

PAUL C. ROGERS FAMILY

Funeral Homes



Pre-Planning & Bereavement Guide

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Welcome to the Paul C. Rogers Family Funeral Homes Pre- Planning & Bereavement Guide

We are a full service funeral establishment dating back four generations.

We service the greater Merrimack Valley in Massachusetts and the Southern New Hampshire areas and can assist families outside of the immediate area as well with their funeral needs.

- Burial or Cremation Services
- Memorial Services
- Interstate Services
- Limousine & Pallbearer Vehicles
- Military Honors
- Veterans' Markers

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Intro/History

The Paul C. Rogers Family Funeral Homes, with locations in Amesbury, Haverhill, Merrimac and Newburyport, Massachusetts, have been serving families throughout the Merrimack Valley, Southern New Hampshire areas, and beyond, for four generations. Dedicated to providing exceptional services, paying particular attention to the minutest details, we strive to exceed all expectations and to make each service a "Celebration" to be remembered with pride.

Whether a family is seeking traditional funeral services, cremation services, funeral pre-planning, or simply wishes an informal meeting to become acquainted with our facilities and our compassionate staff, we pride ourselves in being able to assist you with our old-fashioned, yet greatly appreciated approach to personally answering our phone lines on a 24 hour basis.

Our motto is, "Ask and you shall receive". We strongly encourage each family to swirl thoughts on how we can help personalize their services with special remembrances, be it creating a video tribute from family photographs, displaying poster boards, shadow boxes, special memorabilia, art work or handicrafts. We are here to address all your concerns and requests in honoring your loved one's life.

Helpful Information

Anatomical Gift

If it is your desire to donate your body to science, it is a good idea to pre-register with a Medical University. The medical school will reimburse the funeral home representative for transporting the remains to the medical school and will also take charge of cremating the decedent and returning the ashes to the family, all at no charge. However, services provided by the funeral home representative must be paid for by the family.

Beneficiary Designations

If the deceased is a beneficiary of an asset, remember to change the beneficiary designation of that asset promptly. This will avoid problems in the future.

Cremation

In Massachusetts, a cremation may not take place until at least 48 hours after death. Our establishment has been using the Linwood Crematory in Haverhill, MA for cremations since the mid-seventies. The legal next of kin must sign a form authorizing the cremation. This form will be provided by the funeral home. Before the cremation can take place, a State Medical Examiner needs to view the remains and sign documents provided by the funeral home.

Ashes may be returned to the family or buried in a cemetery lot. Ashes of a veteran and/or the spouse may be scattered at sea by the U. S. Coast Guard at no charge. Families may also opt to have ashes scattered at sea. Please visit [New England Burials at Sea](#) or visit [Compass Rose Yacht Charters](#) for more information. Cemeteries charge for the burial of ashes and may also require an outer burial container or a durable urn. The fees and regulations are set by each cemetery.

Death Certificates

Families will need to provide certain information to the funeral home representative in order to complete and file the original death certificate with the appropriate Town Official. For information required, you can view and print the Form.

Certified copies of Death Certificates are required to obtain executorship or to transfer or liquidate assets of a deceased individual.

In Massachusetts, Certified Death Certificates are obtained from the Town Clerk in the town where the individual died, but after 6 months, they may be obtained from the decedent's legal town of residency (in Massachusetts) at time of death. The fees per copy vary by town, but are usually between \$5.00 and \$15.00 per copy.

New Hampshire death certificates are \$15.00 for the first copy and \$12.00 for each additional copy regardless of the town of death and copies may be obtained from any town that is on-line with Vital Records in Concord, NH.

Our funeral home will request the certified copies for families at the time we file the original death certificate (usually 1-3 days after death). In many cases, the copies can be issued immediately, while in other cases the copies will be mailed from the town clerk's office to the next of kin. Additional copies may later be purchased from the town clerk's office.

Medicaid Qualifications

To qualify for Medicaid an individual's assets must be reduced to no more than \$2,000.00 (referred to as "spend down of assets"). To help assist spending the assets, irrevocable pre-need funeral accounts may be established with a funeral home. Services and burial expenses are determined at current prices and the funds can be paid to the funeral home for placement into a pre-need trust where the funds remain in place until the funeral services are actually provided.

A burial expense account can also be setup at your local bank. This allows you to set aside an additional \$1500 to go towards any funeral related expenses including flowers, monuments, receptions, clothing, plane tickets or any other funeral related expense not included in the irrevocable pre-need account.

Monuments & Inscriptions

Please visit our webpage [Monument Companies](#) for a list of the monument companies in our area. They will be able to assist you with purchasing a monument, completing inscriptions or cleaning monuments.

Obituaries

Your funeral home representative will compose an obituary based on information (see the Form) provided by the family of the deceased. Some families prefer to write the obituary themselves. Most newspapers require that obituaries be submitted by a funeral home for publication in the newspaper.

Try to keep obituaries as concise as possible as most newspapers now have a charge. The longer the obituary the more it will cost.





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Flowers - Etiquette and Tradition

Flowers celebrate life and provide great comfort to the family of the deceased. Beautiful flowers convey emotions that are universal - love, respect, support and comfort. Choosing flowers for the loss of a family member, friend or business associate can present questions regarding what to send. These simple guidelines can help you choose an appropriate tribute.

Regarding Faith

The faith and culture of the deceased should be considered when sending flowers.

Catholic, Protestant, Christian

Arrangements are welcome at the calling hours, memorial services and funerals.

Mormon

Most flowers are appropriate, however avoid arrangements on a crucifix or cross.

Eastern or Greek Orthodox

Tributes are appropriate and white flowers are favored.

Jewish

Sending flowers to the family members' homes, arrangements at the funeral home are not typically displayed. Some of the more contemporary Jewish funerals allow flowers at the entrance of the synagogue.

Baha'i – and Buddhist

Most flowers and arrangements are appropriate.

Hindu

Floral arrangements are acceptable, garlands are more common.

Muslim

The appropriateness of flowers varies in the Islamic religion, so ask family members before sending them. Many Muslims prefer that you send money to a charity in lieu of flowers. If you choose to order flowers for an Islamic funeral, keep the arrangement simple and elegant.

Members of the Immediate Family

A casket spray is generally chosen by the spouse or immediate family. Other arrangements from the children or parents may include a wreath, table arrangement, swag inside the casket lid, and/or heart-shaped arrangements.

Immediate family members may order any type of floral arrangement they prefer. Keep in mind that flowers from the family are typically placed closest to the casket during the viewing or wake. In some cases, they may be inside the casket.

There are a wide range of floral options for presentations from the other members of the family such as aunts, uncles, nieces, nephews, cousins, and even close friends.

A traditional standing spray is often chosen. Informal arrangements are appropriate options and can be taken home by the immediate family or can be taken to the cemetery.

