

Preneed

By Leigh Klemencic

It's likely many of us have worked with grieving clients who wished someone would have told them how valuable preneed insurance could have been for their family. To warm up consumers to the idea, one insurance carrier – Physicians Mutual – took the message directly to 400,000 of its customers and prospects earlier this year through its monthly newsletter, “Conversations.”

In one of the newsletter's articles, Megan Coyle-Stamos, a top-selling preneed salesperson and fifth-generation funeral home owner, shared her insight on a variety of funeral profession topics, including the healing value of ceremony, and the many benefits of preplanned – and prefunded – arrangements.

What I Wish Everyone Knew About

Funeral Service Planning

A Funeral Director Shares Her Insight and Expertise

With the new year underway, you may be in the midst of tackling a few to-dos. Exercising more? Eating healthier? Preplanning your funeral? Yeah ... that last one doesn't usually make the list of popular New Year's resolutions. But maybe it should.

Megan Coyle-Stamos, funeral director and president of Coyle Funeral and Cremation Services in Toledo, Ohio, shares her thoughts about the funeral profession, Coyle's commitment to the families it serves, and the benefits of preplanned, prefunded services.

A Snapshot in Time

As a member of a family with a 130-year tradition of caring for Ohioans and their deceased loved ones, Coyle-Stamos grew up close to the profession she would eventually choose – although she began her career in the fashion industry.

“I grew up watching my dad, grandfather, uncle and great-uncle care for the deceased with such respect, and bring such comfort to their families,” she said. “I learned it's really about the business of listening with the heart and being there for people during their grief.”

In time, Coyle-Stamos began her own career in the funeral profession. “I was spiritually called to it,” she said. “I wanted to make a difference in people's lives. That's part of how I'm wired.

“I realized early on that losing a loved one is about the most stressful thing we all go through,” she added. “To be a part of this snapshot in time in people's lives ... to be able to help them at what is, for many, the worst time in their lives, is a real privilege. The kindness and tenderness we show can leave a lasting impression on families for years to come.”

Fear and Gratitude

When families make their first visit to the funeral home to make arrangements for their loved ones, emotions vary, but Coyle-Stamos said two stand out: fear and gratitude.

“Many people fear the unknown,” she said. “They’re afraid of making the wrong choices about their loved one’s arrangements. Often, they’re worried about the financial impact.

“They also have some fear about their own emotional vulnerability – and of really acknowledging the death of their loved one.”

But they’re also grateful for the professional, compassionate service they receive, Coyle-Stamos said. “They’re grateful that we’re caring for their loved one with dignity, and that we’ll do everything we can to help them honor their loved one’s life with a beautiful service.”

Those commonalities aside, every family is unique in how they experience and express their feelings.

“Every family is different and every day is different,” she said. “Even with preplanned services, when the urgency isn’t there, you’re still meeting with people – sometimes in their homes – about a deeply personal issue. It’s an honor for us.”

Personalization Is Key to Life Celebrations

Whether a family opts for cremation, which is increasing in popularity, or a traditional burial, the focus of celebration of life services is always on honoring the person who has died.

“We want to help the family tell the story of their loved one and share what made them special,” Coyle-Stamos said. “We help the families celebrate with whatever religious rituals they want, as well as their own family rituals.

“We also strive to make people as comfortable as we can, emotionally as well as physically,” she added. “Sometimes we bring the vault lid in and supply a bunch of Sharpies

so people can sign it. This works well when there are a lot of young mourners, especially teens who can be uncomfortable around the casket.

“We produce a memorial video that can be viewed on our website,” Coyle-Stamos said. “This is especially appreciated by those who couldn’t attend the service. We also give every family a blanket with their loved one’s picture woven into it. This can be an individual or family photo.”

Services Help Us Feel Something Other than Sorrow

With final arrangements, some people want only the bare minimum: cremation and no service.

“When someone expresses this wish in their preplanning, of course, that’s what we as funeral directors honor,” Coyle-Stamos said. “However, I’d like to encourage everyone to consider the purpose of a service.”

In addition to celebrating the life of your loved one, Coyle-Stamos said, the service can also help you and your family feel something other than sadness for awhile, such as:

- Gratitude for your loved one’s life.
- Happiness that the service is capturing the essence of your loved one.
- Appreciation for everyone who’s come to be with you and your family.
- Pleasure to meet friends and acquaintances of your loved one.
- Pleasant surprise at the sight of old family friends and neighbors.
- Amusement or pride over a story someone told about your loved one.

“Having a service helps connect the significant people and parts of your loved one’s life,” Coyle-Stamos said, “bringing people, prayers, love and stories together like few events do.

“We specialize in the ceremonies and services as much as we do in the dignified care of the deceased,” she said. “Our goal with every family we serve is that whenever they reflect on their loved one’s service, they recall it with a smile.”

