

By Dennis and Linda Gallagher



Addressing the Myths and Misconceptions of Making Your Own Funeral Arrangements

Pre-planning provides peace of mind for you and your loved ones

We understand that coordinating the details of your own funeral may not be high on your list of priorities, since no one likes to think about his or her own death. However, you should approach pre-planning your funeral like you would when purchasing life insurance or planning your estate: it is another opportunity to protect your family by preparing in advance for a difficult situation.

Perhaps you have mentioned to your family the type of funeral you would like, but do they really know your wishes? Most of us are not comfortable talking about death, so families are often completely unprepared when they walk into a funeral home to make arrangements. The surviving family members are often left with questions that only you could answer, such as: How much should be spent on funeral expenses? Did you want to be cremated? What kind of casket and ceremony would you have chosen? Who would you have liked to serve as your pallbearers? Making such decisions may be further complicated if your surviving family members have different opinions, and decisions made in haste at the time of a death tend to be colored by grief.

Finalizing your arrangements in advance ensures that you determine the type of service and place of burial, relieves your loved ones from the burdens of making those difficult decisions, and promotes harmony by removing the possibility for surviving family members to disagree regarding your arrangements.

Many people believe that their life insurance policies will adequately address the costs and decisions associated with funeral arrangements. However, life insurance may not provide adequate financial protection for funerals because the disposition of an estate may take months and the costs of a funeral purchased upon the occurrence of a death must be paid prior to the services. Additionally, the purpose of life insurance is to provide financial security for your heirs, and a life insurance policy will not help them understand how to plan your funeral.

Today, we live in a mobile society, and the area you grew up in may no longer be your home. Perhaps you wish to be buried back home, or you may decide to make arrangements in the area in which you now live. Either way, funeral plans pre-purchased from Heritage Memorial Services are transferable. When you make your funeral arrangements, you take the plan with you.

We believe that pre-planning your own funeral arrangements is not only considerate of your loved ones, but also more economical, because loving family members are often so moved by emotion that they spend more than you would have wanted. Additionally, if you pre-plan, you can not only choose from a variety of payment plans that fit your budget, but when you buy today – you pay “today’s” prices because, like everything else, funerals are affected by inflation and competitive pricing in the marketplace.

The bottom line is that pre-planning ensures that all of the necessary decisions and financial arrangements regarding your funeral have been taken care of and ensures that your loved ones will not be burdened with making these decisions. This security will provide you with peace of mind for the time when your family must go on with out you. **HB**

Dennis and Linda Gallagher are co-owners of Heritage Memorial Services, the only family owned and operated funeral home in Huntington Beach. They are located at 17712 Beach Blvd. and can be reached at (714) 842-2400.

From Ashes to Gems: A Unique Remembrance

Heritage Memorial Services offers an incredibly personal memento of a loved one: A diamond ring made from their cremated remains.

Designers start with approximately 8 ounces of ashes that are reheated to capture the carbon, then converted from carbon to graphite. It's then placed into a diamond press at 1 million pounds of pressure per square inch at 2,000 to 3,000 degrees. The finished diamond is then cut and polished.

“It’s difficult to tell the difference between the resulting lab-made diamond and a naturally formed diamond,” says Linda Gallagher, co-owner of the HB-based family owned and operated funeral home. “But obviously, the real value of the piece lies in the fact that it’s a truly personal, special remembrance of a loved one.”