



*Fellows, Helfenbein & Newnam*

FUNERAL HOME, P.A.

*Helping Families Heal*

*Bereavement  
& Pre-Planning*  
GUIDE



**GREGORY J. FERRA**

Director

Estate Planning & Administration

[gferra@liffwalsh.com](mailto:gferra@liffwalsh.com)

**OUR SERVICES INCLUDE:**

Probate / Trust Administration

Wills / Trusts

Financial Powers of Attorney

Health Care Directives

Dispute Resolution



## We can help you navigate your loved one's probate estate or trust.

Liff, Walsh & Simmons offers a full range of legal services to accommodate each client's unique circumstances. Our experienced attorneys work closely with individuals and families to carefully tailor estate plans that address each person's specific needs and concerns.

### Wills, Trusts, and Powers of Attorney

We help our clients ensure that their legal affairs are in order prior to death or incapacity. This type of planning typically involves the use of a Will, Trust, and Powers of Attorney for finance and healthcare. We offer tried and true advice on protection from creditors, structured inheritance for young or immature heirs, tax reduction strategies, and succession of a family business.

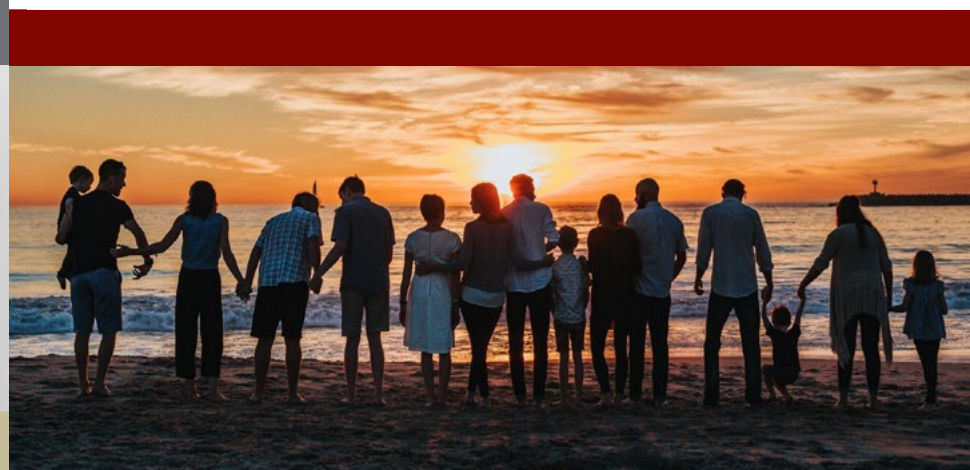
### Probate and Trust Administration

Following the loss of a loved one, our attorneys provide guidance throughout the probate and trust administration process. Our representation typically includes the opening of the decedent's estate, obtaining necessary appraisals of assets, management and transfer of assets, assistance with the filing of state and federal tax returns, and the payment of any claims, debts, expenses or taxes.

### Disputes

Disputes often arise regarding the settling of a loved one's estate. These disputes may involve issues of undue influence, elder abuse, or the mismanagement of assets by the persons entrusted to oversee the administration process. We have many years of experience resolving these types of disputes, and often can help clients avoid them entirely.

**Call for a personal, confidential consultation. We can answer your questions, help resolve legal issues, and provide peace of mind.**



**LIFF WALSH & SIMMONS**

**(410) 266-9500**

**[www.liffwalsh.com](http://www.liffwalsh.com)**

## Welcome to the Fellows, Helfenbein & Newnam Funeral Home Bereavement & Pre-Planning Guide

We are experienced in caring for all members of our community. Families who select our funeral home trust they will be provided a unique memorial experience with caring, integrity and compassion.

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## OUR HISTORY

In 1996, the Fellows, Helfenbein and Newnam Families brought together over 200 years of experience and service to meet the ever changing needs of their community. Our only goal is to create a unique and affordable tribute to honor a life lived. Each member of our team is dedicated to assisting you with the design of a one of a kind remembrance for your loved one. Families that come to us know that they will receive compassionate care and professional oversight of every detail. Memories made will bring peace of mind in the future that their loved one's life was truly honored.

## OUR MISSION

Our company's mission is Creating Memorable Experiences. To that end, we will strive to meet and exceed your every expectation for the care and memorialization of your loved one.

## OUR LOCATIONS

408 S. Liberty St.,  
Centreville, MD 21617  
410-758-1151

200 S. Harrison St.,  
Easton, MD 21601  
410-822-3131

106 Shamrock Road,  
Chester, MD 21619  
410-643-2226

130 Speer Road,  
Chestertown, MD 21620  
410-778-0055

370 W. Cypress St.,  
Millington, MD 21651  
410-928-5311

106 W. Sunset Avenue,  
Greensboro, MD 21639  
410-482-8914

## OUR PHILOSOPHY

Each family that entrusts us with the care of their loved one should expect professional service and a unique memorial experience. By working closely together, we will help you create memories that express your loved one's individual life experience and will provide your family with peace of mind that your loved one was uniquely honored.

Our team of professionals strives to exceed your expectations, no matter the service selected. Each employee is a specially trained member of your community ready to serve your family. Our company's mission is based on upholding this tradition of dedication to you at your time of need. You can meet with our team at any of our convenient locations, or visit us online at [www.fhnfuneralhome.com](http://www.fhnfuneralhome.com).



## Prepare for the unexpected

Most of us plan for the possible, the potential misfortunes of life that seldom actually happen.

Why not gain some peace of mind by planning for the inevitable – your final expenses? You'll get the peace of mind that comes with planning ahead, and your family will be saved the financial burden when you're gone. Last year alone, more than one million people planned and funded their final expenses ahead of time.

*Wouldn't it be nice to know this is taken care of today, before the need arises, and with the support of those you love? With funeral and memorial planning insurance coverage you can do just that.*

*Peace of mind...today, more and more people recognize the emotional advantages of planning their funeral in advance.*



## Plan ahead

Often individuals provide for final expenses using their savings or by relying on friends and relatives for financial assistance. Do you want to leave your loved ones with an unexpected financial burden?

### Advantages of planning your funeral:

- Removes the emotional, as well as financial, burden so family members won't have to wonder, "Did we do the right thing?"
- Allows you to control your own celebration so it truly reflects who you are.
- Organizes family data so your family doesn't worry about locating vital information.
- Shows your sense of responsibility for family by making decisions, so family members won't have to – saving them from potential disagreements.

Funeral and memorial planning funded through life insurance and annuities provide many advantages:

### No income tax liability on policy growth

The life insurance death benefit is generally exempt from income tax liability.

### May qualify for Medicaid/SSI assistance

You may be able to reduce your net assets while providing for your final expenses if the ownership is irrevocably transferred as required for Medicaid/SSI spend downs.

### Simple underwriting

Based on your answers to any required health questions, you may receive first-day coverage of the entire face amount.

### Easy and rapid claim service

Global Atlantic's rapid death claim process helps minimize the obligation for your family to pay for the funeral up front.

### Portable coverage

This insurance coverage is portable, allowing you to move the coverage as needed during your lifetime and retain your coverage.

Provided by FHN Insurance 410-604-3862

# Why Plan Ahead?

There are many decisions that need to be made when planning a funeral, but taking the time to make those decisions in advance provides you with the opportunity to be sure you've considered all of the options available, and that all necessary details have been addressed. If you're still feeling unsure, here are just some of the reasons why planning ahead may make the most sense for you and your family:

## You Decide How You'll Be Remembered

Taking the time to create your own life celebration will allow you to make sure that your wishes are respected. No matter what decisions you make, the pre-planning process will ensure that you have control over the personal decisions that are necessary. This process can also be meaningful to those family members you wish to include in the process. It will promote the feeling of connection between generations, and they'll know that the services that are carried out are exactly as you envisioned.

## It's Easy

Anyone can begin to plan at any stage of their life, with the assurance that plans may be changed if necessary. All you have to do is fill out a form or meet with one of our staff members to get started in creating a unique remembrance.

## Remove the Burden from Your Loved Ones

Families can find the number of decisions to be made after a loved one passes to be overwhelming. At a time when they're struggling with grief and a range of other difficult emotions, you can provide the comfort of a clear plan when they may need it most. Your loving gift of pre-plans will mean that your family will never have to struggle with decisions or question if what they've planned is right. Instead, they can focus on saying goodbye and sharing comfort and memories with those that mean the most.

## You Have the Ability to Pre-Pay

You will never be required to pre-fund a funeral in order to make advanced plans. There are, however, some benefits to considering this option. Pre-payment ensures that your money will be protected against any unforeseen increase in cost, and in the rate of inflation. Additionally, your family will not be burdened with providing the funding for your final farewell, but will find peace of mind in knowing that your plans will be honored without any financial hardship.



### What if I move?

Rest assured that when you trust us with a record of your final wishes, they belong to you. Should you move at some point in the future, your plans are easily transferred to the funeral home of your choice. Or, we can assist your family in bringing you home for one last gathering. No matter where you plan to hold your final farewell, our team of professionals will ensure that your plans will follow you there.

### How Do I Start?

Starting a plan for a life remembrance can be as easy as making a phone call to one of our staff. Should you wish to consider your options before reaching out, our pre-planning checklist will help you gather the information you'll need and begin to consider the possibilities for the celebration that best reflects your unique life lived.

### About Pre-Payment

In our experience, there are not many people who have the resources to pay for a funeral on short notice. If you're relying on family members or friends to help fund your final wishes, you may be asking them to bear more of a financial burden than that with which they're comfortable. Funds that have been set aside in bank accounts are often depleted by the expense of long term care, or tied up in probate at the time of death, making the funds immediately inaccessible to those who may need access.

