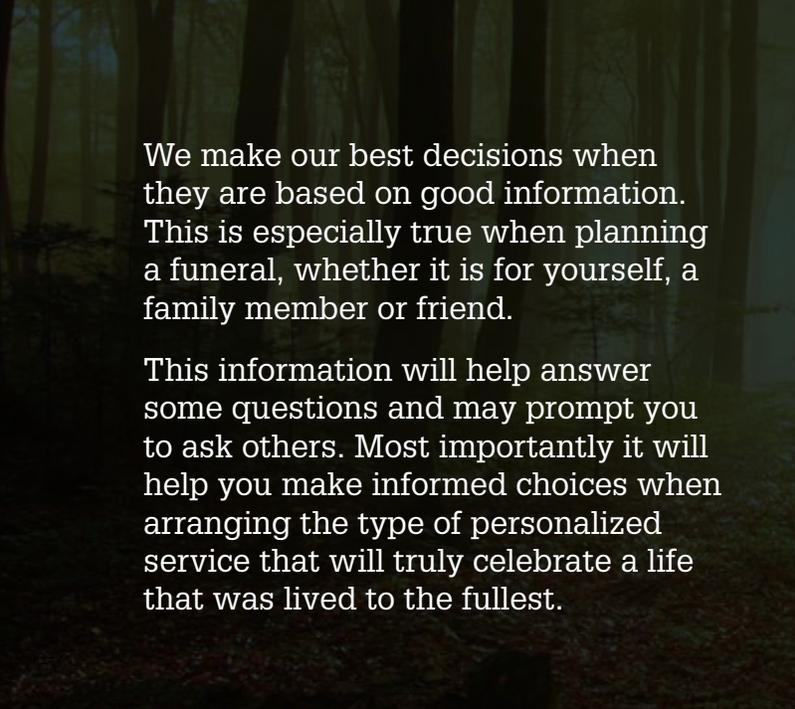


A Guide to
Funeral Planning



We make our best decisions when they are based on good information. This is especially true when planning a funeral, whether it is for yourself, a family member or friend.

This information will help answer some questions and may prompt you to ask others. Most importantly it will help you make informed choices when arranging the type of personalized service that will truly celebrate a life that was lived to the fullest.



The Role of a Funeral Home

When a death occurs, a number of items require simultaneous attention and over 80 questions must be answered in a very short period of time. Regardless of the day or hour, your funeral director must be prepared to respond to your needs and assist you with all of these details, which may include:

- Preparing newspaper notices
- Arranging a cemetery, columbarium or mausoleum space
- Selecting floral tributes or charitable donations
- Organizing and coordinating funeral or memorial services, luncheons and receptions
- Following up after the funeral to help with paperwork or any unforeseen details or circumstance

When Choosing a Funeral Home Consider the Following:

- The funeral director's ability to answer your questions, and clearly explain your options
- A willingness to provide a range of service prices
- The reputation and quality of the funeral home
- A tour so that you can inspect the facilities

When Choosing a Type of Service Consider the Following:

- There is no right or wrong type of service
- Try to plan a personalized meaningful tribute to the person you are having the service for
- There are literally options within your options
- Discuss with your funeral director your feelings, beliefs and values in order to create an appropriate tribute

Pre-Arranging a Funeral Service

More and more people are pre-arranging their funeral wishes because it is the most effective way to ease the emotional and financial strain on their families during their time of need. The pre-arrangement process usually has three steps:

- **Step One:** Meet with a funeral director and learn about your options.
- **Step Two:** Meet with your family and discuss the type of arrangements you want. It is very important that you consider their input and suggestions when it comes to developing your plans. It is your family who will be most directly affected by your decisions.
- **Step Three:** Next, arrange a meeting with a funeral director (have key family members present if you wish) to review and formalize your plans in writing. You should keep a copy with your important papers. Review your plans periodically and update them as necessary.



We all understand responsibility. We know the importance of taking the right steps to protect the ones we love. Issues such as life insurance, wills and estate planning may not be our favourite subjects, but for most of us we address these issues because it is the right thing to do.

Many people are surprised at the number of important details that need to be addressed when a death occurs. Time restraints placed on important decisions can become stressful. Without pre-planning, a time of mourning and reflection can easily become a time of pressure and confusion.

By pre-planning your funeral, everything can be done the way you wish. You can plan everything yourself; or if you prefer, only the matters that you consider critical. Some people like to plan all the details while others prefer to make the basic choices so that their family can complete certain details to their own liking. You can even pre-pay the anticipated expenses. Even though pre-payment is required in order to pre-plan, it does allow you to control funeral costs, protects your money from the cost of inflation, and avoids placing a significant and sometimes unexpected financial burden on your loved ones.

It is important to remember that preplanning is not vain or morbid, it is responsible and caring. It is truly a gift to your family. We would be pleased to discuss your personal wishes and help you establish an appropriate budget. We can help you take into account factors such as existing insurance and CPP death benefits in order to help you determine the most appropriate plan.

