



Pre-Planning & Bereavement Guide

401-334-2300

www.jjduffyfuneralhome.com



757 Mendon Road, Rt. 122, Cumberland, Rhode Island 02864.

When a loved one passes away, you need both an experienced Attorney and a qualified Accountant you can trust.

In your time of loss, you need a dependable Attorney who can help you seamlessly navigate the perplexing estate administration process and a keen Accountant who can advise you of all critically important tax implications.

I am ready to assist you and your family through this entire process with dual in-depth knowledge, experience and understanding as an accomplished Attorney and Certified Public Accountant.

For your peace of mind, I also prepare all types of trusts, wills, and power of attorneys tailored to your unique situation as you plan for your future to protect your assets for your loved ones.



Bruce D. Sawyer, Attorney of Law, CPA and Probate Judge



Bruce D. Sawyer
Attorney At Law, CPA



Bruce D. Sawyer
Attorney of Law, CPA and Probate Judge

511 Mendon Road
Cumberland, RI 02864

Phone: 401-334-8820 brucesawyer.com

Today **WE HONOR**, Tomorrow **WE HEAL**,
Forever **WE REMEMBER**



LETTER

from the *Bernardo Family* at J.J. Duffy Funeral Home

If you are reading this guide, chances are you are either preparing for or coping with the death of someone close to you. We are all confronted by the loss of a loved one at some point under a variety of different circumstances. At J. J. Duffy Funeral Home we are prepared to help you every step of the way; before, during and after a death; just as our family has been doing for over 100 years in Cumberland, Lincoln, Woonsocket, Central Falls and the Greater Blackstone Valley.

Before a death-We believe in preparing for the inevitable. Nothing can ease the pain that death leaves in its wake, but we can minimize the burden on those left behind by preparing ahead of time. We encourage families to have open discussions about end of life decisions. We offer several tools to help facilitate these often difficult conversations. These provide gentle, meaningful ways for families to talk about the parts of life that really count, the most cherished memories, which paint the landscapes of our lives and make each of us unique.

At the time of death-We believe in listening to the stories of a lifetime. Our staff helps families share those stories in order to create true celebrations about their loved ones lives. Whether you prefer traditional religious rites, a contemporary ceremony or something in between, we can offer your family a wide variety of options. Well crafted ceremonies and rituals can lead to healthier grieving and our trained, professional staff will help you develop the plan that feels right for you and your family.

After a death-We will always be here for you. From the immediate, practical tasks that must be taken care of to the unique path you choose to help ease grief, we will be by your side. You can heal, and we can help. For over 20 years, our extensive bereavement program, offers opportunities to grow and reconnect whenever you are ready; whether that's a month, a year or a decade later.

Thank you for placing your trust in us. It is an honor to walk beside you on this journey, before, during and after a loss.

Warmest Regards,

Jeffrey & Brian Bernardo

Owners & Life Celebration Counselors

Licensed Funeral Directors



Contents

- | | |
|---------------------------------------|--|
| 2. Our Family Story. | 18. About You / Planning Questionnaire. |
| 3. Exceptional Family Care Guarantee. | 24. Legal Issues. |
| 4. Services Provided. | 26. Probate. |
| 5. Unparalleled Personalization. | 30. What Is Grief? |
| 6. Concierge Services. | 33. Helping A Friend Or Neighbor Cope With Loss. |
| 7. National Recognition. | 35. Bereavement & Support Services. |
| 8. Pre-Planning / Planning Ahead. | 36. Important Notes. |
| 10. Funeral Arrangements. | |
| 14. What To Do First: A Checklist. | |



