

Simple Steps *for* Reducing Stress



In theory, we all know death is a fact of life. Despite this, we can have a lot of anxiety around the topic, and it's easy to put off thinking about. The problem comes when death doesn't wait for us to be ready. Suddenly, we're forced to provide information and make decisions. Even when we know it's coming, losing a loved one can hit hard causing confusion, intense emotion, loss of appetite and a sense that things are out of control. These feelings are perfectly natural and part of being human. That said, a little bit of planning can make a huge difference.

If you've ever been a student, you may remember doing fire drills where the whole school practices so everyone knows which exits to use and the correct steps for getting out safely without panic in a real emergency. The same sort of practice can help us prepare for the time of a death. If we have thought out our options, gathered information to help us make decisions and communicated those decisions to the people who need to know beforehand, we will have the chance to make more fulfilling arrangements that give our survivors space to grieve.

Planning ahead means knowing what the options are, identifying what will work for us and our families, reducing cost and avoiding stress. People who are in the immediate crisis of loss may make emotional decisions or have difficulty making decisions at all, resulting in delays and possibly regrets. With this in mind, here are few simple steps that can be a great help:

Have a Will Done: Wills are wonderful tools for getting things done. Without one, even a small estate can become a burden with a lot of time and effort needed to accomplish simple goals like funeral arrangements, dealing with a bank or applying for the Canada Pension Death Benefit. If nothing else, have a will done.

Talk to a Funeral Director: Visit your local funeral home. Have a conversation about options, ask questions. A funeral director is a fount of information on a wide range of matters like cemetery options, notifications needed, cultural traditions and the costs involved.

Fill in a Prearrangement Form: This is a document with space to note your vital information (full legal name, date of birth, social insurance number etc.) and state your wishes (cremation or burial, cemetery or scattering, celebration of life or not). Some will get right into details including favourite songs or a draft for their obituary while others keep to basics. This form gives shape to plans, providing a road map for your family or executor. The information it contains is useful in dealing with other estate matters too.

Consider the Finances: Once you have thought out the options that will work best for your family and have an idea of costs, consider how your arrangements will be funded. Will your estate have funds available? Do you have life insurance? Will you be relying on Canada Pension Death Benefit? Will you need to look at Provincial assistance or, for veterans, help from Last Post? Some prepay, thus guaranteeing fees, while others simply ensure their information and wishes are documented.

Overwhelmingly, people who have taken steps to get information and make a plan feel a great load has been lifted. At the time of need, families who come in when a prearrangement is in place express how simple everything is and how much less stressful than they imagined. Having this talk with your family, while difficult, is a chance to get to know each other better and ideally make the time you have together more fulfilling.

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