PLANNING AHEAD

can save you and your family money and much unnecessary grief. When you prearrange,

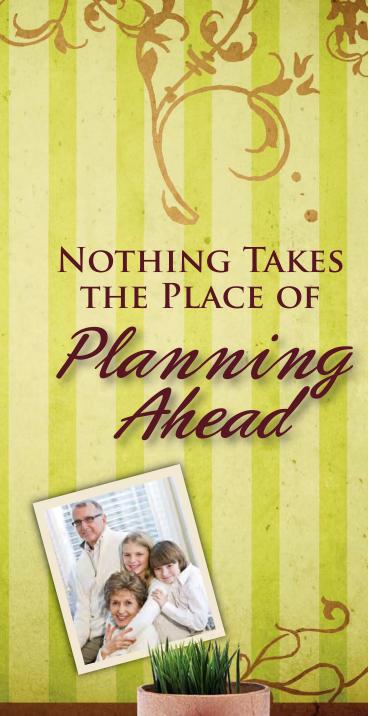
you freeze costs and stop the rate of inflation. You ensure that your wishes are known and you protect your loved ones from having to make difficult decisions at one of the most trying times in their lives.

IFDLIC

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For more information regarding prepaid funerals and consumer rights and protections under Texas state law, visit www.prepaidfunerals.texas.gov.







BEING Prepared

Life is like planting a garden. The seeds we plant today become the future we harvest. Therefore, we need a well thought-out plan. Such a gardening plan provides order, good use of resources, and arrangements for unexpected occurrences.

You can plant seeds today that will provide order for your family when they face decisions for your funeral arrangements. Preplanning will provide good use of your resources and will protect your family from the rising costs of funeral services and products. Your family will harvest peace of mind from your wise forethought and actions.

SECURING THE FUTURE

Rising costs are a part of the world in which we live. No matter how uncertain the future may be, one thing is for sure--things will cost more tomorrow than they do today.

One of the greatest benefits of preplanning your funeral is the ability to freeze costs at today's prices and thus protect your family from the rising costs of services and products. As the graph above indicates, costs are rising steadily. You may not know what tomorrow will bring, but you can help secure the future and relieve the burden on your family by preplanning your services today.

ADDITIONAL ADVANTAGES

Not only will you relieve your family of the burden of decision-making, you can be assured that your goals will be accomplished and your desires fulfilled through preplanning. There are a number of packages from which to choose or you can custom design your own arrangements. Also, a free *Thoughtful Decisions Guide* is available to assist you in your choices.

Moreover, your plan is transferable to other funeral homes should you decide to move. This allows for your freedom of mobility.