There are also expenses outside of the cost of the final farewell that may be facing family members, including:

- Monuments
- Cemetery Costs
- Medical or Credit Card Bills
- Outstanding Loans

## What Are The Options For Funding Funeral Plans?

We advise using a simple two-step process to ensure that your funds are secure and your plans will be funded. The first step is to purchase a life insurance policy which specifically provides for the costs of your final farewell. Then, the policy is assigned into an irrevocable trust, the purpose of which is twofold:

- At your time of need, these funds will avoid the probate process and will be immediately available for use.
- This policy is not considered an asset when you're completing the Medicaid eligibility process.

This combined policy and trust secures your funds and provides you with the peace of mind that your plans are fully funded.

There are also additional benefits to irrevocably assigning the insurance policy to a trust:

- If there are excess funds in the trust at the time of your death, they'll be returned directly to your beneficiary or estate, depending on the plan selected.
- Funds placed in the trust meant for funeral expenses are protected from creditors such as hospitals, lawyers and nursing homes.
- The benefit growth is based on simple interest and is tax free.



FHN Insurance Co., Inc.

Leaving Nothing To Chance

Offering Funeral Insurance, Life Insurance, and Annuities

Prearranging Benefits

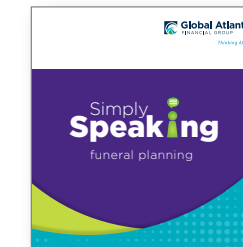
Making it easier for those you love.

We plan for most of life's milestones — marriage, family, college, retirement. Planning our final goodbye is equally important. Over one million people have planned and funded funeral arrangements through their local funeral homes with Global Atlantic funeral planning. Shouldn't you?

Planning benefits for your loved ones...

- Lessens the emotional, as well as financial burden on family members, as funds are set aside for your final expenses
• Documents your preferences for end-of-life arrangements as a reflection of who you are
• Organizes family data so there's no worry about locating vital information
• Helps ease decision making responsibility for emotional family members

Want to learn more about the benefits of planning your final arrangements?



Contact us at (410) 604-3862 to request a Simply Speaking: Funeral Planning brochure with a free consultation.

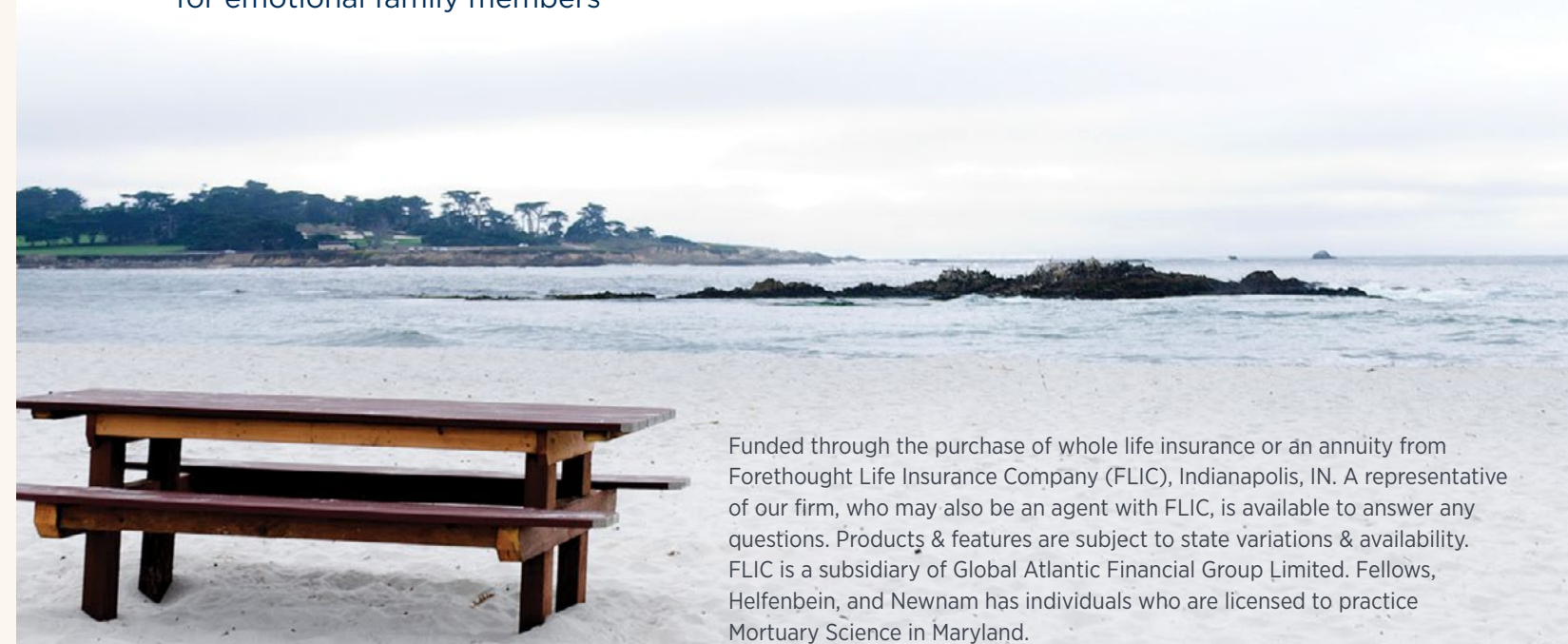
What Trust Is Right for Me?

We recommend the Forethought™ Trust Plans. These trusts can be used in conjunction with any other trust plan you may have, and have no trust fees. The benefits include:

- The possibility of protection of funds from Medicaid spend-down, based on the effective date of the transfer.
• The policy beneficiary is the Trust.
• The Trust is responsible for paying the funeral costs, with the excess returned directly to the estate.
• There is a \$15,000 maximum premium amount.

Don't plan to leave debt to those you love the most. You can guard your wealth and protect your assets which you've worked to acquire with final expense planning. You can save your family the heartache and financial burden of a final farewell by planning for the inevitable today. With Forethought Life Insurance Company, your security is the primary concern. Millions of consumers rely on these plans to protect their families' financial future.

All of the Forethought trust policies are fully portable, so whether you stay near home, or travel the country, you can rest assured that your funds will be there for you when you need them most.



Funded through the purchase of whole life insurance or an annuity from Forethought Life Insurance Company (FLIC), Indianapolis, IN. A representative of our firm, who may also be an agent with FLIC, is available to answer any questions. Products & features are subject to state variations & availability. FLIC is a subsidiary of Global Atlantic Financial Group Limited. Fellows, Helfenbein, and Newnam has individuals who are licensed to practice Mortuary Science in Maryland.

# Basic Decisions

There are many decisions that need to be made in order to plan a final farewell. Taking the time to make those decisions in advance will give you the opportunity to consider all of the options available to you. The following is a list of things that will help in designing your unique plan.

## Vital Information

This information is used to complete necessary paperwork, such as the death certificate and includes your:

- place of birth
- father's name
- mother's maiden name
- Social Security number
- level of education

## Affiliations

This information is often used in an obituary:

- Union membership
- Service organizations
- Fraternal organizations
- Special recognitions received

## Veterans

In order to obtain military benefits, such as funeral honors, flag, military marker or interment at veterans cemetery, the funeral home will need to have access to:

- Form DD-214 or equivalent, showing your Branch of Service, dates of entry and discharge, service or serial number and type of discharge.

## General Decisions to be Made

- Gather the information you'd want included in an obituary.
- If you'd like to direct that contributions be made to a charity, make that selection.
- Make note of any special instructions for your remembrance.
- Select a funeral home

## Decisions about the Services

- Location and type of services, including if you'd want a viewing or visitation.
- Select photographs and memorabilia you'd want displayed.
- Outline the customs and religious traditions important to you and your family.
- Select any music and special poems or verses you'd want shared .
- Are there other ways in which you'd like to customize your services? If so, outline them to share with your family.
- Do you want burial or cremation?

## Participants

There are many people whose efforts can contribute to a unique remembrance:

- Choose a clergy or officiant to oversee the events.
- If you'd like to have musicians or vocalists, you should select them now.
- Who will serve as pall bearers? We're often asked how many people should be selected, and the general guideline is 6, but remember there are those that can serve as honorary pall bearers as well.
- Do you want family members or close friends to participate in the service by providing the eulogy, reading a poem or scripture or in some other specific way? If so, you'll want to make note of it.

## Cemeteries

If you're considering casketed burial or the interment of cremated remains, there will be decisions that need to be made about the cemetery:

- Select a cemetery
- Purchase a burial or cremation plot, or mausoleum space or columbarium niche, depending on your wishes.
- Select a memorial or grave marker and your desired inscription.



## IN SUMMARY.....

There's no reason to feel you need to make all of these decisions right away. Take your time and consider all of your options. If you'd like, you can contact one of our experts to schedule a one-on-one meeting by calling

**410-604-3862.**

# A Note to My Loved Ones,

I've made the following decisions about my final life celebration in order to spare you any uncertainty, confusion or doubt as to what I'd want at the time of my death.

The following pages contain the information you'll need to complete any and all necessary paperwork, guidelines for the remembrance itself, and any cemetery arrangements I've already made, or would like to be made. This information will be important to the funeral director when planning the details of the service.

This section also provides notes and information which might be useful when creating eulogies, obituaries, and any other remembrances.

