

## **IT'S TIME TO TALK TO** YOUR FAMILY

here are many reasons you may want or need to think about having a discussion regarding your Memorial Service. In the past, it has been a taboo subject but thankfully this is changing. My parents never wanted to talk about dying and when the two of them passed quite suddenly, and within weeks of each other, I had no idea where to begin or really what to do. I vowed never to put either my wife, children or my step children in that same predicament.

You really need to begin a discussion when you have time, rather than when you are caught up in the whirlwind of having to arrange, for example, your spouse's memorial ceremony. It is too late then. You need to help to relieve the pressure on your family when they just want to grieve.

If you tell them now, for example, that you want to be cremated with your ashes interred at a specific cemetery, they are not left guessing as to what you might have wanted. It can also relieve any friction among either your siblings or your children who might have different thoughts on what they think you would have wanted.

The most important thing is that you need to inform your key loved ones where the pre-paid contract is kept. Ideally, it should be in the same envelope as your will. Further, if there is an executor to the estate, such as an attorney, that individual should also be duly informed. Many people keep the original in the fire proof safe of their attorney. If your will is there, the prepaid contract should be there as well. There is nothing more disappointing for your loved ones to spend time and money arranging your Memorial Ceremony only to find out the next day that the entire Ceremony was pre-paid and completely at odds with what they planned. Don't let this happen to you.

The big advantage of a prepaid is that you are paying for the ceremony at today's prices. You select your preferred Memorial Director and the details of the service are formalised in a contract. All funds are secure as your investment is held independently of the Memorial Home and invested in a fund guaranteed by the State of NSW.

A pre-arranged Memorial Ceremony can be discussed between yourself and one of our team. The conversation may be quite simple, detailing the major things like whether you wish to be buried or cremated. Or the conversation may be very detailed right down to who you would like your pallbearers to be and what music is to be played or which suit or dress you want to be buried in. Whatever your wishes, they are agreed to and noted. We, in fact, have put together a very detailed fill-in pamphlet which will cover any and all aspects.

Our pamphlet is called, "My Memorial Preferences: Making It Easy." It is available upon request at TR Brownjohn Memorial Home

These days, more people are recognising that planning ahead provides peace of mind and demonstrates love and consideration for their families.

Preplanning means peace of mind for everyone involved. It's a thoughtful decision

that helps reduce the stress of indecision and uncertainty when a death occurs. A carefully pre-planned ceremony can be the most comforting to your family, as it spares them from having to face decisions that can be both emotional and financially difficult at the time of their passing. It can give them lasting peace of mind to know that they have acted in accordance with your wishes.

By taking the time now to collect cost information and calmly make choices related to your own Memorial arrangements, you'll be protecting your family against much of the strain of having to make those same decisions during a time of extreme emotional stress. This way, you can take the time to carefully select specific items you want and need and pay for them now.

Our focus has been and always will be on people – and build your individual needs into everything we do. Our clients are the foundation of our business and their trust is earned through our actions both individually and as a group. Our priorities and our success are determined by our impact on you, our client.

Remember, to us, the death of a loved one is not only a solemn occasion but also an opportunity to celebrate all the wonderful things the deceased gave both to their family and their community.

It is a Day Of Celebrations to Immortalise Your Memories.

As Tom Brownjohn says: It's time we had a talk. When you call, you will always talk to the proprietor,Tom on: 02 4782 2613.