Funeral Profession Misconceptions

For all the compassionate, personal service funeral directors and their staff provide to families every day, a few misconceptions about the funeral profession persist.

“People sometimes ask, ‘How do you do this every day?’” Coyle-Stamos said. “Isn’t it creepy? Isn’t it hard to handle?”

“It’s not that way at all for us,” she said. “Of course, some deaths hit home for us, too – the death of a child and sudden deaths. But we consider it part of a higher calling, a privilege, to be here for families ... to be fully present for them at the most stressful time of their lives.”

Other misconceptions Coyle-Stamos has heard are that people think funeral directors are serious all the time, and that they have nothing to do in between funerals.

“Of course, we give family meetings and the services themselves the dignity and respect they deserve, but that doesn’t mean we’re not regular, fun-loving people just like the families we serve,” she said. “And we have a gazillion things to do between services. Building operations, maintenance, marketing – we do it all.”

Arrangement Assumptions Abound

When it comes to making their wishes known for their funeral service, some people think they’ve done it: they told someone, wrote it down, mentioned it in their will, or purchased a plot.

But verbal instructions can be open to interpretation by the family, Coyle-Stamos said. So, too, can informal written instructions. A person might have picked out a couple Bible verses and favorite songs and might even have kept a funeral program of a loved one or friend, saying at the time that this is what they’d like. But while those details are a start, without a formal plan, they can get lost in the blur of activity and grief in the hectic days that follow a loved one’s death.

“Others think, ‘I have that written in my will,’” Coyle-Stamos said.

“But wills generally aren’t read until after the funeral. And even though a comprehensive will might have a page dedicated to final/funeral wishes, that one page typically won’t contain all the decisions that need to be made.

“For example,” she added, “Is your loved one a veteran and does he or she wish to have military honors? How do you get the necessary paperwork? We can get that process started through preplanning.

“Other people tell their loved ones, ‘Just call Coyle and they’ll handle everything.’ Maybe the person bought a plot, and assured their family that all arrangements were made,” Coyle-Stamos said. “But then the family realizes some initial action was taken, but the process wasn’t complete and there are many other decisions that have to be made.”

Families make incorrect assumptions, too.

“Probably the most common assumption loved ones make is that there’s money to pay for the funeral,” Coyle-Stamos said. “They assume their loved one had life insurance or that their bank account will be accessible. Those are dangerous assumptions.”

Big Family Stressors

“Even under the best of circumstances, a time of loss is terribly stressful for families,” Coyle-Stamos said. “More so if there are money worries and questions about what kind of service a loved one would want.”

Here are some of the biggest stressors Coyle-Stamos and her colleagues see grieving families face:

- Money – how the arrangements will be paid for.
- Not knowing what the deceased would want for his or her arrangements.
- Having to take the time and energy to make decisions on behalf of their loved one.

“It’s not that people don’t want to do this,” she said. “They want to honor their loved one with a memorable service. But these decisions have to be made quickly, when family members are grieving, and their energy may be depleted, especially if the death follows a long illness. Even relatively brief obituaries take a surprisingly long time to write. You’re focusing on facts, correct spelling, not leaving anyone out, trying to convey the specialness of your loved one, considering memorials, etc., at a time when you

might just want to grieve or reminisce with friends and family about your loved one.”

- Unfortunately, some families don’t get along on a good day. Add funeral arrangements to the mix and things can get heated as everyone weighs in on what their loved one would or wouldn’t have wanted. “A prearranged funeral means there’s not much left to argue about,” Coyle-Stamos said.

- Seeing their deceased loved one in the casket can be stressful for families. But for some people, it can also be comforting, especially if the person suffered prior to his or her death.

The Gift of Funeral Preplanning

One of the greatest gifts people can give their families to help alleviate some of the stress of death is to get an intentional plan for their own funeral or memorial service. Having seen the positive impact preplanning has had on families, Coyle-Stamos offers this advice:

“Don’t wait to tell your family what you want,” she said. “And don’t leave it open-ended. Don’t ask, ‘What should I do?’ Your family will likely say they don’t want to talk about it.”

Instead, Coyle-Stamos suggests being proactive and preplanning your services with the help of a family-owned funeral home that can give extra personal attention.

“Make your plan, then tell your family, ‘This is my plan, and I’d like your thoughts. I’m doing this because I love you. You’re the one who will be left behind ... what do you think of what I’ve planned? I want it to be easy on you.’

“I’ve witnessed the reactions of family members whose loved ones preplanned their funerals,” Coyle-Stamos said, “and two words come to mind: gratitude and relief. They are so grateful their loved one planned their funeral and the family didn’t have to guess what they would want. And they’re relieved the service was paid for.” •

Biggest Stressors for Grieving Families

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