

8 Biggest
MISTAKES
Made by Those
who lost
Their Loved Ones

By



Malaysian Buddhist Co-operative Society

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Malaysian Buddhist Co-operative Society (MBCS)

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Table of Contents

Introduction.....	4
1st Mistake – 'I'll die...' ...hush.....	5
2nd Mistake – No Pre-plan Funeral.....	6
3rd Mistake – Being a 'Yes-man'	7
4th Mistakes – Last Minute Help.....	8
5th Mistake – Losing money with General Pricing.....	9
6th Mistake – Losing Money with Hidden Costs.....	10
7th Mistake – Fail to Educate Oneself.....	11
8th Mistake – Tolerating Poor Services.....	12
About MBCS.....	13

Introduction

Buying a funeral service package when you lose a loved one can be one of the hardest decisions you make in your life. If you buy the wrong one, it can be a nightmare of frustration and disappointment. So, it really depends on what you do. And, what you do depends on what you know. Most people do not have accurate knowledge. Worst, many are ill-informed.

This booklet list 8 of the worst mistakes made by those who lost their loved ones. It suggests, briefly, on how to avoid these mistakes so that buying a funeral service package will indeed be a rewarding experience. The time of death is uncertain, so learn to prepare for it now as time waits for nobody.

As long as you can avoid one of these mistakes after reading this ebook, you will be grateful that you have acted now!

1st Mistake – 'I'll die...'...hush

The room is filled with an air of silence and the atmosphere is sombre when somebody died. The vigil of this ceremony symbolises a funeral.

Before such things happen, our mind has been conditioned by **fear** to avoid the topic of 'death' because it is considered a sin or 'bad luck' to raise such topic in our conversation.

By taking a step back to reflect on life as it is, we will realise that 'isn't it important to plan for such occasion too?'. We plan for different rites of passages like the birth of a newborn, our marriage and so forth, but people often forget to plan for their death. The concept of 'permanence' or 'staying young forever' can blind us from making rational decisions. Logically speaking, it is important to talk about 'death' with your loved ones because everyone deserves to have a great ending after X years of living a great life.

The law of cause and effect has not been wrong. Poor funeral planning can lead to restless days. Imagine if your loved one is at the critical stage of cancer, how would one expect this person to express how they feel about death through spoken or written words. It can be very difficult indeed. If the person really passed away, the feeling of guilt can consume the deceased loved one's lives forever when the death wishes has not been carried out.

So, learn to spend time to initiate the discussion of 'death' with your loved ones when you visit your critically ill friends in the hospital or in a funeral itself. With an average of 1.8 death per second worldwide, you should not miss an opportunity to talk about 'death' just once in your lifetime only.

2nd Mistake – No Pre-plan Funeral

So you have a great parent or partner you have spent your quality time with for the past 30 years. Looking back in those times, how time flies when it is time to embark on the journey towards retirement, and finally death.

Your level of risk tolerance could be high but still, there is one thing that everybody cannot take care of when they die someday – their own body, the funeral cost and their inheritance. This is just like somebody who learns how to budget for life when they grow up – they buy income protection insurance to ensure they can receive certain income from the insurance company even they become disabled. In other words, they **pre-plan** for emergency. The good thing about funeral pre-planning is that you are given the guarantee to cover your funeral expenses so that your family would not be financially burdened. This guarantee can be in the form of death insurance or will writing. As funeral cost increases every year, it will be wise to only sign an agreement with a reliable company that do not deliver empty promises.

Rather than doing such things for yourself, it will be very thoughtful of you to do it for your loved ones. By doing it for your loved ones, you can get a better understanding on the person's wishes and avoid conflicting arrangements with the person's relatives. The level of stress can be reduced tremendously when death really occurs. Besides, with a clear idea on how to cope with the death of your loved ones, you would in turn feel more appreciative and grateful with the time spent with these people when they are still alive. So, pre-plan as soon as you can, and remember to 'pay for the best, and plan for the worst'

3rd Mistake – Being a 'Yes-man'

This is very common in hospitals. Whenever a person is about to pass away, many so-called 'funeral directors' will take advantage of this situation to volunteer their help to arrange the removal of the dead body from the hospital. The deceased loved one who is responsible for the funeral service arrangement would also comply with the advice of these syndicate network of 'funeral directors' without giving this situation much thought, as decisions are made based on their sad or helpless emotions, rather than their logic. For example, the loved ones will pass the identity card of the deceased to the funeral directors to handle the funeral arrangements. After few days later, they fail to realise that what is arranged for them is different from what they had asked for. And, there is no turning back but to accept the type of funeral arrangements provided to them. So, think about it **before** death arrives. Be careful. Visualise about what can happen, and educate yourself. You would not want to pass your money to a company that over promises and under delivers (or even over delivers when they encouraged you to spend a fortune unnecessarily for a funeral).

4th Mistakes – Last Minute Help

Unethical funeral directors love people saying to them, 'I don't care how much it costs, just help me' because these people's vulnerable emotions would be their best profit making opportunity.

Let us learn about the psychology of 2 different buyers: those who buy what they **WANT**, and those who buy what they **NEED**. The public world of materialism is often a private world of financial stress.

