

# Now, your ashes won't burn a hole in your pocket

Monthly-payment plans available at columbarium

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WHILE monthly-payment schemes are readily available for homes for the living, the same is now being offered for resting places for the dead.

Spiritual Grace Memorial Garden columbarium has introduced an interest-free instalment plan – with payments via credit card – for niches to store the cremated remains of loved ones.

“We have received requests for (such a plan) because there are people who want to buy spaces for the whole household. That can be quite a big sum, more than \$10,000,” said Ms Angelia Tan of Spiritual Grace, a Christian columbarium that opened in 2005. “With this plan, they can pay the amount off over six months, a year or two years, depending on the credit card they use.”

Even a single niche can be a pricey affair. At Spiritual Grace, prices start at \$1,400 and go up to \$2,800 for a prime spot, while at An Le Memorial Park – a Taoist and Buddhist columbarium – prices start at \$2,888, rising to \$16,888 for a niche in a premium air-conditioned facility.

No other columbarium contacted by TODAY offers instalment options similar to the Spiritual Grace plan. However, An Le allows payments to be made by instalments on a case-by-case basis. “If they are really keen, but financially tight, we will let them pay in three or four instalments, or maybe leave a deposit first,” said manager Thomas Chua. “We want to be compassionate about this.”

But, he added, such cases are rare – An Le received only “one or two” requests last year – and the columbarium does not encourage payment by instalments as there was a high number of defaulters when this was allowed under a previous management.

“Also, if we make it easier for people to



**REST IN PEACE HERE:** Niches at Spiritual Grace are available via interest-free instalment plans.

buy, it encourages speculation, like property prices,” Mr Chua said. “Some customers buy early because they think the value will appreciate and then they don’t pay up.”

Christian columbarium Garden of Remembrance offered instalment schemes about six years ago, but discontinued them due to a lack of demand.

“I think our rates are competitive,” said general manager Wong Pock Yeen. “But we understand there are people in need, so we are open to requests when it comes to payment options.”

The columbarium also offers lower-priced “welfare niches” for subscribing churches, at \$750 each – comparable to niches in government columbaria.

According to the columbaria TODAY contacted, prices for niches have remained consistent for the past few years. At Kong Meng San Phor Kark See Monastery – better known as Bright Hill Temple – prices have not changed in the last five years. “We don’t see a need to offer instalments yet, because most customers are able to pay upfront. But it is an idea we are exploring,” said senior public affairs executive Angela Goh.

An Le adjusted its prices downwards when a new management took over in 2004, but manager Chua feels they will rise in future, as Singapore’s population ages and space becomes increasingly scarce. “When that happens, maybe we will see more need for monthly-instalment plans,” he said.