

W.C. Town Funeral Chapel offers your family all of the modern amenities you want together with the timeless values of trust, caring service and commitment to the community.



## At W.C. Town Funeral Chapel we offer you:

- A family owned and operated funeral home for two generations
- Annual Celebration of Life Service
- Professional, Friendly and Caring Staff
- Eight-Week Bereavement Support Groups
- 24/7 availability
- All aspects of personalized service including burial, cremation and entombment
- Serving all Faiths and Cultures
- Reception Centre
- Website Funeral Postings & Condolences
- Family Resource Centre
- Repatriation
- Floral Tributes

**Contact us today**  
for your complimentary appointment  
[info@wctown.com](mailto:info@wctown.com)

*Experience the difference  
a family-owned funeral home can make.*



110 Dundas Street East, Whitby  
T 905-668-3410 | F 905-430-3714



## PRE-ARRANGEMENTS OFFER PEACE OF MIND...

*“By guaranteeing that my  
final wishes are organized—  
I’m taking care of my family.  
Just by pre-planning now,  
I’ve reduced their emotional  
burden. And, I’ve even  
saved money too.”*





## What are Funeral Pre-arrangements?

Simply put, it is planning your funeral or the funeral of a loved one, in advance. By planning now, you can ensure that your funeral reflects your personal wishes, customs and beliefs.

## Why Pre-arrange?

Pre-arrangement allows you to specify every detail of your desired funeral service ahead of time and have it on record at W.C. Town Funeral Chapel. This spares your family the additional trauma of having to do so at a time of loss.

We take time to plan many of life's significant rites of passage. We plan for weddings, graduations, the birth of a child and many other life events. Unfortunately, death is one of these rites of passage, and while there is no denying that it will happen, families often find themselves financially and emotionally unprepared.

The best time to begin making your prearrangements is now.

Studies show that pre-arranged funerals tend to cost less since careful thought can be put into their planning rather than others making difficult choices at a painful time.

In a recent survey, these were some of the most common reasons people gave for prearranging their own funerals:

- Lets your wishes be known.
- Reduces stress for family and friends at an already emotional time.
- Saves money
- Guarantees your family will never have to pay more for your funeral - no matter what happens with inflation.
- Shows you care.
- Relieves your loved ones of the financial responsibility.

## Communicating Your Wishes

It is important to discuss funeral prearrangements with your family and/or executor, and to have your information readily available for their use.

## FUNERAL PRE-ARRANGEMENT OPTIONS

### 1. PRE-PAYMENT

Many people choose to pre-pay their funerals when making pre-arrangements because by doing so, it provides a number of advantages. Pre-payments are held in trust by Guaranteed Funeral Deposits (GFD) and a certificate is issued in the name of the purchaser. They are fully insured. Both principal and compound interest are applied to the updated cost of the funeral at the time of need. If the cost of the prearranged funeral is greater than the funds on deposit, W.C. Town Funeral Chapel covers the difference. If there are excess funds left over, they are reimbursed to the estate of the deceased.

Pre-payment offers you both security and flexibility. Pre-payment funds and accumulated interest can be withdrawn at any time. Pre-arranged and pre-paid funerals are fully transferable, so that if your circumstances change and you wish to alter your arrangements you may do so.

### 2. INSTALLMENT PLAN

Some people prefer to pre-pay on an instalment plan. W.C. Town Funeral Chapel offers a number of flexible plans tailored to suit your needs. Feel free to discuss your preferences with our pre-arrangement counsellor.

### 3. PRE-ARRANGEMENT

There is also an option to prearrange a funeral without having to pre-pay for it. Pre-arrangement provides an opportunity to determine your wishes in advance and to have them on record at W.C. Town Funeral Chapel.

## Next Steps...

Give yourself the peace of mind that comes from knowing you are prepared for whatever the future will bring.

Speak with our knowledgeable Pre-arrangement Counsellor who will be happy to schedule an appointment at W.C. Town Funeral Chapel or in the comfort of your own home. He will explain how pre-planning can free your family from making difficult decisions at a painful time.

### Martin Frith, RMFT

Pre-Arrangement Counsellor

### Michael Lodge

Manager, W.C. Town Funeral Chapel

905-440-2045 or 905-668-3410

info@wctown.com