



**DANBURY**  
MEMORIAL & CREMATION  
FUNERAL HOME SERVICES LLC

A LIFE CELEBRATION FACILITY



## FUNERAL PLANNING GUIDE

117 South Street  
Danbury, CT 06810

Tel: 203-616-5128  
Email: [danburymemorial@gmail.com](mailto:danburymemorial@gmail.com)

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

Express your heartfelt sympathy with an exceptional floral display from



You can always depend on our courteous staff to help you with ordering flowers for the funeral of a loved one or friend.

When you need to share a comforting thought, let us help you select an appropriate flower design for the family and the service.



**Call 203-792-2217**

30 Grassy Plain Street Bethel, CT 06801

Email: [kathleen@alicesflowershop.com](mailto:kathleen@alicesflowershop.com)

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







## DANBURY MEMORIAL FUNERAL HOME

It is the mission of Danbury Memorial Funeral Home & Cremation Services to facilitate meaningful and respectful ways for families to grieve their loss and celebrate the memories of their loved ones. We will do this by providing information, options, and guidance with the highest level of compassion, competence and courtesy. We will provide the most respectful and affordable funeral, cremation and memorialization your loved ones deserve in a comfortable environment, delivered without distinction of social, cultural or economic background, always striving to exceed the expectations of each family as we would want to be served ourselves.

## Contents

4	About Us
6	Testimonials
9	Checklist
10	Pre-Planning/ Planning Ahead
11	Funeral Arrangements
11	Funeral Service Options
16	Burial FAQs
20	Cremation Services
21	Cremation FAQ's
23	Funeral Etiquette
25	Understanding Grief
27	FAQs
30	Legal Issues
32	Probate



USA: 80 Orville Drive, Suite 100,  
Bohemia, NY 11716  
Tel: 1-631-481-2381  
PUBLISHER: Link Print Media  
EMAIL: info@linkprintmedia.com  
www.linkprintmedia.com

**DISCLAIMER:** While every effort is made to ensure the accuracy of advertisements and editorial in this publication, the views expressed are not necessarily those of the publisher or editor. While every care is taken with material submitted for publication, no liability for loss or damage can be accepted by the publisher or its agents. All text and images within this publication are copyright of Link Print Media and may not be reproduced without written permission of the publisher.

Whilst we are appreciative of the support of our featured sponsors neither the publisher nor the funeral home warrants or endorses the products and services within this guide.

To advertise in the next edition of this publication please call  
1-631-481-2381



## About Us

Confessor Rodriguez Jr. is excited to announce the opening of Danbury Memorial Home & Cremation Services "A Life celebration facility", "your premier alternative to costly funerals", to the Greater Danbury area.

Confessor has over 25 years of experience in the funeral industry and has been listening to the concerns of grieving families, and is pleased to offer an answer to what customers have been asking for.

Welcome to the new premier alternative to costly funerals, welcome to "A Life Celebration Facility". Located at 117 South Street in Danbury, this premier state of the art facility is equipped with all the latest technology servicing the families of Danbury and the surrounding areas.

Confessor understands the demand for value, professionalism, technology, and flexible planning to ease the emotional

and financial stress of families, so they may enjoy the life celebration of their loved one. As the cost of living continues to increase, Confessor focuses on the need to keep the costs of funeral arrangements to a minimum without sacrificing service.



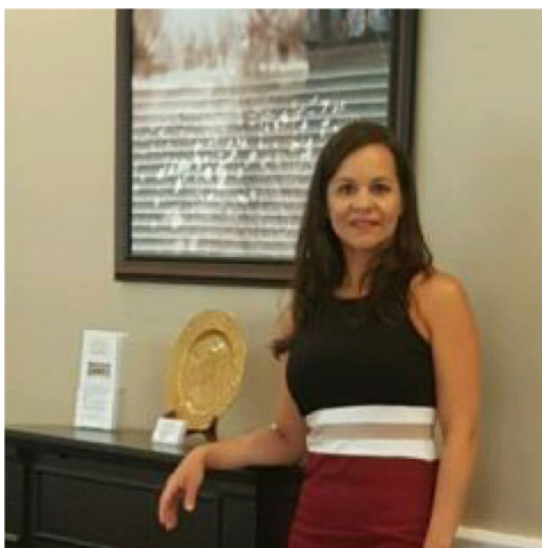
**Confessor Rodriguez Jr.**  
Funeral Director / Owner



Danbury Memorial Home offers Life Celebrations, Memorial services, Burials, Cremations and Traditional funerals at his state of art facility. Confessor's dream of opening this facility comes from listening to many families over the years. "I want to offer an opportunity to families to celebrate their loved ones life with the highest level of service and dignity at the best value."

Confessor and his staff speak fluent English and Spanish which allows him to stand out from other funeral providers. Danbury Memorial Home will coordinate all service arrangements including, flowers, transportation, after service gatherings, burial and cremation. Experience the change from a traditional funeral home to a Life Celebration facility. Many families have lost a loved one and understand the emotional and financial stress associated with funeral arrangements.

*My promise is to alleviate the families stress throughout the funeral process.*



**Brenda Rodriguez**

Part Time Office Administrator / Receptionist

Brenda Rodriguez is a part-time Office Administrator/Receptionist. She was introduced to the funeral industry when she met Confessor, over 20 years. Ever since, Brenda has been supporting Confessor's profession and continues to support Confessor's dream of opening a "Life celebration facility". She graduated from the InterAmerican University of Puerto Rico, San German Campus, with a Bachelors Degree of Art, in Secretarial Sciences. She is fully bilingual (English and Spanish).

Brenda worked for 10 years at the Connecticut Business and Industry Association (CBIA) where she provided excellent customer service. She also provided Spanish translation and interpretation services for the Sales Department where she demonstrated excellence as an interpreter in verbal and written translations. Brenda also worked as a Bilingual Paraprofessional (Kindergarten) at King Street Elementary School in Danbury.

She used her bilingual skills (English/ Spanish) to facilitate the communication among teachers and parents to promote the education development for students with limited English proficiency.

Brenda is an asset to Danbury Memorial Funeral Home and Cremation Services as she brings her strong customer service and bilingual skills. In her spare time, Brenda enjoys spending time with her spouse, Confessor, her two sons and the newest addition to the family, their dog Melo.



**Bethany Holly German**  
Licensed Funeral Director/Embalmer

Bethany was born and raised in Wolcott, CT and is a current resident of New Milford, CT. Graduate of Wolcott High School and Lincoln College of New England where she earned her degree in Mortuary Sciences.

