



Preplan Your Funeral

WITH BURNS'S RIVERSIDE CHAPEL

When someone we love dies, there are varying stages of anger, confusion and numbness. The funeral is one of the most significant means we have of dealing with grief. The funeral ritual helps us focus our emotions and brings a sense of meaning to death. It confirms the reality of death and provides a catalyst for mourners to begin talking about the deceased. Experts tell us that being able to talk about the life of the deceased loved one is one of the first steps toward accepting death.

PREARRANGING YOUR FUNERAL

Prearranging your funeral is not much different than any other planning you have carried out during your lifetime. You buy insurance in case of fire, flood, theft or death. These coverages are purchased as an act of love and responsibility for those you love in case an unfortunate incident occurs. A pre-planned funeral accomplishes the same goals. A pre-planned funeral can prevent your family members from having to make a number of significant decisions when they are confused and upset. They will have enough on their minds dealing with grief without having to make several important emotional and expensive decisions in a very short period of time. Experts tell us that there are an average of 50 decisions to be made when arranging a funeral. Adding to the need for pre-planning is the fact that our lifestyle is more complex in today's world. Family members often live in different states, complicating rapid decision-making. Further complications stem from frustrations that occur when dealing with government agencies in different states. A solid pre-planning session can prevent these complications, which can loom very large during time of pain and sorrow. Often, we have special wishes that may not be known to even those closest to us. Discussing these wishes with your family permits you to form logical, well thought out plans. Grief counselors say families are comforted by knowing that their loved one's funeral reflects his or her own wishes.

THE FUNERAL DIRECTOR'S ROLE

A call to a funeral director is a good beginning in making sure you have covered all your bases in your planning. He or she can lead you through a process to ensure that you don't forget vital information in your plan. Some funeral directors offer free booklets that provide a list of topics to think through and record your wishes.

HOW TO PLAN

Topics in these guides include funeral details ranging from visitation, the memorial service, and alternatives from burial, cremation, or entombment. These are the obvious decisions, but other important topics include categories that will provide an excellent helping hand to your family. These additional topics include organizations to be notified with phone numbers, persons to be notified, medical history, estate information, banking information, real estate holdings, and insurance policies. Many also include obituary information outlines, personal property inventories, and special instruction and information pages. There may also be information regarding the importance of your will and how to go about ensuring it is accurate and updated. You also need help in prompting answers to several practical questions which will make things much easier on your family members. These questions include:

- Have you selected a cemetery or memorial location?
- Are certain religious customs to be followed?
- Are there any special readings, biblical passages or musical selections you prefer to use in the memorial service?
- Do you want to have a military service?
- Do you prefer a specific charity or organization as the recipient of memorial gifts?
- Do you want to name pallbearers?
- Do you wish to be buried in particular clothing or jewelry?
- What type of casket do you prefer?
- What type of marker or monument do you prefer?

Top Five Things You Should Know

1. The funeral ritual helps us focus our emotions and brings a sense of meaning to death.
2. A pre-planned funeral can prevent your family members from having to make a number of significant decisions when they are confused and upset.
3. A call to a funeral director is a good beginning in making sure you have covered all your bases in your planning.
4. Things to discuss with a funeral director include visitation, the memorial service and alternatives from burial, cremation, or entombment.
5. Another important component in your plan is to make sure your loved ones know where your recorded wishes can be found.

PREFUNDING YOUR FUNERAL

Prefunding your funeral is also an important consideration. Your funeral director can show you the options, which will save your family from any possible financial burden later. You may take out a life insurance policy, which would cover funeral expenses, or invest in a funeral trust account or final expense insurance policy. In most situations, funds invested today will be sufficient to cover the total cost of the funeral at the time of need, since interest earned by the funds will off-set the effects of inflation. Government regulations safeguard your investment so funds will always be available for the intended use. Another important component in your plan is to make sure your loved ones know where your recorded wishes can be found. Each year millions of dollars in government and insurance death benefits go unclaimed because family members do not know where to find the information they need at the time of death. It was Ben Franklin who said that nothing is certain but death and taxes. This article does not deal with taxes, but rather, the other certainty of life. It is a fact that the ratio of death to the population is 1:1. Everyone dies, so a discussion of funeral planning is never irrelevant.

CONSIDERATIONS OF THE PRE-PLANNING AGENDA

Social Security: Upon death, dependents and survivors may be eligible for certain benefits such as death Payments, Survivors, Benefits, and Medicare. Qualifications depend on several factors such as age, marital status, number of dependents and whether employment was under Social Security. Your Social Security account should be verified periodically to ensure contributions are properly posted. All benefits must be applied for since payment is not automatic.

Veterans Benefits: Honorably dis-charged veterans are entitled to benefits that may affect decisions about funeral arrangements. For example, veterans may qualify for plot and burial allowances, a headstone and burial flag, as well as pension for survivors.

Medicaid: There are provisions under Federal Title 19 that allow an individual to shelter funds to serve the family later by providing for funeral arrangements.

Since qualifications vary for each of these options, it is best to discuss your particular situation with your funeral director.



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