Do you need an air-conditioned casket? Do you really need to perform unnecessary rituals like burning paper houses to show your respect towards the deceased? If you really love your loved ones, you don't have to express yourself with superficial practices in front of the crowd. You can express your genuine care and love to the deceased by donating the deceased remaining wealth to charity homes or religious institutions, based on the deceased's faith. The ability to forsake the image of wealth can help you to save thousand of dollars by buying what you need, than what you want. So, learn to be wise by showing your appreciation to the deceased when they are still alive, NOT when they have died.

5th Mistake – Losing money with General Pricing

One of the most unethical tricks used by funeral directors is to make powerful suggestions to those who are at lost when their loved ones passed away. This can happen because the person's mind is feeble and weak, and their imaginations can be easily led to believe in what is being said to them. It is a simple sales call for these funeral directors as they do not have to pre-sell anything to their victim, yet they have a higher negotiation power if you are in a state of confusion. The way they overcome the victim's rejection is to offer a lower price funeral package by stating only the 'price range' or 'best offer' to win the business of these victims. As a victim's mind is pre-occupied with the stressful situation, they will not do any research but to say 'yes' to the offer. Most of the time, it's a bait to lure you to get your hopes up. Take the bait and you will be hurt in one way or another, when their words turn out to be empty promises.

6th Mistake – Losing Money with Hidden Costs

It can be easy to accept an inexpensive offer that is 'perceived' to be able to save us some money. But there would be a very high chance that unethical funeral directors would take the opportunity to up-sell their victims with extra materials needed to embalm the dead body or extra prayers required for the funeral event. They will also go all the way to convince the victim that pronouncing the death of somebody is just like pronouncing the wedding of somebody. In other words, the more you do, the better you can show the world that you really love the deceased. Can this be true? No, because what they ultimately want is based on the fact that the more you pay for their service, the happier they become. As the saying goes, 'one man's meat can be another man's poison', and once you fall for their words, you will discover the outrageous 4 to 5 figure bills only after the whole funeral ends. Think about saving around \$5000-\$10000 in just one occasion, the money can be better spent elsewhere.

7th Mistake – Fail to Educate Oneself

A single person can have a positive influence on many other people when they are still alive. This bond is secured by trust, love and the act of sharing.

Some individuals who are the deceased siblings, parents, children or friends will find it hard to recover well emotionally. They may even fall into a state of depression in the long run. So, the acceptance of grief can only happen when such individuals have something meaningful to look forward to. Therefore, it is necessary to have a **public eulogy session** during the funeral service for the deceased loved ones to express their thoughts and feelings towards the deceased to attending public members. Alternatively, it can be expressed in solemn **hymn sessions** to relieve the pain of emotional attachment towards the deceased. Besides, a **post-funeral memorial service** can also be held every year to pay tribute to the deceased.

Most importantly, it all begins with having religious and supportive friends to surround the grieving loved ones because they can act as their **therapy buddy** not only in the funeral event itself, but in years to come with the deceased families' other needs. So, a funeral service that is not led by a genuinely caring funeral director will not treat their customers with a long-term view by arranging these events in proper order. Remember, the deceased deserves respect and honor, so do the deceased loved ones who have to bear the negative consequence of death.

8th Mistake – Tolerating Poor Services

It is hard to deny that the funeral industry is not a very well regulated industry till today so deceased family would have to succumb to expensive or poorly arranged funeral services if they do not have a guideline on **how to conduct a simple and proper funeral service**. Many funeral directors would mark-up the price of their funeral packages above the level of affordability for middle class families. They look at the situation as an opportunity for them to earn a profit than to display empathy to the deceased family. They would even set optional choices like dressing the dead body with expensive clothing as something compulsory in their package. These directors would not look at death as a celebration of one's life, but an ability to express their authority to control the mind of deceased family. So, whatever they deliver, they knew that these families' main focus would be on the deceased rather than evaluating their level of service. Even these families are not happy about the service, it will be inappropriate for them to argue with these unethical funeral directors.

So, remember to do at least one thing: seek an established company or an educated funeral director for a second opinion during good times to prepare for this moment of crisis. Even if it is too late, lodge a report and complain about these people to prevent others from being the next victim who got ripped off in the same way. You can visit our website at <http://www.mbcsc.org.my> or write to us personally to share your experience with us via email: budiscop [at] gmail.com.

About MBCS

MBCS Vision:

“We envision a future where death is accepted gracefully and proper Buddhist funeral is embraced by all”

MBCS Mission:

1. Providing Buddhist community with service & education support related to issue on illness & bereavement
2. Providing Buddhist community with one stop funeral related service
3. Providing our members with various Co-op Enterprise Interest & Patronage Rebate

MBCS Contact Numbers:

MBCS Office, Petaling Jaya
Tel: 03-78757808

Enquiries in Petaling Jaya, Shah Alam, Klang, Kuala Lumpur:

- ▣ Bro Kelvin Lim 019-3355503
- ▣ Sis Didi Chan 019-3883718

Enquiries in Bukit Mertajam, Kulim, Lunas, Butterworth, Penang:

- ▣ Bro Sim Boon Lee 012-4658349
- ▣ Bro Ooi Chin Wan 016-4884079

Enquiries in Johor Bahru:

- ▣ Bro Chin Kian Hee 019-7627433

IMPORTANT NOTE: Members are reminded to contact MBCS representatives and not to commit with any offer of service from third party if members decided to get help from MBCS.