Our Family Story

The J. J. Duffy Funeral Home began with modest beginnings on Broad Street in Cumberland. As a store-front facility, James J. Duffy began serving the community in 1911 primarily hosting funeral services in the homes of the family as traditions dictated. As funeral customs changed, people began desiring services being held in a funeral home, Mr. Duffy moved his business directly across from St. Patrick Church. Francis J. Smith, worked for many years for Mr. Duffy and succeeded him as the owner in 1954. Francis was dedicated to the families he was called to serve, offering compassionate care to those families through the years. In 1978, Dennis Bernardo, the son-in-law of Francis, continued serving the community. The business saw great growth during these years and the need for a new facility became evident. Dennis moved the funeral home to the current facility on 757 Mendon Road realizing the need for a facility to host services, rather than a converted home. In 1983, the new establishment opened and provided the community with a large place to gather, with no stairs, and ample off-street parking. Under his direction, he saw that families were growing distressed by the rising costs of obituaries and desired personalized and meaningful tributes. So, Dennis led the charge as J. J. Duffy was the first funeral home to offer a website with current obituaries and guestbooks (1998), memorial tribute videos (2000) and live funeral webcasting (2007) and offer Life Celebration® services (2017) to better serve the community. Along with his two sons, Jeffrey and Brian Bernardo, they became the only Certified Life Celebration® funeral directors in the State of Rhode Island, allowing the J. J. Duffy Funeral Home to provide elite-level personalization and premier level service to the community. In 2020, Dennis passed the torch to his two sons who currently own and operate the funeral home. Jeffrey and Brian work tirelessly to help families, and bear the family legacy of caring passed down by their father and grandfather as 3rd Generation funeral professionals with great pride.



Simply Stated:
We Plan LIFE CELEBRATIONS.
They Plan Funerals.

Healing, Comforts and Remembers...

Heals: We are focused on placing you on a healing path. We will thoughtfully listen to you, encouraging you to share and talk about your loved one. Throughout our time with you and your family, we will be a guiding hand helping you make the right choices. We also have healing tools, such as our family guide that will help you begin to walk back down the path of your loved one's life. Working together, we will co-create a unique and memorable experience, that will help you reminisce and celebrate the life of your loved one.

Comforts: You will feel the warmth from our staff as soon as you walk through our doors. We are here to serve you and help you through this very difficult time. We are a family-owned business and you will see the care and comfort of families, is at the forefront of what we do. We provide a relaxed environment and our facility is beautifully decorated and welcoming.

Remembers: Our focus is on providing you and your family, friends, and guests a healing and personalized experience. We create an atmosphere that encourages sharing memories, telling stories, and celebrating the life that was lived. Remembering the good times and walking back down the path of your loved one's life, will help you heal. Let us help you remember.

J. J. Duffy Funeral Home
757 Mendon Road,
Cumberland, Rhode Island 02864.
401-334-2300



Exceptional Family Care Guarantee

We guarantee to respect your budget

Throughout our time together we will review the cost with you at each point in the arrangement process. We do this so that there is no surprise at the end and you can comfortably make good decisions for your family and your budget.

We guarantee that you will have 24-hour access to our team, 7 days a week

Most businesses work a traditional 40-hour work week. Yet people pass away every day of the week and at all hours of the day and night. That's why it's so important for you to have 24-hour access to our team, 7 days a week.

We guarantee you will be given the opportunity for a private goodbye with your loved one

Whenever possible your family will be given the opportunity for a private farewell. If no services are planned, a private farewell is typically 2 or 3 immediate family members. If a public visitation is planned the private farewell will be scheduled to precede the public services and is open to the entire family.

We guarantee your service can be as traditional or innovative as you like

Many families find significant comfort in a traditional funeral service complete with a public visitation, church or chapel funeral service, procession to the cemetery and a graveside ceremony. J. J. Duffy has always, and will always, be ready to care for families wanting a traditional service. We also pride ourselves as being the most flexible, creative and innovative funeral homes in the area. With just a little work our visitation rooms can be transformed to reflect and honor the story of a lifetime.

We guarantee that we will provide veterans with a premium level of service at no additional cost

We take great pride in being known as the veteran memorial specialists in our area. It is an honor to serve those who have served our country and we do not take this responsibility lightly.

We guarantee that you will be given the opportunity for a spiritually significant ceremony

Many families find comfort in different types of gatherings. Whether you have a strong connection to a local church, a historical relationship with a particular faith, or have found your own path to spirituality, we strive to help you create an appropriate tribute.