I share this information with you hoping that it brings you comfort and as a remembrance of the times we've shared.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Witness: \_\_\_\_\_ Date: \_\_\_\_\_

## *At The Time Of My Death, The First Person To Be Notified Should Be:*

Name: \_\_\_\_\_

Telephone: \_\_\_\_\_

Relationship: \_\_\_\_\_

## *My Vital Information*

Full Legal Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Gender: \_\_\_\_\_

City & State of Birth: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Military Service: \_\_\_\_\_

Marital Status: \_\_\_\_\_

Name of Spouse: \_\_\_\_\_

Father's Name: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

## *Please Hold My Visitation, Service or Celebration of Life at:*

**FELLOWS, HELFENBEIN & NEWNAM FUNERAL HOME**

Place of Worship: \_\_\_\_\_

Other Location: \_\_\_\_\_

\_\_\_\_\_



## Service Requests

Clergy or Officiant: \_\_\_\_\_

Contact Number: \_\_\_\_\_ or Funeral Home to Recommend Officiant

## Personal Items

Eyeglasses \_\_\_\_\_ Remove \_\_\_\_\_ Leave On

Jewelry \_\_\_\_\_ Remove \_\_\_\_\_ Leave On

Clothing \_\_\_\_\_ Purchase at the Time \_\_\_\_\_ Already Selected

## Notes:

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Pallbearers (six are required):

1. \_\_\_\_\_ 2. \_\_\_\_\_

3. \_\_\_\_\_ 4. \_\_\_\_\_

5. \_\_\_\_\_ 6. \_\_\_\_\_

Special Music \_\_\_\_\_

Soloist: \_\_\_\_\_

Organist/Pianist: \_\_\_\_\_

Favorite Artist or Music Genre: \_\_\_\_\_

Community Organizations That May Participate: \_\_\_\_\_

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## Cemetery Instructions

Name of Desired Cemetery: \_\_\_\_\_

Address: \_\_\_\_\_

Do you already own Property, a Crypt or a Niche?

If so, please give the location information from the purchase agreement:

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## My Choice of Final Resting Place is:

Earth Burial       Mausoleum       Interment Following Cremation       Other

Marker or Monument: \_\_\_\_\_

Has it been already purchased? \_\_\_\_\_

Monument Company Name \_\_\_\_\_

If not purchased, are there any special instructions? \_\_\_\_\_

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Should there be a reception? \_\_\_\_\_

When should the reception be held? \_\_\_\_\_

## Reception Location:

Place of Worship: \_\_\_\_\_

Funeral Home: \_\_\_\_\_

Other: \_\_\_\_\_

*Obituary and Eulogy Information*

Place of Death: \_\_\_\_\_ Date of Death: \_\_\_\_\_

Name of Spouse: \_\_\_\_\_

Date of Marriage: \_\_\_\_\_

Children, Their Spouses and Places of Residence: \_\_\_\_\_

\_\_\_\_\_

Grandchildren, Their Spouses and Places of Residence: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Siblings, Their Spouses and Places of Residence: \_\_\_\_\_

\_\_\_\_\_

Schools Attended: \_\_\_\_\_

\_\_\_\_\_

Clubs and Lodges: \_\_\_\_\_

\_\_\_\_\_

Military Service: \_\_\_\_\_

Special Interests: \_\_\_\_\_

\_\_\_\_\_

Memorial Donations: \_\_\_\_\_

\_\_\_\_\_

Favorite Poem, Verse or Scripture: \_\_\_\_\_

\_\_\_\_\_

Significant Life Accomplishments: \_\_\_\_\_

\_\_\_\_\_

One of My Fondest Memories: \_\_\_\_\_

\_\_\_\_\_

If I Could Live My Life Over Again, I'd: \_\_\_\_\_

\_\_\_\_\_

Favorite Places: \_\_\_\_\_

\_\_\_\_\_

I Want My Family to Remember Me for \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

One of the Greatest Inspirations in My Life: \_\_\_\_\_

\_\_\_\_\_

Special Message to Family and Friends: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Additional Notes: \_\_\_\_\_

\_\_\_\_\_

# What to Do When a Death Occurs

Families sometime feel overwhelmed when death occurs and can be unsure where to turn. The following section will help guide you through the process. Often, your first question is to whom the first contact should be made. The answer may depend on where death occurs:

## At Home

If your loved one was under the care of a hospice, notify the hospice right away. The hospice nurse will contact the funeral director for you. If your loved one was not receiving hospice care, please call 911.

## At a Hospital

Let your nurse know which funeral home has been selected. The hospital will contact the funeral home and arrangements will be made to transfer your loved one into the care of the funeral home as soon as the proper paperwork has been completed.

## At a Hospice Facility

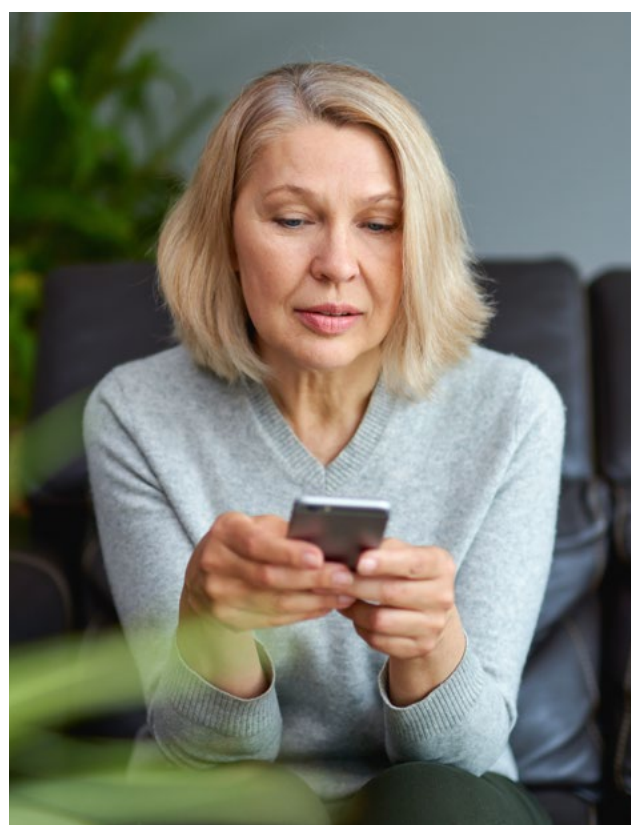
Most hospice facilities will talk with you in advance about the funeral home you have selected. At the time of death, the nurse will contact the funeral home on your behalf.

## At a Nursing or other Long Term Care Facility

Notify the staff of the facility about your selection of funeral home and request that the facility contact the funeral home on your behalf.

## Out of the State or Country

Contact your selected funeral home directly. The team of funeral professionals will be well versed in arranging for the care and transport of a loved one from one state – or country – to another.



Let us take the worry out of planning your celebration.

TIDEWATER INN

CHESAPEAKE BAY  
BEACH CLUB  
KENT ISLAND, MARYLAND



TIDEWATER INN  
101 East Dover Street, Easton MD | 410.822.1300 | tidewaterinn.com

CHESAPEAKE BAY BEACH CLUB | THE INN  
180 Pier One Road, Stevensville MD | 410.604.5900 | baybeachclub.com



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## IF THERE ARE NO ADVANCE PLANS

If your loved one has not requested any specific preferences, there are some things you'll need to answer when you consult with your funeral home:

- Should I choose embalming?
- Will I need to purchase a casket? Do I have a preference for wood or metal?
- Will my loved one receive final care with burial or cremation?
- What sort of remembrance will best honor my loved one?
- Are there any religious or cultural traditions I want to be sure to include? Do I have a clergy person, or will I need the funeral home's help in securing an officiant?

These questions are meant to serve as a starting point for your thoughts, and you don't need to answer them all immediately. Contact us to better understand your options and find the best solutions for your unique situation. It is our goal to make this process easier for you, and providing information and guidance is part of our purpose.

## WHAT SHOULD I EXPECT WHEN I MEET WITH THE FUNERAL HOME?

When you come to the funeral home to make arrangements, we'll first provide you with a general price list so you have an understanding of the cost of services. We'll walk you through the entire process and ask questions so that we can better understand your loved one's unique story. Use this time to communicate your preferences; our professionals are here to guide you in the creation of a personalized remembrance of your loved one's journey.

Some of the things the funeral home will help you with during the planning of the services include:

- Preparing and filing all necessary permits and certificates
- Coordinating the scheduling of any services, gatherings, visitations, and other events.
- Selecting products you may need, such as a casket or urn.
- Arranging necessary transportation for your loved one, and for your family if requested.

## BUILD YOUR NETWORK OF SUPPORT

Your initial call to us will allow your funeral director to inquire about any advance plans, and to transport your loved one from the place of death to the funeral home, but we invite you to also take this opportunity to begin asking any questions you may have. At our arrangement meeting, we'll discuss the remembrance service in detail, but remember that we are always available to you to provide answers, support and careful guidance.

In your time of need there will be many people who want to help. Know that your family, friends and neighbors will often be more than happy to help you with tasks that seem overwhelming, such as food preparation, child care or even simply a hug. We encourage you to let your community of supporters help you through this difficult time.



# Why We Need Death Certificates

Our experience has taught us that you may need certified copies of the death certificate for many reasons. Please review the following list to help determine your needs:

Please feel free to bring items with you that help express your loved one's personality and interests. Displayed memorabilia encourages your guests to their memories of the deceased, which brings comfort and healing to everyone involved. Some families choose to bring photos, crafts, treasured items—even sports equipment or hobby-related items—along with special song selections to create a unique and personalized experience. We have years of experience in helping families showcase the unique aspects of their loved one's journey, so if you aren't sure how to incorporate a particular aspect of their life, please ask and we'll offer unique suggestions to create a meaningful tribute.

