

Planning Ahead

By Ryan Helfenbein

Imagine if you will, waking up one morning and getting into your car to head out for your daily chores, only to realize that your car isn't working. It won't even start! So you call your neighbor and ask for a ride to the nearest car dealership later that afternoon so you can buy a new car. When you arrive at the dealership, you walk in and simply state to a complete stranger, "My car doesn't work anymore, what do you have and how much should I pay you?"

Is this how we buy cars? Better yet, is this how we purchase anything? Perhaps if you have the name Warren Buffett or Bill Gates, but for us average folks, we are going to learn a bit before going into that dealership, aren't we? We are going to understand what car is going to suit our needs, what amount we can spend and what add-ons we might want to make it our very own.

Unfortunately for years and years this was the way most people dealt with the loss of a loved one. We'd wait until the situation

occurred, meet with a strange dark-suited person, become educated on a topic we do not want to learn about and then hand over a check for what most of us would agree to be a large amount of money. Why not shop for funerals like we do everything else, become educated on a rare topic and establish a budget well in advance?

This process of planning ahead has become more popular over the years, but it is nothing new. After all, the Egyptians were doing this when they built the Great Pyramids. Consumers today plan in advance for a number of reasons, the three most common of which are to remove the risk of emotional overspending, express their wishes and reduce the burden on the family.

Emotional overspending is something many individuals can avoid by planning in advance. A good example of this is a recent trip my family and I took to Orlando. We set a strict budget and it did not include going to Disney, but rather some of the other parks in the area. Do you know, Disney is so good at marketing that they had my 3-year-old daughter constantly asking to spend 3 minutes on the lap of a princess at Disney World! It was so difficult to say no and the urge to emotionally overspend on our budget was stronger than ever.

The point is that we had all the intentions of not taking the marketing bait of Disney, and we didn't, but it was very difficult not to spend that extra \$90 per person for 3 minutes of princess

time for my daughter. This is often the same when someone experiences a loss and enters into the funeral buying process with no prior knowledge, only to purchase the shiniest casket because it is felt mom should have the "best." By making plans in advance, an education on the options is better absorbed and we can then make smart decisions on exactly what would be "best" for our needs, wants and as importantly, our wallet.

Expressing your wishes is something we hear much about from the Hollywood celebrities who die. For example, Elizabeth Taylor wanted to be late to her own funeral. Sure enough, the hearse came late that day. Another would be that of a gentleman I had the pleasure of meeting prior to his death. He was the party master, known to all as the man who always threw the best party in town. So on July 30 of this year, some streets of Easton, Md., were closed to do a second line celebration with musicians from New Orleans playing for all to hear and join. Unique, one-of-a-kind celebrations are something that people desire today. By planning ahead, these details can be ironed out well in advance.

Finally, removing the burden from the family and simplifying the process to only a phone call is by far the most common response as to why so many people are deciding to plan in advance. Completing necessary documents ahead of time, understanding and deciding what would be best for my family, noting plans in a fashion for all to understand and to have everything financially protected can truly be one of the most powerful gifts we can leave for our surviving relatives.

Rather than spending an afternoon learning a difficult topic at a stressful time with a strange dark-suited individual, give your family the gift of ease and allow them to take that time to be home with one another. Whether it be a car or another large purchase, it's always best to do your research, establish a budget and plan ahead. In the world of undertaking, we can do just that and narrow the process down to a phone call. It can truly be that simple for those left behind.

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