



**Are You Missing a Key Part of Your Estate Plan?
When it comes to the well being of your family you can never be too prepared.**

There are many important factors to consider when getting your estate plan in order. Some of the most common things that come to mind are making sure your will and life insurance policies are up to date. Many families though, fail to consider planning for their memorialization. Pre-arranging your final arrangements is one of the most considerate and practical plans you can make. You relieve your family of emotional and financial stress at their time of grief; make choices with which you're comfortable; and you save a substantial amount of money through pre-planning discounts.

Thomas A. Habitz, General Manager of Glen Eden Lutheran Memorial Park of Livonia and Macomb Township, speaks of the benefits of pre-planning. "We see it everyday," says Mr. Habitz, "families who have pre-planned are able to focus on their emotional needs rather than worry about the details and financial decisions of memorialization."

Having counseled families for decades, Mr. Habitz has developed a list of the most common questions families ask about pre-planning. After reading them, you'll probably find pre-planning is right for you, too.

I don't like to think about dying. Do I really need to plan for it now?

Planning ahead for when you're gone is certainly not a new concept. You probably already have a will and life insurance policy. Perhaps the number one reason to pre-plan your memorialization is to relieve your family of difficult decisions in their time of grief. And, when you pre-plan you can take the time to make decisions you are comfortable with, about the setting, the options and how much to spend.

My family lives around the country. What's the point of a memorial here?

Everyone wants to be remembered, and a permanent memorial acknowledges one's life. Christians strongly believe in families and a permanent tribute provides future generations a setting to remember loved ones and reflect on family history.

Will pre-planning really make it easier on my family?

Absolutely! Your family will not be faced with the uncertainty of whether or not they are carrying out your wishes. Pre-planning also helps avoid "emotional overspending," an expensive situation many families face when they need to make immediate decisions at a highly stressful time.

Will pre-planning really save me money?

Pre-planning discounts save you money now and protect your family from future price increases, conserving their financial resources. Low interest financing is also available at today's rates.

What happens to my money once I've pre-paid? How do I know my money is safe?

The only way to ensure your purchase is to pre-plan with a cemetery that places a portion of your grave, crypt or niche purchase in an endowment trust fund that pays for the perpetual maintenance of the cemetery and places the full purchase of your interment service in an escrow account to be accessed at the time of need. The principle of your interment service purchase is fully refundable.

What is I pre-plan and the cemetery goes out of business?

You're stuck; so take the time now to find out important facts about the cemetery. Look for a cemetery that has an endowment trust fund for perpetual maintenance of the property. Ask around about the cemetery's reputation, how long they have been in the community, who operates the property, and if they are a for-profit or non-profit organization. Religiously affiliated cemeteries, in particular, have a history of ongoing support.

WEST

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Is a cemetery's religious affiliation important?

Often the truly spiritual setting of a religiously affiliated cemetery provides comfort as well as the beliefs and traditions with which your family is familiar.

I'm planning on cremation; I don't need a burial plan, right?

Cremation is a popular choice for its simplicity, dignity and affordability. Yet there are still many decisions to be made regarding your memorialization. Cremated remains may be placed in a traditional burial plot or above ground in a mausoleum niche. Many families select a glass niche to display personal mementos for a truly personalized tribute.

If scattering is your choice, centotaph plaques memorialize loved ones whose remains are located elsewhere. Affordable and permanent, a centotaph plaque gives friends and family a place to visit and a focal point for remembrance.

Should it really be up to me to decide how I want to be memorialized? Isn't that something my family is supposed to take care of?

A memorial is a personal reflection of one's life. Preplanning gives you and your family the time to think about and discuss the memorialization that will be most meaningful.

Deciding to Pre-Plan

Once you've decided that pre-planning is right for you and your family, you will need to select a cemetery with which to make your arrangements. Don't be shy about asking questions, particularly the ones discussed here. Trustworthy memorial advisors will be happy and able to answer all your questions directly and clearly.

"Make sure to visit the cemetery," suggest Mr. Habitz. "Get a feel for the surroundings; examine the grounds and buildings to ensure that they are well cared for. If you are undecided about which memorialization is right for you, select a cemetery that offers a variety of choices. Experienced memorial advisors should be able to fully explain the benefits of each option so you will feel completely comfortable with your choices."

Mr. Habitz offers one last piece of advice, "Pre-planning is simply the most practical, affordable way to make the choices that are right for you, while ensuring peace of mind for you and your loved ones."

For more information on pre-planning, a free copy of "Family Planning Record – A Guide for Survivors", or information on pre-planning with Glen Eden Lutheran Memorial Park call 248-477-4460 or visit the Glen Eden web site at www.gleneden-memorialpark.org.

Founded in 1929 Glen Eden Lutheran Memorial Park is a not-for-profit memorial park governed by a community of Lutheran Churches. Strongly endowed, Glen Eden is financially stable, ensuring its place in the community for generations to come.