

## **Pre-Planning Funeral and Cemetery Arrangements**

Personal service has become obsolete in the 21<sup>st</sup> century with automation; electronic operators, drive-thru restaurants, Internet shopping. At some stores you don't even need a clerk to check out, just use your credit card at the automated checkout machine and swipe your own items! Things have really changed; people move faster and are more organized. We plan and store everything; Blackberry, I Pods, DVD, PDA...we plan for college, we plan for vacation, we plan for retirement, we buy insurance for the probability of illness, accident, fire but the one thing we rarely plan for is the end of life.

It happens all too often. A death occurs and without warning, a family member or friend is left to make all the difficult decisions of arranging a funeral with little idea of what is involved, what it will cost, and most importantly, what final arrangements the deceased would have wanted.

When a loved one dies, the anxieties and stress of making funeral plans can be an overwhelming emotional responsibility. In addition, the costs involved can leave a real financial burden on your surviving family members when they are least prepared to deal with it.

### ***Peace of Mind***

When the funeral or cremation is pre-arranged, the next of kin knows exactly what their loved one wanted and how they wanted to be remembered. The type of service, the funeral home and how much it would cost could be decided before death and would relieve the burden on family members at a time of high stress and grief. Vital information could be recorded in advance - information your loved ones may not know, such as social security number, military information, parent's background, clubs and organizations.

Most importantly, once pre-arrangements are made, there is a peace of mind of knowing that your wishes will be fulfilled and that your family does not have to worry about additional costs. Time and time again family members give us the "deer in the headlight look" when asked about type of service, casket selection, clothing, and other vital information. It is heartbreaking to watch family members struggle with grief from the loss of a loved one and from the frustration of trying to "do the right thing" when making decisions about the funeral or cremation.

### ***Financial Savings***

Most of us have no concept of the costs incurred when someone dies, and fewer of us are aware that the funeral home and cemetery will require payment in full, prior to the funeral. In addition to the immediate costs, long term financial issues need to be attended to - will there be enough to cover the mortgage? What about the kid's college funds?

By pre-arranging, you can guarantee the cost, regardless of how much prices may increase. You can relieve your loved ones of some of the toughest decisions they can make, and keep them from making emotionally biased decisions.

### ***A Thoughtful Gift to Your Family***

Funding your pre-arrangements can be the most thoughtful thing you can do for those you love. As with any important decision, you should openly and honestly discuss your wishes with those you love; they are the ones who will have to carry them out after

you are gone. Your loved ones and friends will do what you want, but you have to tell them. By preplanning the funeral, you are telling family members what your wishes. The pressure and stress of the decision process is relieved, and they are able to focus upon the time and the occasion of remembrance. The surviving family will have the opportunity to grieve and celebrate a life lived and loved free of the lingering doubts of whether all of your wishes were adequately and respectfully addressed.

An act of remembrance is an act of honor.

### ***Frequently Asked Questions***

#### ***Q. What is Pre-arrangement?***

A. Pre-arrangement is the act of planning a funeral service or purchasing cemetery property prior to the time it is needed.

#### ***Q. What is involved in making a pre-arrangement?***

A. Pre-arranging a funeral service gives you and your family the opportunity to identify personal wishes. It is an opportunity to write down your thoughts and any questions you feel are important. Vital information will also be noted, so it is ready when needed.

#### ***Q. Why should I consider pre-arrangement for a family member or myself?***

A. Many people plan ahead because there's no one else available to make responsible decisions. Others do it for peace of mind. Pre-arrangement can also save you money. By pre-funding your arrangements now, you can lock in those funeral costs at today's prices.

#### ***Q. How much time does it take to pre-arrange, and what does it cost?***

A. Pre-arranging a funeral service takes about an hour, and costs you nothing! We will listen to your ideas and preferences, and then help turn them into plans you can be comfortable with.

#### ***Q. How do I pay for pre-arranging a funeral?***

A. You have a choice. You may pay a lump sum at one time or you may choose a plan in which you pay monthly over time.

#### ***Q. I've decided to pre-arrange. What should I do now?***

A. Contact the Catholic Cemeteries and a local funeral home of your choice to schedule an appointment.

- This article was written with contributions from the following funeral homes: Alameda Family Funeral & Cremation, Inc. in Saratoga/Cupertino; Chapel of Flowers in San Jose; Cusimano Family Colonial Mortuary in Mountain View; and the Lima Family Funeral Homes.
- This article is provided by Catholic Cemeteries of the Diocese of San Jose as part of the ongoing series, "End of Life Issues." For more information or to attend workshops, contact Frances Carrasco-Leyerle at (650) 428-3730 x233.