



THE FIVE REASONS
TO START CREATING
YOUR FUNERAL PLAN
RIGHT NOW



Diocese of Fall River



We all look forward to making plans—for a holiday, a family reunion, a vacation.

Some people enjoy planning a new kitchen, or a "**man cave**," or a "**she shed**"—you name it.

Planning is a fun, engaging, creative process. It takes the ethereal and makes it **literal**. At their core, plans are **dreams put into action**.

On the other hand, some of the most important plans we can make in our lives are not so obvious—and we rarely dive into them with such enthusiasm.

This might seem to be the case with funeral preplanning. Obviously, it's a very different type of planning than you'll do for anything else in your lifetime. And for some, it might seem a bit scary—which is perfectly understandable.

However, many people actually find that making arrangements for their passing—whenever that time may come—is actually one of the most self-affirming and rewarding decisions they've ever made.

Instead of fearing the unknown, they're embracing their power to take control of it. They've come to understand that once they're gone, they won't be able to make key decisions that matter to themselves and their families.

That's why they've chosen to act **now**, while they have the power to make their own decisions. They can choose the services they want. They can decide how to start funding those services now, ensuring their wishes will be properly carried out when the time comes.

By taking the time to carefully make those decisions now, they enjoy the **peace of mind** of knowing everything is in place.

It's the same peace of mind you'll enjoy if you start creating **your** plan now. And once you have that peace of mind, you can get back to planning for everything you want to do with the rest of your life—the sort of planning **everyone** enjoys.

If you're still wondering whether now is the right time to start working on your plan, please consider these five reasons we would encourage you to get started:

YOU DON'T HAVE TO WAIT UNTIL YOU'RE ELDERLY OR IN POOR HEALTH

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That doesn't mean you necessarily need to start a funeral plan if you're 45, although there's nothing wrong with doing so! You can get a head start on the aforementioned peace of mind and get back to living what presumably will be a long, wonderful life.

However, some people seem to think that if they're in their fifties or sixties and in excellent health, there's no reason to develop concrete plans for their final wishes.

After all, there's every reason to believe they have many years ahead of them. Why contemplate something like their own mortality when they're so busy enjoying life?

In truth, we never know what fate has in store for us. Any day we roll out of bed could be our last. That could seem morbid, but that knowledge is also a gift: For many people, it inspires them to make the most out of our lives every single day. Tomorrow's never a given, but you always have today.

Planning your funeral isn't something you should put off until you're into your seventies or you've had a major health scare. People rarely make their clearest, most thoughtful decisions when they're **"under the gun."**

The best time to plan is **now**, when you have

plenty of time to consider all your options, examine potential limitations and challenges, learn about the range of services and what they cost, and discuss your preferences with your family.

It's important to remember that preplanning your funeral doesn't mean accepting that death is around the corner and that your life is over—far from it.

You're not doing that when you purchase a life insurance policy on yourself. **You're simply being prepared** to protect your family in the case of something unexpected. The same is true of funeral preplanning.





PLANNING AHEAD SAVES YOUR FAMILY FROM FINANCIAL (AND OTHER) BURDENS

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As funeral directors, we take great satisfaction in doing everything we can to ensure that families can celebrate the life of their loved one in the manner they and the decedent always wished for.

Sadly, it doesn't always work out this way. Every day across America, grieving families have to figure out a loved one's services without knowing what his or her wishes actually were.

While they're already grieving, they now have to make many decisions, often very hard ones, and they don't always agree. This can lead to squabbles and hurt feelings that linger for years.

And then, of course, there's the **money**.

Simply put, when there's no funding plan already in place, many families simply can't afford to easily pay for the services they wish for their loved one.

The last thing they need at such a challenging time is to be faced with a substantial financial burden or even having to **scale back substantially** on a planned life celebration because they simply can't afford it.

Preplanning provides the option of funding the funeral ahead of time. This can be done in many different ways, including trusts and insurance, depending on your personal preferences.