Close Friends and Business Associates

Options for friends include standing sprays, wreaths, basket and/or glass vase floral arrangements and live plants that can go home with the family. Friends have the option of sending the flowers directly to the residence.

If the services have passed, it is appropriate to deliver a tribute to the office or home. When ordering flowers to be sent to someone's home or office, you may want to choose a vase or basket that can be enjoyed in those surroundings.

The most important consideration is to use a professional florist who is knowledgeable, prepared, and experienced.



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Pre-Planning / Planning Ahead

"Is this what they would have wanted?" is an all too common question when families come to plan a funeral. Making your wishes clear ahead of time can prove to be a great comfort to loved ones.

What Is Pre-Planning?

Pre-planning is simply the process of drawing up plans for a funeral before they are needed. It involves gathering a variety of family information and making decisions about the type of service you want (e.g. where the funeral itself should take place, and who might participate). Working together with a funeral director or pre-planning counselor, you can plan, organize and record all of your requests.

Our staff can lead you through the process, providing advice and guidance along the way. They will ensure that you have all the information you need about our products and services, allowing you to make informed decisions.

You may choose to pay for the arrangements in advance, or your plans can simply be held on file at the funeral home to be carried out when they are needed and invoiced to the estate or family at that time. Our staff will explain your options when you meet them.

Why Pre-Plan?

While everyone who makes the decision to pre-plan has their own reasons for doing so, we are often told the greatest motivator is the desire to protect their family by ensuring that they won't face the difficult task of making arrangements at a time of loss.

We advocate pre-planning because our experience has shown us that not only is planning ahead virtually stress-free, but people have the time and information they need to make carefully considered, pressure-free decisions that are the right choices for themselves and their families.

What About Pre-Payment?

For many people funeral pre-planning has become an extension of the estate planning process. It is simply one more thing they choose to take care of as they plan for retirement and the next stage in their lives.

Choosing to pre-fund funeral arrangements is another way in which people can protect their families.

Pre-Payment Options

Those who choose to pay for funeral arrangements in advance generally have a choice with regard to how and when they pay.

In the USA today we recommend an insurance plan as the ideal way to pay for pre-planned arrangements. This is because of the flexibility and protection it offers.

You have the choice of making a single full payment or making regular partial payments over an agreed period of time. In using an insurance plan, most people will have full coverage right away even if they choose to pay over several months or years. In other words, if death should occur unexpectedly after only a few payments have been made, the plans you made will be fully paid for by the insurance company. (Immediate full coverage is subject to a 2-year contestability period related to your medical health).

With full payment you are immediately eligible for our locked-in service guarantee, meaning the services you have arranged are paid in full regardless of any increase in our prices between the time of arrangement and the time the funeral plan is carried out.

In today's world of easy travel and active retirees, our insurance products also include the option of special coverage to protect you and your family should a death occur unexpectedly away from home. The necessary care and transport of the deceased can be a significant expense. We will be happy to explain to you how this special policy covers you in such circumstances.

Your pre-planning counselor can tell you more about how these options work and may be able to offer you additional choices and benefits depending upon the arrangements you make.

How to Pre-Plan Your Funeral

There are many different ways to begin the planning ahead conversation. You know your family and how they might best respond to the topic. For some families, it might be a casual conversation over dinner or family gathering. For other families, a formal meeting might be better suited.

Regardless of your approach, the conversation is much easier to have when death is not imminent. Bringing up the subject with loved ones earlier in life when they are younger, and most likely healthier, makes the topic easier to discuss and keeps the focus on the celebration of life rather than an impending loss.

When you're ready to make a plan, call or send us an email and we will have one of our pre-planning counselors call you to set up an appointment.

Here are some tips that may help you start the advance planning conversation with your loved ones:

Set a time to have the conversation. Schedule it as an appointment with your loved ones, whether you want to share your plans with them or ask them to make their plans to share with you.

Tell your parent or loved one that you want to ensure their final arrangements are done according to their wishes, and you need their help to make that happen.

Ease into the conversation. Questions such as "Have you ever thought about where you would like to be buried?" or "What type of funeral would you like to have?" may open the discussion to more details about your loved one's wishes.

Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member or colleague can give you the opportunity to talk about what you liked or didn't like about the service.

Tell your children or loved ones that because you care for them so much, you don't want to burden them with difficult decisions when you're gone. Tell them you've made your own final arrangements, and give them a written record of what they are.

Make it a family affair. Schedule an appointment with your chosen funeral home or cemetery provider and invite your children along to participate in the selection of services, funeral merchandise and cemetery property.

Whether you're sharing plans for your own final arrangements with loved ones, or encouraging loved ones to make and share their plans with you, the conversation about planning ahead is an important one that every family should have.

While no one wants to think about their death or the death of a loved one any sooner than they must, having the conversation in advance alleviates the need for potentially more unpleasant or difficult conversations in the future.





Funeral Arrangements

Whether you're planning for yourself or for a loved one, the funeral service is one of the most important elements of a person's final arrangements. With the opportunity for great personalization, the funeral service can truly reflect the uniqueness of the life it honors.

Regardless of whether you or your loved one have opted for burial or cremation, the funeral or memorial service fills an important role. It can:

- Honor, recognize and celebrate the life of the deceased
- Allow friends and family to say their last goodbyes
- Provide closure after the loss of a loved one
- Allow friends to console the family of the loved one

So what is a funeral? In general terms, a funeral is a gathering of family and friends after the death of a loved one that allows them the opportunity to mourn, support each other and pay tribute to the life of the deceased. It often consists of one or more of the following components:

Burial Plans

When considering final arrangements for yourself or a loved one, one of the first decisions you might make is whether you prefer burial or cremation. This decision often influences other important considerations, such as elements of the funeral service and type of cemetery property.

Funeral Service Options

A formal or informal ceremony or ritual prior to burial, a funeral service often provides a sense of closure to family and friends. Although your faith or culture may dictate some elements of a funeral service, you may want to personalize other elements of the service. At a funeral service, the casket or urn is usually present, and you may choose to have the casket open or closed.

Visitation or Calling Hours

Typically held the night before, or immediately prior to the funeral service, the visitation - also called a viewing - provides a way for friends and acquaintances to pay their respects and offer condolences to your family.

As with the funeral service, you may want to decide if you want an open or closed casket, should one be present.

Memorial or Celebration of Life Service

At a memorial or celebration of life service, a casket or urn is usually not present. Otherwise similar to a funeral or visitation, a memorial service gives family and friends a time to come together in your memory and celebrate your life.



There's no one, right way to plan a funeral service. We believe that each funeral should be as unique and memorable as the life it honors.

