

# Burial or Cremation

## *Every Life Should Be Honored With Memorial Service*

By Larry Whitaker, Certified Pre-Planning Consultant, Pre-Need Sales Manager, Pekin Life Insurance Company



Every day in this country, nearly 7,000 families face the many decisions involved in planning a loved one's funeral. Due to monetary limitations and declining church involvement, more families are choosing cremation for the final disposition of their loved one. While there are variations, cremation takes one of three arrangements: direct cremation with no service honoring the deceased, cremation followed by a memorial service, or visitation and funeral with the deceased present, followed by cremation. In all three instances, the family still has the opportunity to formally dispose of the cremated remains, including a burial. Unfortunately, many families choosing cremation are not aware or informed of the opportunity to memorialize their loved one and miss out on the chance to honor a special life.

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### **Every life has a story that should be told**

Veronica Haskell is a Certified Funeral Celebrant and Life Tribute Specialist at Haskell-Hott Funeral Homes based in Princeville and a licensed Pre-Need Agent for Pekin Life Insurance Company. As a celebrant, she has received formal training on assisting families in planning final arrangements for a loved one. She works with families weighing a decision between cremation or traditional burial as final disposition for their loved one.

“Every life has a story. End-of-life ceremonies bring people together, give meaning to their loss, and begin the grieving and healing process. These rituals honor the deceased, but they are really for the living,” Veronica said. “Someone choosing cremation for final disposition can still have a funeral service or celebration of life. If they have no church affiliation, my training as a celebrant allows me to conduct the service. If they have cost concerns, I can help them work through those issues also. Whatever the reason, I urge people to think about the family left behind and what is best for them. When families change their mind and plan a visitation/funeral or memorial service, we are always thanked for encouraging them and guiding them through the process,” she added.

Funeral homes in this area affiliated with the Pekin Insurance Pre-Need Pathway® division can assist you with pre-planning your funeral and determining the best form of service and memorialization for your loved one. Completing the process in advance eliminates the burden for a family dealing with the emotion of your loss. You answer the questions at your leisure. You plan the memorialization you want. You pay for your funeral costs at today's prices, avoiding the inflated financial burden for your family in the future. You protect your funeral assets from Medicaid capture to pay for any future nursing home expenses. Veronica Haskell says it best: “We encourage everyone to sit down with a funeral professional specializing in pre-need arrangements and discuss options for their end of life. It is the best gift you can give your family.”



### **Get your questions answered today**

For more information on pre-need arrangements with a Pekin Insurance Pathway® Funeral Professional in this area, contact Larry Whitaker, Pre-Need Sales Manager and Certified Pre-Planning Consultant with Pekin Life Insurance Company, [lwhitaker@pekininsurance.com](mailto:lwhitaker@pekininsurance.com) or 1-800-322-0160, extension 3119.