



The Value of a Pre Arranged Funeral **By Dwayne Budgell**

Talking about dying is a subject that we naturally try to avoid. Dealing with our own mortality makes us uncomfortable. Death is unavoidable and is something each one of us will face at one time in our human experience. It is an event that we should plan for. One of the nicest feelings is the sense of personal satisfaction and peace that thoughtful long term planning can bring. Taking that initial step, accepting full responsibility and pre planning your funeral is prudent decision making. Last year in North America more than one million people prep lanned and paid for their funerals. Experts have estimated that in the next ten years five million funerals will be prearr anged annually.

The Rising Cost of Funerals

Funeral and cemetery/crematorium costs today are less than you might expect, but costs do continue to increase. The costs of funerals have almost tripled in the last fifteen years (assuming a 5% increase annually). Based on reasonable projections you can easily determine the effect the future will have on funeral and cemetery costs.

Making It Easier For Those You Love

By prep lanning your funeral you can lock in the cost of your funeral at today's price and thereby ease the financial burden to your family in the future. The Dwayne D. Budgell Funeral Home, by working in close association with Guaranteed Funeral Plans of Canada and FamilySide Life Insurance Company's and chartered banks, enables us to offer the consumer various investment vehicles. These companies all offer to our firm excellent products with a proven track record of benefit growth to offset rising prices. The Funeral Directors & Establishments Act has very specific legislation to protect the consumer and tracks very closely the administration and handling of the funds you have invested. On an annual basis, the funeral home is required to provide detailed reports to the Board Of Funeral Services on the status of the funds.

At the time of need, any excess funds that have been earned in the investment will be returned to the estate. If paying for your funeral in full presents a financial difficulty, monthly payment plans are available to help you take full advantage of locking in the cost of your funeral at today's rate.

Can I Transfer My Pre-Arrangement?

A condition of the human experience is the fact that our preferences change. In today's highly mobile society, circumstances and opportunities often require us to move. Transferring your pre-arrangement from one funeral home to another is a relatively simple exercise. Contact your funeral director to handle the administration of the transfer. There is no interest expense to you. Funeral directors are able to levy an administration charge of up to 10% of the face value of the investment to a maximum of \$200.00 (Funeral Directors and Establishment Act). Funeral Directors, as a rule, do not charge the client the "transfer fee".

The Benefits of Planning Ahead

By planning ahead, you provide yourself with peace of mind. In addition, you ensure that your wishes are known, resolve your loved ones of unnecessary concern, and ease the financial burden on your family. For further information on any topic related to funeral services, please call the Dwayne D. Budgell Funeral Home.