

Funerals 101: Educating Yourself About Funeral Arrangements

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trained professionals in a field many tend to overlook, and they do their jobs efficiently – but it is the length a funeral director takes that is seldom recognized.

The fact is, a Will simply leaves instructions for the handling of person's financial affairs. It clarifies who gets what and how everything should be divided. But that still leaves funeral or cremation services that have yet to be planned or paid for. What needs to be done is that detailed instructions should be composed and addressed to family and friends. While it doesn't have to be elaborate, it is important that family and friends are aware of how you want your funeral, whether it is a casket burial or cremation; the type of service wanted; a final resting place chosen; and where the funeral should be held.

Though, it may seem straightforward enough, not many people are willing to discuss such an important piece of information.

Discuss things with your family and incorporate their wishes:

Your family is your lifeline and it is an important responsibility to ensure that they are taken care of, but not just financially, but also emotionally. Death has an impact upon everyone, and each person channels their grief in different ways. The most important thing is, is to allow one's family the ability to grieve, particularly during an emotional period when planning a funeral. Family members benefit from prearranged funerals as much as simply knowing what it is that their loved one wanted. The best thing to do is to discuss matters with family and incorporate their wishes. A funeral or memorial service allows families an opportunity to express their grief and to share memories and to celebrate a life lived. Funerals are a time when families come together to comfort one another and bond – but they are also a time to further involve those who may be most affected by the death which will bring peace of mind and relief to those who will have to carry out the wishes.

Decide what you want your final sendoff to entail:

Many of us plan ahead. We buy insurance for our houses, vehicles and our lives to protect our loved ones from any financial burdens. But while we are often thinking in terms of money, we tend to overlook the emotional affects of death. Funerals are a reflection of the person who lived and therefore should incorporate the things that were meaningful to you. This can be favorite music, photos, clothing or even a themed-sendoff. Because isn't a funeral supposed to be in memory of, so why shouldn't it be as personalized as it can to reflect the unique personality families and friends want to remember.

Talk prices: When the topic of funerals arises, the main focus is often on the costs, and while the cost of arranging a funeral can vary considerably from place to place depending on what services are requested, it is important to remember that a funeral home is still a business. When compared to weddings, a rite of passage that celebrates two lives moving forward in life, the average cost can often stretch upward to \$25,000. However, while weddings are planned over a course of months and years, funerals are arranged within a short window of time and function on the same philosophy a wedding does – the gathering of family and friends to

come together during an emotional period and show their support and love. When prearranging funerals, it isn't discouraged to discuss and even look at the costs and the options available. In fact, funeral directors are willing to speak with families long before a funeral is needed to explain the process and the costs associated with funerals.

Consider alternative financing options: While the average cost of a traditional funeral with burial and viewing can range between \$6,000 to \$10,000, it is important to discuss with loved ones and even a funeral director about the financial options available to them. These can range from funeral insurance to paying for a funeral before one is required, and people are encouraged to speak with their local funeral professional about which option would be best for them.

The difference between life insurance and preneed insurance:

Often, people assume that life insurance will cover the cost of a funeral, but this isn't the case. While life insurance is considered a final expense insurance that provides a one-time lump sum benefit after a death, it's primary purpose is meant to assist loved ones with the costs of living, from paying off debts, mortgages or even allotting a sum of money to pay for children's education.

To assist families with the costs of funerals, funeral homes offer preneed insurance, which will cover the costs of a funeral through monthly payments over the course of payment plan. These plans can range from 2-15 years, and have enabled families to pay for their funerals over time, making it more affordable while still earning interest on the policy to counter inflation.

How prearranged funerals can save you a world of grief:

Funerals are the single most overwhelming experience an individual can endure. It is a time of emotion and when it comes to last minute arrangements, can become a burdensome stressor. When prearranged funerals are made and discussed with families, wishes and funds are known, allowing loved ones an opportunity to grieve while knowing that they are being taken care of by a professional.

Discuss and educate yourself through a funeral director:

Funeral directors are not as grim as they have been made to seem. They are professionals who have taken the task of serving families, to help them through a period of their life that is filled with intense emotion. Funeral professionals serve their communities and the families that come to them during their time of need, but it shouldn't be when a death occurs.

The best way to understand the options available is to speak with a local funeral professional. It's important to ensure all your affairs are in order and the best way to do this is to speak with someone who is educated in providing the service. Funeral professionals can help educate you on the costs of products and services. They can ensure all arrangements are ready to your specifications and can further ensure that your loved ones will be taken care of during their time of need.

Source:mysendoff.com

Plan Today, Guarantee Tomorrow.

Planning is such an important part of our daily life. We plan our career paths, we plan our weddings and we plan for our retirement. We might even plan to lose a couple pounds this year. So why do we plan all of these things, some of which might not happen, yet we shy away from planning the one thing that we know will happen?

Unfortunately, about 40 percent of the time, death is sudden and unexpected. This means that most of the time, we are not prepared for it. Not prepared for the financial and emotional stress and not prepared to take the next steps that we need to take to deal with it. It's for this reason that the process of Funeral Pre-Planning is on the rise.

The Trend is on the Rise

Every year in North America, tens of thousands of people pre-plan funeral arrangements for themselves or a loved one. Funeral Pre-planning is really quite simple. It involves meeting with a Funeral Pre-Planning Specialist and establishing what type of arrangement makes sense for you and your family and discussing the simple details required to facilitate your plan. It's also a free, no obligation service that all funeral establishments offer. Once determined, the funeral plan is funded according to your individual needs and budget and remains on file until the services are required.

