNING AND PRE-PAID ARRANGEMENTS**

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OVERVIEW OF ADVANTAGES OF PRE-NEED PLANNING

Financial Prudence

Pre-need planning reduces costs two very significant ways. First, by planning at a time when clear, rational thought controls decisions, rather than the difficult emotions in place at the time of a death of a loved one. Frankly, everyone in the funeral profession knows that loved ones tend to emotionally overspend. The only way to avoid this is Pre-Need Planning. The second way, is by paying for tomorrow’s inevitable burial or cremation with today’s dollars. In the past 10 years the costs of burial have continued to increase. With the ever increasing costs of purchasing land in this area and there is no doubt prices will continue to rise with time. That uncertainty and any cost increases that do occur, are 100% eliminated and prevented with Pre-Need Planning.

Family Life and Legacy

No one wants their final legacy to be – being a burden to their loved ones. But frankly, that is exactly what occurs more often than not. The time needed to grieve and to celebrate the life of the deceased is disrupted and marred by having to face the myriad of decisions faced with making burial decisions, prices and services needed. Often the funeral expense is even a burden itself, because insurance policy proceeds or funds from the estate are often not immediately available. Sometimes family members argue over money being spent and often family members contribute disproportionately and ill will results. The only certain way to prevent this from happening is by planning and pre-paying your funeral costs.

Peace of Mind

Many people have expressed their wishes regarding final arrangements verbally or even in written documents and still had them ignored, with family conflicts and even in some cases lawsuits resulting. We have all heard or read that horror stories in this regard. Things can happen in even the most loving families at a time of grieving and stress. The certain way to eliminate all confusion or disagreements and mandate your wishes are followed is with Pre-Need Planning.
Difficult Decisions Required on the Day of Death

HOW PRE-NEED PLANNING RELIEVES LOVED ONES OF MANY RESPONSIBILITIES

There are over 30 different decisions required of someone in the planning and carrying out of the typical funeral and burial. These range from the obvious, such as where to be buried and what funeral home to use, to whether or not a funeral procession should have a police escort. The family Service Counselors of The Catholic Cemetery Association would be happy to provide you with a checklist of these questions and decisions when we meet to discuss pre-need options with you, yours to keep and use, whether you select us to assist you or not.

If there is no pre-need plan in place, all these decisions fall on the shoulders of your surviving spouse, children or other family members, at the most stressful moment and must be dealt with immediately. This makes an already difficult day far more difficult. Furthermore, in many families it can lead to disagreement and conflict. Once you stop and consider this, you will undoubtedly see the importance of sparing your loved ones from such a stressful situation.

Imagine for a moment the dramatic difference for two widows…..

Both have their long time husband pass away, rather unexpectedly.

One, Mary, now suddenly faces a whirlwind of necessary tasks and responsibilities. She must notify and gather family members and relatives. Choose a cemetery and funeral home. She and her children must meet with a funeral director and family service counselor and discuss every one of the many decisions that need to be made. There is some disagreement between Mary and family members on what should be done and how much should be spent. At the very same time Mary is faced with the shock, grief and fear from the loss of her mate, she is forced into making difficult and expensive decisions under extreme stress.

The other widow, Janet, also suddenly faces a whirlwind of necessary tasks. She too must notify and gather relatives. But, Janet has, in her safety deposit box, a copy of the completed pre-need plan prepared and locked in place by her husband. She need only notify the cemetery or funeral director – everything else was decided long ago, arranged and paid for. There is no stressful meeting, no difficult decisions, and no possibility of discord. Everything is taken care of for Janet, down to the last details.

Which of these situations do you want to leave as your final legacy for your spouse and/or family members?
FREQUENTLY ASKED QUESTIONS AND OUR ANSWERS

Why a Catholic Cemetery?

Because of our belief in the resurrection of the body, in some shape or form, at the end of time. The Catholic Cemetery is a sacred place - consecrated ground. It holds the physical body -- once the temple of the Holy Spirit -- until the Lord comes again in glory. Just as the human body deserves to be treated with dignity and respect in life, so should it be treated in death. The Catholic Cemetery offers burial in a place where dignity and respect and the sacredness of life are witnessed to. It is a place where the faithful continue their witness to the entire world of the Good News of Jesus Christ and the hope we share in resurrection. The Catholic Cemetery offers a place for ritual prayer, such as the Rite of Committal for the dead and the celebration of the Eucharist. It is also a place for private prayer and reflection.

Does the Catholic religion allow cremation?

Yes. It is important to remember that the cremated remains should be treated with the same respect we give to the body of the deceased. The remains are to be placed in a worthy vessel and interred in a grave or entombed in a mausoleum or columbarium.

Are you allowed to inscribe a monument if the deceased is not interred in lot?

Yes. Permission from the original owner of the lot or existing blood line heirs is needed.

Can a non-Catholic be interred in a Catholic cemetery?

