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MEMBER



Special needs require special lawyers.

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Editor
Sandra L. Smith,
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THE BENEFITS OF FUNERAL AND BURIAL PRE-PLANNING BY REGINALD COLE

The loss of someone you love is difficult at best. Unfortunately, the task of planning funeral services and a burial can make the grieving process overwhelming. Pre-planning your funeral service and burial can be one of the most thoughtful gifts to leave your loved ones. Here are several reasons why pre-planning is important.

- Pre-planning your funeral and burial can ensure that your survivors are carrying out your final wishes. Uncertainty often leads to emotional overspending at the time of need. Therefore, once you have pre-planned the particulars of your funeral and burial, your family will not be faced with this uncertainty.
- Pre-planning your funeral and burial can prevent your family and you from incurring excessive costs, expenses, and fees. As a result of emotional overspending, the cost of funeral and burial arrangements can be dramatically higher than if you do your own planning. Pre-planning where possible, and pre-paying for items like the burial site, casket, and headstone or marker, can often save your family and you money. You pay today's costs instead of future inflated and uncertain prices. Funeral and burial pre-planning is the only way to lock in today's costs.
- Pre-planning your funeral and burial will protect your family's financial resources. In most cases the cost of the funeral and burial must be paid in full prior to these services. Pre-planning will prevent family members from having to use their own funds to pay for your arrangements. Life insurance policies often won't pay in time for these services, so family members may be forced to use their own funds. Pre-planning allows you to use your life insurance

for estate protection, to provide the gift of an inheritance, and to serve its purpose to help sustain the quality of life for your loved ones.

- Pre-planning your funeral and burial allows you to make the choices that are right for you. You will control important decisions regarding funeral and burial arrangements whether your choice is traditional in-ground burial, above ground entombment, or cremation. You should also prepare a draft of your obituary.
- With funeral and burial pre-planning, your investment is protected. To further protect your investment, state laws require that funds be set aside for the perpetual care of cemetery grounds.

Inevitable events in life require planning to obtain the best results. You should ask for the assistance of a professional with these matters. End-of-life planning can be an emotional and somewhat complex process. Pre-planning is the only way to protect against escalating cost and help provide some peace to the people you love.

Reginald Cole is a Family Service and Advance Planning Professional with Woodlawn Funeral Homes and Memorial Gardens Inc. If you have any questions concerning burial pre-planning, then please phone Mr. Cole at 757-461-4054 or 757-553-4394 or contact him by e-mail at reginaldcole@woodlawngroup.com. Oast & Hook thanks Mr. Cole for his contribution to this week's newsletter.

The attorneys at Oast & Hook can assist clients with their estate, financial, investment, long-term care, veterans benefits and special needs planning concerns.

Ask Allie

O&H: Allie, what have you been doing since your retirement as our assistant office manager?

Allie: Hi! I've been on vacation at Oast & Hook attorney Sandy Smith's house, or as I like to call it, Sandy and Crissy's Cat Spa. (Crissy is her cat.) It's a nice place; I have my own room (including two of my favorite chairs from Oast & Hook's Portsmouth office), complete with room service and entertainment. The current plan is that I will be at the Spa until I'm adopted by a nice lady in early August. I'll provide more details later, but I have heard that her friends are giving her a "kitty shower" to prepare for my arrival. I miss my friends at Oast & Hook, and I appreciate the e-mails and good wishes from the readers of the *Oast & Hook News*. I may be retired from being in the office, but perhaps if there is enough interest, I can telecommute (as two Oast & Hook staff members already do), and continue my column in this newsletter. We may be able to have some of the other Oast Hook pets contribute to the column from time to time. Please feel free to e-mail me with your feedback on this idea.

Announcements

Come for an hour-long yoga class taught by local certified instructors. All proceeds will be donated to the 2009 Memory Walk that raises money for the Alzheimer's Association. There will be two classes: the first at 9:00 a.m., Saturday, July 18th, and the second at 5:00 p.m., Sunday, July 26th. Both classes will be held at the Trantwood Elementary School Gymnasium, 2344 Inlynview Road, Virginia Beach, Virginia. The cost is \$20.00 per class, and this donation is tax deductible. Just bring your yoga mat and wear comfortable clothing. Water and snacks will be provided, and each attendee has a chance to win a prize. For more information, please phone Grace Colombara at 757-288-1908 or at 757-288-2812 or e-mail Grace at grace.colombara@cox.net.

Oast & Hook is co-sponsoring a presentation with Seniorcorp entitled "Life Care Planning and Veterans Benefits." This informational seminar will cover veterans benefits, asset protection, retirement living, and home health care services. There will be two sessions. The first one is at 2:00 p.m., Wednesday, July 29th at the Williamsburg Library, 515 Scotland Street, Williamsburg, Virginia, and the second session is at 6:00 p.m., Wednesday, July 29th at the Brittingham-Midtown Community Center, 570 McLawhorne Drive, Newport News, Virginia. These presentations are free and open to the public. For more information or to register, please phone Jennifer Lantz at 757-399-7506.

Distribution of This Newsletter

Oast & Hook encourages you to share this newsletter with anyone who is interested in issues pertaining to the elderly, the disabled and their advocates. The information in this newsletter may be copied and distributed, without charge and without permission, but with appropriate citation to Oast & Hook, P.C. If you are interested in a free subscription to the *Oast & Hook News*, then please e-mail us at mail@oasthook.com, telephone us at 757-399-7506, or fax us at 757-397-1267.

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