We guarantee you will value the experience

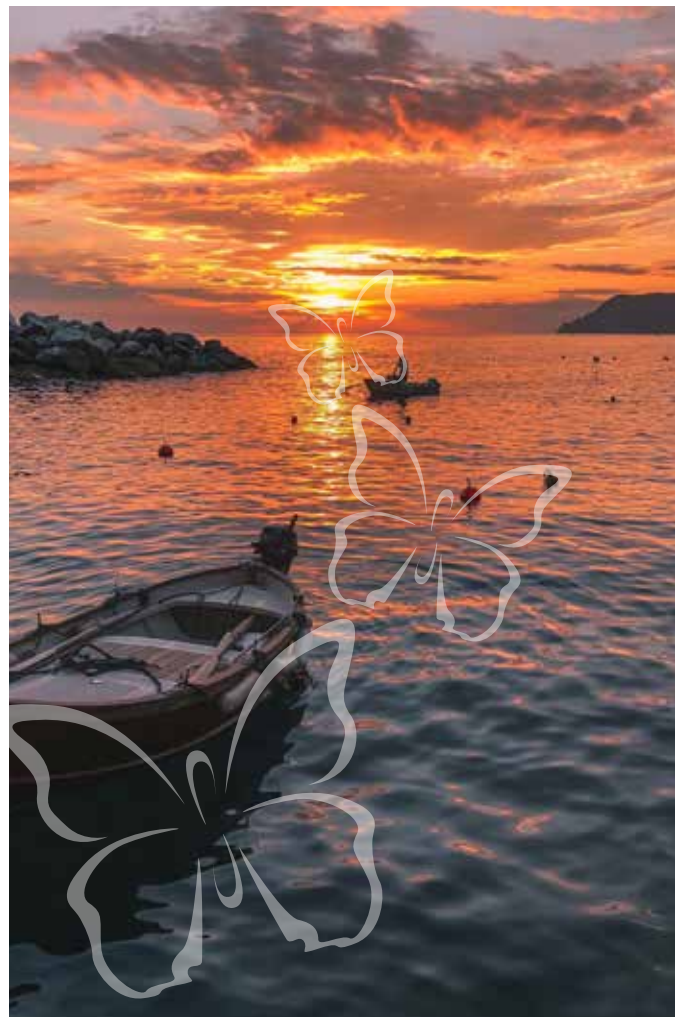
Should there ever be a portion of our services that does not meet your expectations simply notify us right away and we will do whatever it takes to correct the shortfall. If we are unable to do so, that portion of our service fee will be promptly refunded.

Our Mission

Our mission is to provide the most personal and meaningful tribute to a life well-lived, no matter the choice of disposition, in a warm, comfortable facility. Every funeral or memorial will be personalized, to reflect the path of that person's life and invoke a sense of memory sharing. We strive to exceed the expectations of your family, your loved ones and guests in everything that we do and provide.

As the funeral profession undergoes natural changes throughout the years, we strive to meet the ever-changing needs of the families we are called to serve. Families have the right to choose a tribute that means the most to them. From services held at the beach, contemporary services with food and music, to religious rites held at a place of worship, we will guide you in making the best decision for your family. No matter the request, large or small, if it can be done, we will make sure every detail gets taken care of. We strive to ease every burden possible.

At the core of our mission, we strive to provide services that not only exceed your expectations, but most importantly place you and your loved ones on a path toward healing.



Services Provided

We offer a range of burial and cremation services, as-well-as funeral and memorial services. Our staff are certified burial and cremation experts and can guide you in all types of service options including but not limited to:

Traditional Burial – A viewing with a service and burial following.

Traditional Cremation – Cremation following a traditional viewing.

Memorial Cremation – Cremation before a visitation with a visitation with the Urn present.

Simplicity Burial – Immediate burial at a cemetery of your choosing.

Simplicity Cremation – Immediate cremation with no rites or services.

Contemporary Services – Services that are held at a beach, other location, or at a family residence. We offer options for food, beverage, chair and table options for services held in our funeral home or any other location that is secured.

International Arrangements - We are international transfer specialists. If your desires are to transfer abroad or repatriation to the United States, we can assist you navigate the legal and functional procedures with ease.

What does it mean to be a Life Celebration® Home?

Life Celebration® was developed in response to our client families growing desire to customize and personalize funeral services. Viewing each service as an opportunity for family and friends to become immersed in the lives of their loved ones, Life Celebration® allows family and friends to create a profound tribute to the lives their loved ones lived, and everyone their life may have touched.