Funeral Options

The Traditional Funeral

- Visitation
- Casket present at service: chapel, church or other location as chosen by family
- Reception
- Cemetery or cremation

Memorial Services

- Visitation (may be held prior to cremation and can be private family or for the public)
- Urn or photograph present at service: at chapel, church or other location as chosen by family
- Reception
- Urn may be delivered to cemetery, placed in niche or columbaria, or returned to the family

Memorial Receptions

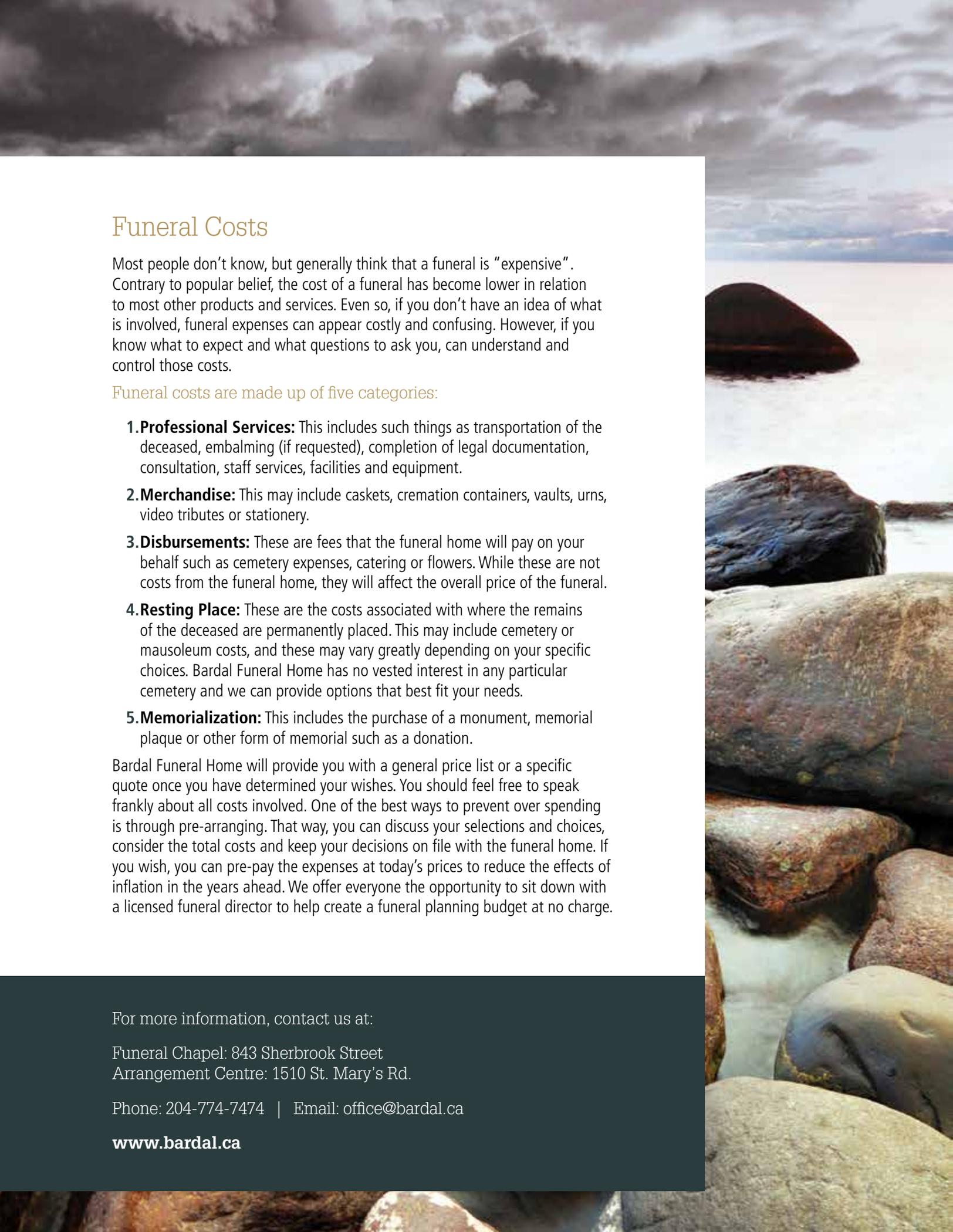
- No formal services
- Luncheon / reception
- Urn may be delivered to cemetery, placed in niche or columbaria, or returned to the family

Direct Cremation

- No formal services
- Urn may be delivered to cemetery, placed in niche or columbaria, or returned to the family

These descriptions are simply general types of service alternatives. We are able to tailor services to meet your specific needs and there are options within options available to create a meaningful service. Your choices need not fit into any particular category. You should feel free to share your thoughts and ideas and we will respond with openness and flexibility to accommodate your wishes.

It is commonly believed that cremation is less than that of a traditional funeral, however a more accurate comparison will include all the service options selected.



Funeral Costs

Most people don't know, but generally think that a funeral is "expensive". Contrary to popular belief, the cost of a funeral has become lower in relation to most other products and services. Even so, if you don't have an idea of what is involved, funeral expenses can appear costly and confusing. However, if you know what to expect and what questions to ask you, can understand and control those costs.

Funeral costs are made up of five categories:

- 1. Professional Services:** This includes such things as transportation of the deceased, embalming (if requested), completion of legal documentation, consultation, staff services, facilities and equipment.
- 2. Merchandise:** This may include caskets, cremation containers, vaults, urns, video tributes or stationery.
- 3. Disbursements:** These are fees that the funeral home will pay on your behalf such as cemetery expenses, catering or flowers. While these are not costs from the funeral home, they will affect the overall price of the funeral.
- 4. Resting Place:** These are the costs associated with where the remains of the deceased are permanently placed. This may include cemetery or mausoleum costs, and these may vary greatly depending on your specific choices. Bardal Funeral Home has no vested interest in any particular cemetery and we can provide options that best fit your needs.
- 5. Memorialization:** This includes the purchase of a monument, memorial plaque or other form of memorial such as a donation.

Bardal Funeral Home will provide you with a general price list or a specific quote once you have determined your wishes. You should feel free to speak frankly about all costs involved. One of the best ways to prevent over spending is through pre-arranging. That way, you can discuss your selections and choices, consider the total costs and keep your decisions on file with the funeral home. If you wish, you can pre-pay the expenses at today's prices to reduce the effects of inflation in the years ahead. We offer everyone the opportunity to sit down with a licensed funeral director to help create a funeral planning budget at no charge.

For more information, contact us at:

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