Bethany has 6 years of customer service experience and believes in impacting the world through her kindness and dedication to serving her community.

As a funeral director at Danbury Memorial Funeral Home her mission is to make the funeral process as comfortable as possible for the families she serves. In her home life she enjoys creating stained glass, scrap booking, and spending time with her beloved cat Prime.

## Testimonials

*"The death of a friend is very difficult. Our prayers were answered when we met Jr. and Bethany. Their compassion and care, loving spirit and professional manner helped to turn our time of sorrow into a celebration of the life of someone who was loved by so many. It is difficult to find the words to thank them but we are certain that when other families require these services, they will find the same comfort which we experienced."*

P.V  
January 21, 2018

*"I was looking to have my aunt cremated without a wake and didn't know where to start. I was put at ease as soon as I started talking to Junior. He guided me through the entire process and helped me to take care of my aunt arrangements. I would recommend Danbury Memorial for a professional and courteous experience. Junior was kind, thoughtful, and a pleasure to work during this difficult time."*

Kim Sapone  
January 9, 2018

*"Our most heartfelt thanks to Junior (Confessor) and his staff for their care, attention to detail, kindness and professionalism in a difficult time. We are so impressed with the service we have received."*

Mary Jo Hobaica Brown  
December 18, 2017

*"To Junior and staff -  
From the bottom of our hearts, thank*





*you for being so kind, understanding and accommodating during this very difficult time for our family and also allowing us to put trust in you . Thank you so much. Very truly your Karen and Kyle Dunleavy"*

**Karen and Kyle Dunleavy**  
October 1, 2017

*"Dear Junior,  
We want to thank you for all your support and kindness you provided us during our difficult days. We appreciated the calming atmosphere and decor. Your professionalism and empathy will always be remembered.  
With many thanks,  
Nancy & Family"*

**Nancy Epple**  
September 4, 2017

*"When a family loses a loved one it is difficult to embrace, even more when you are not prepared to lay them to*

*rest. Then we cross paths with people we barely know that show care, empathy and love for a family they did not know. We cannot express enough gratitude for you and your staff for the compassion you showed our family during a difficult time. From the moment we entered your establishment we felt peace and knew our loved one was in good hands. Thank you seems inadequate for all that you did. You will always hold a special place in our hearts."*

**The Yoder Family**  
August 24, 2017

*"Junior was excellent! He has a very friendly energy and helped us with every question and step of the way. He never tried to sell us anything extra and the facility is beautiful. Prices were great! Highly recommend Danbury Memorial!"*

**Courtney Walsh**  
May 31, 2017



**CROWNE PLAZA®**  
HOTELS & RESORTS

## Danbury

18 Old Ridgebury Road, Danbury,  
Connecticut 06810.  
Tel: 203.794.0600

Welcome to the Crowne Plaza Danbury. Let us take care of you and your guests in this difficult time. Our friendly staff is here to assist you in any way possible.

Please feel free to call us at 203-794-0600 and ask to be connected to our Sales office.

Or visit  
[www.cpdanbury.com](http://www.cpdanbury.com)

Conveniently located directly off Interstate 84

243 spacious guest rooms and suites  
(group rates available)

Complimentary WiFi throughout the hotel

Bereavement banquet menus available

Private dining rooms

Hat City Restaurant and Pub

Large indoor pool and fitness center

IGH Rewards Points

Catering Manager to assist with planning your event  
and room block



# What To Do First – A Checklist

## Notify these people as soon as possible:

- ☐ The funeral home to arrange for the transfer of the deceased (usually this can be done within 1–2 hours although it may take longer to obtain a release from the hospital) and set an appointment with you to make further arrangements
- ☐ Relatives, executor/executrix and friends
- ☐ Employers (the employer of the deceased and relatives who will need time off)
- ☐ Insurance agents (life, health and accident)
- ☐ Religious, fraternal, civic and veterans organizations and unions, if applicable
- ☐ Lawyer and accountant

## Secure the vital statistics of the deceased:

- ☐ Full legal name – other names must be identified by “also known as” (AKA)
- ☐ Home address and telephone number
- ☐ Name of business or employer’s name, address and telephone number
- ☐ Industry and occupation
- ☐ Military service serial number
- ☐ Date and place of birth
- ☐ Citizenship
- ☐ Father’s name and birthplace
- ☐ Mother’s name, maiden name and birthplace
- ☐ Locate the will

## Pay for:

- ☐ Ambulance services, if any
- ☐ Funeral arrangements, including clergy, florist and transportation
- ☐ Cemetery and memorialization services
- ☐ Current and urgent bills (i.e. mortgage, rent, taxes, telephone etc.)

## Meet with Funeral Home

Decide within a few hours:

- ☐ Clothing that the deceased will be buried or cremated in
- ☐ Whether your loved one is to be buried, cremated or entombed
- ☐ The Funeral Director will ask if you have made any arrangements with a cemetery or crematorium. If you have not done this, you will need to visit the cemetery
- ☐ Service details – would you like a visitation period, formal service, a reception?
- ☐ Whether a member of the clergy will be engaged for the service
- ☐ Pallbearers, music, pictures, flowers, scriptures or other readings
- ☐ Casket selection
- ☐ If you would like a charity to receive donations in lieu of flowers



## Preplanning/Planning Ahead

Preplanning your funeral will make certain that your choices are respected and carried out, without leaving your family to wonder what your wishes might have been.

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

There are many different ways to begin the advance planning conversation. You know your family and how your loved ones might best respond to the topic. For some families, it might be a casual conversation over dinner or another 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.

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 or watching a movie or



television show with funeral scenes may naturally prompt the discussion with your own loved ones. Talk about what you liked or didn't like about the services you saw or attended.

- 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 your funeral and cemetery plans with us and then wrap a copy of your contract and wishes in a gift box, and present it to your children.
- 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 for 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 good-byes
- 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

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, a casket or urn is present, though you may choose to have the casket open or closed.

Held the night before or immediately prior to the funeral service, the visitation - also called a wake or a viewing - provides a way for friends and acquaintances to pay 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 Tribute Service

At a memorial or tribute 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.

## 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. The service may occur after or in place of a funeral service.

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, just consider the following questions:

- Where should the funeral be held? At your place of worship? At the funeral home?
- Who should officiate the service?
- Will your service adhere to the traditions of your 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?
- 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 décor reflect a particular hobby or interest of yours, such as fishing, gardening or music?
- Is there a particular emblem or engraving you want on your headstone or marker?
- Should there be refreshments served or a more elaborate party held after the service?