There are many affordable service choices available. Our close-knit team of specialists will guide you and your family to choose the best affordable option based on your needs and desires. Whether choosing traditional burial options or cremation, our staff will provide a personalized, unique tribute honoring your loved one.

What Makes J. J. Duffy Funeral Home

From the moment you walk into our Life Celebration Home you will be surrounded by our undivided attention. The sense of trust that builds between our staff and our client families is unmatched. We provide memorable experiences that will be not only tasteful but also healing. We will weave the story of your loved one throughout the entire funeral experience. Our Life Celebration tributes are one of a kind and set the stage for an unforgettable memorial.

What Are Our Families Saying?

We are proud to be Rhode Island's highest-rated funeral home on Google. Our staff has earned more FIVE-STAR REVIEWS than any other funeral provider in the state. Families share their experiences giving you peace of mind that you have chosen the right provider for your family. Take a look for yourself, and share your experience with us! Here is what some of our families have been saying:

"I have never been so shocked and brought to tears (in a good way!) by my experience. I had no idea what to expect and when I walked it, I felt like my father set up the room himself. It was everything he loved in life. Everyone that came in was breathless. Amazing job. Amazing staff."

"Having serviced three relatives, one father in law and pre-planning my parents, I have witnessed first hand the professionalism and dedication of the JJ Duffy team. They truly become part of your family."

"I wish I could give more than 5 stars. The director and staff are caring and patient. They listen and provide very personalized services to fit the needs of the family. Highly recommend the team at JJ Duffy."

"Never in my life have I seen a funeral home go above and beyond like Brian and his team have. My family and I are so grateful for all the details Brian put into my brothers service to make it special."

"J J Duffy was recommended by a friend and it was a blessing in disguise. This funeral home is amazing. Very professional , courteous and even funny when needed. Jeffrey took care of all our needs in a very very timely fashion pre passing and post. They are also 1 stop , they take care of the flowers and even booking a restaurant for after. They even provide stone services. Everything is digital and on a big screen making it even easier. He made an amazing video for her also. This was the simplest and least stressful funeral planning I've ever done."

Planning Ahead... Made Easy

Our team realizes the emotional burden that is placed on families who have not thought about the inevitable. Our On-Staff Advance Planning Specialist will provide you with the best information to make the right choice for your family. Our no obligation consultation is available at our facility or even at your own home at any time of day or evening. Our no-hassle approach to planning will help you ease the burden on your family. To learn more, or receive our no-obligation planning guide, please scan the code below:



Scan this Code With
Your Smartphone!



Unparalleled Personalization

Our Life Celebration counselors will walk with you, down the path of your loved one's life, to create a tribute that reflect your loved one's entire life.

Our Life Celebration® partner network gives only our home, the ability to use the creative minds of over 30 professional computer graphic artists, to create uniquely personal printed items, banners, signs, and even throw blankets.

J. J. Duffy Life Celebration® Home, is revolutionizing the level of personalization in print items compared to other firms. No other funeral home in the area will be able to provide the level of personalization we can provide. With personalized printing through J. J. Duffy Life Celebration Home, each item is uniquely personal and a one-of-a-kind design, that reflect the path your loved one walked.

In addition to the beautiful Life Celebration items, our facility will be Life-Styled to reflect your loved one's life. Items, Photos, Memory Tables, Collages and Mementos will adorn our facility and evoke an experience that will bring comfort. Your guests will comment on how beautiful and wonderful these tributes we provide are, in our Life Celebration® packages.

We provide personalized printing and life staging to every family, as a way to honor the life, and the memories of the person who's life we are en-trusted to celebrate.



Webcasting

Loved Ones Unable To Attend? We Are Here For You

We offer webcast services to our families at no additional charge (upon request). Webcasting is the newest, most innovative service we have had to offer our families, since the advent of personalization. It's catching on like wildfire; more and more funeral services are being broadcast live and can be viewed for up to 30 days following. There are many reasons why families ask us to webcast, military families stationed overseas, international families, family members that are unable to attend for various reasons, or even large services with public interest.

Service Webcasting with J. J. Duffy Life Celebration® Home, enables family and friends who live far away to take part in your loved one's celebration. They are able to take part in the private viewing of memorials at anytime, anywhere – around the country or around the world – over the Internet, in a safe, secure location, in the privacy of their own home.