It Makes a Sound Investment

Funeral pre-planning gives you the opportunity to help your family by ensuring that your wishes are clear so no one is left struggling with an emotional or financial burden. The best part is that your pre-planned funeral can be financially guaranteed. Should you decide to pre-pay for your funeral plan, your pre-payment is invested with a third party financial institution and the interest that it earns offsets the cost of inflation. Any shortfall is absorbed by the establishment where you made your arrangements and any excess funds are returned to the estate. Your plan is also transferable should you move and your funds are guaranteed by Ontario law.

For you this means a very sound investment that allows you to lock in on today's prices for tomorrow's funeral.

Contact Jones Funeral Home today at: 905-877-3631 and let us help you walk through the process. You'll enjoy the financial rewards and peace of mind that planning ahead can bring to you and your family.



CELEBRATING A LIFE – HOW FAMILIES AND FRIENDS BENEFIT FROM A FUNERAL SERVICE

Only a few years ago, the majority of funerals took place in a church with the body present, followed by burial in a local cemetery. With the popularity of cremation, this has gradually changed with a trend toward direct disposition with no celebration. Families and friends are now reporting back that this experience often leaves them suffering in grief because they are not able to say a proper goodbye.

Families are once again seeking the help of a full-service funeral home to find that middle ground to commemorate and celebrate a life and cope with the grief that follows the death of a loved one. "We have seen that people who allow friends and family to come and express their condolences feel less isolated and are better able to cope with the loss," says Chad Eagleson of Eagleson Funeral Home, Southampton. "The main value of a funeral is the emotional support a community provides."

The ceremony around the death is a mechanism that allows people to come to terms with the loss and understand what they are experiencing is normal. It gives families and friends the tools to work through their grief and draw support from one another. It gives friends and family an opportunity to pay their respects and acknowledge the impact the deceased has had on their life by sharing stories and fond memories.

"We are moving away from ceremony and traditions and I think we've done ourselves some harm because we forget the good in traditions. A funeral service

brings people together and strengthens a family and a community." Eagleson says.

Those who opt for direct cremation and go home to an empty house often find themselves unable to cope with their grief and feel alone. When friends and family do not get the proper venue to express and share their grief, it can often lead to social awkwardness and uncertainty.

While we are not necessarily seeing everybody go back to the traditional funeral of 30 years ago, families are looking for a healthy middle ground. That's why it is important to select a full-service funeral home, because they offer a range of options that allow friends and family to celebrate a life in a meaningful and personal way. A funeral director is very good at listening to the concerns of families and responding with practical and appropriate suggestions that meet their needs in celebrating that specific life.

Families today are really only limited by their creativity and a good funeral director will provide suggestions based on past experience and new trends. With an abundance of top-notch funeral directors across the country, the best solution to help families create a meaningful ceremony is with the help of a full-service funeral home. From a simple memorial service to unique end-of-life celebrations, they are experts in assisting with all matters surrounding a death, helping families get back on their feet and return to the business of living again.

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Funerals 101: Educating Yourself About Funeral Arrangements

The topic of death and that of funerals isn't one that is as easily embraced as it once had been while Victorian era mourning traditions saw the embrace of funeral services and memorials, western society has since adopted a mindset of discomfort toward the topic of death. But while thinking of the inevitable is one we try to avoid, the truth is when a funeral arises, it is an emotional roller-coaster for families and friends. To ease this burden, it is important to ensure that final arrangements are made and known, and the best way to make an informed decision is to be educated on them.

Be aware of the choices available: When it comes to funeral planning, the process can be overwhelming. With the advent of information technology making it easier to retrieve and transmit information, the options have grown to limitless proportions and to that extent, so too have funerary options. With choices ranging from traditional burials to cremation, green funerals to sea burials, military funerals to themed funerals, no two funerals are ever the same, and nor should they be.

Funerals have always been a reflection of the person who lived. They act as a rite of passage and honor the celebration of a life lived. While videos, photographs, music, special readings, specific venues, themes and the involvement of family and friends being a primary focus of

the funeral, the process of arranging one can become an overwhelming process. The important thing is to discuss the options available and how you would like your funeral. Unfortunately, the sentence, "Well, I'll be dead, so what do I care?" or "My family can do whatever they want with me," has become the overused statement of deflecting responsibility of an important, and further life-impacting moment of one's life.

Planning a funeral isn't as easy for a family as some might believe. Unlike weddings, which require months and even years of planning, funerals are situations that occur within a span of a few days. It is during those few days that a family is overwhelmed by loss. Grief is a powerful emotion and during a time of loss, it becomes difficult, even daunting for loved ones to make decisions they hope to be meaningful. While prearranging a funeral isn't necessary (though it does remove any additional burden during a time that should be used for grieving), it is important to discuss the options available and make them known to one's loved ones.

Ensure what you want is documented: While you may think that writing a will or purchasing a cemetery plot is the extent of what's required to prearrange a funeral, it is merely a misconception. A funeral isn't something that is organized as easily as one may think. Funeral directors are

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Name: _____ Title: (Check One) Mr. Mrs. Ms.

Home Address: _____ Unit No. _____ City: _____

Phone: _____ Best time to call: Between _____ am _____ pm

Email Address: _____