When planning your own funeral service in advance, think about the way you want to be remembered. Perhaps you'd like a traditional funeral aligned with certain religious or ethnic customs. Or, a celebration focusing on great memories made with family and friends may be your preference. Maybe it's a combination of both. You can have one service, or several, to honor your life.

Regardless of the service or services you choose to include in your funeral plan, you can personalize them in almost any way imaginable.

For example, consider the following questions:

- Where should the funeral or celebration be held?
At your place of worship? At the funeral home?
- Who should officiate the service?
- Will your service adhere to traditions of a faith or culture?
- Do you want a eulogy, and who should deliver it?
- Would you like an open or closed casket?
- What music should be played?
- What readings would you like to have read?
- Is there a special poem you'd like shared with the guests?
- Are there any special photographs or other memorabilia you would like displayed?
- Should the decor reflect a particular hobby or interest of yours, such as fishing, gardening or music?
- Should there be refreshments served or a more elaborate party held after the service?

Fraternal Services

Funeral services commemorate a life that has been lived. Many organizations perform specific ceremonies in recognition of a member's commitment and service. These ceremonies or rituals may take place during calling hours, funeral services or graveside burials. Examples of these groups include:

The American Legion

Veterans of Foreign Wars of the United States

The Masons

Order of the Eastern Star

Knights of Columbus

As with military funerals, the family must request fraternal services at the time of the funeral arrangements. These special ceremonies can provide solace to family and friends as they recall with honor and love those who have passed on.

Graveside Service

As its name implies, a graveside service may be held at the grave site just prior to burial of a casket or urn, and usually consists of final remarks, prayers or memories. A graveside service may occur before, after, or in place of a traditional indoor service.

Cemetery Property

In addition to funeral services and the choice of burial or cremation, cemetery property - also called interment rights - is another consideration when you're making final arrangements, either for yourself in advance or for a loved one.

A common misconception that people often have when they purchase the right of interment in a cemetery is that they have purchased the land itself, when in fact what they have really purchased is the right to be interred on or in that particular piece of property.

Burial

Most people are familiar with the concept of burial, or "interment," but may not be aware of the variety of options that are often available. Many cemeteries offer:

- Ground Burial: burial of the casket below ground.
- Mausoleum: a large building that provides above-ground burial spaces, known as crypts, for entombment.
- Private Family Mausoleum: a small structure that provides above-ground entombment of, on average, two to twelve family members.
- Private Family Estate: a small section of a cemetery, usually bordered by gates, shrubbery or other dividers, that allows for ground burial of several members of the same family.



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Cremation

Many people overlook the importance of a cemetery property for those who choose cremation, but permanent placement of the ashes or "cremated remains" is an important part of the final arrangements. Just consider:

- A permanent site gives loved ones a physical place for visitation and reflection.
- The ceremony accompanying the placement of an urn in a cremation niche or a cremation garden in a cemetery provides family and friends with closure after their loss.
- When cremated remains of a loved one are kept with relatives, they can easily become misplaced or discarded through the years. A permanent placement provides future generations with a location to visit.

Some common cemetery placement options for cremated remains are:

- **Columbarium:** located within a mausoleum or chapel constructed of numerous niches designed to hold urns.
- **Cremation Garden:** a dedicated section of a cemetery designed for the burial, scattering or other permanent placement of cremated remains.
- **Memorial Benches:** benches that either simply memorialize a loved one scattered or buried in a cremation garden, or actually contain the remains within.

Catering

Planning for the loss of a loved one can be overwhelming. Hiring a professional caterer can take away the stress of post funeral service arrangements. A caterer will handle every aspect of food preparation, service and clean up so you can spend time with your family and friends. As a valuable resource, catering can be arranged for any facility of your choosing or the comfort of your very own home. Whether you are planning for a large group or an intimate gathering, a caterer can accommodate your specific needs thus ensuring a comforting and memorable celebration of life.

Headstones

Cemeteries can offer many options for memorialization. In order to preserve the natural appearance of the landscape, some cemeteries feature headstones that lie flat against the ground called 'markers.'

Upright headstones, called 'monuments', offer another choice for memorialization. Both options come in a variety of sizes, shapes, and even colors.

What To Do First: A Checklist

When a death occurs there are so many things to consider and decisions to make. These lists can help you navigate through them.

When a Death Occurs:

At Home: If the deceased was under hospice care, notify the hospice nurse. The nurse will contact the funeral home on your behalf. If the deceased was not under hospice or another at-home medical care provider, call 911.

At a Hospital: Notify the hospital which funeral home you have selected. The hospital will contact the funeral home on your behalf once they have completed their necessary documents.

At a Hospice Facility: Notify the hospice facility which funeral home you have selected. The hospice staff will notify the funeral home on your behalf.

At a Nursing/Long Term Care Facility: Notify the staff as to which funeral home you have selected; they will notify the funeral home on your behalf.

Out of State/Out of the Country: Even if a death occurs away from home you should notify your local funeral home. If you plan to have the deceased casketed and brought home, or if you plan to have services in your home town, your local funeral home can help facilitate transportation and coordination with a funeral home where the death occurred.

Contact These People As Soon As Possible

- The funeral home to set an appointment to make further arrangements
- Relatives and friends
- Personal Representative
- Cemetery where you want or own property
- Employers (the employer of the deceased and of relatives who will need time off)
- Insurance agencies (life, health and accident)
- Religious, fraternal, civic and veteran's organizations and unions (if applicable)
- Lawyer and accountant

Secure Vital Statistics of the Deceased

- Full legal name - other names must be identified by "Also Known As" (AKA)
- Date and place of birth
- Social Security Number

- Home address
- Father's name and birthplace
- Mother's name and birthplace, including maiden name
- Occupation and Industry
- Level of education reached

Documents To Collect

These may be required to establish rights for insurance, pensions, survivor benefits, ownership, etc.