## Cemetery Property

In addition to funeral services and the choice of burial or cremation, cemetery property, or "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 (also referred to as buried, entombed, enriched or placed) 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 one or more of the following:

- Ground Burial: burial of the casket below ground. A "vault" or "outer burial container" is required at many cemeteries.
- Mausoleum, or Community Mausoleum: a large building





that provides above-ground entombments.

- Private Family Mausoleum: a small structure that provides above-ground entombment of, on average, two to twelve decedents.
- Companion Crypt: permits two interments or entombments side-by-side.
- 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 cemetery property for those who choose cremation, but permanent placement, or "final disposition," of the ashes or "cremated remains" is an important part of 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 the loss of a loved one.

- When ashes of a loved one are kept with relatives, they can easily become misplaced or discarded through the years, as future generations may not feel a connection to the deceased.
- A permanent placement provides future generations with a location to visit when researching heritage.

Some common methods of final disposition of cremated remains are:

- Cremation Niche: an above-ground space to accommodate a cremation urn.
- Columbarium: Often located within a mausoleum or chapel and 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 ashes.



- Memorial Benches: benches that either simply memorialize a loved one scattered or buried in a cremation garden, or actually contain the remains within.

## Headstones

Some cemeteries allow upright headstones, called "monuments," to be used with ground burials. Headstones that are flat against the ground are called "markers." In some cemeteries, or sections of cemeteries, only flat markers are used to preserve the natural appearance of the landscape.

## Funeral Service Options

Family and friends getting together to honor a loved one's life is one of the most important steps in the grieving and healing process. You may opt to have a traditional religious or military service, or, as more and more people are doing, you can choose to have a non-traditional 'life celebration'.

Decisions need to be made about the

location of the funeral, the choice of casket or urn and who the pallbearers should be. Another decision to make is who will be officiating the service. You can choose to have a minister (or other religious leader) or a celebrant officiate the service. The difference between a minister and a celebrant is that a celebrant is non-denominational. Whatever you choose, some sort of service is expected from family and friends of the deceased. We are here to help create a unique and memorable service that people will remember fondly for years to come.

## When Death Occurs

No matter if a death is sudden, or if it is something that was a long time coming, the loss of a loved one makes us feel emotional and overwhelmed. No amount of preparation can fully prepare you for the loss of a loved one. When you are in a heightened emotional state, even the most basic decisions can seem staggering. The following is a rough guideline of what needs to be done within the first 24 hours after death.



### **When death occurs at home or a place of business**

If the person was not under hospice care, the police will have to be notified immediately. The police will be dispatched to the home and place the call to the coroner/medical examiner. From there the coroner/medical examiner will take the body and determine whether further action is necessary. The coroner/ medical examiner must release the body before a funeral home can do anything. If the person was under hospice care, contact the hospice representative if they were not present and they will notify family members what the proper procedures are to follow.

### **When a death occurs at a hospital/ nursing home/hospice facility**

The staff of a care facility such as a hospital or a nursing home will notify you and the necessary authorities immediately after a death has occurred. If a funeral home has been provided by the hospital or nursing home, they will be notified at the time of death. If you are present at the hospital when the funeral director arrives, they may ask a few questions about the deceased's wishes and set up a time to come into the funeral home to make arrangements. However, if you are not present, a funeral director will contact you by telephone to discuss these arrangements.

### **Informing a funeral director**

Once everything has been cleared with the proper authorities, the next call you place should be to a licensed funeral director. Funeral directors are here to help you obtain a death certificate, transport the body, and in the event pre-planning was not done, select a casket/ urn and arrange the funeral/memorial service. The funeral director will also help you notify the employer and insurance company of the deceased to assist with those arrangements. Funeral directors are here to help and advise you and will work very hard to relieve the stress and logistics involved in funeral planning.

### **Meeting a funeral director**

You should meet with a funeral director within 24 hours of a death to begin to make final arrangements for your loved one. Deciding on these final arrangements may seem like a very daunting task, especially when you are in a heightened emotional state, but funeral home staff have years of experience dealing with these issues, and strive to ensure everything goes as smoothly as possible.

### **Making arrangements**

First the funeral director will gather information required for the death certificate. This includes:

- Full Name and Address
- Marital Status
- Race/Ethnicity
- Date and City of Birth
- Highest Level of Education
- Father's Name, Mother's Name (including maiden name)
- Name of Spouse (if married or widowed)
- Occupation and Employer

If no pre-planning has been done, necessary arrangements need to be made for the funeral service. These include:

- Scheduling the location, date and time of the visitation and funeral service
- Selecting burial or cremation
- Choosing funeral products
- Arranging a cemetery plot
- Preparing an obituary notice
- Scheduling transportation arrangements

A funeral director will guide you through all these steps, using your wants, needs and desires as a foundation to create a memorable funeral for your loved one. From here the funeral services can be personalized. Did your loved one have a favorite sports team? What was their

favorite type of music? What activity was your loved one known best for? Recalling fond memories assists with the grieving process and will help honor the life of your loved one.

## Burial Services

Traditionally, a burial service involves a visitation, followed by a funeral service in a church, or other place of worship. The casket is typically present at both of these events, and it is your decision on whether to have the casket open or not. You have the option of having the remains interred (earth burial), or it may be entombed in a crypt inside a mausoleum (above ground burial). Family or religious traditions are often a factor for choosing burial. Decisions need to be made on whether the body needs to be embalmed, what kind of casket to use, what cemetery to use and what to put on the gravestone.

### Cemetery types

**Monumental cemetery:** A monumental cemetery is the traditional style of cemetery where headstones or other monuments made of marble or granite rise vertically above the ground. There are countless different types of designs for headstones, ranging from very simple to large and complex.

**Lawn cemetery:** A lawn cemetery is where each grave is marked with a small commemorative plaque that is placed horizontally at the head of the grave at ground-level. Families can still be involved in the design and the information contained on the plaque, in most cases, however, the plaques are a standard design.

**Mausoleum:** A mausoleum is an external free-standing building constructed as a monument enclosing the interment space or burial chamber of a deceased person or people. A mausoleum may

be considered a type of tomb or the tomb may be considered to be within the mausoleum. The most famous mausoleum is the Taj Mahal in India.

**Columbarium:** Columbarium walls are generally reserved for cremated remains. While cremated remains can be kept at home by families or scattered somewhere significant to the deceased, a columbarium provides friends and family a place to come to mourn and visit. Columbarium walls do not take up a lot of space and it is a cheaper alternative to a burial plot.