*In order to make this process as stress-free as possible, we recommend that you come to the meeting with the following information about the deceased:*

- Full legal name and home address
- Social Security number
- Date and state of birth
- Father's full name and mother's full maiden name
- Veteran's discharge form DD214
- Highest education
- Occupation
- Place of burial, if applicable
- Clergy name and contact information, if applicable
- Names and relationships of survivors
- Insurance policy information, if applicable

1. **Life Insurance:** Typically each life insurance company requires one certified copy, regardless of the number of policies.
2. **Banks:** A certified copy may be required for each bank where accounts are held solely in the name of the deceased. Often a certificate is not required for jointly held accounts.
3. **Stocks:** If the stocks are held through a brokerage account, plan on one certified copy per brokerage. If the stocks are individually or jointly held, plan on one copy for each company.
4. **Bonds:** One certified copy is required for US Savings Bonds, which can be re-issued to new co-owners. For corporate bonds, one certified copy is required for each company.
5. **Real Estate:** One certified copy will be required by each county in which property is owned.
6. **Automotive Titles:** One certified copy may be required for each automobile, trailer, boat and/or mobile home.
7. **401k/403b/IRA/Retirement Plans:** One certified copy is required for each institution where funds are maintained.
8. **CD:** One certified copy will be required for each institution where funds are maintained.
9. **Pension:** One certified copy will be required for each pension fund.
10. **Health Insurance:** One certified copy will be required if the insurance is provided by an employer.
11. **Employee Benefits:** One certified copy will be necessary to settle affairs with the employer of the deceased. This would include pay, vacation pay, and similar benefits.
12. **Income Tax:** One certified copy may be necessary for each state, federal and local return.
13. **Probate:** If the estate is subject to probate, it is recommended that three additional copies be obtained.

# Planning Worksheet for a Funeral or Memorial Mass

Gathering Hymn, to be sung during the procession entering church: \_\_\_\_\_

First Reading, which is to be selected from the Old Testament: \_\_\_\_\_

To be read by: \_\_\_\_\_

Psalm selection. The Cantor will sing the Psalm which will include a responsorial Psalm in which the congregation will join: \_\_\_\_\_

Second Reading, which is to be selected from the New Testament: \_\_\_\_\_

To be read by: \_\_\_\_\_

Gospel - The Gospel reading is typically selected by the priest, but if you have a preference, please indicate it here: \_\_\_\_\_

Offertory Hymn, which is sung while the wine and Host are brought to the altar.  
Presentation of the Gifts—Indicate two to three people wishing to walk the Host and wine: \_\_\_\_\_

Eulogist, who will deliver a eulogy of no more than three minutes during the service: \_\_\_\_\_

Recessional hymn: \_\_\_\_\_

## LIST TO HELP THE BEREAVED IN THE JEWISH COMMUNITY

The following is a summary of steps to take when a loved one dies. Always consult with your Rabbi for answers to your questions or for further information.

- Make key funeral (or memorial) service and burial decisions
  - » Design funeral service with Rabbi
  - » Select funeral service site
  - » Select casket (if not done during pre-planning)
  - » Select pallbearers
  - » Purchase burial property and maintenance (if not done during pre-planning)
  - » Children's attendance
- Private viewing (if desired)
- Shmirah (sitting with the body until burial), if desired
- Taharah (ritual washing of the body), if desired
- K'riah (rending garment or ribbon)
- Funeral service (or memorial service when there is no possibility of burial)
  - » Eulogy
  - » Eyl Maleh Rachamim prayer (traditional memorial prayer)
  - » Other readings as desired
- Interment service
  - » Kaddish
  - » Burial of casket
- Seudat havra'a (meal following service)
  - » Wash hands
  - » Round foods
- Mourning
  - » Shivah (immediate family)
  - » Shloshim (30 days)
  - » Aveilut (the totality of Shivah, Shloshim, and Shanna; for parents only)
- Provide for grave marker
- Unveiling ceremony – after Shloshim and Aveilut
- Remembrance
  - » Yahrzeit
  - » Yizkor

### Notes:

- At the funeral, the casket is borne from the funeral service to the gravesite by family or friends (pallbearers) selected by the mourners. Typically, there are six or more pallbearers. Additionally, honorary pallbearers, who do not touch or carry the casket but walk alongside, may be named by the family.
- K'vurah (burial) – In traditional practice, the casket is lowered into the earth and the grave filled, until a mound is formed over the casket. The Kaddish, the prayer recited in memory of the dead (which, incidentally, does not mention the word death, but rather magnifies and sanctifies God's name) is recited at the grave after burial is completed.



## How to Write an Obituary

Your funeral director will help you design an obituary that reflects your loved one's interests. Even if you don't want to publish the obituary in the local newspaper, you may still want to arrange for its placement on the funeral home's website.

Every obituary should be as unique as the life story it tells. While it is traditional to include such information as education, work history, family members and charitable organizations to which donations should be made, we'd like to urge you to consider those things that make your loved one special. For example, what are their hobbies and interests? Is there a special saying that they are known for using?

The best obituaries are written in such a way that readers are transported to the times spent with the person who has died. Don't be concerned with the 'right way' to create an obituary. Instead, create an opportunity for people to 'connect' through their shared experiences.

*Remember to share the many unique personal qualities of the person who has died. This is your chance to share what made their journey so special.*

## Eulogies

While even the most accomplished public speaker can find delivering a meaningful eulogy difficult, we'd like to offer a few suggestions to make the process much easier. It's difficult to summarize someone's life in a few short minutes, but you might want to try the following to help you as you create and share a meaningful and memorable tribute:

### *Gather more information*

If you've been asked to deliver a eulogy, you're probably someone who knows the deceased very well. You may find it helpful to talk with family and friends, as well as co-workers to gain other perspectives on the person to whom you're paying tribute. Ask specific stories about the deceased. You'll want to discover information about their travels, hobbies, education and special accomplishments.

### *Organize your thoughts*

We highly recommend writing down your thoughts so that you can read them at the service. You'll want to at the very least make an outline of your thoughts, which you can fill in with specific examples and stories. While off the cuff remarks are perfectly fine for a wedding toast, you'll want to be sure that your eulogy is clearly outlined in advance.

### *Revise your eulogy*

We find that it is helpful to create your original eulogy, and then to set it aside for a while, possibly to even sleep on it. Then, you can review it with fresh eyes and revise it so that you're sure you're delivering the message you mean to share.

### *Practice*

You are strongly encouraged to practice giving the eulogy. If possible, share it with a few close friends who can give you feedback. Even telling your mirror the eulogy a few times will make you feel more comfortable when faced with a room full of people. The more you practice, the less it will appear as if you're reading from a script.

### *It's ok to laugh*

But be respectful. Sharing happy or funny memories with those attending the funeral is often a welcome moment in a eulogy. If you remember that there will be children and the elderly present, and keep your remarks inside the bounds of what is appropriate, you're well on your way to creating a meaningful shared experience.

### *It's ok to show what you are feeling*

You should not let the possibility of strong feelings deny you the opportunity to share your thoughts. We recommend keeping a glass of water and some tissues handy. Everyone at the service will be mourning the loss with you, and you will not be judged for shedding a few tears. If you think you'll be too overcome to share your message clearly, ask a friend to read the eulogy for you.



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## Burial Options

What comes to mind when you hear the word burial? Most people are familiar with the idea of burial, but may not be aware of the many burial options available. Many cemeteries offer one—or more—of the following:

### *Mausoleum*

A mausoleum is a large building that provides for above ground containment of the casket, which is called entombment.

### *Private Family Mausoleum*

This is a smaller structure that provides entombment, often for about 2 to 12 decedents.

### *Ground Burial*

This is when a casket is buried below the ground. Often an Outer Burial Container or "Vault" is required by the cemetery.

### *Private Family Estate*

A small section in a cemetery usually bordered by some sort of divider, such as shrubbery or gates, that accommodates the ground burial of several members of the same family.



## FREQUENTLY ASKED QUESTIONS ABOUT BURIAL

### What are opening and closing fees, and why are they so expensive?

There's more to opening and closing the grave than just digging the space. The cemetery provides many unseen services, such as maintaining the legal files, filing the required paperwork with the state, locating and laying out the gravespace boundaries, installation and removal of the lowering device, removal of excess dirt and resodding of the grass. Additionally, the liability of the work is often assumed by the cemetery, meaning it can be performed only by cemetery staff.

### Why is having a grave to visit important?

A gravespace provides friends and family with a permanent memorialization of your life—a real reminder that your life had meaning and impact. This final resting place helps your family find a sense of closure and comforts them with the fact that they've arranged for respectful and dignified treatment of your remains.

### What happens when the cemetery runs out of land?

Even if the cemetery runs out of land for new burials, it will continue to operate. Perpetual care, which is required by the State, ensures that the cemetery will be cared for in the future, regardless of the income generated by new burials.

### How quickly must someone be buried after death?

There are no laws that govern the speed with which someone must be buried. Often, time is needed to secure the proper legal permits, notify family and friends, and plan a ceremony that reflects a life lived. There are some religious requirements regarding the interment of remains, which would impact the speed at which burial is conducted. There may also be some local public health regulations that limit the maximum time before burial. Contact our team of experts for more details.

### Is embalming required before burial?

No. Embalming is a choice that is made based on factors such as an open casket viewing or an extended period of time between death and burial. Public health laws may require embalming if the deceased is to be transported by air or over state lines.

### What are burial vaults and grave liners?

A grave liner is a lightweight product designed to keep the ground from sinking in around a casket. A burial vault performs the same function, but adds protection for the casket itself, and may be made from such products as concrete or steel. Most large cemeteries require the use of at least a basic concrete liner.