By learning about how much your preferred plan would cost—which could include funeral services, a cemetery plot, and a casket, or cremation-related choices—and funding that plan, you'll know you're alleviating your family of virtually financial burdens ahead of time.

With funding and a clearly defined plan in place, your family will be able to focus on coming together, getting closure, and celebrating your life the way you wished.

PLANNING NOW SAVES MONEY

It's as simple as that. Money might not matter in the hereafter, but it definitely matters here on earth, and the longer you wait to start planning, the more it will cost to achieve the services you and your family desire.

The reality is that average funeral costs continue to rise every year. Many funerals now cost upwards of \$10,000, and those costs have risen almost 20 percent in the past decade. If the only two certainties of life are death and taxes, **inflation** has a strong claim as the runner-up.

By starting now, you can get ahead on those costs. Also, many prearrangement plans let you **lock in** the price of arrangements at their

current level, so your family is not stuck making up the difference 10, 15, 20 (**or more**) years from now.

This also harkens back to the point about starting to plan at any age. If you're still receiving a steady income, you have even more latitude to contribute toward a funeral funding plan.

However, a multitude of options are available for planners of every age. It doesn't matter if you're 50, 60, 70, or 80: There's a plan that will work for you, and you'll certainly be better off if you act now.



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YOU CAN MAKE IT A PARTY

We're not making light of funeral service, of course, but it's also important to remember: Not everything about this process has to be grave and somber. In fact, if you prefer, none of it has to be!

Remember the certainties: death and taxes. (And inflation, if you like). The one thing that's true of everyone walking this earth is that our time is limited. We get to choose how we live that life. And by preplanning, we get to choose our final arrangements.

Those arrangements can be solemn and serious. They can be light and airy and yes—**fun**. There's a reason we call it a **celebration of life**. When your family comes together to celebrate the life you've lived, the decisions you make now will determine their experience.

The beautiful thing about funeral service today is that it can encompass virtually anything. Some people want viewings; some don't. Some choose burial, whether due to personal preference or cultural or religious considerations. Others choose cremation. Many now elect "**green**," or natural, burials and ceremonies.

Planning now lets you determine this experience. What is best for **your** family? How do **you** want your life to be celebrated? What can you do **now** to bring some joy into the lives of your family and friends one last time?

By prearranging, you provide your loved ones one last gift. You're not just alleviating their burdens; you're **customizing** the celebration to make it wonderful for them.

At the end of the day, you get to plan one last party, and you can do it any way you wish. Preplanning isn't just about a plot, a casket, a process. It's about ceremony, commemoration, celebration—even **festivity**, if that's what you want. And by acting now, it can be whatever you want.



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YOU HAVE THE TIME TO MAKE THE RIGHT DECISIONS

If you're like most people, you didn't make a snap decision on whom to marry. You didn't immediately decide to buy the first house you viewed. You didn't choose a career by throwing a dart at a dartboard.

If you put off funeral planning until much later—when you're substantially older, possibly ill, possibly constrained by a fixed income or an economic downturn—your options will be limited.

You might not have the time, or the focus, or the energy, or even the ability to make these decisions for yourself.

By acting now, you're working with a full arsenal of options. You can take the time to study plans and budgets that work best for you.

You can consult with family members and learn more about how **they** would most like to celebrate your life. If you already think you know how they feel, you might be surprised—**now** is the time to ask.

If you have strong feelings about how you want your life to be celebrated, you should start preplanning now.

If you're at all concerned about how your family would be able to handle the burden of planning and/or paying for your funeral, you should start preplanning now.

If it's important to you to ensure your family and friends grow closer together and gain closure following your passing, you should start preplanning now.

If you're concerned about the fact that your funeral will cost far more if it's 10, 15, 20 (or more) years from now, you should start preplanning now.

If you want the **peace of mind** of knowing you've handled everything in advance, letting you focus on living your best life, you should start preplanning **now**.