**Natural cemeteries:** Natural cemeteries, also known as eco-cemeteries or green cemeteries are a new style of cemetery set aside for natural burials. Natural burials are motivated by the desire to be environmentally aware, although natural burials can be performed at any type of cemetery, they are usually done in a natural woodland area. Conventional markings such as headstones are generally replaced with a tree or a bush or a placement of a natural rock.

## Burial FAQs

### What is opening and closing and why is it so expensive?

Opening and closing fees can include up to and beyond 50 separate services provided by the cemetery. Typically, the opening and closing fee includes administration and permanent record keeping (determining ownership, obtaining permission and the completion of other documentation which may be required, entering the interment particulars in the interment register, maintaining all legal files); opening and closing the grave (locating the grave and laying out the boundaries, excavating and filling the interment space); installation and removal of the lowering device; placement and removal of artificial grass





dressings and coco-matting at the grave site, leveling, tamping, re-grading and sodding the grave site and leveling and re-sodding the grave if the earth settles.

**Can we dig our own grave to avoid the charge for opening and closing?**

The actual opening and closing of the grave is just one component of the opening and closing fee. Due to safety issues which arise around the use of machinery on cemetery property and the protection of other gravesites, the actual opening and closing of the grave is conducted by cemetery grounds personnel only.

**Why is having a place to visit so important?**

To remember and to be remembered are natural human needs. A permanent memorial in a cemetery provides a focal point for remembrance and memorializing the deceased. Throughout human history, memorialization of the dead has been a key component of almost every culture. Psychologists say that remembrance practices, from the funeral or memorial service to permanent memorialization, serve an important emotional function

for survivors by helping them bring closure and allowing the healing process to begin. Providing a permanent resting place for the deceased is a dignified treatment for a loved one's mortal remains, which fulfills the natural human desire for memorialization.

**What happens when a cemetery runs out of land?**

When a cemetery runs out of land, it will continue to operate and serve the community. Most cemeteries have crematoriums, and some historic cemeteries even offer guided tours.

**In a hundred years will this cemetery still be there?**

We think of cemetery lands as being in perpetuity. There are cemeteries throughout the world that have been in existence for hundreds of years.

**How soon after or how long after a death must an individual be buried?**

There is no law that states a specific time frame for burial. Considerations that will affect timeline include the need to secure all permits and authorizations,

# ROVELLI MONUMENTS

*Dedicated to the celebration of life*

For over 50 years Rovelli Monuments has been designing and selling monuments to honor loved ones. We have served generations of Connecticut and New York families with high quality monuments at competitive prices. We are a second-generation family business serving all faiths.

We work closely with our customers to ensure full satisfaction in our work. With a wide variety of options, quality granites and professional designs, we are proud of our work and the attention to customer service that we offer our families.



—  
Mausoleums  
Monuments  
Inscriptions  
Bronze Plaques  
Lettering  
Repairs and cleaning  
Civic Memorials  
Personalised Urns  
—

80 North Street B, Danbury, CT 06810  
Email: [rovellimonuments@yahoo.com](mailto:rovellimonuments@yahoo.com)

Tel: 203-743-2176



# MONUMENTS

Choosing a monument can be an overwhelming process. Color, size, shape and wording are some of the choices you'll be making. In addition to personal taste and budget, cemetery rules play a big part in the process and vary greatly. Cemetery rules can affect size, finish, design and types of memorials you are allowed. In fact, "what cemetery is this for" is one of the first questions we'll ask so we can point you in the right direction.



## CEMETERY LETTERING

Many times a monument or marker is already installed on the family plot. You may only need to add a name and/or dates to the monument. If this is the case, the lettering is done right on site and the monument is not removed from the cemetery.



*Personalised Urns*

### **How long should I wait to buy a monument?**

Some people like to get things going right away while others prefer to wait. For many reasons such as paying down an estate or to save the family the extra burden, some like to plan ahead and order a monument pre-need. There are no rules governing this. Whenever it feels right for you is the right time.

### **How long does it take to get a monument made?**

Depending on the monument you choose, it can take 6 weeks or up to 6 months for an import.

### **Do you work in the winter?**

Yes we do – we work all year long. On average it takes 3 months to make a monument. Monuments ordered in January will generally be ready in April.







notification of family and friends, preparation of cemetery site and religious considerations. Public health laws may have limitations on the maximum length of time allowed to pass prior to final disposition. Contact your local funeral provider for more details.

**Does a body have to be embalmed before it is buried?**

No. Embalming is a choice which depends on factors like if there is to be an open casket viewing of the body or if there is to be an extended time between death and interment. Public health laws may require embalming if the body is going to be transported by air or rail.

**What options are available besides ground burial?**

Besides ground burial, some cemeteries offer interment in lawn crypts or entombment in mausoleums. In addition, most cemeteries provide choices for those who have selected cremation. These often include placement of cremated remains in a niche of a columbarium or interment in an urn space.

**What are burial vaults and grave liners?**

These are the outside containers into which the casket is placed. Burial vaults are designed to protect the casket and may be made of a variety or combination of materials including concrete, stainless steel, galvanized steel, copper, bronze, plastic or fiberglass. A grave liner is a lightweight version of a vault which simply keeps the grave surface from sinking in.

**Must I purchase a burial vault?**

Most large, active cemeteries have regulations that require the use of a basic grave liner for maintenance and safety purposes. Either a grave liner or a burial vault will satisfy these requirements. Some smaller rural or churchyard cemeteries do not require use of a container to surround the casket in the grave.

## **Cremation Services**

Cremation is an alternative to the burial process and it is chosen by many people because of religious beliefs, the desire to preserve the environment or because it was requested by the person who died. Cremation is also a less expensive option



in comparison to a burial. The remains are placed in a container that is combustible and placed in a special furnace called a cremation chamber or a crematory where, through intense heat, the remains are reduced where through intense heat is reduced to bone fragments that are then crushed and pulverized to resemble coarse sand. The cremated remains of an average human body will weigh about 7-8 pounds. Cremation is not an alternative to a funeral, but rather an alternative to burial or other forms of disposition.

Cremated remains can be scattered or buried, or they may be kept with the family in a decorative urn. There are many new and different ways to dispose of ashes today, cremated remains can be placed in an artificial coral reef in the ocean or they can be spun into glass artwork or diamonds.

