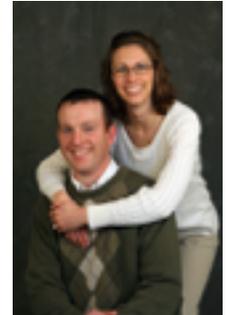


Funeral Planning Today



Happy New Year!



For the average person, the ins and outs of funeral planning are unfamiliar and confusing. Most people don't know where to start or even what their options are. Should you choose cremation or burial? How do you go about personalizing the funeral? What is the value of a funeral, and what elements should you include? At Crawford Funeral Home, we are here to help you understand and make sense of your options.

From the desk of
Jamie Allar



Advance Planning
Specialist

Epilogue Planning
Professionals LLC

“But who would ever choose to plan their funeral in advance?”

I remember asking this question of my sister (a funeral director), nearly 13 years ago, when I was considering a career in the funeral profession. Her answer, which has been confirmed to me by thousands of families since then, is this:

Wise and loving people choose to plan their funeral in advance. People just like you!

What I've found is that there are two main reasons why people plan ahead:

1) Ensuring your wishes are known

In generations past, there was essentially one “standard” type of funeral. It usually involved an evening visitation at a funeral home, a church service, a pot luck in the church basement, and a cemetery interment. In the funeral business, we call this a “traditional” funeral. However, today about half of all services planned involve cremation. This trend, along with social and religious shifts, has created an open door for many different possibilities.

Maybe your celebration and memorialization wishes are a bit less formal, like a picnic gathering at a favorite park, ashes spread on the family land with a natural stone memorial, or a gathering at dusk with music and fireworks. The reality is that there is just no longer a “one-size-fits-all” approach, and a once-in-a-lifetime event is deserving of consideration and discussion with a professional, who can help to guide and present options that will create a personal and meaningful experience for your loved ones.

What this means:

Your loved ones will likely have many decisions to make on the day you die. Decision-making is always more difficult (and expensive) when grief and stress are involved. By planning now, you'll spare the people you love of this burden to try and “figure it all out” on the worst day of their lives.

2) Avoiding Financial Uncertainty

Have you ever heard the saying, “You don't know what you don't know”? Many people who think they don't need to plan ahead (“I have plenty of money for my funeral”/“My kids know what I want”) are not aware of two key scenarios families may unexpectedly find themselves in some day:





If you, or someone you know, had the responsibility of settling the estate of a relative or friend who died, you know that probate is the court process of distributing assets of the deceased. The probate process can be a lengthy one, delaying access to funds for months, or even years, until the estate is settled. Meanwhile, many funeral-related expenses must be paid prior to the date of service, leaving loved ones the added stress of raising funds in a matter of days.

The second scenario we encounter frequently is one involving long-term care. Personal savings (including life insurance) are often depleted when care needs involve skilled nursing homes, assisted living facilities, or in-home care. Protecting funds that are available now, for a guaranteed future need, is important to ensure a financial burden is not needlessly shifted to loved ones.

What this means:

You have the ability to avoid financial burden for your loved ones by planning now.



A recent study shows the current mortality rate is 100%!

(You read that right!)

All joking aside, it's estimated that only 30% of American adults have their final affairs in order, which means that 70% will leave their families scrambling to figure out last-minute stressful decisions.

So, why do people avoid this task? I heard a recent quote that “Wise people plan ahead, and foolish people refuse to face the facts.”



It’s human nature to foolishly think we will live forever, or that we will somehow have time (or desire) to plan later. The truth is that no one knows when their expiration date is, and we can all be masters of procrastination. With the new year upon us, I hope that you’ll be inspired to check this important task off your “to do” list!

Want the kids to be part of the conversation? Invite them to your pre-planning appointment!

Contact Mike Crawford at (608) 297-2268 or (608) 586-4000.

In Memoriam

December 2018

Please help us honor and remember those we’ve lost, and keep families and friends in your thoughts and prayers:

Maurine Phillips, Dana, IL/Montello - December 21

Marlene Cacic, Montello - December 20

Joel Jaster, Montello - December 19

Roland Minter, Oxford - December 18

Sandra Dolgner, Montello - December 14

Frederick “Fred” Lenzen, Montello - December 12

Janice Neuenschwander, Montello - December 12

Claude Lancaster, Montello - December 11

Dorothy Mueller, Montello - December 5



For full obituaries, please visit crawfordfh.com.