## CREMATION SERVICES

If you are considering cremation, there are many questions you should ask your funeral home:

### Whose remains are in the urn?

Our funeral home uses a rigorous ten-step identification process to ensure the accuracy of every cremation performed.

### Are cremations performed individually?

At Fellows, Helfenbein & Newnam Funeral Home, we use the services of our family owned and operated crematory. This means that your loved one remains in our care, so you can rest assured that cremations are performed one at a time.

### Is the crematory staff qualified?

Our facility follows all federal, state and local regulations, and each crematory operator is individually trained and certified.

### Will cremation be affordable?

Our offerings are designed to simplify the difficult decisions. When selecting one of our options, including our easy and convenient packaged offerings, there are no hidden charges.

### What are the options?

Choosing cremation offers a tremendous amount of flexibility and personal expression for a final remembrance. You can select a basic cremation, or select any number of unique options based on your preferences and budget.



We often find that the importance of cemetery property for those families selecting cremation is overlooked. Permanent placement of the remains may have many benefits:

- A permanent place of rest gives loved ones a place to go for reflection.
- Closure for your family can be provided during the services accompanying a final placement of cremated remains.
- Future generations are not challenged with how to properly honor your cremated remains. There's also no chance of the urn being misplaced if inadvertently discarded through the years.

## WHAT TYPES OF FINAL PLACEMENT ARE AVAILABLE?

### *Cremation Niche*

Any above ground space meant to accommodate an urn.

### *Columbarium*

This is a structure that contains multiple niches designed to hold urns.

### *Cremation Garden*

A special section of a cemetery meant for the scattering or burial of cremated remains.

### *Memorial Benches*

Benches offer two options: they can be placed in a grave space and engraved to memorialize the deceased, or they can also contain the cremated remains within a specially designed niche.

### *Headstones*

While all monuments and markers are meant to memorialize the deceased, some can be designed to contain cremated remains within a specially designed niche.

## FACTS ABOUT CREMATION

We encourage families to remember that cremation is an alternative to burial, but does not limit the type of services or remembrances in any way. Cremation can occur prior to or following a service or gathering. We often receive questions about cremation. If we haven't answered yours, please call or email the funeral home for more information.

### What is cremation?

Cremation is a process in which the physical remains of the deceased are reduced by the prolonged application of heat. After the cremated remains are removed from the cremation chamber, they are processed into finer fragments and placed within a temporary container. Once a cremation urn has been selected, the funeral home will transfer the remains.

### Where does cremation take place?

A special building called a crematory contains the cremation chamber or retort. Fellows, Helfenbein & Newnam oversees a family owned crematory that performs only one cremation at a time.

### Is a casket required?

A casket is not required, however the remains must be placed within a rigid combustible container to meet crematory requirements. You may make a selection that fits your requirements and budget from our wide variety of offerings.

### Can we place mementos in the casket?

Families often place mementos in the cremation container or casket, but remember that any item left in the casket will be destroyed. Some items must be removed prior to the cremation process. Your funeral director can help you decide what can be sent to the crematory, and what must be removed before cremation.

### Is embalming required?

Embalming is not required for cremation, however it may be a necessary choice in some circumstances.



### Do we need to have a funeral if we select cremation?

Cremation does not in any way limit the services that may be provided for the deceased. Some families elect to have a full service for their loved one prior to cremation. Others choose to honor their loved ones in alternative ways, such as with a procession to the crematory.

### What is an urn?

An urn is a container meant to hold cremated remains. Some urns are meant to be permanent, and others are biodegradable or in some other way specially designed for scattering. Urns come in a wide variety of materials and can often be engraved or otherwise customized to reflect your life story. They're also available in different sizes so that family members may each have a portion of the remains to keep with them.

### What can be done with cremated remains?

- Burial: The cremated remains may be buried in the ground in a cemetery plot.
- Inurnment: Inurnment occurs when the urn is placed in an above ground columbarium niche.
- Scattering: Care should be exercised when scattering cremated remains. Some cemeteries provide a special area on their property meant for scattering. Written permission should be secured before scattering on private or public property. Remember that property can be sold, so your

access to visit the site may be terminated if this happens. There are additional regulations that govern the scattering of remains on waterways, so please check with your funeral professional for the most up to date information.

- Shipping: You may want to have the cremated remains shipped to another country, or you may wish to take them yourself. We can oversee the shipment and help to provide you with the most current information regarding air travel and cremated remains.
- Keeping: Many people prefer to have the urn at home with them.

### Is cremation cheaper than burial?

In every case, the cost of the services provided depends on the decisions that are made. Often, the cost of a cemetery plot may exceed the cost of cremation. There are, however other fees which may apply, such as a coroner's authorization for cremation, the purchase of an urn, or delivery costs to ship an urn to the final destination. We encourage you to call the funeral home to ask about your specific plans and how they can be achieved within your budget.



Annapolitan Assisted Living is the Best Value for assisted living and secured memory care in Annapolis. Locally owned with a core management team in place for a decade, the Annapolitan is a one-of-a-kind residence where honoring individual preferences with a personal touch is at the heart of everything we do. The Annapolitan offers friendly personalized care and a devoted staff that prides itself on exceeding expectations. Featuring Cattail Cove Secured Memory Care and our short-stay programs 'Get Well Sooner, Stay Well Longer' and 'Bed & Breakfast', we were awarded by the Capital Gazette Readers' Choice contest as a '*Best Assisted Living Community*' Finalist in 2016, 2017, and 2019. Come discover one of the best kept secrets in Annapolis – quality assisted living care *can* be affordable.



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## SERVICES FOR VETERANS

We are proud to serve those who have been a member of our country's armed forces. We promise to support you in honoring your loved one for their selfless service and dedication.

Typically, the **veteran's form DD214 (or similar discharge document from the National Guard) is the determining factor for eligibility for veterans services**. If you think you might be interested in some of the services mentioned in this section, now would be the time to locate your document. Contact the funeral home if it has been lost, and we will begin the process of helping you obtain a copy.

### *Burial Honors:*

This includes the folding and presentation of the flag and the playing of Taps. The honor guard will perform this service, based on availability, at the location of your choice, but it is most often conducted at the cemetery or place of memorial service.

### *Headstone or marker:*

The VA provides headstones and markers to the veteran and, when interment is conducted at a state or federal veterans cemetery, to the eligible dependent of the veteran.

### *Free burial:*

A veteran and their eligible dependents can qualify for interment in federal and state veterans cemeteries. While there are typically no cemetery fees for the veteran, an opening and/or outer enclosure fee may apply for the dependent. More and more of these cemeteries are providing columbaria for the inurnment

of cremated remains. Contact your funeral professional for the coordination of these services.

### *Reimbursement of burial expenses:*

There are some situations in which expenses associated with the burial of a veteran may be reimbursed. The Guide to VA Burial Allowances can guide you in this circumstance.

### *Presidential Memorial Certificate:*

This certificate expresses the nation's recognition of the service of the veteran and is signed by the President of the United States.



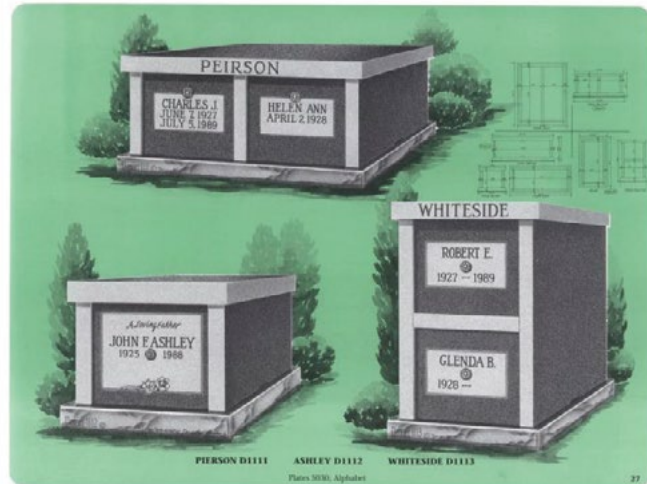
## *Burial in a State or National Veterans Cemetery*

A veteran and their eligible dependents can qualify for interment in federal and state veterans cemeteries. While there are typically no cemetery fees for the veteran, an opening and/or outer enclosure fee may apply for the dependent. More and more of these cemeteries are providing columbaria for the inurnment of cremated remains.

Each of these cemeteries requires a copy of the veteran's discharge form DD 214 or to determine eligibility for interment, so it is vitally important that every veteran and their families know where this form is stored. If you need help obtaining a copy, the funeral home will be glad to begin this process for you.

*Should you decide that interment in a veterans cemetery is the right choice for your family, our team of experts will coordinate all of the details of this service.*

*Shore Memorials*  
*Helping Families Remember*



Crypt



Custom Designs

*Shore Memorials*  
*Helping Families Remember*

For professional guidance when making a memorial selection, please contact your funeral director at the Fellows, Helfenbein & Newnam Funeral Home, P.A. to discuss designing a lasting tribute to your loved one.

We will offer assistance in explaining the various types of granites or marbles, the variety of granite colors, styles and designs, as well as cemetery requirements.