Some religions welcome cremation while others forbid it. The Catholic Church had banned cremation up until 1963, and burial remains the preferred form of disposition today. In other Christian denominations cremation was historically discouraged but nowadays it is more widely accepted. In eastern religions such as Hinduism, Jainism, Sikhism and Buddhism cremation is mandated, while in Islam it is strictly forbidden. Orthodox Jews also forbid cremation; other sects of Judaism support cremation, but burial remains the preferred option.

## Cremation FAQs

### **What is cremation?**

Cremation is the process of reducing the human body to bone fragments using high heat and flame. Cremation is not the final disposition of the remains, nor is it a type of funeral service.

### **Is a casket needed for cremation?**

No, a casket is not required. Most states require an alternative container

constructed of wood or cardboard, however, in some states no container is required.

### **Is embalming required prior to cremation?**

No. In fact, it is against the law for a funeral home to tell you otherwise.

### **Can the family witness the cremation?**

Yes, they can; some cremation providers will allow family members to be present when the body is placed in the cremation chamber. Some religious groups even include this as part of their funeral custom.

### **Can an urn be brought into church?**

Nearly all Protestant Churches allow for the urn to be present during the memorial services. Most Catholic Churches also allow the remains to be present during the Memorial Mass. It is encouraged that cremated remains be a part of a funeral as it provides a focal point for the service.

### **What can be done with the cremated remains?**

While laws vary state by state, for the most part remains can be buried in a cemetery lot or a cremation garden, interred in a columbarium, kept at home or scattered.

### **How can I be sure I receive the correct remains?**

All reputable cremation providers have developed rigorous sets of operating policies and procedures in order to maximize the level of service and minimize the potential for human error. Since it is illegal to perform more than one cremation at a time, and the vast majority of crematories can only cremate one body at a time, it is next to impossible to receive the incorrect remains.

### **How long does the actual cremation take?**

It all depends on the weight of the

individual. For an average sized adult, cremation can take two to three hours at a normal operating temperature of between 1000 and 2000 degrees Fahrenheit.

### **What do the cremated remains look like?**

Cremated remains resemble coarse sand and are whitish to light grey in color. The remains of an average sized adult usually weigh between 7 and 8 pounds.

### **Are all the cremated remains returned?**

With the exception of minute and microscopic particles, which are impossible to remove from the cremation chamber and processing machine, all of the cremated remains are given back to the family.

### **Do I need an urn?**

An urn is not required by law. However, an urn may be desired if there is to be a memorial service or if the remains are to be interred in a cemetery. If an urn is not purchased or provided by the family, the cremated remains will be returned in a temporary plastic container.

## **Eulogies**

Giving a meaningful, moving eulogy can be a nerve-racking situation for even the most accomplished public speaker, but it need not be. How can you summarize somebody's life in a few short minutes, while being both somber and funny at the same time? Writing and delivering a eulogy is a therapeutic tool to help deal with your grief, and being chosen to give a eulogy is an honor and should be treated that way. Here are some tips for writing and delivering an eloquent and memorable eulogy.

Gather information. Talk with family members, close friends and co-workers to get important information on the deceased. Some important information

to include in the eulogy is the person's family and other close relationships, their education/career, hobbies or special interests, places the person lived or travelled to, and any special accomplishments they had.

Organize your thoughts. Jot down your ideas by whatever means are most comfortable and familiar to you. Create an outline of your speech, and fill in the information that you gathered about the person.

Write it down. This is not a toast at a wedding where you can make off the cuff remarks, and you should not adlib a eulogy. Writing it all down allows you to include and remember every detail you wanted to incorporate in your speech. When you bring a copy of your eulogy to the podium make sure it is easy to read, print it out in a large font, or if handwritten leave a few spaces between the lines. Keep in mind your time constraints, it's best to keep things on the short side, especially if there are other speakers.

Review and Revise. Your first draft will not be the last. When you think you are done, sleep on it and look it over in the morning when it is fresh again. Practice, Practice, Practice. Read over your eulogy several times in order to become familiar with it. Practice in front of a mirror, read it over to some friends or family and have them give you feedback. Become familiar with your speech so you can recite without making it look as though you're reading from a script. The more you practice the more comfortable you will be. Make them laugh, but be respectful. A funeral is not a roast, however there is room for humor in your eulogy. Fondly remember a story about the person that everyone can relate to. Keep it appropriate, there will be children and the elderly there who may not share the same sense of humor. Laughter is truly the best medicine, and some well-placed humor will help people cope, and will bring back fond memories





of the deceased.

Don't be afraid to show emotion. Funerals are an extremely emotional event, nobody expects you not to shed a few tears. However, if you feel that you will be too strongly overcome by your emotions, have a back-up plan in place where someone you trust can deliver the eulogy for you. Give them a copy well in advance if you feel this could be an issue.

Have a glass of water as well as tissues handy.

## Obituaries and Death Notices

Occasionally a newspaper will consider the passing of a loved one as newsworthy. In this situation, the newspaper will print an obituary at no cost to the family. A death notice, in contrast is a means by which the family uses the newspaper to inform relatives and friends of the passing. The family is charged for the death notice, and the timing of the print is usually the day before the planned

services begin. The death notice will contain the name of the deceased, age, where they are from, date of passing, relations, services, service date, time and location, final disposition and if charitable donations are requested.

Remember, most newspapers charge for death notices, and they are charged by the line. Each line contains approximately four words. The funeral director will assist you in creating the correct format and editing in order to minimize charges.

Writing an obituary is a difficult and emotional task. First, you will need to gather information from family and friends of the deceased about their childhood, education, career and hobbies and interests. Also, speak to the funeral home to receive any important information on the date, time and location of any funeral service, or other funeral related events.

## Funeral Etiquette

Like everything in society, funeral etiquette and what is expected of you has evolved over time. As always, common



sense and good discretion is the best guide to proper funeral etiquette. Here are a few do's and don'ts of funeral etiquette.

**Do:**

Express your condolences - it's not easy to come up with the words to offer sympathy to someone who has just lost a loved one. You don't need to be a poet, simply saying something like "I am sorry for your loss, my thoughts and prayers are with you and your family" is enough. If you can't be at a funeral service in person, sending a card or leaving a message on a memorial website is a perfect way to express your sympathy.

Dress appropriately - gone are the days of dressing up in all black for a funeral, but jeans and a t-shirt isn't exactly acceptable either. You should still dress to impress and avoid any bright or flashy colors. Wearing what you would wear for a wedding or a job interview would be the most appropriate.

Sign the register book - the family will keep the register book as a memento for years. Be sure to include your full name

and relationship to the deceased.