Yes, non-Catholic members of Catholic families are allowed to be buried in the Catholic cemeteries. There are several other circumstances under which a non-Catholic can be buried in one of our Cemeteries. More detailed information is available upon request.

What exactly is pre-need planning?

Pre-Need Planning is actually a simple, sensible alternative to the chaos, trauma stress and expense too many people leave behind for family members to deal with at a most difficult time.

With the help of our expert Family Service Counselors, you or you and your spouse together make every decision concerning your final arrangement now, have it all committed to a paper and ink document. You are able to pre-pay for expenses (at today’s dollars) with easy and low interest financing options if needed. Nothing is left to chance all confusion or potential disagreement prevented.
PRE-NEED AS THE WISEST OF INVESTMENTS
EASILY AFFORDABLE FINANCE OPTIONS
NO CREDIT CHECK FINANCING

Funeral and burial costs are expected to rise substantially in the coming years, for a variety of reasons. Industry experts predict increases as much as 30% over the next 5-7 years. And that is without any sudden spurts of inflation, which certainly could occur. **Price protection is a smart, responsible financial strategy.**

Even in hard-nosed return on investment terms, prepaying for final arrangements make good sense. If a funeral and burial purchased today for example cost $10,000 (for the sake of round numbers) that would be $15,000 in five years, thanks to industry increases and the cost of inflation. The $5,000 saved represents a 50% return on your initial investment over the five years; an approximate average of 10% per year. In roughly equivalent terms, **where else can you invest $10,000 with an interest rate of 10% per year?** (Chances are you have money invested earning a much lower yield than that.)

Currently with our pre-need planning program, you have your choice of a number of easy, convenient, low finance options, even in some instance 0% financing. Our financing options **have no credit checks or any certain minimum income level required.** We accept ALL major credit cards and installment payments automatically charged to your credit card of choice are also available. If you happen to use a credit card where you accumulate reward points or airline travel on your purchases, you may be able to get a free vacation while paying for your funeral!

**How is my investment safe and guaranteed, and does it stay within the Cemetery Association?** All moneys received go into the operating budget of The Catholic Cemetery Association. There is a portion that is dedicated to perpetual care funds (between 10-30% depending on choice of burial) All of these funds are dedicated to the upkeep and beautification programs of the 20 Catholic Cemeteries in the surrounding areas. The funds are also used to pay salaries of cemetery employees, buy new equipment and expand areas when needed.

TO SCHEDULE A TOUR OF AVAILABLE CEMETERY SPACES IN YOUR AREA WITH A FAMILY SERVICE COUNSELOR FROM THE CATHOLIC CEMETERY ASSOCIATION,

PLEASE CALL OUR TOLL FREE LINE AT 1-888-919-7926
How Our Expert Family Service Counselors Assist You Personally With Your Pre-Need Planning

As you may know, we’ve done this before! Just like an airline pilots rely on a comprehensive pre-flight checklist to insure your safety when flying, we have the most complete and comprehensive planning checklist in our profession. This ensures nothing is missed, no errors are made, every questioned is answered and your every preference “locked in” to your pre-need plan.

Our expert counselors work with you personally and privately to guide you through each question and decision, to ultimately arrive at your unique Plan as a written document. There are no fees for these services whatsoever.

One of our expert counselors will also inform you of EVERY option, NEVER just the higher priced options. The process is about arriving at precisely the final arrangements you prefer.

You are provided with clear, written instructions about your Pre-Need Planning to put with your important papers, furnish to family members, family lawyer, accountant or anyone else you choose.

A Word About Pre-Need Planning Purchased as a Gift

Although it may at first seem unusual, many family leaders, spouses, and parents purchase Pre-Need, Pre-Paid Plans on themselves as gifts for spouses, or on themselves and their spouses as gifts to their children. Often these gifts are presented at meaningful family occasions, such as anniversaries, birthdays or reunions. The end result is peace of mind for the entire family.

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NEXT STEPS

We have given you a lot of information to help you make the right decision about pre-planning your final resting spot and what you would like to happen at the time. **The only thing certain about life is the uncertainty of death.** Any day we delay “getting our affairs in order” to create the situation we desire for our loved ones immediately following our death, we are taking a risk that it may be a day too late.

To arrange a private appointment with one of our expert Family Service Counselors, at your local cemetery, or at your home or office, simply call 1-888-919-7926 between 9am and 4pm Monday-Friday and 9am to Noon on Saturday.

To learn more about us please visit our web site at [www.ccemetery.org](http://www.ccemetery.org)

Thank you for taking the time and energy to read through this report. It shows you are a forward thinking individual who realizes the undue hardship that can effect a family without a Pre-Need Plan in place.

If you would like to complete a customer survey in order to help us understand what the families we serve want and need, please log onto our web site at [www.ccemetery.org](http://www.ccemetery.org) and click the link to our Customer Survey.

Thank you from The Catholic Cemetery Association.