To Plan or Not To Plan? The Choice is Yours.

There’s no question about it. Thinking about our own mortality is not something that’s easy for any of us. But facing up to reality and making the necessary preparations for our own funerals – planning logistics, coordinating providers, and handling all the other details – may well be one of the most selfless and loving acts we’ll ever perform. After all, leaving your family with the task of making choices and negotiating prices at a time of great emotional strain can only add to their grief and sense of loss. It may also result in their making selections that are not only unwarranted but needlessly expensive as well.

Even if you live near your family in a close-knit community, the choice to be made among funeral homes, florists, and cemeteries can be overwhelming to your family. And if you’re a relative newcomer to your community, or without family members living nearby, arranging your own memorial celebration ahead of time is absolutely essential.

Consider the following example. In a recent letter to a popular syndicated columnist, a reader cited the experience of a close friend to show how lack of prior planning can create unnecessary anguish and confusion. After becoming widowed, the friend was invited to live with her son and his family, who had moved half a continent away from her lifelong home. When she eventually died in her new community, family members knew only that she wanted to be interred with her husband, who had been buried in their home town. They had no idea where her legal documents, such as her will, cemetery deed and insurance papers, were filed. As a result, there was considerable chaos involving lawyers, bankers, and insurance companies in two different states – all of which could have been avoided with proper planning. Even more painful for the family was that they had no idea what kind of funeral she may have wanted – or even where it should be. The message is clear:

Failing to plan ahead can make things difficult for your family at the very moment they’re most vulnerable – and force them into making decisions they’re unprepared for. By shopping ahead and planning for your own funeral, you’ll be contributing to a legacy that is certain to be appreciated and cherished by those you leave behind. It is, in a very real sense, the ultimate expression of your love.

PLANNING FOR A FUNERAL

1. Shop around in advance. Compare prices from at least two funeral homes. Remember that you can supply your own casket or urn.

2. Ask for a price list. The law requires funeral homes to give you written price lists for products and services.

3. Resist pressure to buy goods and services you don’t really want or need.

4. Avoid emotional overspending. It’s not necessary to have the fanciest casket or the most elaborate funeral to properly honor a loved one.

5. Recognize your rights. Laws regarding funerals and burials vary from state to state. It’s a smart move to know which goods or services the law requires you to purchase and which are optional.

6. Apply the same smart shopping techniques you use for other major purchases. You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.

7. Plan ahead. It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family.
A Time for Remembrance

The holiday season is a time for celebrating life, sharing joyful memories and expressing our love and appreciation for family and friends. For those of you who have lost a loved one, it may also be a time of sadness and feelings of emptiness.

The season also can be a poignant time for those who are far from home, especially the brave men and women of the United States armed forces helping to ensure the freedom and security of our nation.

While we will mourn our own personal losses, we will think of those families who have lost sons and daughters, mothers and fathers and brothers and sisters while in service of our country. And yet, it can also be a time of healing and renewed strength as we celebrate our beliefs and take heart in the magnificent ability of the human spirit to carry on and move forward.

As you gather with family and friends during this special time, may your holidays and your heart be filled with peace, love and hope.

Do not stand at my grave and weep,
I am not there, I do not sleep.
I am in a thousand winds that blow,
I am the softly falling snow.
I am the gentle showers of rain,
I am the fields of ripening grain.
I am the morning hush,
I am in the graceful rush
Of beautiful birds in circling flight,
I am the starshine of the night.
I am in the flowers that bloom,
I am in a quiet room.
I am in the birds that sing,
I am in each lovely thing.
Do not stand at my grave and cry,
I am not there. I do not die.

Author Anonymous