



Mauldin Civitan Club

P.O Box 1068
Mauldin, SC 29662

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Issue 28

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NEXT MEETING

Mauldin Cultural Center

November 16, 2017 @

6:00pm

Dues

Membership Dues for
Oct, Nov, Dec. may be
mailed to:

P.O Box 1068

Mauldin, SC 29662

CIVITANS LEARN ABOUT PRE-NEED PLANNING



Chester Henderson Advance Planning Director for Watkins, Garrett, & Woods Mortuary, Inc. Informed the Mauldin Civitan Club of Pre Need Insurance, How it works, what it all, and what you can do with it.

REASONS FOR ADVANCE PLANNING THROUGH PRE-NEED INSURANCE:

1. To ease the financial burden to the family of the deceased by making sure you or the insurance pay the bill, not the family
2. To allow the advance planner to express their wishes or what they want, E.g. what casket, music, who delivers the eulogy, weather to bury or Cremate etc.
3. To ease the stress and disagreement between family members.

Henderson says life Insurance is intended for the living, Pre-need Insurance is the only true Burial Insurance because you have a contract with the funeral home. Separate arrangements must be made with the cemetery. With Pre-Need Insurance, the Funeral home has a contract with the policy holder which:

1. Freeze the price of the funeral. Funeral cost rise, but with a pre-need insurance policy your funeral cost is frozen.
2. The funeral company must perform the funeral services and provide the merchandise contracted for in the policy.
3. Pre-need Insurance is designed for the funeral not the burial.

4. Henderson pointed out that state law requires if a funeral home closes, they must notify the policy holder and give him an opportunity to transfer the policy to another funeral home.
5. Henderson also noted that the Pre-need Insurance premium is not in the custody of the funeral home, but is held in a Trust at a Bank
6. Even after the death of the policy holder, the family can transfer the policy to another funeral home.
7. An Insurance policy can also be transferred to another funeral home in another state.
8. If the policy holder applies for Medicaid, that money from the policy must be earmarked for funeral service with an irrevocable contract.

Following a short question and answer period, Henderson was presented a thank you memento from the club at the close of the program.



Club President Sharon Thomas, Chester Henderson, and Speaker Sponsor Belita Broadus

President's Message



Hello My Fellow Civitan Members,

Happy Thanksgiving! Safe travels for you, family and friends who will be traveling!

Plans are underway for the December 7, 2017 Mauldin Civitan Club Holiday Social. This will be our second Holiday Social and it promises to be as successful as our last year's social event. Members will invite guests for an evening of good food, music and fellowship. Additionally, there will be a silent auction to start the evening where holiday shopping will be more fun than ever in a joyful comfortable atmosphere among members and friends.

Please invite your family, friends, coworkers and others to join us on our trip to Virginia July 23- July 26, 2017. It's going to be an entertaining, enjoyable and exciting trip.

Please don't forget our next meeting is November 16, 2017 at 6pm. Dinner will be served!

Board members please arrive at 5pm.

Thanks for all you do!

Sharon A. Thomas

Mauldin Civitan President

Happy Thanksgiving!



Lee Gray being presented VIP Award from President Sharon Thomas

Curtis, Lee, Bernice, Judy and Sharon at the SC district meeting in Columbia, SC on Saturday November 4, 2017





Ronald McDonald
House Charities®
of the Carolinas

Save the Dates

NOVEMBER / *Red Shoe Society Greenville Royale: Friday, November 10th at Revel*
Details to follow! Contact Daniel with questions: d.lock@hospitalityamerica.com

DECEMBER / *18th Annual Holiday McGala*: Friday, December 1st at the TD Convention Center.

Save the Date

July 23-26, 2018

*Mauldin Civitan Club Sponsors Bus Trip to
Hampton, Norfolk, Virginia Beach Virginia*

**\$550 person (\$50 nonrefundable deposit
to secure spot by December 1, 2017)**

\$500 balance due by April 2, 2018

Trip Includes:

- 1. Round Trip chartered bus**
- 2. (3) nights Hampton Embassy Suites Hotel accommodations (2 double beds per room)**
- 3. (3) buffet breakfasts Hampton Embassy Suites Hotel**
- 4. (3) Managers Reception Hampton Embassy Suites Hotel (includes hors d'oeuvre, 2 alcoholic beverages)**
- 5. Captain Georges Restaurant**
- 6. Spirit of Norfolk dinner cruise**
- 7. NASA/Langley Museum**
- 8. Virginia Beach/Shopping**

Please contact Sharon Thomas Cell: 757-620-6068

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