

Preplanning Chaos

By Ryan Helfenbein

Planning is something we all do. We make plans for the weekend, a schedule for holiday events, and even map out the New Year well in advance. There are event planners, travel agents, and online platforms to help assist us in planning life's celebrations. When we sit down and create a map including goals and priorities for ourselves, we are likely doing this for events in our lives that are not guaranteed. We may or may not go on that lavish trip, but if we diligently plan for it, it can become a reality. We may or may not have the wedding of our (or our daughter's) dreams, but if we plan and budget in advance, dreams can sometimes come true. While we focus on the things we want and how we want them to unfold, we often forget to plan for the one thing in life that is certain ... our own ending. While this certainly sounds dismal and stressful, with adequate planning, it doesn't have to be.

Let's imagine that my son wants me to be cremated with a life celebration that includes food and music, but my daughter wants a religious ceremony at church where a casket is present. My brother wants to have the service at the church we attended when we were children, but my wife insists that the church in which we raised our family is the right choice. If the group decides on burial, know that we have family members in several cemeteries, so with ties to so many, what's the right choice? How will anyone know that the 'right' decisions have been made? Better yet, can the decisions be made without a great deal of stress for everyone? And speaking of stress, who's going to pay? (have I got your heart racing yet ... because mine is). Fortunately, with preplanning, my family is provided a 'road map' with answers to all of these questions. I can even be sure that the services I've selected are paid for, leaving my family with only one decision to make — where is the phone to notify the funeral home.

Switching gears from the hypothetical, let's explore how to achieve success with this somewhat momentous task of planning. Sitting down with us "dark suits," can oftentimes be an uncomfortable thought. But it doesn't have to be! Since we all know it's a reality that must be addressed, make sure you find the right fit for you. Find an undertaker with some personality. Someone you can comfortably carry on a conversation with beyond the morbid topic. The last thing anyone should experience is sitting down with "Lurch" to solidify all the industry stereotypes. Meet with someone who can smile with you and comfortably walk you through your options of making plans. Trust your gut. If the undertaker makes you feel comfortable now, then you know you and your family will be cared for down the road.

Be sure that your undertaker of choice can break down the planning process into concise chunks of digestible information. Even the simplest plan will provide valuable information

to your family and the funeral home in the future. There is no need for the complicated overstatement of bells and whistles in funeral planning. A wise Annapolitan once told me: "I want to build the shelf and have it hanging on the wall. It is up to my children to fill it." To clearly define this statement, making sure your kids know who to call once passing occurs, transport you and coordinate services, giving your kids a framework of the style of service (religious or secular), burial or cremation, is providing your children with "the shelf." Allowing them the opportunity to sift through photos and music to create an experience is giving them permission to "fill the shelf."

Once you have established your foundation, ask your undertaker to explain the legal offerings available to financially protect your plans. The recommended method of prepayment within the funeral profession is PreNeed Insurance. One of the largest and most well-respected companies that offers this service to those making advance funeral plans is Global Atlantic, through their Forethought program. This program provides the security that money paid today will be there to pay the cost of the plan you've designed in the future, regardless of price adjustments. In addition, if any services cannot be carried out (due to Covid, for example), the unused excess funds are returned to the estate or family representatives noted for distribution. All in all, the money remains in your name — secured from Medicaid and transferable to any funeral home.

As with any event, such as a vacation or a wedding, planning a funeral can be stressful. Finding the right planner for any big event is key but finding the right planner for your funeral is imperative. Once you've spent some time with your selected undertaker, you can rest assured that your family will be spared the difficult decisions that can come with making funeral arrangements. It's almost guaranteed that chaos and confusion will lead to stress, so why would any of us want to leave that for our family when we've already left a hole in their hearts? When asked, family members who have been on the receiving end of their loved one's preplanned arrangements will tell how grateful they are. The ultimate question for each of us is: what experience do we choose to leave behind for the ones we love?

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