Video Tributes, Portraits, Custom Printing

We can create cinematic video tributes, custom photograph memorial cards, mass programs, life story books, tribute throw blankets and pillows with your family photographs to enhance the theming of our services to get family and friends to share the story of your loved one. Our abilities and creativity is virtually endless.... Share your loved ones story with J. J. Duffy.

Our Life Celebration Counselors Are Also Trained

All obituary photos are edited and cropped, to present the best image for our website and local newspaper publications. Our Life Celebration Counselors are fully trained, to be able to touch up your photograph in any way you need. Our staff routinely learns the latest photo editing





Concierge Services

We Try To Handle Every Aspect Of The Planning Process, So You Do Not Have To

- Insurance Claims Assistance (3.5% Assignment Fee) - Cash Advances available for any verified policy.
- Airline Reservations.
- Restaurants: Post Funeral Gatherings and Luncheons.
- Dry Cleaning.
- Hotel Reservations.
- Local Ground Transportation.
- Caterer Assistance.
- Cemetery Coordination.
- Church/Clergy Coordination.
- Floral Reservations.
- Tell us what you need...Let us do it for you!



Grief Support

Online Grief Counseling Services

At some point in life, everyone loses someone they feel especially close to and we enter into grieving. The loved one can be a parent, child, spouse, dear friend, or even a beloved companion animal. The grieving that follows a loss is real, and can be very painful. We have created our online aftercare program, to help members of your family begin the healing process. We offer online grief counseling services with LifeTributes® Dr. Virginia Simpson, as-well-as GriefWords®, a blog-based information center for grief support. For more information visit: jjduffyfuneralhome.com

Our Service Does Not End The Day Of The Funeral

We always want you to know that we are here to help assist the deceased to get where they have to go, and the living where they need to be. To that fact, we have designed an extensive aftercare program to help you in the days, months and even years following the loss of a loved one.

Some of our programs include:

Annual Memorial Services • Online Grief Counseling • Memorial Tree Planting • Healing Seminars • Counseling Referrals • & Much More!



National Recognition

J. J. Duffy Funeral Home Nationally Endorsed

We were recognized nationally by NBC, CBS, FOX news stations. We were also recognized on WBRU, WPRO, Imus in the Morning, Cat Country, and Howard Stern. We were cited for our webcasting service, and the value it provides to family and friends who cannot attend services in person.

J. J. Duffy Life Celebration Home Inducted into the NFDA Hall of Excellence

We received the Pursuit of Excellence Award, marking the 15th consecutive year, that our family has received the national recognition. The Pursuit of Excellence Award is given to funeral home that exemplify the core values of funeral service, offer personal and innovative services, as well as provide consumers the continuing care (aftercare) following loss. The National Funeral Directors Association (NFDA) presents the award as part of its annual conference. Once a funeral home has received this prestigious award for 15 consecutive years, they are entered into the emeritus status, the NFDA Hall of Excellence.

"This year's award is even more special than usual", Dennis Bernardo, former owner, said. "We were also honored by being inducted into the NFDA Hall of Excellence. It's a recognition that further demonstrates our consistent commitment to compassionate care and service excellence. We are dedicated – as a team – to providing care that goes beyond expectations for the families and communities we serve".

For more information about this program, visit: nfda.org



NFDA

NATIONAL
FUNERAL
DIRECTORS
ASSOCIATION



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 and it can mean locking in the cost of the arrangements at current prices.

Should I Pre-Pay?

Each person's individual circumstances along with other factors will influence this decision, but there are a number of advantages to pre-payment that you should consider:

Guaranteed Services: Once you have fully funded your pre-planned arrangements, we guarantee to deliver the selected services and merchandise regardless of price increases; this can help protect you and your family from the effects of inflation on funeral costs over time.

There are however, related services such as newspaper notices, for which we cannot guarantee because they are not provided by us directly. Our staff are skilled at helping you to estimate these expenditures and to make allowances for them in your funding arrangements.

Estate Planning: People often choose to pre-plan and pre-pay in the years leading up to their retirement. Typically it is at this point in our lives that we are in our prime earning years and have the most expendable income. For many, this is the easiest time to potentially remove an unpredictable future expense from their financial planning.