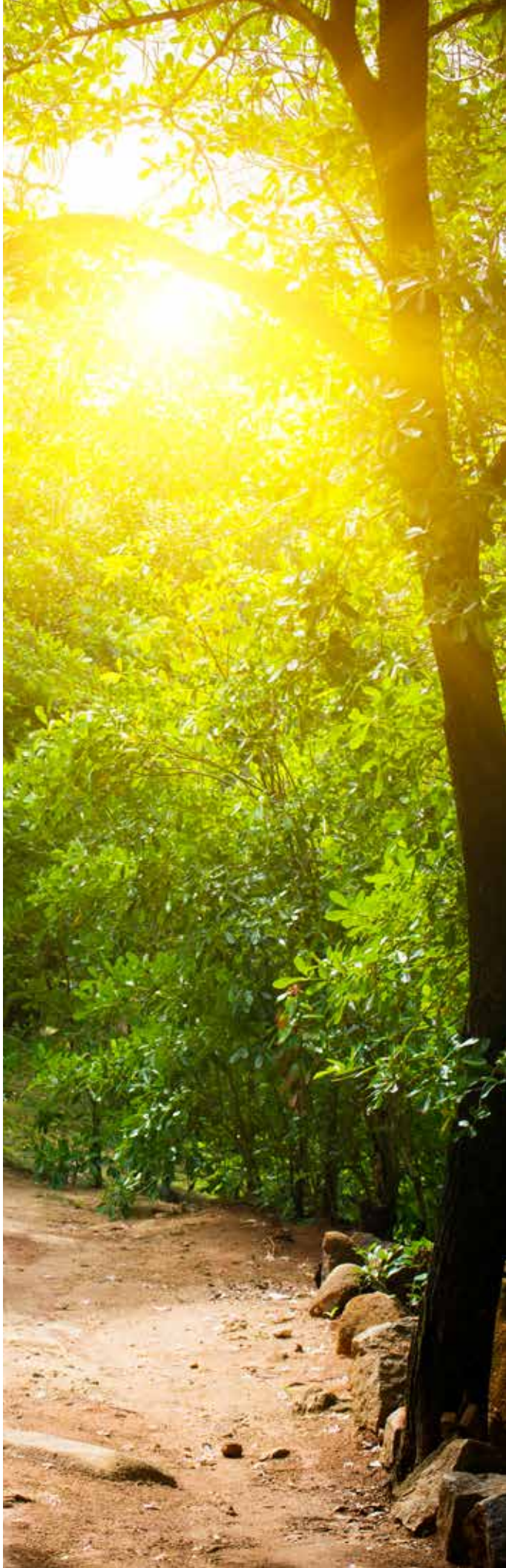
- Will
- Military discharge papers (discharge certificate or DD214)
- Legal proof of age or birth certificate
- Marriage license
- Citizenship papers (if not a US Citizen)
- Insurance policies
- Bank books
- Deeds
- Car ownership papers
- Income tax returns, receipts or canceled checks

Discuss With Funeral Home

- Whether your loved one is to be buried or cremated
- Service details (e.g. would you like a visitation period, a formal service, a reception?)
- Clothing the deceased will be buried or cremated in
- If a member of the clergy will be engaged for the service
- Pallbearers, music, pictures, flowers, scripture or readings
- If you would like a charity to receive donations in memory of your loved one
- The funeral director will ask if you have made any arrangements with a cemetery. If you have not done this, you will need to visit the cemetery.

If Casket Burial

- Would you like other members of the family to be with your loved one in the future? This determines the size and type of cemetery property needed.
- What type of memorial would you prefer (a marker set flush with the ground, or an upright monument)?
- If an in-ground liner or vault is required.
- What type of presentation would you prefer for the burial service, e.g. a tent canopy, chairs, mats leading to the grave side etc.?



If Cremation

- Would you like to schedule a viewing or visitation prior to the cremation?
- Would you like to use our chapel for a short service prior to the cremation?
- Would you like your family to be present at the time of cremation? (This is called a Witness Cremation)
- What type of urn would you prefer (metal, wood, marble, ceramic, biodegradable, etc.)?
- What type of engraving would you like on the urn?
- What type of final resting place would you prefer for your loved one (ground burial, above ground niches, or scattering or placement of cremated remains in a cremation garden)?
- Would you like other members of your family to be with your loved one in the future? This determines the size and type of the final resting place.

Burial of an Urn

- A burial urn or urn vault will be required for ground burial in our cemeteries.
- What type of memorial do you prefer (e.g. a bronze or granite marker set flush with the ground, an upright monument, or a cremation bench)?

Above Ground Niches

- Would you like the niche to be inside a building or outside?
- Would you like the niche to be glass-fronted so that you can display personal mementos?

TIP: Determine the measurements of the niche to ensure the urn will fit properly.

Scattering

- Would you like to be present for the scattering?
- Would you like a permanent memorial to be placed in or around the area where scattering took place?

You Will Need To Pay For

- Funeral arrangements, including clergy, florist, newspapers, transportation, casket and/or urn, and other selected services and merchandise
- Cemetery charges (e.g. lot, opening/closing of the lot, vault or liner, selected headstone or other memorial)
- Current and urgent bills (i.e. mortgage, rent, taxes, telephone, etc.)

Tips For Writing An Obituary With The Guidance Of Your Funeral Director

You may choose to have an obituary printed in the newspaper and/or on the funeral home's website.

When you make arrangements at the funeral home, your funeral director will be glad to assist you in composing the obituary and will make arrangements with the newspaper for you.

The following information is customarily included in an obituary:

- Full name of the deceased (nickname is often included)
- City or town of residence
- Birth and passing dates
- List of immediate family members of the deceased, specifying if they are alive or deceased
- Locations and times for the visitation, funeral or memorial service, and graveside service
- Any memorable way of honoring the deceased, as by mentioning personal achievements, hobbies and interests, military service, etc.
- A favorite or special charitable organization for people to donate to in memory of the deceased

Transporting The Deceased to Another State or Country For Burial

If you require interstate or international transportation, please advise the funeral home as soon as possible so that they can begin making arrangements with the proper authorities.

Be advised that complying with requirements of other jurisdictions takes time - in some cases a number of days, or even weeks.

About Cremation

Cremation is an alternative to burial or entombment; however, it does not limit the funeral or memorialization options in any way. Should you choose cremation, you will still have the same memorial options as someone who has chosen casket burial.

What Is Cremation?

Cremation is the process of reducing the body to bone fragments by applying intense heat for a period of two to three hours, after which the cremated remains, which are commonly referred to as "ashes," are removed from the cremation chamber. They are then processed into finer fragments and placed into an urn or temporary container. The cremated remains typically weigh between three and six pounds.

Where And When Does Cremation Take Place?

Cremations occur in a special furnace called a cremation chamber or retort, commonly referred to as a crematory. Cremation can take place only after the cremation authorization has been signed by the individual(s) legally authorized to sign the document, and once the cremation permit has been issued by the Health Department.

Do We Need To Buy A Casket If We Select Cremation?

The deceased must be placed into a rigid, combustible container prior to cremation. There are many options of cremation caskets and alternative containers available to choose from, and the most appropriate choice will be determined based on personal preference and what type of service you select.

Can We Place Personal Mementos In The Casket Prior To Cremation?

Absolutely. Personal items may be placed in the casket and cremated with your loved one. Keep in mind that some items that are not easily combustible (batteries, electronics, heavy plastics, etc.) must be removed prior to cremation. In most cases, non-combustible items can be placed in the urn after cremation is complete.

All items left in the casket will be destroyed during the cremation. Your funeral director can advise you on what items may stay and what items must be removed.

Do We Need To Have A Funeral If We Select Cremation?