Give a gift - you don't need to go overboard with your gift, after all it is the thought that counts. Suitable gifts include; flowers, a donation to the charity of the family's choice, or you can make a commitment of service to the family at a later date. A commitment of service can be something as simple as cooking them dinner, or offering to clean up their house, any of the "little" things that may be neglected while a family deals with death. Make sure you provide a signed card so the family knows who gave the gift.

Keep in touch - you may feel that the family needs their space and time to grieve, but a simple phone call or note after the funeral lets the family know you care. With social networking leaving a quick note is as simple as a click of a mouse. The months following a death is when grieving friends and family need the most support.

**Don't:**

Bring your cell phone - your phone



ringing will be highly inappropriate and will cause a disturbance, so turn any ringers or notifications off. Even better, leave your phone at home or in your car, a funeral is not the time to be texting or checking your messages.

Allow your children to be a distraction - from a very young age children are aware of death and if the funeral is for someone that was close to them (grandparent, aunt, uncle) they should be given the option to attend. However, if it is not appropriate for your child to be there and if you feel they will cause a commotion, leave them with a babysitter.

Be afraid to remember the good times - funerals are obviously a time of grieving and mourning, but remembering the good times helps with the healing process. Sharing a funny and appropriate story is acceptable, and, in some cases exactly what the deceased would have wanted.

Overindulge - if food or drink is served, do not over do it. Have a bite to eat before you go to the service, you do not want to be that guy parked at the snack table. If alcohol is served, limit yourself to one or two, do not become inebriated and risk doing something inappropriate.

## Understanding Grief

The death of a loved one, friend or family member often puts us in touch with our own thoughts and feelings about mortality. All of a sudden we realize how quickly life can end. It is normal to feel out-of-control and overwhelmed. Realize you are grieving.

The first step towards regaining a sense of control is to understand grief. Grief is a physical, social, emotional, psychological and spiritual reaction to loss. It is natural, normal and necessary. It may cause a variety of reactions, including:

- Feeling tired and irritable. You may experience insomnia or feel tired all the time.
- Appetite changes. You may or may not feel hungry.
- Feelings of anxiousness. You may feel worried and excited at the same time; like your heart is racing and you cannot "catch your breath".
- Feelings of emptiness. You may feel hollow inside. It may be hard to concentrate or remember things.
- Feeling out-of-control. You may feel helpless, angry or frightened.

All of these feelings are normal. Your whole world has changed. You cannot bring the person back or change the situation. It is natural to feel vulnerable. Through information, we gain a sense of understanding. Through understanding, we gain a sense of control.

Seek out information about grief, everyone grieves differently. Our cultural and religious experiences, the circumstances of the death and our relationship with the person who died influence our reactions to grief. If someone dies after a long illness, there may be a momentary sense of relief that the pain is over. If a death is sudden and unexpected, shock and a feeling of numbness may occur. If a young person dies there is a sense that things are out of order and that life is not the way it is supposed to be.

### What you can do

Acknowledge and express your feelings. Grief can be confusing. Sadness, anger, fear and guilt are some of the most common emotions. You may feel nothing at all or feel them all at the same time. Do not be afraid of the intensity of your emotions. Mood swings are normal.

Guilt can be one of the hardest emotions to deal with and it may last a long time. Self blame and doubt add to the pain of grief. This can make it difficult to share with others. Talking about your feelings

or keeping a journal often helps you gain perspective and insight. There are no right or wrong feelings in grief, there are just your feelings.

### **Take care of yourself**

Have compassion and take care of yourself. Eat properly, get enough rest and exercise. Grief causes tremendous stress on your body. It attacks even the strongest immune system. You may catch more colds, experience headaches or muscle aches. Taking care of yourself is more important now than ever before. You might try some deep breathing exercises or relaxation techniques. You can find relaxation tapes at a library or a book store.

### **Take control**

It is important at this time to do things that can give you back some sense of control. You will be faced with making many decisions regarding your future, both personal and financial. Take time making major decisions. Begin slowly. Handle projects in small increments of time. This will help build your confidence and prove that you are making progress.

Put the clothes away when you are ready. Do not let others push you to make decisions you are uncomfortable making.

As you are getting your finances in order, get your other affairs in order to. Change insurance beneficiaries. Check your health and other insurance policies. Discuss your own funeral arrangements with your family and funeral director. Taking care of life's "paperwork" can help restore a sense of control and give you peace of mind.

### **Be patient with yourself**

Grieving takes time. It takes far longer than anyone expects, particularly you. You really don't ever get "over it" but you can get "through it". This loss is a part of your life. Be assured, you will not always

feel as you do right now. Listen to yourself and go forward at your own pace. Don't be surprised when grief shows up again. Just when you think you might be doing better, you may find yourself crying in the grocery store or when you hear a specific song on the radio. Anger and guilt can strike anywhere at any time. Forgive yourself for living when your loved one did not.

### **Find yourself**

Grief has changed your life completely. You cannot go back to being who you were. You really don't ever get "over it" but you can get "through it". You can learn to live with who you are now. Most bereaved people experience a change of perspective and discover that their priorities change. Now is a time to take a personal inventory and reassess your beliefs and values. You may find great comfort in your faith community as you look for meaning. You will discover new strengths and talents. Trust your heart.

### **Create new routines and rituals**

Develop new routines and patterns as you search for the new you. Acknowledge the empty chair and move it. Rearrange your furniture and create a space just for you. Exercise at a specific time each day. Journal and make an entry daily. Daily patterns will help you develop your new identity and find a new normality.

Find ways to remember the life of your loved one daily. You do not have to say goodbye. It is important to acknowledge the change in your relationship. You do not stop loving someone just because they have died. You can still maintain a relationship in your heart. They are a part of who you are and who you are becoming.

### **Reach out to others**

Learn to ask for what you need. Your family and friends want to help, so let them know how. Turn to people you can





trust for support and for information. Find people who will listen when you want to talk. Leave the scrapbook or photo album out on the coffee table so others can remember and share memories with you.

You may want to talk to others who are grieving, consider joining a support group. Most groups are listed by subject in the phone directory or through churches, newspapers, hospitals, local health and social service agencies, the Chamber of Commerce or your local funeral home. You can learn and grow in common, yet different experiences. You do not have to travel this journey alone. Life can have meaning again.

## FAQs

### **What purpose does a funeral serve?**

It provides the family and friends with a caring and supportive environment in which to share thoughts and feelings about the death. The funeral becomes the first important step in the healing process.

