

# LIFE'S GUARANTEES

By Ryan Helfenbein

It seems that the older we get, the faster time moves. Unfortunately, with that passage of time comes loss. Our friends begin to disappear and we can't help but relate to the obituaries, as those listed aren't much older than we are. The reality is we will all need to plan for that final day. The only question is, are we going to leave everything for our family to figure out, or will we provide them with clear instructions and financially protected plans?

Let's be honest, death is not an if, but a when. It is truly the only aspect of life that is a guarantee. Now, some might argue that death and taxes are both guarantees, but we often hear the news of someone in court trying to avoid taxes. We can't avoid our last breath. As we realize that we cannot skip the end, or perhaps we just attend one too many funerals for people our own age, we cannot help but consider making those final plans so our loved ones won't have to worry about what to do. Questions such as how the cremation and/or funeral expenses are to be paid can be answered well in advance.

For many, this task of planning ahead starts with a visit to the attorney's office. From there we move to the insurance agent and/or financial adviser. After that, we brush our hands off and stand tall because our plans for the end are complete. Well, not quite. Yes, it is important to meet with these professionals so that your property and assets are protected and distributed according to your wishes. But the one professional who seems to be left out of this equation is the one who will be contacted immediately when death occurs.

For example, at 2 a.m. on a Saturday morning of a holiday weekend, will your next of kin be calling the lawyer, financial adviser or accountant? No, it will be one of the dark-suited night owls – the undertaker. It stands to reason that your first step to planning ahead should be with a certified pre-planning counselor. This is a professional who not only holds a state-issued mortician's license, but who has also obtained additional training, experience and certification from the National Funeral Directors Association to help families create advance plans. This certification assures that you are working with a professional who has gone above and

beyond what is necessary in order to attain specialized skills in the field of advanced planning and funeral funding.

When completing advanced plans, this certified undertaker will walk you through options based on what you would want for yourself and develop a detailed plan to carry out those wishes in the future. You will get an estimate of the costs of all aspects of the plan and a detailed explanation. You may also be presented

with options for ways to have the plan completely financially protected. Why? Because you will never have to think of it again. No matter where death occurs, no matter what the future cost might be, and regardless of who is overseeing your affairs, when the time comes, all will be in order. No questions, no concerns and absolutely no financial discussion will be needed in the future. In discussing this with a good friend of mine from church, he pointed out that you are now able to leave the memorialization aspects to your family because the business matters are complete.

Survivors are able to concentrate on how to remember you through the selection of flowers and photos, the creation of tribute videos and more – all without the concern of how much it will cost.

Planning is something that we all do on a regular basis, but it seems that some things are easier to plan for than others. Planning a vacation versus planning for our own demise would most likely be at two different spectrums of entertainment for most people, but unfortunately only one is a guarantee.

The next time you see that obituary of someone in the paper who has the same birth date as you, wouldn't it be nice to know that if that was to be your own notice, that you have your advanced plans in place?

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