
 Larry G. Acklin Funeral homes, inc.

 newsletter

 august 2017

 ins and outs of burial outer containers

the july newsletter defined burial outer containers and listed advantages for families choosing to use them. this newsletter will provide specific examples of the most popular types used by our families. hopefully, this information will allow you to make an informed decision when pre-arranging your funeral services for you and your loved ones.

 **STEEL GRAVE LINER**

* Made of steel material
* Offers more protection from outside elements such as water

 **VAULTS**

* Made of high-strength concrete material; also involves vault company
* Lined with a plastic liner for reinforced protection
* Exterior base is sealed to provide ultimate protection from outside elements in the ground
* Varies in color to match casket
* Options for customized nameplate (name, date of birth/death, etc.)

**CONCRETE GRAVE LINER**

* Made of concrete material
* Involves a vault company because of the weight of the liner
* Grey in color
* Unlined concrete box with drainage holes to allow ground water to escape

 **IS YOUR FAMILY PROTECTED??**

*If your family were to experience a loss of a loved one today, would you have enough burial insurance to cover the funeral expenses? If the answer is* ***NO****, please call our office today to discuss burial insurance or pre-arranging your services.*

 *What is an incontestable policy?*Most insurance companies have a clause in their life insurance policies that state that if the policy was taken out within two (2) years of the insured’s passing, the policy is considered “contestable” or disputable as to whether the insurance company will pay the full amount of the death benefit or face value of the policy.

The insurance company will possibly review the insured’s original application to see how health questions were answered. The investigation can take several weeks to determine if any death benefits will be paid to the beneficiary or if only monthly premiums will be returned. Most funeral homes do not accept contestable insurance policies. Please feel free to stop by our office if you would like for us to review your policy.
 

**GET TO KNOW YOUR FUNERAL DIRECTOR**
 ***Mrs. Ernestine Henderson Acklin***

Mrs. Ernestine H. Acklin has been an instrumental part of the Larry G. Acklin Funeral Home organization since its existence back in 1982. She obtained her funeral director license in 1994. She retired in 2013 from the Conway School District after 37 years as an educator. She now enjoys spending time with family and traveling.

\*\*\***\*\*\*\*\*\*\*\*FUN FACTS\*\*\*\*\*\*\*\*\*\*\*\*\***
**Born**: February 18, 1949 in Conway, AR

**Education**: 1967 graduate of Pine Street High School; graduate of the University of Central Ar with a BSE in Special Education, MSE in Elementary Education, & Certification in Elementary Administration

**Daughter of**: Casterene Cunningham Henderson and the late L.V. Henderson, Sr.

***Siblings:***Verna Hervey, Claude Henderson Sr., Leon Henderson, Harold Henderson, Cozette James, Carolyn Phillips, Donna Turner, Glen Henderson, Vickie Flood, Melissa Foster, Lee V. Henderson Jr.

***Married to***: Larry G. Acklin

***Children:*** Andre (Sharon) and Twyla (Eddie); Grandchildren: Xavier (Tye), Quenton, Andrea, and Kennedi; ***Great Grands***: Taylee and Tylen

***Favorite Scripture***: Trust in the Lord with all your heart; and lean not on your own understanding. In all your ways submit to him, and he will make your paths straight. ***Proverbs 3:5-6 (NIV).***

***Last book read:*** *If –* Trading Your *If Only* Regrets for God’s *What If* Possibilities by Mark Batterson

***Favorite Song***: “God Has Always Stood By My Side”
***Favorite Food:*** Catfish

***Favorite Color:*** Red

EXAMPLE: FATHER PAUL TAKES OUT A POLICY FOR HIS SON, TIMOTHY, ON MAY 15, 2015. TIMOTHY PASSES AWAY UNEXPECTANTLY ON JUNE 15, 2016. TIMOTHY’S POLICY IS ONLY ONE (1) YEAR OLD. WHAT HAPPENS NEXT?

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