Many people are surprised to hear that selecting cremation does not eliminate the possibility of having a funeral service. The choice is entirely up to you and your family.

While some families opt to have a service following the completion of the cremation process, other families choose to have a traditional viewing (with casket) and funeral service before cremation takes place. Either option is available to you and is completely up to your personal preference.

Is Embalming Required?

Embalming is not required by law, except under certain circumstances. If you prefer an open casket with visitation prior to the service, embalming may be required.

Practical Information For Your Family

In addition to pre-planning your funeral, completing a Personal Information Form and giving a copy to your personal representative, spouse, and children will give you peace of mind knowing that they will have all the information they need to properly handle your wishes and the details of your estate.

TIP: Don't put this form in your safety deposit box as these are often difficult to access immediately following a death.



What Is An Urn?

An urn is a container designed to hold cremated remains. An urn may be constructed from a variety of materials such as wood, bronze, porcelain, or even glass.

We have a large selection of urns available designed to reflect the lifestyle and personality of an individual. Urns may be personalized by engraving and also come in a variety of sizes, which allows for more than one member of the family to have a portion of the cremated remains.

Options for Cremated Remains:

Burial: An urn containing the cremated remains may be buried in an existing cemetery plot, or a new plot may be purchased.

Inurnment: An urn containing the cremated remains may be placed in a niche in an above ground structure called a columbarium. This could be located outside or inside.

Shipping: You may wish for the cremated remains to be shipped to another state or country. The funeral home may be able to assist you in obtaining any additional documentation that may be required for shipment, and, in some cases, the funeral home can facilitate the shipment of the urn.

Scattering and Cremation Gardens: Many of our cemeteries have areas on the grounds designed for scattering cremated remains called 'cremation gardens'.

If you elect to scatter elsewhere, it is important to remember that once scattering has taken place, the cremated remains are irretrievable. Properties that are not dedicated for scattering may be bought and sold over time, which could make it impossible to visit the scattering site in the future.

Keep in mind that scattering on public property may offend some people and that there may be laws prohibiting scattering in certain areas; be sure to obtain authority before scattering cremated remains in a non-designated scattering area.

Keeping: Some families prefer to have the urn at home.

Acknowledging Kindness

In the month after a funeral, it is customary to send thank you notes to friends and family who served as pallbearers, made memorial donations, or sent flowers, food or other condolence gifts.

For your convenience, you can order acknowledgement cards through your funeral home. Although it may seem difficult to come up with the appropriate words for these thank you notes, remember that just a few lines are all that is needed to show that you and the family appreciate the kindness that has been shown.

To My Family and Loved Ones

I wished to spare you as much anxiety, doubt and confusion as possible at the time of my death, so in this booklet I have suggested some arrangements in advance.

This booklet includes vital statistics, funeral service guidelines and cemetery requests, which are all important to share with the funeral director while assisting you to plan my service.

The booklet also includes more personal material for eulogies, obituaries and other remembrances as well as advice and guidance on other important issues you may come across.

Please accept these arrangements in the spirit they are given: with love, hoping to give you comfort and help you to remember the times we shared.

Signature: _____

Date: _____

Witness: _____

Date: _____

Person to be notified first upon my death:

Name: _____

Address: _____

Telephone: _____

Relationship: _____

Notes: _____

Information for a Newspaper Announcement

Place of Death: _____ Date of Death: _____

Spouse: _____ Married for number of years: _____

Children, their spouses and their places of residence: _____

Grandchildren, their spouses and their places of residence: _____

Siblings, their spouses and their places of residence: _____

Education: _____

Clubs and Lodges: _____

Military Service: _____

Special interests, hobbies and pets, etc: _____

Memorial donations: _____

5x7 INCH
PHOTO FOR OBITUARY

Vital Information About Me

Full Name (First, Middle, Last): _____

Address: _____

City: _____

County: _____ Zip Code: _____

Length of Time at Current Residence: _____

Social Security Number: _____

Date of Birth: _____ Gender: _____

Place of Birth (City, State): _____

Occupation: _____

Employer: _____

Business/Industry: _____

Military Service: _____

Marital Status: _____

Maiden Name: _____

Name of Spouse (incl. Maiden Name): _____

Father's Name: _____

Father's Place of Birth (City, State): _____

Mother's Name (incl. Maiden Name): _____

Mother's place of birth (City, State): _____

Highest Level of Education: _____

My preference for the location of the Service or Celebration of Life:

Funeral Home ☐ Outside Venue ☐ Place of Worship ☐ Other ☐

Address of venue, place of worship or other location: _____

Notes: _____

Preferences for my Service & Personal Life Review

Name of Clergy or Officiant: _____ or ☐ Funeral Home to recommend

Contact Information: _____

Notes: _____

Pallbearers (Six are recommended)

1. _____ 5. _____

2. _____ 6. _____

3. _____ 7. _____

4. _____ 8. _____

Personal Items: _____

Eyeglasses: ☐ Remove ☐ Leave on

Jewelry: ☐ Remove ☐ Leave on

Clothing: ☐ Remove at the time ☐ Selected clothing supplied

Music: _____ Favorite Genre or Artist: _____

Soloist: _____ Organist/Pianist: _____

Congregational Hymns: _____

Community Organizations or Clubs that may participate: _____

I would like the following religious beliefs expressed: _____

Favorite poem, verse or scripture: _____

Some significant accomplishments in my life: _____

One of my fondest memories: _____

One of the greatest inspirations in my life: _____

If I could live my life over again, I would change: _____

Favorite places: _____

Favorite color, flower, food, etc: _____

I want my family to remember me for: _____

A message to my family and friends: _____

Other notes: _____

Cemetery Instructions

The following are my wishes regarding my final resting place.

Name of Cemetery: _____

Address: _____

City: _____ County/State: _____

Property, Crypt or Niche Owned? ☐ Yes ☐ No

If yes, specify location written on cemetery purchase agreement: _____

Final Resting Place: ☐ Earth burial ☐ Mausoleum ☐ Interment following cremation ☐ Niche

Other: _____

Marker or Monument: _____ Purchased: ☐ Yes ☐ No

Monument company name: _____

Inscription Instructions: _____

Reception Location: ☐ Catered at Home ☐ Outside Venue ☐ Place of Worship ☐ Other

Details: _____

Notes: _____



Legal Issues

Wills, probate, joint property, estate taxes, selecting estate trustees/attorneys for property and personal care and other issues may appear somewhat intimidating at first.

Fortunately, with a little guidance and preparation, dealing with such matters does not have to be so overwhelming. Planning ahead and revising your plan often will help avoid unnecessary grief and confusion in the end. 'Estate Planning' includes all of the following issues and documents.

Administration of a Will

A Will is an instrument by which a person (the "testator") makes a disposition of his/her property, to be performed or take effect after his or her death.

