



BRADLEY
& SON FUNERAL HOMES, LLC

Why plan for a funeral in advance?

This short conversation is meant to provoke more thought and give you good reason to think about and start a discussion about what to do when something happens.

Introduction – broken heating system

There is no perfect comparison between the funeral experience and any other. But a recent discussion did come up with a very good analogy. Every homeowner in New Jersey has a heating system for their home. So let's talk about heating systems for a few moments.

These units do not last forever and will need replacement at some point. There are some people who will regularly maintain the unit and plan for replacement; they may even replace the unit before it fails in order to avoid suffering any down-time and to help them get the best deal possible.

Conversely the people who try and get the most out of their system – or perhaps do not pay much attention to their system will probably suffer from a total failure and need to replace it quickly. For some reason this typically happens during the coldest part of the winter. At that point, there is not much time to research different service providers or compare brands or different types of heating options. The homeowner cannot wait long to schedule a company at their convenience – this is an emergency.

In the end the problem is solved; the heat working fine; but the homeowner is left with some “buyer's remorse”. Did I pay too much? Did I purchase the right brand? Should I have investigated other options? Of course people are not like heating systems. We do not get replaced or

taken out of service before our time, but we hope you can see the analogy. Planning in advance for something we know will happen makes sense and has many benefits.

No time for mind reading

Many times when meeting with newly bereaved families we hear that they have no idea what the person who died wanted – or the person simply stated, “put me in a pine box and” leaving them wondering how to best fulfill the decedent's wishes while simultaneously tending to their own needs. Once the person dies there is no longer a chance to have a frank and open discussion. It is best to have that discussion now.

Talking about one's own end is not a pleasant discussion to have. It is, however, an important and necessary one. The needs of the future decedent (for lack of a better term) are different from the future survivors. While some people will plan out exactly what they would like done, others like those in the “plain pine box” camp, want to put as little burden on their survivors both emotionally and financially. While this is admirable, it may not fit the needs of the survivors, hence more discussion is important. Remember, once a person dies his/her worries are over giving the survivors' needs priority. If it is not too late already, have that discussion soon.

Bad things happen at the most in-opportune times

In some cases, key people may be on vacation or otherwise out of reach. An emergency occurs and some of the decision makers may not be accessible which can cause anxiety and second guessing for those decision makers present. We may plan for contingencies when shopping for college, homes, cars or other things. Why not have at least a rough plan worked out for future survivors so if things happen at the most in-opportune time they know how to get started.

Sometimes things must be completed within 48 hours

For people wanting cremation or a burial without embalming, by NJ State law the cremation or burial must be completed within 48 hours of death. Sometimes this window is shortened by cemetery schedules, Sundays and holidays. This does not allow much time to solicit opinions from all the key family members and put a plan in place. This does not allow much time to solicit opinions from all the key family members and put a plan in place. When available, this 48 hour window can be extended by the use of refrigeration. Plan ahead, or at the least talk things through with your family so arrangements can be taken care of without remorse later.

How is this paid for? Are there advantages to paying in advance?

Funeral homes do not have end-of-month sales or two-for-one offers; however, there are some advantages for putting money aside sooner than later. With costs going up every year, it may make sense to purchase a burial or entombment space now and not wait until you need it. Purchasing a headstone with today's dollars and leaving the dates empty may also save money in the long-run. Funerals on the other hand are not (in the usual sense) paid for in advance, but a separate trust account can be setup just to cover the funeral expenses.

Younger people may not have enough money in the bank to cover a funeral if they needed one. They may also have other expenses which will need to be covered if anything happens to them prematurely. Life insurance is the perfect way to make sure survivors can cover funeral expenses, pay outstanding debts and help survivors get by in the short-term until they learn how to live without the financial support of the one they lost. Life insurance for the starting family is just as necessary as retirement and college planning. An unexpected loss can result in dire consequences.

People who are retired may see comfort in putting enough aside to cover a funeral down the road. If they suffer from a catastrophic illness or otherwise need full-time hospitalization, or nursing care it may be wise to

set enough money aside for a funeral before there is not enough left. If one is preparing to be put on to Medicaid assistance, it is customary and recommended that one sets up a trust to cover funeral costs as part of the "spend down" process in preparing for Medicaid assistance. The NJ Prepaid Funeral Trust Fund, also referred to as "Choices" provides a safe way to put aside monies for a funeral. The best part of Choices is that 100% of all monies in the account belong to the purchaser. The funeral home only gets paid after performing services.

Summing up

We at Bradley & Son Funeral Homes help people in crisis all the time; and our clients say we do it well. We also see that the families who have talked about death with their families or who have gone the extra step of making a plan in advance have a much easier time when the death does occur. While everyone will come out well cared for, the process will go smoother for those who are in some state of preparedness. Also, wouldn't it be better to plan ahead to get what has the best fit plus has a good value; as opposed to just getting the job done? Often when under pressure we tend to make quick decisions which seem sound at the moment and we later realize that we should have done more, less, or done it differently.

For all the reasons offered, we highly recommend making funeral plans in advance, or at the least telling your family of your feelings about what to do when the time comes. To go back to the heating system analogy again, wouldn't be best to give it some thought and do some research so you and your family will know in advance what is important, what is not and give others a chance to share their thoughts?

We are here to help. Please contact us for more information

info@bradleyfuneralhomes.com

(973) 908-6004