



Grief can take a physical toll but there is help

**By Donna Chantler
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Donna is a local resident who has been helping people deal with loss for over 20 years.

Grief is a normal reaction to loss, a universal experience that we repeatedly encounter.

It can be a physical, or tangible loss, experienced when a child, partner, or friend dies, or, it can be a symbolic loss, or, non-tangible loss, experienced when a divorce occurs or a job demotion is imposed on a person. Nevertheless, the loss will initiate a process of grief that a person must confront and integrate into their lives.

Grief work requires the expenditure of both physical and emotional energy. The energy required to do grief work often causes the be-

reaved difficulty. They fail to anticipate the physical toll the grief process exacts. They are not prepared for the intensity of their emotional reactions and the necessity for expressing and releasing the feelings that arise. The pain of grief becomes even more excruciating when emotional support is withdrawn at a time when the bereaved most need it.

The pain is compounded even further when society places unrealistic expectations on the bereaved to “get on with life within a year.”

Inappropriate responses to grief make it difficult for the bereaved to trust they will be heard, understood and accepted as they struggle to face new challenges.

Support groups have become a place in our society where people can connect with others who are experiencing a similar life situation. In a grief

group, people listen to each other with respect and compassion, they support each other, and share experiences that help them cope for another hour, day, or week. In a grief group, pain and joy, tears and laughter, despair and hope are all felt, acknowledged and affirmed. The process of grief is normalized which helps break down the isolation of grief.

Being in a group can be frightening for many people. From my experience though, grief work is made easier by sharing with others, under the care of an experienced group facilitator. No child, adolescent, or adult needs to carry the burden of grief alone.

Grief is not a disease. It is a lengthy process of adaptation to a loss that will forever impact the lives of the bereaved. The support from people who know and care is waiting for you.

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Planning Ahead: Pre-arranged & Pre-paid Funeral Services

Recently pre-arrangements and pre-payments for funeral services prior to one's death are becoming more acceptable. This could possibly be due to the increased public education and attention on planning ahead for the future, planning financially and personally for your retirement and beyond.

There are many benefits to planning for the inevitable, both personally and financially. Personally one can express their wishes for the type of funeral services and tailor them to their individual needs. In planning now the financial obligation for your funeral will not be a burden to the remaining family members both young and old. Planning ahead will be a positive investment for your family, when they are facing a difficult and stressful time in the future. Some commonly asked questions to help make informed choices:

Why should I pre-arrange my funeral?

Pre-arranging your funeral allows you the opportunity to make an informed decision.

Making an emotionally sound decision today will remove the burden from your family later. When pre-arranging for yourself this often creates an opportunity for discussion with family members.

What is a pre-arrangement?

A pre-arrangement is your personal wishes and wants for the funeral service, this includes the type of services e.g. visitations/services/burial/cremation as well as merchandise selection e.g. casket/urn. These items determine the costs according to current prices. The funeral home also safely keeps on file a record of vital statistic information that is required when a death is registered.

Do I have to pre-pay my funeral?

No, pre-paying your funeral is always an option never an obligation. Your wishes are held on file at the funeral home to assist when the need arises. If you do pre-pay you can designate where the funds come from.

Why should I pre-pay my funeral?

Pre-paying for your funeral will relieve this financial stress from your family, most individuals may not have the ability to handle this unplanned expense. Your pre-paid funeral can be guaranteed at today's prices to provide protection from inflation. There are also different ways that you are to pre-pay for your funeral.

Should I wait until I am older and retired to pre-arrange my funeral?

Quite often individuals do not think about their own funeral until after they retire. However it is financially easier while you are working. Your income decreases by approximately 40% at retirement.

Is my money 100% secure?

Yes, Principle and interest are protected by bank deposit insurance as well as the Ontario Board of Funeral Services compensation fund. Your money is not a funeral home asset.

What happens to the interest paid on my pre-arrangement?

The guaranteed pre-arrangement when paid in full is protected. The interest earned on this pre-arrangement is used to offset inflation. Any financial loss on the arrangements made is absorbed by the funeral home. Any funds remaining will be returned to the estate of the deceased.

What if I change my mind?

Your arrangements can be changed or cancelled at any time and your these arrangements may be transferred to another funeral home at anytime.

Funeral Directors are knowledgeable professionals who provide families they serve with personal and financial options for both at-need and pre-need care.

*Mary-Ellen Patrick
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