### **What do funeral directors do?**

They are the pillars that support the survivors during one of their most difficult journeys through life. They care for the family and safeguard and care for the deceased person. They fulfill the wishes of the family by guiding them through and fulfilling the funeral arrangements. The funeral director is trained in embalming and restorative procedures required by a funeral home, for traditional open casket viewing by family and friends. They arrange and provide an orderly series of events, culminating with the final disposition of burial, entombment or cremation. The funeral director's responsibility of properly filing the death certificate in order to receive permission for final disposition is the first step which allows the family to begin the process of settling estate matters. The director will advise the family as to the number of certified death certificates needed to begin the process, as well as advising them on potential issues to be addressed shortly after the final disposition. A growing number of funeral directors are trained as grief counselors and continue even after the funeral to help along in



the bereavement process.

#### **Who can make funeral arrangements?**

In most cases it is the closest next of kin making the arrangements. On other occasions, the executor or executrix of a will is responsible. An agent having been appointed by the deceased will supersede all others and make the funeral arrangements. The agent, having been instructed by the deceased, in the form of a legal document signed by the deceased and witnessed in accordance with Public Health Laws, will fulfill the wishes and will coordinate with the funeral director the arrangements set forth in the document. The person signing the contract becomes responsible for the payment of the funeral services performed.

#### **What should I be prepared to provide when going to the funeral home to make arrangements?**

When making at-need or pre-need arrangements, the family will need to provide information required for the death certificate. This information, referred to as vital statistics consists of the following:

- Deceased's legal name
- Legal address
- Social security number
- Both parents' names (including mother's maiden name)
- Date of birth
- Place of birth
- Level of education
- If served in the military: years of service and a copy of the discharge papers DD214
- Employment history, position held, nature of industry and place of employment
- If in ground burial or entombment, the cemetery and the deed if available
- If open casket viewing is anticipated, clothing and a recent picture

#### **What should I do when a death occurs?**

Whether sudden or anticipated, call your funeral home of choice. A funeral director is available 24 hours a day, 7 days a week, including holidays. They will guide according to your individual situation.

#### **Can your funeral home conduct a funeral service in another location?**

Yes. Many funeral homes will allow



another funeral director access to their facilities for the convenience of serving the family.

#### **What if a death occurs in another state/town?**

Upon notification of the death, call your local funeral home of choice. Your funeral director will be able to make the necessary arrangements to transfer the deceased from the place of death to the local funeral home's care. This relieves the family of the stress and financial burden of dealing with multiple funeral homes. Your funeral director can and will coordinate everything for you.

#### **Why are public viewings important?**

Viewing the deceased allows family and friends to begin the process of acceptance. Seeing the deceased does not increase the pain, on the contrary, in most cases it actually minimizes the disbelief, fantasies and often distorted images that are present when death occurs. Grief counselors recognize the importance of the funeral and the viewing of the deceased in facilitating the acceptance of a death. In the opinion of many grief professionals, families that are deprived of the opportunity to memorialize and visualize the deceased have more of a difficult time with grief and the grieving process.

#### **What is embalming?**

It is the process of chemically treating the deceased human body, using the circulatory system. This is done in order to achieve disinfection, sanitation, preservation and restoration. It temporarily interrupts organic decomposition and restores a physical appearance of natural form and color. Restoration in embalming focuses on the physical presentation of the deceased, and aims to recreate a naturalness of form and colors. Restoration is often referred to as the artistic element of the embalming process.

#### **Is embalming required by law?**

Embalming is not required by law. It is, however, generally required to allow long delays between death and the funeral. A funeral home may require embalming for open casket viewing during the funeral process. It effectively protects funeral workers, family members and friends alike from a wide range of potential hazards, and removes the unpleasant changes caused to the body by death. Embalming is required when final disposition is in another country. Funeral directors must adhere to the requirements of the receiving country, and will obtain such requirements from the nearest local embassy of that country.

#### **What options are available besides ground burial?**

Besides ground burial, a family may choose to have an entombment, placing of the casket in an above ground enclosure, or cremation.

#### **Can I still have a funeral service with the body present if I chose cremation?**

Yes, cremation, as in burial or entombment is a form of final disposition. Cremation is very much a part of the traditional funeral process. There may or may not be a wake, a funeral service is either in a place of worship or at the funeral home. Following the service, the deceased is taken to the place of final disposition, the crematory. Some families will accompany the deceased to the crematory for a final committal, much as it is performed in a cemetery, while others choose not to. The cremated remains become available to the family on average 3 to 5 days following cremation.

#### **Why should I pre-arrange my funeral or burial?**

When you plan ahead, you will be able to consider the many options available. The opportunity will be there to make an informed decision about the funeral,

the type of service and final disposition of burial, entombment or cremation. The choices will be meaningful to you and your family, and you will gain peace of mind knowing your family and friends will be relieved of the emotional and financial burden often associated with making arrangements when a death occurs. If pre-funding your funeral, some funeral homes guarantee their funeral home charges, while others may not.

### **Are there different types of pre-need arrangements?**

As opposed to at-need arrangements, when the death has already occurred, there are several reasons why families choose to make pre-need arrangements. Often, when a loved one is in a terminal state, and a family is referred to a hospice care, pre-need arrangements are made. Though the reality of the impending loss is very difficult to adjust to, the funeral director will gently guide the family in planning the funeral. A family in this situation will have the option to place the funds into a trust account at this time. There are two types of trust accounts, irrevocable and revocable. Both types of trust accounts can be transferred from one funeral home to another. Pre-need trust accounts in a majority of cases are irrevocable.

This is as a result of an individual requiring long term care, and is at the point of applying for Medicaid coverage. An irrevocable trust account can only be used for the funeral of the beneficiary of the trust account. The trust account can be transferred to another funeral home, but can never be revoked. A certified death certificate of the beneficiary is the only way the funds can be obtained. A prudent individual, not needing Medicaid, can also establish a pre-need arrangement and place the funds into a revocable trust account for themselves or another family member.

## **Legal Issues**

Wills, probate, joint property, estate taxes, selecting estate trustees/attorneys for property and personal care and other issues may appear somewhat intimidating at first. Fortunately, with a little guidance and preparation, dealing with such matters does not have to be so overwhelming.

### **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, 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 plan can help minimize probate (and other) 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 a cohabitation agreement, a separation agreement, or a shareholders 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 Estate Trustee, and the considerations involved in selecting an appropriate person (or trust company) to administer your estate. The potential responsibility and work involved in being an Estate Trustee 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 an Estate Trustee 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 authorizes another person (the "Attorney") to act on his or her behalf. It is quite common for people to execute a power of attorney for personal care and a power of attorney for property, at the same time of drafting a Will.