Flat Markers



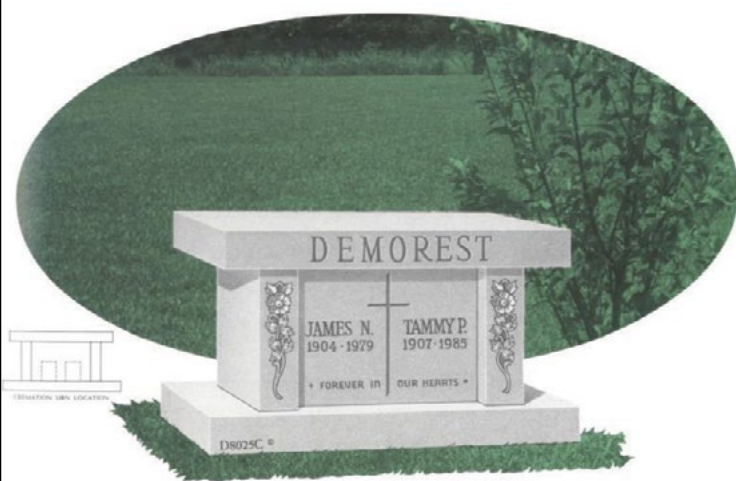
Bevel Markers



Slant Markers



Upright Monuments



Cremation & Standard Benches



To view the full online catalog or design your own monument, visit [www.shorememorials.com](http://www.shorememorials.com)

Contact your area representative

- |   |  |   |  |  |
|---|--|---|--|--|
| 130 Speer Road<br>Chestertown, MD 21620<br>(410) 778-0055 | 106 Shamrock Road<br>Chester, MD 21619<br>(410) 643-2226 | 408 S. Liberty St.<br>Centreville, MD 21617<br>(410) 758-1151 | 370 W. Cypress St.<br>Millington, MD 21651<br>(410) 928-5311 | 814 Bestgate Road<br>Annapolis, MD 21401<br>(410) 897-4852 |
|---|--|---|--|--|

Contact your area representative

- |   |  |   |  |  |
|---|--|---|--|--|
| 130 Speer Road<br>Chestertown, MD 21620<br>(410) 778-0055 | 106 Shamrock Road<br>Chester, MD 21619<br>(410) 643-2226 | 408 S. Liberty St.<br>Centreville, MD 21617<br>(410) 758-1151 | 370 W. Cypress St.<br>Millington, MD 21651<br>(410) 928-5311 | 814 Bestgate Road<br>Annapolis, MD 21401<br>(410) 897-4852 |
|---|--|---|--|--|



## SECOND LINE CELEBRATIONS

We are the only area funeral provider to offer Second Line Celebrations, which can be carried out for both burial or cremation services. We work closely with a 6 and 8 piece New Orleans Style band, and will coordinate with local law enforcement agencies to ensure the safety of all guests as they participate in this procession.



## FUNERAL CONCIERGE

We know that the time following a death can be overwhelming not just with coping with the loss of your loved one, but with the many details of settling the affairs of the deceased. We have a funeral concierge ready to assist with all of your questions and concerns regarding these matters. lived.



## ATLANTIC SCATTERING

The Atlantic Scattering Tribute will ensure that your loved one's remains will be transported to an appropriate spot in the Atlantic Ocean and scattered with respect and dignity. Your family will be provided with photos and a certificate depicting a map and GPS coordinates of the scattering.



# Unique Service Offerings

## GREEN BURIAL

Many people are diligent in protecting the earth—they employ reusable shopping bags, limit their driving when possible and recycle all they can. We offer a burial solution that continues to respect this philosophy. Our Green Burial service uses caskets that are biodegradable, and there is no chemical treatment of the body. The carbon footprint of this service is further reduced by the use of a hand-dug grave. The Green Burial option can also be selected for cremated remains, with use of a biodegradable urn for the burial.



## CATERING SERVICES

Our catering packages offer a wide variety of options - from breakfast before a morning service, to sweet treats, to a full menu of Eastern Shore Delights. Our catering professionals will help you design the perfect culinary compliment to your services, which can be provided at our home, or yours.



## FINGERPRINT KEEPSAKES

Turn your loved one's fingerprints into a one of a kind keepsake. The two dimensional prints are scanned and, using a wax casting process, are turned into a three dimensional keepsake which may also be engraved with a personalized message. Keepsakes are available as charms, rings, bracelet bangles, and can be made to complement lighters, knives and more.



## MEMORY GLASS

This unique option creates a glass keepsake which contains the cremated remains of your loved one. Each piece can be customized, and no two are ever exactly the same. Memory glass is available as hearts, pendants, globes or touchstones.

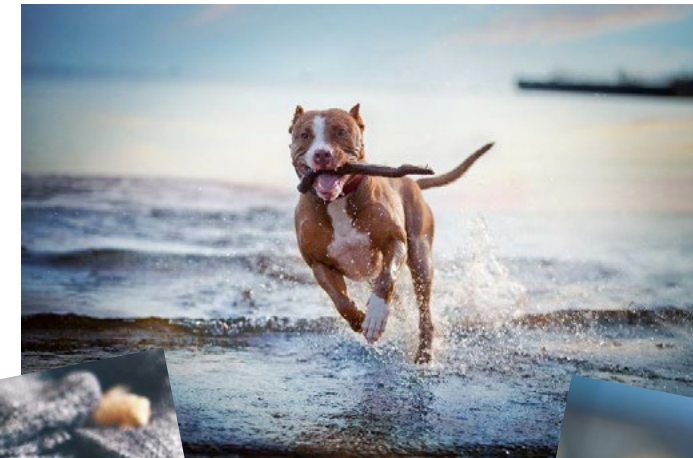


## MEMENTOS AND REMEMBRANCE JEWELRY

There are many unique and meaningful ways to keep the memory of your loved one near. Many families select jewelry, such as charms, necklaces and bracelets. There are also a wide variety of other remembrances, such as wind chimes, garden fountains, and mantel clocks, all of which are designed to contain cremated remains and beautifully memorialize your loved one.



## Unique Private Pet Services



Some angels have two wings,  
while others have four paws

When faced with the loss of a pet, rest assured that our team of professional associates will provide the comfort you need. Through offerings of private individual pet cremation and pet burial we can give you the best options to suit what your preference might be.

We can provide assistance in transportation from place of passing to our facility and also offer a wide variety of memorial keepsakes to honor your family's best friend.

Our family owned and operated crematory offers individual private pet cremations exclusively through Fellows, Helfenbein & Newnam Funeral Home:

410-822-3131  
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410-643-2226  
Chester, MD

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Chestertown, MD

410-758-1151  
Centreville, MD

410-928-5311  
Millington, MD

410-482-8914  
Greensboro, MD

# Funeral Decorum

Many hesitate to attend a visitation or funeral simply because they feel they don't know what to say or do. The following information is meant to help you pay your respects with courtesy and confidence.

## *Turn Off Your Phone*

Always make sure that your phone is turned off before you enter the visitation or service.

## *What to Wear*

Sometimes, families request a specific dress code in the obituary. For example, you might read, "Please honor our mother's memory by dressing in her favorite color, purple." In this case, you can take your cue from what's written. If there is no clear expectation stated, we recommend dressing in a conservative and respectful way. This does not mean that you have to wear all black, but you may want to avoid overly bright clothing. For men, this generally means a suit or slacks and button down shirt, and for women a conservative dress, skirt or slacks with a tasteful blouse.

## *What to Say*

When you arrive at the gathering, it is important that you approach the family. Offer your sympathy in your own words in whatever way seems right to you. It's perfectly fine to stay with something simple, such as a few kind words about the deceased and either "I'm sorry for your loss" or "My thoughts and prayers are with you." Taking the time to share a brief memory will let the family know that their loved one's life was meaningful to others.

## *What Not to Say*

Remember that every person takes a unique journey through grief, so try to avoid inadvertently diminishing their feelings with comments such as "I've been through this before." or "I know how you feel." It is also recommended that you never ask about the cause of death unless the family brings it up.

## *Religious Customs*

Various religions, communities and cultural groups participated in different religions or customs. If you're feeling uncertain about what is expected of guests, call the funeral home in advance of the service and ask your questions. We'll help you understand what will be expected.

## *How to Act*

After you've had a chance to offer your condolences to the family, it is perfectly fine to engage in quiet conversation with other friends and guests. There is no set time limit for your visit, so you need not stay longer than you are comfortable. Remember that your presence, no matter how long or brief, will bring comfort to the family.



## *Sign the Register*

A visitation and funeral can be overwhelming to the family. Remember to clearly sign your full name to the register and, if space is provided add a brief note about how you knew the deceased.

## *Flowers and Gifts*

If you feel that words just aren't enough, sending flowers or a memorial gift or making a memorial contribution are traditional ways to let the family know that you're thinking of them during this difficult time.





## Why have flowers?

Flowers are a visual expression of love, sympathy, and respect. They are a means of lending support and sharing the burden of grief.



101 Dundee Ave., Ste. 100  
Chester, MD 21619

Our experienced, creative designers will craft the perfect arrangement for you as expressed through our mission statement:

**Creating beautiful floral expressions to ease the pain, brighten the day, and touch the heart.**

Ask your funeral director to help you place an order or

**Call 410-604-3860**

[www.flowers4youtoday.com](http://www.flowers4youtoday.com)

## Navigating this journey *alongside you.*

Since 1985, Compass has been allowing patients to spend their final months the way they choose, guiding loved ones after a life-limiting diagnosis, and showing individuals healthy ways to manage their grief. Whether serving their patients in private residences, skilled nursing facilities, or Compass' residential centers in Centreville and Chestertown, staff and volunteers are guided by their mission to ensure that individuals facing end of life can live out their days in a full and meaningful way.

