

Funeral arrangements require lots of decisions to be made

By Gary Calligas

Several weeks ago, I had the sad situation of making the arrangements for the funeral of my beloved mother to celebrate her wonderful life of some 96 years. Over the past few years I have planned the funeral for many family members, none of which had made any arrangements. However, due to my mother being under hospice care for several weeks, my wife and I were granted time to pre-plan the funeral for my mother.

I do advocate to you and your family members to make funeral prearrangements to spare the family of many traumatic decisions and financial burdens. No one likes to think about death or their own funeral, but it is a topic that should be discussed and plans made well in advance. Although most funeral homes offer prearrangements, few people are taking this option, even though it can offer peace of mind to a loved one and their family members. Planning ahead gives you time to research funeral homes and compare costs to find the best possible option for you and your family.

If you decide to prearrange your funeral, here are a few things to consider.

First, select a funeral home. If you are unfamiliar with the funeral homes in the area, ask relatives, friends, and clergy for their recommendations. Visit more than one funeral home to compare the services they offer and the associated costs.

Second, decide what type funeral you would like. Most funeral directors can assist you with your planning. Items to consider are whether to be buried or cremated, type of casket or urn, decision listing of pallbearers, open or closed casket, embalming or other preparation, music or readings, religious or secular service, funeral or memorial service, with or without visitation, drafting the obituary for notices in area newspapers and online, and in the drafting of documents and notices.

Third, if you wish to be buried select a plot with/or without a vault, casket, and a monument or marker. Selecting a final resting space is important as many situations have arisen where family members fight over where a loved one should be buried resulting in court action. If you plan to be cremated, choose an urn to buy or rent and specify whether you wish the ashes to be buried, scattered or if someone is to keep them.

Fourth, costs vary depending on the funeral home. Funeral directors must give you a list of services and goods with the associated costs. Ask questions and seek guidance of family members.

Fifth, you can prearrange without prepaying for the funeral arrangements. If you choose to prepay there are a number of things to consider including:

- Will paying now cause you and your family an immediate financial burden?
- Are you protected if the funeral home goes out of business or is acquired by another company?
- If you move to another city will this funeral plan apply or will there be the added cost of transporting the body?
- Does the plan have a locked in value or can it change with time?

- Does the plan allow family members to make additional arrangements at the time of death?
- Can you cancel and get your money back if you change your mind?

If you purchase a funeral policy or plan, keep the documents in a safe place and make sure to inform a family member or the executor of your estate about what arrangements have been made and where the documents are located.

At the time immediately following the death of your loved one, the days can be intense sorrow and emotional stress; however, a family member(s) must take the lead to make a number of decisions for the funeral arrangements for their loved one:

1. After selection of a funeral home, the funeral director will guide you through the many decisions that need to be made. He/she will help you make the basic funeral decisions of the casket selection and other needed services.
2. Contact your immediate family members to determine to best date(s) and time for the funeral and visitation. Verify with the funeral director and clergy that these selected dates are acceptable. After finalizing them, immediately contact family and friends to allow them as much time as possible to make travel or flight plans. (Remind them to ask for bereavement fares for airline tickets).
3. Remember to bring to the funeral home, clothing and items for the deceased. Many funeral homes ask that you also bring a photo of the deceased for their preparation and for the obituary and for other uses.
4. Arrange for family and friends to be picked up at airport and housed, if necessary. Be sure to provide them with addresses and directions for the visitation, funeral location, and cemetery location.
5. Arrange for a cemetery plot , burial permit, cemetery fees, and other needs.
6. Complete the certificate of death with all of the necessary information as accurately as possible. Copies of certificate of death will be provided later to submit to various entities who require this proof to settle claims.
7. If a decision is made to request in lieu of flowers, memorials or donations should be sent to an address of a designated religious entity or other entities on behalf of the deceased.
8. Finalize your loved one's obituary notice with the assistance of family members. Many funeral homes will post the obituary on their website in advance of it being published in area newspapers.
9. Create a master list of names and addresses of those who donated food, flowers, memorials, and assistance so that thank you notes can be sent to them.

Remember, making final arrangements, in advance, will ease your loved ones burden of making difficult decisions at a stressful time and will ensure that your final wishes are honored,

Gary L. Calligas is the publisher of ***The Best of Times***, a free monthly magazine for mature adults in Northwest Louisiana and is the host of ***The Best of Times Radio Hour*** which airs at 9:05 am every Saturday on NEWS RADIO 710 KEEL. For more information, please visit www.thebestoftimesnews.com or email gary.calligas@gmail.com.