

# TRANSITIONS

A quarterly publication for the extended family and community of

*Barnum*

FUNERAL HOME, INC.



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*Servants of the People Since 1905*

# 2020

## HAPPY *New Year*

### A New Year, A New Decade..... New Beginnings

As we cross over into a new year and a new decade, I'd like to take a moment to take a backward glance. Our families and friends have had many changes. There are so many changes that I could not have imagined—hellos and goodbyes. Who would have guessed that we would give up our home phones, shop online or buy cars that cost more than houses in the '70s? One of my favorite poets, Kahlil Gibran, writes:

“Your children are not your children. They are the sons and daughters of LIFE....a longing for itself...you may give them your love but not your thoughts...their souls dwell in the house of tomorrow.”

As I travel into this new decade, my prayer is that I am able to support and encourage the next generation.

Wishing the Extended Families and Community of Barnum Funeral Home, a blessed, prosperous and abundantly fulfilled NEW YEAR!

Many well-wishes,  
**Lorena Barnum Sabbs**  
CEO and Owner of BFH



### Why do We Celebrate the New Year?

Why does the start of the new year carry such special symbolism? It may be that the symbolism we attach to this moment is rooted in one of the most powerful motivations of all: our motivation to survive. New Year's Day provides us the chance to celebrate having made it through another 365 days. Another year to live healthier and be better. Everywhere, the New Year is a moment to remember no one can go back in time to change what has happened. So work on your present to make yourself a wonderful year.

*\*Paraphrased from Psychology Today*

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The *Transitions* newsletter is published by Barnum Funeral Home. We invite your comments or questions. Please direct all correspondence to the email account provided below.

### Funeral Insurance and Funeral Expenses

Funeral insurance or final expense insurance, is a specific type of life insurance that's designed specifically for paying end of life expenses.



Many people use funeral insurance as a way to ensure their funeral is arranged and paid for in advance, so the burden isn't left to their families or beneficiaries.

The term "funeral insurance" describes any insurance policy or other legal contract purchased with the intent of providing for final expenses. The amount of funeral insurance coverage depends on how much you want final expenses to cost.

There are two basic kinds of funeral insurance: standard and pre-need. Standard funeral insurance is a whole life policy; it is paid out to beneficiaries upon the death of a loved one to pay for final arrangements. Pre-need agreements are offered by life insurance companies and, in some cases, funeral homes. However, these funds are given directly to the funeral home you've chosen to work with instead of a designated loved one. They are paid out almost immediately after one's passing.

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Census 2020: What You Should Know  
To learn more, visit [www.2020census.gov](http://www.2020census.gov).



SHAPE YOUR.....  
COMMUNITY | SCHOOLS | ROADS  
HEALTH CLINICS | FUTURE

## CENSUS 101

**Everyone Counts.** The Census counts every person living in the U.S. once.

**Your response matters.** Census results help determine how billions of dollars in federal funding flow into states and communities each year.

**Your data are confidential.** The U.S. Census Bureau is bound by law (Title 13 of the U.S. Code) to protect your answers and keep them strictly confidential.

**It's about fair representation.** The results of the Census are used to reapportion the House of Representatives, determining how many seats each state gets.

**It's about redistricting.** State officials use the results to redraw the boundaries of their congressional and state legislative districts.



## Black Funerals: A Tradition of Service and Pride

### “The Homegoing Ceremony”

Funeral traditions remain distinctive in African American culture and are unique “celebrations” that are based on the idea that death should be rejoiced, as it is the time for the deceased to return to God in heaven.

The history behind homegoing ceremonies dates all the way back to the days of slavery. Slaves that were abducted from Africa believed that their souls would return to their homeland after death. White slave owners did not allow their slaves to congregate unsupervised, fearing uprising— even to conduct funerals and mourn their dead.

Christian values were instilled to subdue the slaves and encourage compliance with forced labor. Despite the sinister reasoning for teaching Christianity to slaves, Old Testament stories promised freedom from slavery and therefore resonated with them.

Religious events like funerals became the only permissible way for slaves to congregate together. The idea that death marks the end of pain and suffering, and returns the soul to heaven, is a belief that has persevered to the present day.

It is this legacy of ‘going home’, and achieving a greater glory, that resonates with African-American funeral traditions today.

\*Paraphrased from *Beyond the Dash* (<https://beyondthedash.com/blog/cultural-spotlight/going-home-african-american-funerals-and-the-tradi/7325>).

## Funeral Insurance and Funeral Expenses Cont.

Choosing the right plan is a very personal decision, and there are many important factors you should consider when making your decision, including:

- How much coverage you need?
- Whether or not the insurance provider has support services for your family?
- Whether or not you want to take a medical exam?
- How much the average cost of a funeral is in your area?



The average cost of a funeral is more than \$7,500 (including a vault), according to the National Funeral Directors Association -- but that doesn't include the cost of a cemetery plot, vault (if the cemetery requires it), headstone, flowers or obituaries. All of that can push the total over \$10,000.

Funeral insurance can help make those costs easier to bear for your loved ones.

Contact us today for more information. Plan ahead. We'll take the first steps with you.

\*Paraphrased from *Lincoln Heritage Advantage* ([lhlic.com/consumer-resources/burial-funeral-insurance/](http://lhlic.com/consumer-resources/burial-funeral-insurance/)).

## 25th MARTIN LUTHER KING Day of Service



### Stand Up for Others. Be Inclusive. Make a Difference.

The Martin Luther King Jr. holiday on January 20, 2020, marks the 25th anniversary of the day of service that celebrates the Civil Rights leader's life and legacy. Observed each year on the third Monday in January as “a day on, not a day off,” MLK Day is the only federal holiday designated as a national day of service to encourage all Americans to volunteer to improve their communities.

Dr. Martin Luther King, Jr. believed in a nation of freedom and justice for all, and encouraged all citizens to live up to the purpose and potential of America by applying the principles of nonviolence. MLK Day of Service is a way to honor his life and teachings by engaging in community action that continues to solve social problems. Service breaks down barriers by bringing people from different experiences together – volunteering can unite Americans of all ages and backgrounds while building stronger communities.

Connect with your local leaders for activities happening in the community.