## **Making Life Easier**

## **Funeral Preplanning Reduces Stress**

(NAPSA)—There are things you can do now to ease your familv's feelings in the future.

The death of a loved one, for example, may be extra stressful if little advance thought was given to final arrangements. Did the loved one want a traditional funeral with a burial? Cremation with ashes scattered at sea? What music should be played?

Where should the service be held? Who should preside? Often. family members and friends are unsure of the answers and worry about making poor choices. With the following tips. Dignity Memorial<sup>™</sup> funeral and cemetery providers encourage families to plan ahead to help resolve these issues.

Preplanning may help families make better choices. "Thinking ahead can help vou informed and thoughtful decisions about funeral arrangements. It allows you to choose the specific items you want and need and compare the prices offered by several funeral providers," advises a Federal Trade Commission consumer guide.

Preplanning may also reduce stress. "Funerals are not a pleasant subject to contemplate, and they are often very stressful and expensive events. Planning a funeral in advance can alleviate some stress on remaining family and friends," says the Better Business Bureau.

If the wishes of a loved one are known, families and friends may be prevented from emotional overspending. "An increasing number of people are planning their own funerals, designating their funeral



preferences, and sometimes even paying for them in advance. They see funeral planning as an extension of will and estate planning," the FTC guide adds.

One of the best ways to preplan may be to sit down and put your thoughts in writing. A "fillin-the-blank" final arrangement guide will lead families through the actual recording of their

When choosing such a guide, look for one that includes space for important family and estate information, such as the Personal Planning Guide by Dignity Memorial. Offered free of charge, the guide is clear, concise and easy to complete.

Designed for a couple's dual responses, the Personal Planning Guide begins with a vital statistics section. It also records armed forces information, will, banking, credit card, life insurance and real estate holdings data, and a medical history. The second half of the guide helps families leave detailed instructions regarding a funeral or cremation service as well as cemetery memorialization.

To obtain a free copy of the Personal Planning Guide, call 1-800-9-CARING.