A well-drafted Will may provide for the welfare of the testator's family, distribute the testator's assets in accordance with his/her wishes and secure the efficient management of the testator's property.

Handwritten Wills ("holographic Wills") can be made by a testator without the services of a lawyer, but problems can arise if not done properly and/or in accordance with applicable legislation.

A properly drafted Will can be a simple, inexpensive way to address many estate-related matters and can make matters run much smoother upon death.

While there are many benefits to having a Will in place, there are some things that may not be accomplished in a Will. It is important to keep in mind that some items may not flow through your estate and thus may not be distributed in accordance with your Will.

During the estate planning process, it is important to speak with a lawyer experienced in such matters and knowledgeable of your unique situation.

A well designed estate can help minimize probate costs and estate taxes and can alert you to any potential statutory claims that may impact your ability to deal with your assets as intended.

A lawyer can discuss any potential claims that a "dependant" may have under Law, and/or with respect to any potential claims or entitlements. An awareness of such responsibilities and rights can help prevent unintended consequences or surprises upon death.

In addition to certain statutory claims, there are other legal limitations that must be considered when drafting a Will.

Documents such as a marriage or cohabitation agreement, a separation agreement, or a shareholder's agreement (with buy/sell provisions, or option agreements) may also affect your Will plan, and thus it is important that such information be shared with your representative(s) when designing an estate plan.

In addition to determining how your estate will be distributed, a lawyer can speak to you about choosing a Personal Representative (Executor), and the considerations involved in selecting an appropriate person (or professional) to administer your estate.

The potential responsibility and work involved in being a Personal Representative (Executor) can be significant, and thus appointing someone with the financial acumen and willingness to take on this responsibility is a must.

Often times, people assume they must appoint a relative or child to act as a Personal Representative (Executor) because it would be "an honor." While it may be considered "an honor" for some, the primary considerations should be choosing someone with the patience, ability and willingness to carry out this responsibility.

Powers of Attorney

A power of attorney is an instrument by which a person (principal) authorizes another person (the "Agent") to act on his or her behalf. It is quite common for people to execute a power of attorney for healthcare and a power of attorney for property and finance at the same time of drafting a Will.

In a power of attorney for property and finance the authority granted to an Agent may be general in nature and thus may authorize the Agent to act on the grantor's behalf in conducting his or her financial affairs. Alternatively, the power of attorney may be quite narrow, authorizing the attorney to perform specific acts, such as the sale of specific assets (house, car etc.), the conduct of banking, or the transfer of securities.

Similarly, in a power of attorney for healthcare, the authority granted to an Agent is the authority to make, on his or her behalf, decisions concerning the grantor's personal care, such as healthcare, shelter, nutrition, clothing, hygiene and safety.

While you can appoint more than one attorney, it is important to decide whether they are to act "jointly" or "jointly and severally." Depending upon where your Agent resides, such a distinction may have significant practical considerations.

Information Gathering

Upon death, one of the first things to do is to gather as much information as possible. It is important to look for and gather any Wills, deeds, financial documents, notes and insurance policies, etc., that the deceased may have.

As a starting point, the testator should consult the testator's lawyer as sometimes original Wills have been kept at the lawyer's office.

Upon death, you may want to ask the lawyer to provide notarized copies of the deceased's Will.

Before estate matters can be pursued (i.e. transferring a house or automobile, other legal matters), a copy of the death certificate is also required.

Please speak to the funeral home about obtaining certified copies of the death certificate (as some agencies will not accept photocopies).





Probate

Common questions from a newly entrusted/appointed Personal Representative are “What is probate and why do we need it?” and “Do we have to probate?”

Probate is a rather formal procedure, establishing the validity of the Will, and is the official “proving” of the Will.

Fortunately, not all Wills need to go through probate; such a determination will be dependent upon a testator's unique situation. Probate asks for the court's involvement and can have a large range of both cost and time required to complete, depending on the complexity of assets, debts, and disputes.

If a person dies owning any real estate or has a total estate value of over \$100,000, the estate must go through probate. However, there are exceptions and complexities, so it is best to consult an attorney.

Whether to spend your time and effort planning to avoid probate may or may not be an appropriate goal; depending on the size and complexity of your estate. Even if avoiding probate isn't necessary, putting a plan in place for the care of children and distribution of assets is important to prevent disputes among family and to provide for loved ones. Regardless, the more information you share with your attorney and your personal representative, the more likely you are to have an estate plan that best fits your needs.

This guide is not intended to be a substitute for specific individual tax, legal, or estate settlement advice, as certain of the described considerations will not be the same for every estate. Accordingly, where specific advice is necessary or appropriate, consultation with a competent professional is strongly recommended.

Question #1 What Is Probate?

Probate is a legal process where your named Personal Representative goes before a court and does several things:

- Identifies all property owned by the deceased
- Appraises the property and pays all debts and taxes
- Proves that the Will is valid and legal and distributes the property to the heirs as the Will instructs

Typically, probate involves paperwork and court appearances by lawyers. The lawyers and court fees are paid from estate property, which would otherwise go to the people who inherit the deceased person's property.

Probate usually works like this: After your death, the person you named in your Will as Personal Representative or, if you die without a Will, the person appointed by a judge files papers in the local probate court.

The executor proves the validity of your Will and presents the court with lists of your property, your debts, and who is to inherit what you've left. Then relatives and creditors are officially notified of your death.

Question #2 Why Is Probate Necessary?

The primary function of probate is transferring title of the descendant's property to their heirs and/or beneficiaries. If there is no property to transfer, there is usually no need for probate. Another function of probate is to provide for the collection of any taxes due by reason of the deceased's death or on the transfer of their property.

The probate process also provides a mechanism for payment of outstanding debts and taxes of the estate, for setting a deadline for creditors to file claims (thus foreclosing any old or unpaid creditors from haunting heirs or beneficiaries) and for the distribution of the remainder of the estate's property to ones' rightful heirs.

Question #3 How Long Does Probate Take?

The duration varies with the size and complexity of the estate, the difficulty in locating any beneficiaries of the Will, if there is one, and under law.

If there is a Will contest, or anyone objects to any actions of the Personal Representative, the process can take a long time. Some matters have taken decades to resolve.

Question #4 What Is The Probate Process Of An Uncontested Will?

Typically the person named as the deceased's Personal Representative (a more formal term is "Executor" or "Executrix") goes to an attorney experienced in probate matters who then prepares a "Petition" for the court and takes it, along with the Will, and files it with the probate court.

The lawyer for the person seeking to have the Will admitted to probate typically must notify all those who would have legally been entitled to receive property from the deceased if the deceased died without a Will, plus all those named in the Will, and give them an opportunity to file an objection to admitting the Will to probate.

A hearing on the probate petition is typically scheduled several weeks to months after the matter is filed.