Budgeting: Our pre-planning program offers a payment plan option that allows you to pay the cost of selected services and merchandise over a period of time. See our Pre-Payment Options section for details.

Pre-Payment Options

Those who choose to pay for funeral arrangements in advance generally have a choice with regards 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 on 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 Viewings

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?

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.

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.

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.



Imondi florist

"Where Beautiful Things Happen"



- 100% Satisfaction Guaranteed
- Your Satisfaction is Our #1 Concern
- Committed to Quality and Service
- Flowers & Gifts for All Occasions
- Personalized Care with Each Order
- Enjoy the Convenience of Ordering Online

"Some flowers spoke with strong and powerful voices, which proclaimed in accents trumpet-tongued, 'I am beautiful, and I rule'. Others murmured in tones scarcely audible, but exquisitely soft and sweet, 'I am little, and I am beloved.'"

- George Sand (Armandine A.L. Dupin), (1804 - 1876)
French writer

T: 401-723-2470 | E: imondi.florist@verizon.net | W: www.imondiflorists.com
182 Smithfield Ave, Pawtucket, RI 02860, United States



A Real Estate experience is all about the service. To maintain a level of service to each client that is unmatched, it takes hard work, dedication and experience. With over 20 years in the Real Estate industry and 25 years in Municipal Government, I can guide you through the Real Estate process. So whether you are thinking of selling your home or need assistance with a family member's home, or perhaps a purchase, let's have a no obligation conversation about your next Real Estate transaction.



George Stansfield

RE/MAX Town & Country
Realtor® / Team Manager
Kathy Bain Farrell
HOMETOWN EXPERTS TEAM

Cell: 401-499-5454

Office: 401-334-3456

Fax: 401-333-0440

E: gstans@cox.net

W: gstansfield.remax.com

2081 Diamond Hill Road,
Cumberland, RI 02864

- RESIDENTIAL AND LIGHT COMMERCIAL
- NEW CONSTRUCTION • LAND DEVELOPMENT
- ESTATE SALES • SERVICING RI & MA



MORSE & BEGGS

MONUMENT COMPANY

MORSE & BEGGS MONUMENT COMPANY
EVERY MONUMENT A MEMORY

Workmanship, Dedication, Compassion.

It's what you look for in a company when creating a memorial. Honor your loved one in a meaningful and beautiful way with a lasting tribute from Morse & Beggs. We offer the highest quality granite and materials in a variety of colors, styles and finishes. Our experienced designers will work with you to create a memorial that perfectly commemorates your loved one. We also engrave existing monuments, benches and markers.



Monuments • Markers • Benches • Civic Memorials

Phone: 508-699-8981 • 2 Kelley Blvd, North Attleboro, MA 02760
info@morseandbeggsmonument.com • www.morseandbeggsmonument.com



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 hometown, 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 graveside 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 for cremation caskets and alternative containers available to choose from, 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.

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 acknowledgment 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.

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.

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:

Notes:

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

Details:

Notes:



Rose Bud

F L O R I S T INC.

A sympathy arrangement is the perfect way to say what you need without saying anything at all. Flowers uplift spirits and remind us of happier occasions. For sympathy arrangements or any type of funeral flowers in the area, RoseBud Florist Inc. is here for you.

Delivery Available
350 Benefit Street • Pawtucket, RI 02861
401-726-4740
www.rosebudfloristinc.com



Come relax and enjoy yourself at the newest Italian restaurants in Taunton, MA and Cumberland, RI. We guarantee that you will love our take on classic Italian dishes, that will make La Familia be the place that you can't stop talking about.

We hope to see you soon!



401-305-3916

1666 Diamond Hill Rd, Cumberland, RI 02864, United States





Help with your Real Estate Needs

The sale of your loved one's home should be the least of your worries. Look to someone with experience and compassion - someone who is here to help you and your family through this difficult time.

- Real Estate Sales
- Marketing Services
- Home Repairs
- Coordination with attorneys
- Property cleanouts
- Pre-inspections
- Estate sales
- Home Staging
- Free Consultation



14 Breakneck Hill Road Suite 101, Lincoln RI 02865

Cell: 401-640-3520 | Email: BarrowsTeam@kw.com

Website: BarrowsTeamRealty.com



Legal Issues

Wills, probate, joint property, estate taxes, selecting estate trustees/attorneys for property, 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, 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.