In a power of attorney for property, the authority granted to an Attorney may be general in nature and thus may authorize the Attorney 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 etc.

Similarly, in a power of attorney for



personal care, the authority granted to an attorney is the authority to make, on his or her behalf, decisions concerning the grantor's personal care, such as health care, 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 attorney 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 it is generally good practice for original Wills to be kept at the lawyer's office. Upon death, you may want to ask the lawyer to provide notarised copies of the deceased's will.

Before estate matters can be pursued (ie. Survivorship application 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 estate trustee are "Do we have to Probate?" and "What is probate and why do we need it? Probate is a rather formal procedure, establishing the validity of a Will, and is the official "proving" of the Will. Probate asks for the court's involvement, and is not cheap or quick. Fortunately, not all Wills need to go through probate; such a determination will be dependent upon a testator's unique situation.

In the event an estate requires probate, taxes will have to be paid.

Whether to spend your time and effort most planning to avoid probate depends on a number of factors, most notably your age, your health and your wealth. For some people, a simple Will may be all



you need -adopting a complex probate avoidance plan now may mean you will have to re-do it as your life situation changes. Similarly if you have very little property, the need to avoid probate may not be such an important consideration. Regardless, the more information you share with your advisors/representatives, 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 estate trustee(s) goes before a court and does several things:

- Identifies and catalogues 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 estate trustee - 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 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 the title of the descendants property to their heirs and/or beneficiaries. If there is no property to transfer, there is usually no need for probate.

Another function of probate is to provide for the collection of any taxes due by reason of the deceased's death or on the transfer of their property.

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

### **Question #3 How long does probate take?**

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

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

### **Question #4 What is the probate process of an uncontested Will?**

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

The lawyer for the person seeking to have

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

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

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

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

#### **Question #5 Who is responsible for handling probate?**

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

If no formal probate proceeding is necessary, the court does not appoint an estate administrator. Instead, a close relative or friend serves as an informal estate representative. Normally, families and friends choose this person, and it

is not uncommon for several people to share the responsibilities of paying debts, filing a final income tax return and distributing property to the people who are supposed to get it.

#### **Question #6 Should I plan to avoid probate?**

Probate rarely benefits your beneficiaries, and it always costs them money and time. Probate makes sense only if your estate will have complicated problems, such as many debts that can't easily be paid from the property you leave.

Your property may even fall under probate exemption but if you're older (say, over 50), in ill health or own a significant amount of property, you'll probably want to do some planning to avoid probate.



### My preferences for the Service:

Clergy or Officiant: \_\_\_\_\_ or ☐ Funeral Home to Recommend

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

Contact Information: \_\_\_\_\_

Notes:

Personal Items:

Eyeglasses: ☐ Remove ☐ Leave On

Jewelry: ☐ Remove ☐ Leave On

Clothing: ☐ Purchase at the time ☐ Selected

Pallbearers (Six are required when going to church):

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

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

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

Musical Tributes: \_\_\_\_\_

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

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

Congregational Hymns: \_\_\_\_\_

\_\_\_\_\_

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

Community Organizations or Clubs that may participate: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### Cemetery Instructions:

The following are my wishes regarding my final resting place

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

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

City: \_\_\_\_\_

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

☐ Other

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

Purchased: ☐ Yes ☐ No

Monument company name: \_\_\_\_\_

If no, inscription instructions: \_\_\_\_\_

Reception location: ☐ Reception Suites

☐ Place of Worship

☐ Other

☐ Reception to follow Cemetery

☐ Reception to follow Service

Notes:



### Information for newspapers - a guideline:

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

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

Spouse, widow or widower of: \_\_\_\_\_

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 residence:

---

---

---

Education: \_\_\_\_\_

Clubs and lodges: \_\_\_\_\_

Military Services: \_\_\_\_\_

Special interests, hobbies and pets, etc: \_\_\_\_\_

Memorial donations: \_\_\_\_\_

---

### Information for newspapers - a guideline:

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 do my life over again, I would change: \_\_\_\_\_

\_\_\_\_\_

Favorite places: \_\_\_\_\_

\_\_\_\_\_

Favorite color, flowers, food, etc: \_\_\_\_\_

\_\_\_\_\_

I want my family to remember me for: \_\_\_\_\_

\_\_\_\_\_

A message to my family and friends: \_\_\_\_\_

\_\_\_\_\_

Special notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_





Call 203.743.2844

At Johnson Stevens Curran Agency Inc. We are committed to being a premier independent insurance agency in the greater Danbury, Connecticut area. We provide our customers with the best insurance service and value available, while maintaining the highest ethical standards and credibility with our clients and carriers.

A family owned and operated independent agency for over 50 years, we offer a broad range of Commercial, Personal, Life, and Health products. We've aligned ourselves with some of the finest carriers to deliver these products to you.



30 Main Street, Suite 302. Danbury.  
CT 06810

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



Here at Link Print Media, we provide a large array of high quality print products including brochures, booklets, folders, leaflets and appointment cards plus others. We offer a broad range of sizes and styles in each product.

Our highly qualified Publications and Design team leads, creates and develops the production of customized publications and promotional materials to support a multitude of businesses.

**Want to advertise in one of our High Quality brochures?**

**Call: 631-481-238**

**Email: [info@linkprintmedia.com](mailto:info@linkprintmedia.com)**

80 Orville Drive, Suite 100,  
Bohemia, NY 11716

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



RESIDENTIAL BROKERAGE

## Kim Cicchiello & Sharon Glaus REALTORS

*When the time comes to sell  
your loved one's home...*

*We are here to guide you through the process with consideration and  
empathy as we have helped others before you.*

*We understand your family is overwhelmed.  
It is our privilege to help during your time of need.*

### OUR SERVICES INCLUDE:

Complimentary, confidential real estate consultation  
Free market valuation  
Recommendations to a network of professional advisors  
Full service marketing  
Professional photography/multimedia tour  
Home staging assessment  
Senior relocation/downsizing assistance  
Full cooperation with the estate trustee(s)



Kim Cicchiello

**203-794-2670**

[kimc@thekendallgroup.net](mailto:kimc@thekendallgroup.net)



Sharon Glaus

**203-460-0218**

[sharon@thekendallgroup.net](mailto:sharon@thekendallgroup.net)

*Your call will be  
handled with  
confidence and care.*

18 Mill Plain Rd, Danbury, CT 06811

