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## Elder Law Guys: Planning for the inevitable

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In the past year, we've unfortunately had a record number of deaths because of COVID-19, which has led many of our clients and colleagues to ask the question, "When should I plan for my funeral?"

While a morbid subject, it is a necessary discussion to have when planning your estate to make good decisions about something that will affect you and your family.

Look, we all get to a certain age when we can't put off things any longer — that colonoscopy your family doctor has been pushing you to schedule; that knee replacement surgery to get you back on the golf course (or just up and down the stairs); or that PSA or mammogram or one of the other countless other health care tests and decisions with which we are confronted later in life.

But what about the ultimate health care decision? All the lifestyle choices, genetics, medical and pharmaceutical advancements out there, and yet none of these choices can stave off the old adage that "no one gets off this planet alive."

So, if we know that death is inevitable, then how are people planning for their funerals? We spoke with some seasoned representatives in the funeral industry to get their take on why it is important to embrace this type of planning versus putting it off to let the surviving family members take care of things. And we know from our own work and personal experiences that it's not an issue to be avoided.

First, it's about choice — letting others know how you want to be treated. Will there be a funeral with a viewing? Is cremation an option? Final resting area with the family graves, or with your spouse and their family? Everything down to the type of clothes and music you would like can be established in advance.

As we've aged and had many family members and clients pass through this journey, we are reminded that death should also involve a celebration of life. We try to keep that positive attitude every time we hear of another person passing on and recognizing that we can choose to celebrate while mourning — and why not make that service as joyous as life itself while respecting that mortal life has ended?

Then there is the cost of a funeral — not a cheap endeavor for most families. Once again, you only get one shot at doing this right. That means that you may have to be creative in how you fund your funeral to avoid placing a financial burden on loved ones.

"It's never too early or never too late to preplan your funeral," said John C. Slater, a funeral director in the South Hills. "You will get the most benefit from doing it the younger you are."

To that point, many funeral homes offer the ability to "lock in" the cost of your funeral in today's dollars so that when the time comes — hopefully many years down the road — your funeral costs are already paid for at lower prices.

There are many ways to fund your funeral costs, so you should look into the different options. Some involve depositing cash

with a bank; others involve purchasing a life insurance policy or an annuity.

We also spoke with a representative of the Catholic Funeral Plan, which has programs to prepay your funeral and allows the family to select options with any funeral home when the time is needed to make those decisions. The Catholic Funeral Plan also has a program for non-Catholics called the Consumers Choice Funeral Plan. Their goal is to educate consumers about the process of planning a funeral and to investigate the options important to each consumer.

Regardless of how you decide to plan your funeral — whether in advance or at the last minute (literally), recognize that this planning is not typically done in a vacuum. Nor do you want to do it in a crisis.

For example, many people anticipating needing these services may already be facing some serious medical issues or long-term care problems. We are talking about strategic options when dealing with long-term care planning that involve purchasing funeral plans in advance — and as they say, timing is everything. Consulting with your elder law attorney can yield additional strategies to think about when deciding on how to proceed.

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