Depending on who the named beneficiaries are, how long before the death the Will was signed, whether the Will was prepared by an attorney, who supervised the "execution" of the Will, and/or whether the Will was executed with certain affidavits, it may be necessary to bring in the persons who witnessed the deceased's signature on the Will.

If no objections are received, and everything seems in order, the court approves the petition, appoints the Personal Representative, orders that taxes and creditors be paid, and requires the Personal Representative to file reports with the court to assure all the deceased's property is accounted for and distributed in accordance with the terms and conditions of the Will.

Question #5 Who Is Responsible For Handling Probate?

In most circumstances, the executor named in the Will takes this job. If there isn't any Will, or the Will fails to name an executor, the probate court names someone (called an administrator) to handle the process - most often the closest capable relative, or the person who inherits the bulk of the deceased person's assets.

If no formal probate proceeding is necessary, the court does not appoint an estate administrator. Instead, a close relative or friend serves as an informal estate representative. Normally, families and friends choose this person, and it is not uncommon for several people to share the responsibilities of paying debts, filing a final income tax return and distributing property to the people who are supposed to get it.

Question #6 Should I Plan To Avoid Probate?

Probate can be costly and time consuming, but sometimes strategies to avoid probate can be even more costly or have other downsides. Sometimes probate is the most efficient option. The answer varies depending on which state you live in, what assets you have, and where you would like those assets to go upon your death.

One option to avoid probate is to transfer all of your assets into a revocable living trust, of which you are the trustee, which contains many of the same directions and guidelines as a Will. There are many benefits and drawbacks to doing so, so seek guidance from an experienced estate planning attorney regarding your specific situation.

One instance where the benefits often outweigh the drawbacks is if you own real estate in more than one state. Typically, an estate will need to go through probate in each state in which you own real property, so expenses can add up quickly.

Another instance where a trust may be of help is if you are elderly or disabled and want a better mechanism than power of attorney for someone to manage your assets for yourself or your family.





Our firm offers a variety of services to accommodate your estate planning needs:

- Attorneys with decades of experience in estates and trusts
- A customized personal planning service
- Planning to avoid the publicity and expense of probate
- Asset preservation
- Providing for use of assets during incompetence
- Reducing or eliminating estate taxes
- Assistance in transferring assets to your living trust
- Medicaid planning
- Meeting with family members to activate the estate plan

Healey, Deshaies, Gagliardi & Woelfel, 24 Market Street, Amesbury, MA 01913
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If you have recently lost a loved one, our condolences go out to you and your family. Please don't hesitate to reach out if you would like to tour our space or book your bereavement at our award-winning Italian restaurant.

Andiamo Restaurant + Bar, 24 Winter Street Newburyport, MA 01950
jrogers@andiamo-restaurant.com | 978-255-4341 | www.andiamo-restaurant.com/andiamo-newburyport



What Is Grief?

"Grief is reaching out for someone who's always been there, only to find when you need them the most, one last time, they're gone."

The death of a loved one is life's most painful event. People's reactions to death remain one of society's least understood and most off-limits topics for discussion. Often grieverers are left totally alone in dealing with their pain, loneliness, and isolation.

Grief is a natural emotion that follows death. It hurts. Sadness, denial, guilt, physical discomfort, and sleeplessness are some of the symptoms of grief. It is like an open wound that must heal. At times it seems as if this healing will never happen. While some of life's spontaneity begins to return, it never seems to get back to the way it was. It is still incomplete. We know, however, that these feelings of being incomplete can disappear.

Healing is a process of allowing ourselves to feel, experience, and accept the pain. In other words, we give ourselves permission to heal. Allowing ourselves to accept these feelings is the beginning of that process. The healing process can take much less time than we have been led to believe. There are two missing parts. One is a safe, loving, professionally guided atmosphere in which to express our feelings; the other is knowing how and what to communicate.

The Grieving Process

When we experience a major loss, grief is the normal and natural way our mind and body react. Everyone grieves differently, but at the same time there are common patterns people tend to share.

For example, someone experiencing grief usually moves through a series of emotional stages, such as shock, numbness, guilt, anger, and denial. And physical responses are typical also. They can include: sleeplessness, inability to eat or concentrate, lack of energy, and lack of interest in activities previously enjoyed.

Time always plays an important role in the grieving process. As the days, weeks and months go by, the person who is experiencing loss moves through emotional and physical reactions that lead toward acceptance, healing and getting on with life as fully as possible.

Sometimes a person can become overwhelmed or bogged down in the grieving process. Serious losses are never easy to deal with, but someone who is having trouble beginning to actively re-engage in life after a few months should consider getting professional help.

For example, if continual depression or physical symptoms such as loss of appetite, inability to sleep, or chronic lack of energy persists, it is probably time to see a doctor.

Allow Yourself to Mourn

Someone you love has died. You are now faced with the difficult, but important, need to mourn. Mourning is the open expression of your thoughts and feelings regarding the death and the person who has died. It is an essential part of healing.



Allow a Search for Meaning

You may find yourself asking, "Why did he die?" "Why this way?" "Why now?" This search for meaning is another normal part of the healing process. Some questions have answers, some do not. Actually, the healing occurs in the opportunity to pose the questions, not necessarily in answering them. Find a supportive friend who will listen responsively as you search for meaning.

Treasure Your Memories

Memories are one of the best legacies that exist after someone dies. Treasure them. Share them with your family and friends. Recognize that your memories will may make you laugh or cry. In either case, they are a lasting part of the relationship that you had with a very special person in your life.

Move Toward Your Grief and Heal

The capacity to love requires the necessity to grieve when someone you love dies. You can't heal unless you openly express your grief. Denying your grief will only make it become more confusing and overwhelming. Reconciling your grief will not happen quickly. Remember that grief is a process, not an event.

Be patient and tolerant with yourself. Never forget that the death of a loved one changes your life forever. It's not that you won't be happy again, it's simply that you will never be exactly the same as you were before the death.

Accepting a Loss

For each of us - rich or poor, young or old - there are times in our lives when we must face and deal with personal losses and the pain and sorrow they cause. Examples that come easily to mind are the death of a parent, spouse, child, or other close family member or friend. Many other events and transitions also bring with them sadness and a need to grieve:

- Being told you have a serious, possibly terminal illness
- Having to give up interests and activities that have been a major part of your life
- Seeing serious decline in the mental or physical health of someone you love
- Retiring from a career or voluntary activity that has helped shape who you are and what you stand for
- Losing a significant part of your independence and mobility; even giving up driving can be a significant loss for many people
- Moving out of your home
- Saying goodbye to a favorite pet

Losses such as these are simply part of life. Like their counterparts among the joyful occasions in our lifetime - the birth of a child or grandchild, a celebration of marriage, an enduring friendship - they are part of what it means to share in the human experience. And the emotions they create in us are part of living, as well.