### SPECIALIZING IN

*Hospice Care | Grief Services | Supportive Care*

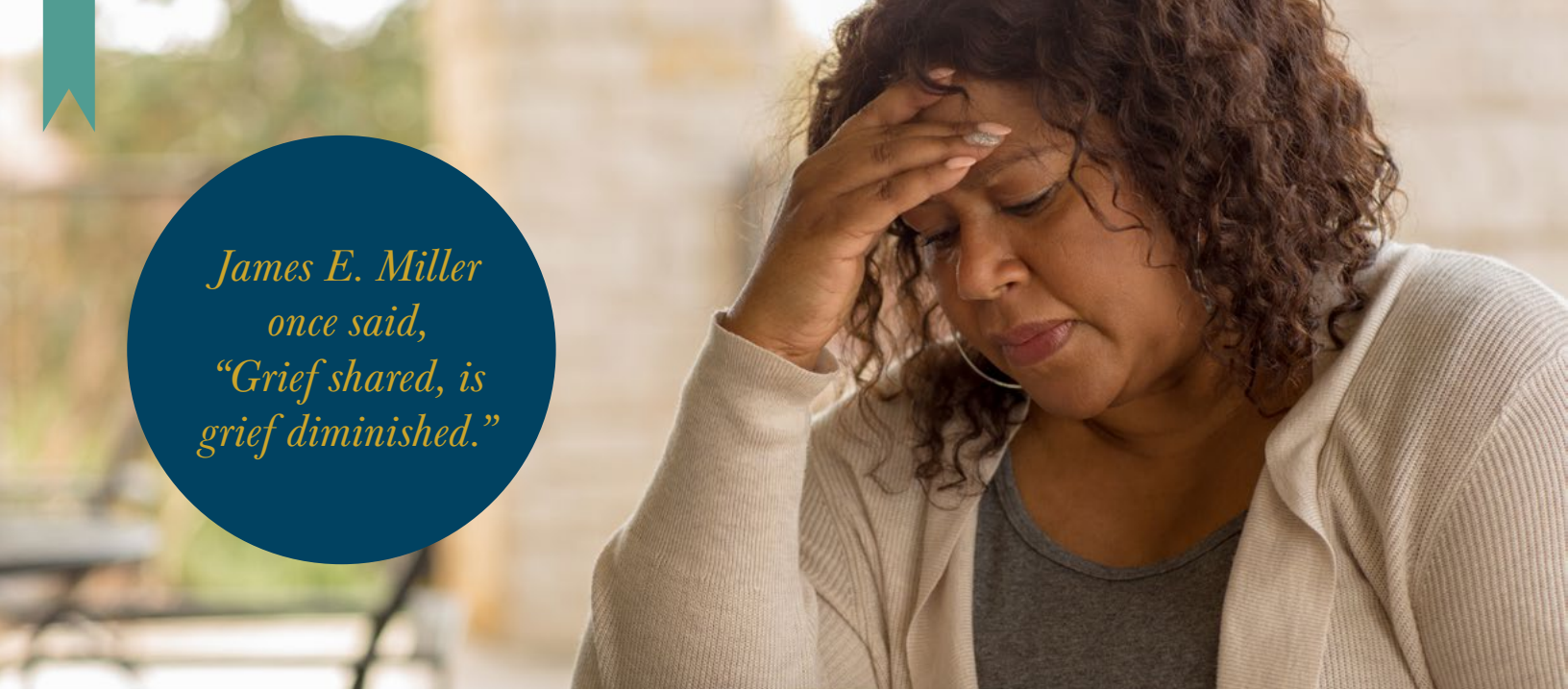
If you're struggling to find the balance of medical and emotional support, let our compassionate interdisciplinary care team work for you.



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[compassregionalhospice.org](http://compassregionalhospice.org)

SERVING CAROLINE, KENT, AND  
QUEEN ANNE'S COUNTIES





James E. Miller  
once said,  
“Grief shared, is  
grief diminished.”

## What is Grief?

Grief is a natural response to loss. It's the emotional suffering you feel when someone you love is taken away. The pain of loss is often overwhelming and affects the griever on many levels. You may experience all kinds of difficult and unexpected emotions, from shock or anger to disbelief, guilt, and deep sadness. The discomfort of grief can also disrupt your physical health, making it difficult to sleep, eat, or focus on the simplest task. These are normal reactions to loss—and the more significant the loss, the more intense your grief will be.

### THE GRIEVING PROCESS

While there are 5 known stages of grief (Denial and Isolation; Anger; Bargaining; Depression; Acceptance), people who are grieving do not necessarily go through the stages in the same order or even experience all of them. Although, the stages of grief and mourning are universal, the response to these stages is experienced

on a highly individualized level. In your bereavement, you may spend different lengths of time working through each step and express each stage with different levels of intensity. Contrary to popular belief, the five stages of loss do not necessarily occur in any specific order. How you grieve depends on many factors, including your personality and coping style, your life experience, your faith, and how significant the relationship was to you.

It is important that we find healthy ways to move between stages, to achieve a more peaceful acceptance of death. Inevitably, the grieving process takes time. Healing happens gradually; it can't be forced or hurried—and **there is no “normal” timetable for grieving**. Some people start to feel better in weeks or months. For others, the grieving process is measured in years. Whatever your grief experience, it's important to be *patient* with yourself and allow the journey through grief, to naturally unfold.

### MOURNING

Mourning is the sharing of your feelings and thoughts about your loss with others. This is an essential part of the healing process and should not be overlooked. The journey through grief can sometimes feel overwhelming and sometimes lonely. Seek the support of your friends and family by sharing your feelings during this time.

### GRIEF IS UNIQUE

No two people experience grief in the same way. While it is often helpful to seek the support of others who are walking a similar path, remember that everyone has different support systems, and religious beliefs. Resist the urge to compare your grief- you're not 'falling behind' if you think your journey is taking longer than that of others. Allow yourself a 'one-day-at-a-time' approach to your grief.

### SHARE YOUR FEELINGS

You cannot make your grief less by ignoring it. Isolation and loneliness will not be helpful in your journey. Surround yourself with friends and family willing to listen to and acknowledge your feelings. Those that care for you will want to know what they can do for you – ask them to listen as you share what's on your mind and in your heart.

### RANGE OF EMOTIONS

You may experience a wide range of emotions as you journey through your grief. It is possible that you will become fearful, confused, disorganized, numb or even explosive with your emotions. Know that these changes are temporary and all a perfectly normal part of the grief process. You may experience feelings at the most unexpected times. This can be unsettling, but know that as time passes and healing begins, these episodes will subside and you will begin to feel more like yourself.

### KNOW YOUR LIMITS

During this time, you may feel fatigued. You may also have difficulty making decisions or thinking clearly. Know that this is normal. Learn to listen to the signals your body and mind are sending you and be patient with these limitations. Prioritizing self-care, such as exercising, eating healthy meals, getting appropriate rest and keeping your daily schedule manageable, will help you through this time.



# Where Can I Find Grief Support?

Many people do not know that they can obtain grief support at their local hospice. We have several hospice organizations in our community that provide this service, whether or not you've relied on their end of life care. It can often be difficult to take the first step to ask for help. Often, grief can seem so overwhelming that we can forget there IS help. If you ever feel that someone in your family would benefit from the support of others who have walked a similar journey, please reach out to:

## COMPASS REGIONAL HOSPICE

Compass Regional Hospice offers grief support services at locations in Kent, Caroline and Queen Anne's Counties through their Hope and Healing Center. There are individual and family services along with a variety of groups for those facing grief. Compass also offers programming for children available in school and at their annually held Camp New Dawn.

You can reach Compass Regional Hospice by calling 443-262-4100 or visiting [www.compassregionalhospice.org](http://www.compassregionalhospice.org).

## TALBOT HOSPICE

In addition to the grief support offered at their Easton location, Talbot Hospice works with the schools, both public and private, within Talbot County to provide grief support services to children. A wide variety of programming is available, including wellness options for caregivers.

You can reach Talbot Hospice by calling 410-822-2724 or visiting [www.talbothospice.org](http://www.talbothospice.org).

## HOSPICE OF THE CHESAPEAKE

Hospice of the Chesapeake offers family-centered grief support programming through the Chesapeake Life Center's Pasadena and Largo locations. There are specialty groups for those facing specific types of grief, as well as camp opportunities for children through their day camps and Camp Phoenix.

You can contact Chesapeake Life Center by calling 410-987-2129, visiting [www.hospiceofthechesapeake.org](http://www.hospiceofthechesapeake.org) or emailing [griefinfo@chesapeakelifecenter.org](mailto:griefinfo@chesapeakelifecenter.org)



## OTHER BEREAVEMENT SUPPORT AND SERVICES

In addition to services offered by your local hospice organization, you may be interested in the following resources :

### [WWW.CENTERFORLOSS.COM/GRIEF](http://WWW.CENTERFORLOSS.COM/GRIEF)

Dr. Alan Wolfelt provides a comprehensive look at grief and offers resources for coping with loss.

### [WWW.PSYCOM.NET/DEPRESSION.CENTRAL.GRIEF.HTML](http://WWW.PSYCOM.NET/DEPRESSION.CENTRAL.GRIEF.HTML)

Shares an in-depth explanation of the stages of grief and suggestions for coping with grief.

### [WWW.GRIEF.NET](http://WWW.GRIEF.NET)

Provides resources for coping with grief and loss.

### [WWW.COMPASSIONATEFRIENDS.ORG](http://WWW.COMPASSIONATEFRIENDS.ORG)

Compassionate Friends provides grief support after the loss of a child.

### [WWW.DOUGY.ORG](http://WWW.DOUGY.ORG)

The Dougy Center for Grieving Children provides resources and support specifically designed for children and young adults coping with loss.

### [WWW.ADULTSIBLINGGRIEF.COM](http://WWW.ADULTSIBLINGGRIEF.COM)

A community of adults facing the loss of a sibling.