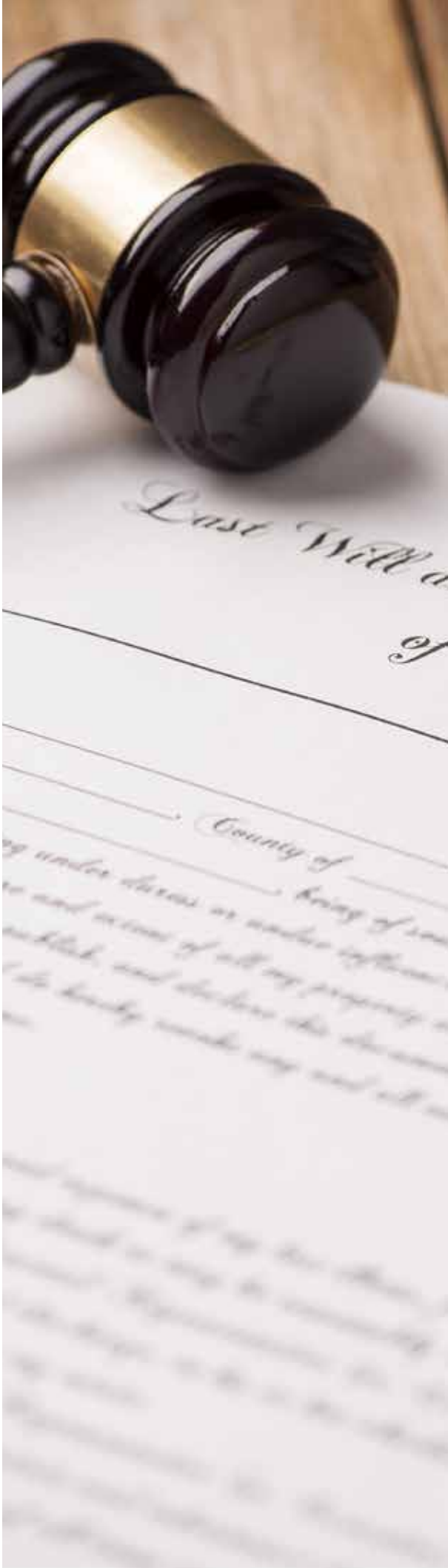
As a starting point, the testator should consult the testator's lawyer as sometimes original Wills have been kept at the lawyer's office.

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?" - "Why do we need it?" - "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. The process can have a large range of both cost and time required to complete, depending on the complexity of assets, debts and disputes.

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, 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 the 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. Additionally, contact those named in the Will to give them an opportunity to file an objection in 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, 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.

NO LEGAL ADVICE INTENDED: THIS GUIDE IS NOT INTENDED TO BE CONSTRUED AS LEGAL ADVICE. THESE MATERIALS ARE INTENDED FOR GENERAL INFORMATIONAL PURPOSES ONLY AND MAY NOT REFLECT THE MOST RECENT LEGAL DEVELOPMENTS. THESE GENERAL INFORMATIONAL MATERIALS ARE NOT INTENDED, AND SHOULD NOT BE TAKEN, AS LEGAL ADVICE ON ANY PARTICULAR SET OF FACTS OR CIRCUMSTANCES. YOU SHOULD CONTACT AN EXPERIENCED ESTATE PLANNING AND/OR PROBATE ATTORNEY FOR ADVICE ON SPECIFIC LEGAL PROBLEMS OR ISSUES.



The Sale of Property...

The first step is to decide timing of the sale of the property and who will be permitted to sign the documents. Other considerations are if the property is in, or will be in a trust, or if state medical assistance rules apply. Every situation is different so you will want to talk to all family members involved, an attorney, estate planner and a local real estate agent or company.

Most of us may have bought or sold our homes. It can be a daunting task but doesn't have to be. With a little planning and support, this part of the process can be easier than most people think. Sometimes this process can be started years ahead of time by downsizing to a condo/town home association, and taking much of the pressure off of your family.

If the owner is still living, they can assign a limited power of attorney to assist with sale documents. If deceased, you will need to check with the court or the estate attorney, as to when and who can sell the property or properties.

