

FUNERAL PLANNING

I realize that many English people find it extremely difficult to talk about their own death and that of their loved ones. Whilst living in Spain, many are experiencing funerals of friends and family and quickly understand why a funeral plan is vital. The extra unnecessary stress that it places on the family is very unpleasant, just having to find approximately four thousand Euros immediately is daunting.

In the UK the majority of deaths occur in a safe environment, for example, a hospital. This means all or most of the arrangements will be carried out by the hospital management, taking personal wishes into consideration. This obviously takes away a certain amount of the stress in having to organize all the funeral arrangements, death certificate registration and payment. At least in your home country you have no problem with the language, whilst in Spain you probably will.

The culture is vastly different here with great pressure placed on you to carry out the funeral within 24 hours. I realize that in many of the towns, in which we live, there are often very new and sophisticated funeral parlors, however, there is still pressure placed on the family, and old rules will still apply, there can also be trouble with payment as bank accounts are often frozen; this adds immense stress to an already fraught time.

Once again it comes back to dealing with reality or pretending to ourselves that it will be alright and I will cope. I wonder why people often say to me "I am not going to even think about my own death, if and when it happens to me my partner will handle all the arrangements then." Or the husband comes in with "what do I care I will be out of it and the wife can handle it." Oh dear, this statement takes no consideration of the facts. A number of times the lady of the house is not involved in the day to day running of the overall financial upkeep, I also appreciate that there are ladies who, for one reason and another, do not look after the finances in any way.

The question I then ask is as follows. "How is your lady expected to handle one of the most dreadful days in her life with situations she has never gone through before, in a foreign country with a different culture and language?" I personally feel this question also applies to the partner. Why make it so much harder to go through? Therefore, isn't it better to take an hour out of your life and plan for that inevitable day? Great planning is carried out for our births, wedding anniversaries; birthday's and holidays but not, in many cases, our farewell!

There are two ways you can do this planning, either by taking out an insurance policy or a pre paid plan. This can now be paid over a period of years with no interest added. It really is that simple, plus of course funeral costs are increasing and in ten years could be twice what it is already. I know this subject is unpleasant; we would like to think we will go on and on, but we won't, much better then to deal with reality. From where I sit, having lost my husband in an accident in our home, to have had the full benefit of a funeral plan, (they were not available then) it would have saved me so much stress and pressure, plus my bank account would have been a few thousand Euros better off. This

has to be a very loving and wise way to plan part of your family's future. With only one phone call to make, the funeral Directors will assist with all the arrangements including registration of the death.

We have the time for you to help choose a plan that is right for you and your family. Why not take a deep breath and pick the phone up and call us.

Special offers available on Health, Funeral. Life, Car and House.