You are beginning a journey that is often frightening, painful, overwhelming and sometimes lonely. This section provides practical suggestions to help you move toward healing in your personal grief experience.

Realize Your Grief is Unique

Your grief is unique. No one will grieve in exactly the same way. Your experience will be influenced by a variety of factors: the relationship you had with the person who died, the circumstances surrounding the death, your emotional support system, and your cultural and religious background.

As a result of these factors, you will grieve in your own special way. Don't try to compare your experience with that of other people or to adopt assumptions about just how long your grief should last. Consider taking a "one-day-at-a-time" approach that allows you to grieve at your own pace.

Talk About Your Grief

Express your grief openly. By sharing your grief outside yourself, healing occurs. Ignoring your grief won't make it go away; talking often makes you feel better. Allow yourself to speak from your heart, not just your head.

Doing so doesn't mean you are losing control or going "crazy." It is a normal part of your grief journey. Find caring friends and relatives who will listen without judging. Seek out those persons who will walk "with" not "in front of" or "behind" you in your journey through grief.

Avoid people who are critical or try to steal your grief from you. They may tell you, "keep your chin up" or "carry on" or "be happy." While these comments may be well intended, you do not have to accept them. You have a right to express your grief; no one has the right to take it away.

Expect to Feel a Multitude of Emotions

Experiencing a loss affects your head, heart, and spirit. So you may experience a variety of emotions as part of your grief.

Confusion, disorganization, fear, guilt, relief, or explosive emotions are just a few of the emotions you may feel. Sometimes these emotions will follow each other within a short period of time, or they may occur simultaneously.

As strange as some of these emotions may seem, they are normal and healthy. Allow yourself to learn from these feelings. And don't be surprised if out of nowhere you suddenly experience surges of grief, even at the most unexpected times.

These grief attacks can be frightening and leave you feeling overwhelmed. They are, however, a natural response to the death of someone loved. Find someone who understands your feelings and will allow you to talk about them.

Allow for Numbness

Feeling dazed or numb when someone loved dies is often part of your early grief experience. This numbness serves a valuable purpose: it gives your emotions time to catch up with what your mind has told you. This feeling helps create insulation from the reality of the death until you are more able to tolerate what you don't want to believe.

Be Tolerant of Your Physical and Emotional Limits

Your feelings of loss and sadness will probably leave you fatigued. Your ability to think clearly and make decisions may be impaired and your low energy levels may naturally slow you down. Respect what your body is telling you. Nurture yourself. Get daily rest. Eat balanced meals. Lighten your schedule as much as you can. Caring for yourself doesn't mean feeling sorry for yourself; it means using your survival skills.

Develop a Support System

Reaching out to others and accepting support is often difficult, particularly when you hurt so much. But the most compassionate self-action you can do during this difficult time is to find a support system of caring friends and relatives who will provide the understanding you need. Find those people who encourage you to be yourself and acknowledge your feelings - both happy and sad.

Make Use of Ritual

The funeral ritual does more than acknowledge the death of someone loved. It helps provide the support of caring people.

Most importantly, the funeral is a way to express your grief outside yourself. If you eliminate this ritual, you often set yourself up to repress your feelings, and cheat everyone who cares a chance to pay tribute to someone who was, and always will be, loved.

Embrace Your Spirituality

If faith is part of your life, express it in ways that seem appropriate to you. Allow yourself to be around people who understand and support your religious beliefs.

If you are angry with God because of the death of someone you loved, recognize this feeling as a normal part of your grieving process. Find someone to talk with who won't be critical of whatever thoughts and feelings you need to explore.

You may hear someone say, "With faith, you don't need to grieve." Don't believe it. Having your personal faith does not insulate you from needing to talk out and explore your thoughts and feelings. To deny your grief is to invite problems that build up inside you. Express your faith, but express your grief as well.



Helping a Friend or Neighbor Cope With Loss

Before the Funeral

1. Offer to notify his/her family and friends about funeral arrangements
2. House-sit to prevent burglaries during the funeral and visitations
3. Help answer phones and greet visitors
4. Keep a record of everyone who calls, visits or has been contacted
5. Help coordinate the food and drink supply
6. Offer to pick up friends and family at the airport and to arrange accommodations
7. Offer to provide transportation for out-of-town visitors
8. Help keep the house clean and the dishes washed

After the Funeral

1. Prepare or provide dinner on a day that is mutually acceptable
2. Do Step 1 every week for two to three months
3. Offer to help with the garden such as watering, mowing or pruning
4. Feed and exercise the pets, if any
5. Write notes offering encouragement and support
6. Offer to drive or accompany him/her to the cemetery regularly
7. Offer to house-sit so he/she can get away or visit family out of town
8. Make a weekly run to the supermarket, laundry, or cleaners
9. Help with the Thank You notes and/or other correspondence
10. Anticipate difficult periods such as anniversaries, birthdays, holidays, and the day of death
11. Always mention the deceased by name and encourage reminiscing

Above all, just listening and your concern and presence will help.

Bereavement & Support Services

General Information On Grief

www.HorizonHospice.com/emotional/grief

Information on grief provided by a local hospice provider.

www.centerforloss.com/grief

A thorough and comprehensive look at grief and grieving offered by Dr. Alan Wolfelt.

www.comfort-for-bereavement.com

Helpful comforting information on bereavement.

www.psychom.net/depression.central.grief.html

A series of links pertaining to grief and bereavement.

www.grief.net

Excellent grief handbook and other resources.

www.willowgreen.com

Provides resources in the areas of illness, dying, grief and loss.

Death Of A Child

Grief Support - www.compassionatefriends.org

Grief support after the death of a child.

Parents Grieving Loss - www.erichad.com

Support and care for parents grieving the loss of a child.

Children And Loss

Dougy Center - www.dougy.org

This site is run by The Dougy Center for Grieving Children.

Fernside - www.fernside.org

A club for kids and teens dealing with death.

Growth House - www.growthhouse.org

Children can use this site to get some of their questions answered and to do some activities.

Raindrop - www.iul.com/raindrop

This explains death to children in cartoon form.

Loss Of A Loved One

Loss of an Adult Sibling - www.adultsiblinggrief.com

This site is dedicated to the formation of a support community for those who have suffered the devastating loss of an adult sibling.

Suicide Signs - www.sfsuicide.org

What to look for when assessing potential risk.

Suicide: FAQ - www.faqs.org/faqs/suicide/info

This is an excellent place for information.

Suicide Information and Education Center - www.siec.ca

Teen Suicide Page - www.cln.org/themes/suicide.html





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Death of a Family Member

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Family Merger

When a loved one dies, it is sometimes necessary to combine households and resources.

Inheritance

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