If it is ease and peace of mind you are looking for, you will want to find a real estate agent that understands estate or trust sales. You will want them to be a point of contact you can trust and that can help with almost any situation. We have the resources to help arrange any clean out that may be necessary, or inspector and contractor contacts needed to assist with any local municipality required inspections and repair items.

It is worth noting, that we can help when trying to achieve the highest sale price for a property, it may take a little extra effort but can be well worth it. Time-tested actions that provide the highest return on a property is to have clean or new carpet and flooring, fresh neutral paint colors, clean decluttered rooms, and perhaps professional staging, will usually net a seller 3% to 10% more for a property.



14 Breakneck Hill Road Suite 101, Lincoln RI 02865
Cell: 401-640-3520 | Email: BarrowsTeam@kw.com
Website: BarrowsTeamRealty.com

VALLEY FALLS FLOWER SHOP

Serving all of Rhode Island and southeastern Massachusetts



*FLOWERS SERVE AS AN INSPIRATION AND A TRIBUTE TO
FRIENDS AND LOVED ONES DURING TRYING TIMES.*

At Valley Falls Flower Shop, we endeavor to illustrate the
essence and memory of your loved ones, with a beautiful
floral expression of their lives

CUSTOM DESIGNS AVAILABLE, CALL FOR PRICING

Phone: (401) 723-9495

Website: www.valleyfallsflowershop.com

244 Broad Street, Cumberland, Rhode Island 02864.

Coachmen's Lodge

Fine Dining and Banquet



Specializing in Bereavement luncheons.

Please call us for details on how we can customize for you.

T: 508-883-9888 | 273 Wrentham Road | Bellingham | MA 02019





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 remains one of society's least understood and most off-limits topics for discussion. Often griever's 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. 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.

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. 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, 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.

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 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 along with 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. The emotions they create in us are part of living, as well.





Helping A Friend Or Neighbor Cope With Loss

Before The Funeral

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

After The Funeral

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



Cherryhill Flowers

Please allow us to
personally design floral
tributes for your loved one.

We will ease the process
of designing the perfect
floral arrangement for
the funeral service and
delivering tributes to their
home as well.

We provide daily floral
arrangements for all
occasions throughout most of
RI. We specialize in other life
events like weddings and new
arrivals as well.

265 Greenville
Ave, Johnston, RI 02919

www.cherryhillflorist.net
Contact us today: 401-231-5666



I am dedicated to you, your family
and all of your real estate needs.
I have over 20 years of real estate
sales experience. If you are planning
to sell your property or you have an
estate property to sell, I would like
to assist you in the successful sale of
your property.

Please call me at: 401-474-5253.



Patricia Elston

401-474-5253
Pat.elston@nemoves.com
1985 Mendon Road
Cumberland, RI 0286



COLDWELL BANKER



Bereavement & Support Services

General Information On Grief

www.HorizonHospice.com

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.psycom.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.

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.

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



Hold your camera over the QR Code above to download your digital version of this publication.

Brule, Nault & Hainley, P.C.

Attorneys at Law



Andrew G. Nault, Esq

Our firm stands ready to assist with the Probate and Estate Administration needs that families may face, as well as individual Estate and Medicaid Planning.

We've helped thousands of Rhode Island and Massachusetts residents prepare wills and trusts, save their family homes and other assets from loss due to nursing home expenses, and quickly resolve a variety of legal issues.

Estate Planning

Prepare a proper estate plan that will ensure your affairs are in order, and that your assets automatically pass to your loved ones, at the time of your death.

Probate & Guardianship

Receive consultation on all probate court related matters including wills, financial or health care management, and more.

Medicaid and Elder Law

Save your home and other assets from loss due to payment of nursing home expenses, and receive professional assistance with the Medicaid application process.

Brule, Nault & Hainley, P.C.

1334 Mendon Road, Cumberland, RI 02864. | Phone: (401) 334-4545 | www.bnhri.com



*"Like a Bird singing in the rain, let the happy
memories survive in a time of sorrow".*

J. J. Duffy Funeral Home
757 Mendon Road, Cumberland, Rhode Island 02864.

401-334-2300

postmaster@jjduffyfuneralhome.com
www.jjduffyfuneralhome.com