

Weddings and A Funeral: What's Your Plan?

By Ryan Helfenbein

Remember when you and your spouse proclaimed your love for one another through holy matrimony? Weddings are a time that many of us can say life took a major change, for the better, we hoped. Immediately after the engagement, a mental list appeared for you, your spouse and your mother-in-law, too, of course. This list consisted of selecting a venue, flowers, readings, participants in the event, who presides, music, decisions about the reception and then the establishment of a budget to determine a way to pay for it all. According to wedding consultants, an engaged couple should give themselves at least one year to plan that perfect event, so as not to rush any decisions and make sure the event comes together perfectly and within budget.

I find it very interesting that we should give ourselves one year to plan a wedding, but with a funeral – a one-time only event – we give ourselves 48 hours on average. Other than the emotion perhaps, is there that much of a difference? For a final farewell we need to select a funeral home, florist, readings, pallbearers, reception, officiant, music and many of the same things we did for a wedding. However, with this event, tack on the strong emotion of, “I don’t want to do this right now!” Then add the fact that someone must come out of pocket for this unwanted expense, all within that 48-hour average timeframe. There has got to be a better way ...

Just like a wedding planner, a funeral professional would provide you the same advice – give yourself time to plan this event in advance -- years in advance! We are finding that most people today are planning their funeral and cremation services shortly after retirement. This is a process where you would meet with a funeral professional who holds a certified planning counselor certificate (CPC) in order to design a one-of-a-kind plan for the future. When meeting with one of these CPCs, you can talk through your options for the future and develop a detailed plan so that your family members have a clear road to travel when your time comes. In addition, each person planning in advance is provided a universally used document of the industry that depicts what is to be done. There should be an ID card showing the plans

which are on file in case a death occurs away from home. Also important is a planning booklet to record additional information for those left behind. This process allows the plans made and used at any funeral home. When plans are made in advance, you truly are eliminating added stress.

With this planning process, you have the opportunity of having services provided (celebration, remembrance, etc.) paid for at today’s prices. This ensures that all plans not only will be carried out in the future, but the financial responsibility is accounted for. A program is offered within the funeral industry called Forethought,

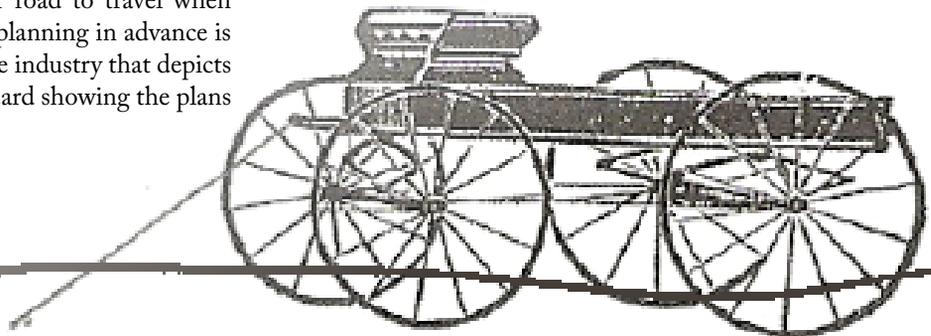
which safeguards monies for the sole purpose of paying for one’s funeral or cremation plan, and is completely transferrable to any funeral home. Imagine your parents paying for your wedding day when you were a young child. When you reached the age of marriage, all the expenses were arranged. All you needed to do was finalize day and time.

Welcome to the concept of preplanning a funeral or cremation. No stress, no mess!

By planning in advance and having our plans secured with Forethought, families have minimal decisions upon your death. We are not leaving the stress on the shoulders of those having to strategize the perfect final farewell, sometimes in less than 48 hours. A Forethought plan allows you to take the time to plan for all the details that matter most to you, and assures your family will not be financially burdened when the time comes to carry out those carefully considered plans. After all, when it came to your wedding, you most likely had a very clear vision of how you wanted the plans to come together. Shouldn’t your final farewell be detailed as well?

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we give ourselves a year to plan our wedding, but with a final farewell – we often give ourselves less than 48 hours



Live your life and forget your age.