

# PrePlanning – It's Easier Than You Think

## Preplanning Basics – Simple Steps

People like the idea of having a plan in place for the time of their death. The thought of making life easier for family who may be experiencing strong emotions, stress and uncertainty is appealing. However, when it comes to actually making a plan it's easy to put off for another day. It doesn't help that we have anxieties about death. Breaking things down into simple steps goes a long way to making things easier.

## Vital Information

At the time of death everyone from the bank to the post office may ask to see a death certificate. One may be needed to access the will. In order to issue a death certificate, a registration of death must be done. This requires vital information like full name, address, marital status, date and place of birth, social insurance number etc. It is common for family members to go through boxes of old paperwork or phone relatives in search of information. Having details noted in one spot is a very good first step at reducing stress for family.

## Your Wishes

If no preferences have been discussed, then your family may flash through memories of what others have done before. As they try to figure it out they can be influenced by strong emotions. They may worry over finances. They may wish to inform people or trying to figure out an obituary and struggling with family history, names or dates. Spending time to make a plan and keeping it accessible to family or executor saves them a lot of work and worry right when they'll be most impacted by grief. Knowing they aren't guessing about your wishes can be a great comfort.

## Finances

Some have wishes, but wonder how it will be paid for. Are there enough funds in the bank, insurance policies or other places? They could

make a plan and revise it based on worry about funds without knowing costs, what is available to the estate or even what the options are. Are there family with expectations wondering why things cannot proceed as delays ensue? Having funds earmarked for funeral arrangements gives the family confidence and ease in carrying out wishes. If you prepay funeral expenses, by law funds must be held in trust. The funeral home guarantees their products and services, even if their fees at time of need are higher than what comes out of trust. If a different funeral provider must be used, the funds are secure and can be accessed when needed by consent of executor or next of kin.

## Communication

Often people have assumptions about what's involved at the time of a death. By taking a few minutes to talk to a funeral director, you may find out things are simpler than imagined. Likewise, a talk with family can clear up misunderstandings contributing to stress or confusion. Whether you formally prearrange or not, taking time to discuss basics and ensure those expected to help know what's involved and what's been put in place goes a long way to reducing upset. Not only that, a conversation about mortality could bring you closer to loved ones and make the time you have together that much better.

As a funeral director, I hear again and again from those who have taken time to plan 'What a relief to have this sorted out' and from families at the time of death when a plan was in place, 'This was so much easier than I thought it would be.'

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