Hospice and palliative care is **person-centered** care.

Hospice and palliative care is provided by a team of experts focused on a person's quality of life.

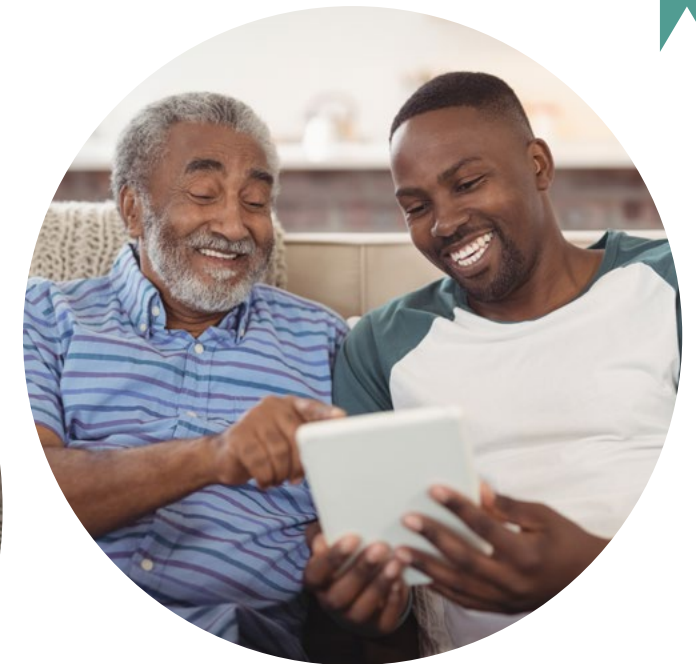


Hospice and palliative care is unique in that it offers an interdisciplinary team approach to treatment that includes expert medical care, comprehensive pain management, emotional and spiritual care, and support for the family. Caring for the whole person allows the team to address each patient's unique needs and challenges. Talbot Hospice and Talbot Palliative Care ensure that symptom management, therapies, and treatments all support a plan of care that is centered on the person's goals.

**Talbot Hospice**  
TalbotHospice.org  
410-822-6681

**Talbot Palliative Care**  
TalbotPalliativeCare.org  
410-822-2040

586 Cynwood Drive  
Easton, MD 21601



## *Helpful Activities*

You may want to take the time to reach out to others in order to build your support system. This may feel like an overwhelming task, but having a team of friends and family to help you will give you a chance to receive the comfort and understanding you need.

Rituals are an important way in which we acknowledge grief. The rituals surrounding the funeral service are meant to help us say goodbye to those we love, and put us in touch with those who can provide support and comfort.

If you are a faithful or spiritual person, participate in the rituals that will bring you comfort. Know that it is ok to feel angry or frustrated, so it might be helpful to seek the company of a friend who understands your religious beliefs and can listen as you explore your feelings. Don't hesitate to express your faith and express your grief at the same time.

Taking the time to share memories with family and friends may help you laugh, cry, or both. Memories are the result of the impact the deceased had on your life, and the lives of those around you. Sharing memories is one way to honor the life lived, and can bring comfort to those left to grieve.



## *Acknowledging Kindness*

It is customary to thank those that made a gift of condolence, served as a pall bearer, sent flowers or food, made a memorial donation, or helped you in some other meaningful way.

If you find it convenient, the funeral home can provide you with acknowledgement cards. Remember that you do not have to write a lengthy letter; a few simple words acknowledging the gift of kindness will show your family's appreciation for the thoughtfulness.

## *Settling Affairs of the Deceased*

When someone dies, the Personal Representative will have to gather as much financial information about the deceased as possible. This person should look for titles, deeds, wills, financial statements and documents, insurance policies and any other pertinent information that can be located.

After the information is collected, the first step for most people is to contact the Register of Wills in the county in which the deceased resided. The Register of Wills can help you determine what, if anything, needs to be done in order to settle the affairs of the deceased. The Personal Representative may also have to contact the attorney of the deceased if no will was filed in advance of death.

When visiting the Register of Wills, the Personal Representative should take a certified death certificate and a statement for funeral services provided in addition to the documentation above. The Register of Wills can provide Letters of Administration for the assets of the deceased, so that the Personal Representative can legally settle the affairs of the deceased. This may include the transfer of property, transacting on bank accounts, and claiming benefits from financial instruments, such as a pension or annuity.



# ABOUT CREATIVE

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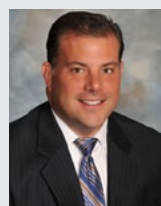
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jsyernick@1creative.com



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## WILLS

A Will is a document that outlines the disposal of property after a person’s death. A well-planned will outlines the distribution of the assets to specific beneficiaries and names a person to settle the affairs on behalf of the deceased, known as the Personal Representative. The ‘roadmap’ provided by the will can help avoid confusion and provides clear and direct guidance to the Personal Representative.

There are many benefits of taking the time to create a will but remember that no directive in a will can override a beneficiary designation for an asset. For example, life insurance policies and retirement accounts often have named beneficiaries, so when the owner or insured dies, the asset passes directly to the beneficiary. Remember to periodically review your designations and align them with the wishes outlined in your will.

A family lawyer who is experienced in estate planning can help you avoid any possible unforeseen claims upon your estate at the time of your death. This is especially important in the event of a second marriage. Taking the time to consult an experienced advisor now may save your estate unintended claims and disbursements and eliminate any surprises that might arise when your affairs are settled.

Often a spouse or child serves as Personal Representative of an Estate, but any trusted person may do so. It is the job of the Personal Representative to disburse the assets of the estate in the manner directed by the will or, in the absence of a will, in accordance with state law.

## PROBATE

Probate is the procedure through which the validity of the will is established. The titling of the decedent’s assets will determine whether or not probate will be necessary. If probate is required, the Register of Wills, or in some cases the Orphan’s Court, will oversee the administration of the will, and can involve varying charges and fees, depending upon the individual circumstances. Some things that might impact the fees involved in probate are an overly complex estate or disputes over the disposition of the assets involved.

As you can see, avoiding probate may not be a realistic goal of estate planning. However, putting a plan in place for the care and financial future of any minor children should always be considered. The more information that you can share with your attorney, the better the plan that can be developed to carry out your wishes for your family.

When determining whether or not probate will be required, the Personal Representative will need to do the following:

- Make an accounting of all property owned by the deceased
- Have each asset belonging to the deceased appraised
- Satisfy all debts, including taxes, of the deceased

Distribute the remaining property of the deceased according to the stipulations in the will. Most often, the process of probate is the filing of the list of assets and their appraised value, paying the debts of the estate, including the estate fees, which are taken from the estate, and the distribution of the remaining assets.



## WHY IS PROBATE NECESSARY?

Probate is the necessary process for transferring the title of ownership to the beneficiaries of the estate. If the estate has no assets, there is typically no need for probate. This process also ensures that the proper taxes and fees are paid that result from death or the transfer of property. The final purpose of probate is to ensure that any debts owed by the deceased are paid and provides a set time period in which lenders can file a claim. Probate ensures that those to whom funds are owed are paid, and that the remaining assets are distributed free from the concern that a future claim may be filed.

## HOW LONG DOES PROBATE TAKE?

The answer to this question depends on the complexity of the estate involved. The typical estate is settled within a year of the death of a decedent, although if there are objections to the actions of the Personal Representative, the process can take much longer. The Register of Wills will inform the personal representative of any specific time requirements in the probate process.

## WHO IS RESPONSIBLE FOR HANDLING PROBATE?

Most often, a will is designed to designate an individual to serve as the personal representative. If no individual is named, or if that individual does not wish to be the personal representative, the probate court can name someone the Personal Representative. Most often, this person is a spouse or child of the deceased, the closest living relative, or the person who stands to inherit the bulk of the decedent's assets.

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## SHOULD I AVOID PROBATE?

Planning with an attorney experienced with estates can help alleviate the financial burden to your estate. Since probate can be a lengthy and expensive process, you may want to investigate some of the options available with your lawyer.

One way in which families plan to avoid probate is to place all their assets into a Revocable Living Trust. You can outline many of the same directions and guidelines in a trust as can be made in a will, and you can serve as your own trustee, so you can retain control of your assets during your lifetime. The Revocable Trust comes with both benefits and drawbacks, so it makes sense to talk to an estate planning attorney before setting up a trust.

A trust can be very helpful if you are elderly or disabled and want a tool to help you manage your assets for yourself and your family. If you own property in more than one state, a Revocable Trust can help you avoid the probate process in each state in which the property is located.

## LEGAL ISSUES

Many legal issues which arise after a person's death can be avoided with careful strategic planning earlier in life. Planning ahead and regularly reviewing your plans will give you peace of mind that your finances are in order and your family will avoid unnecessary problems and expenses at your time of death.



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## OUR CEMETERIES

We oversee the operation of several local cemeteries to ensure that your loved one's final resting place is maintained with respect and dignity. Unique offerings, such as Green Burial, offered exclusively at Bestgate Memorial Park and Woodlawn Memorial Park within the State of Maryland, help set our cemeteries apart. Our experienced team will also be able to guide you through the process of designing a one of a kind memorial to commemorate a unique life lived.

### **Woodlawn Memorial Park**

11365 Ocean Gateway

Easton, MD 21601

410-822-4282

[www.woodlawneaston.com](http://www.woodlawneaston.com)

### **Stevensville Cemetery**

808 Main Street

Stevensville, MD 21666

410-643-2226

### **Bestgate Memorial Park**

814 Bestgate Road

Annapolis, MD 21401

410-841-6255

[www.bestgatememorialpark.com](http://www.bestgatememorialpark.com)