

10 FOOLISH REASONS TO SAY “NO” TO ARRANGING YOUR OWN FUNERAL.

1. I don't care what happens to me after I'm dead.

You may not care, but your family *will* have to. Your family's job will be much harder because someone will have to make the decisions for you. The person in charge may not know your wishes. A decision will have to be made about the kind of funeral service and where the burial will be. These decisions can be colored by grief, not governed by reason. There are some questions that only *you* can answer. What kind of casket? Where do you want your funeral to be held? Do you want flowers, music, a minister? These are all personal choices that only you can make. So, even if making your arrangements is not high on your list of things to do, making decisions now will lighten your family's problems later. Why not do it today and put your mind at ease and take the burden off of your loved ones.

2. I don't want to think about it.

No one wants to think about their own death, but in reality, we all have to someday. Have you ever purchased automobile insurance? Homeowner's insurance? Life insurance? Arranging your own funeral, like purchasing life insurance, is one more provision you can make for a time when your family must go on without you. **You** make all the choices in advance. **You** select your casket. **You** select the type and place of your service. **You** decide how much to spend. Doesn't this make more sense than leaving this burden on your family?

3. My insurance will take care of everything.

No, it won't. No insurance policy tells your family how to plan for your funeral, which funeral director to choose, or how much to spend on your funeral. Insurance only provides *money*, financial security for your heirs. Your family will still be faced with decisions you could have made with them. Insurance is often used for other things or designated for something or someone special – hospital bills, a widow's security, or a child's education. Give yourself and your family *the peace of mind* that comes from having your funeral arrangements and expenses taken care of.

4. I can't afford it now.

A funeral purchased when a death occurs usually must be paid in full *before* the burial takes place. This can often make a huge dent in a family's budget. When you purchase your funeral *before there is a crisis*, you may choose from a variety of payment plans that meet your budget. Also, when you buy today, you pay today's prices. Funerals, like everything else in the world, are affected by inflation, rising costs, and the marketplace. The costs go up all the time. Your family will end up paying more later and they'll have to pay it all at once. You *can* afford to make funeral plans ahead of time and we can help you choose a payment plan that's right for you and your budget, *sheltering the funds so they may be used for funeral expenses only*.

5. I want to be cremated.

You probably have a will that states your desire to be cremated, however, a will is normally read long after the funeral takes place. Then, it's too late for your wishes to be carried out. You guarantee that your wishes are met by making your own arrangements. **You're the decision maker.**



10 FOOLISH REASONS TO SAY “NO” TO ARRANGING YOUR OWN FUNERAL.

6. My wife/children/brother/friend/lawyer will take care of everything when the time comes.

You are very fortunate to have close friends and family who will help make your decisions when you are no longer here. And, there will be many decisions to make. But, *you* can make these decisions without the pressures that occur when the death has already happened. Do you really want your friend, brother-in-law, lawyer, or even your children to make decisions you could have made? Get the facts, learn the alternatives, educate yourself – be in charge. Don't depend on other people to make *your choices* for you.

7. I'm not from this area, and I don't know where my funeral will be.

We live in a mobile society. The area you grew up in may no longer be your home. You may not go “back home” often, but that is where you want to be buried. You may decide to make funeral arrangements in the area where you are currently living. Later, you may decide to move closer to your children or into a retirement community, or even “back home”. Today, many funeral plans are transferable. This means that if you move, your funeral plan moves with you. The choice is yours when *you* make funeral arrangements in advance.

8. My family knows my wishes.

Perhaps you have talked to your family in passing about the kind of funeral you want, but *do they really know what your wishes are?* Most of us handle discussions about death by joking or changing the subject, and families are, therefore, *unprepared* when they walk into the funeral home to make your arrangements. Then they become overwhelmed. Our 45+ years of experience with families convince us that it is more considerate and more economical to make your own funeral arrangements in advance. Loving family members are sometimes so moved by emotion that they spend more than you would have wanted or less than you feel you deserve.

9. I am a veteran. The government will take care of me.

If you are on *active military duty* at the time of your death, the government *will* take care of your funeral expenses. If you are a veteran, the government provides only a minimal allowance toward the cost of your funeral if you die in a VA hospital or have a VA pension. The government will also allow your burial in a National Cemetery at no cost. This means the cemetery lot is paid for, however, your funeral expenses are not. Your family must still handle all funeral arrangements and costs at a time when reason is overruled by emotion.

10. I need to know more about this, especially the financial part, before I make a decision.

We'd welcome the opportunity to answer any questions you have and to give you the information that you need to help you make an intelligent, unhurried decision. Information that will help you make decisions and purchases that are right for you and your family.

**Please call us so that we can set up an appointment that is convenient with your schedule.
Our phone number is 760-744-4522 in San Marcos or 760-726-2555 in Vista.**

