

With our compliments...

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WRIGHT - ROY FUNERAL HOME, INC.

www.wrightroyfuneralhome.com | 978 534 9372

109 West Street, Leominster, MA 01453



Independently Owned and Operated Since 1930

WHEN TRAGEDY STRIKES **WE** ARE HERE TO HELP

Losing a loved one in a tragic accident can make you feel overwhelmed and out of control. The last thing you want to think about is a lawsuit or lawyers. But, the reality is that valuable evidence and testimony proving what happened must be secured quickly before it is lost or destroyed. You need a professional who can take over and allow you to focus on healing and remembering your loved one.

For over 25 years, Team Justice has helped families all over the country find peace and security after losing a family member. Instead of worrying about their financial future without their loved one, these families rest assured knowing that Team Justice will get them the justice they deserve.



www.teamjustice.com | **800-352-5555**

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“NOTHING IS MORE BEAUTIFUL THAN THE LOVE THAT HAS WEATHERED THE STORMS OF LIFE.”

Throughout your life, you have tried to protect and make life easier for your loved ones. Now you have a chance to help them at a time when they will need it most. One of the best, most unselfish gifts of love you can give is to take time to plan.

This book provides a place for you to record vital information that your loved ones will need upon your death. We suggest you complete this book and keep it in a safe place that is readily available for any revisions or updates that may occur over time.

WELCOME TO WRIGHT-ROY FUNERAL HOME

Planning a funeral can become overwhelming; however, please rest assured that we are here to help you every step of the way.

We will answer your questions and offer reassurance as you embark on this emotional journey.

Our professional experience and training, together with our own personal experiences, means that we understand what you are going through and will make the process as smooth as possible.

Here at Wright-Roy Funeral Home, we believe a funeral is a time to honor the life of the deceased and celebrate the heritage of the family. It is an important time for relatives and friends to gather, tell stories, acknowledge loss, and support each other.

It would be our greatest privilege to help you prepare a respectful, fulfilling experience that meets the individual needs of your family and your loved ones.

We pride ourselves on giving the very best service to the families that we serve. We aim to:

- Replace confusion with calm
- Add certainty to doubt
- Provide answers to questions
- Create a fitting memorial for your loved one

Please take a moment to read through this funeral planning and bereavement guide; we hope you will find it to be an informative guide to the services and options available from us. If you are in immediate need of assistance, or require any further information, then please do not hesitate to call us at 978 534 9372.

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OUR HISTORY



This year marks a milestone for Wright-Roy Funeral Home, Inc., as it has been owned and operated by Norman G. Roy for '50' years. Norman was joined by his daughter Melissa in 1991, at which time she served her apprenticeship, while she attended Mortuary School. She was able to take her State Boards and received her Funeral Director's License in 1997, making Wright-Roy Funeral Home truly "Family Owned and Operated".

The Roy family is proud to have achieved this accomplishment and are grateful to the families that have entrusted them to care for their loved ones through the years.

In 1932, Thomas F. Wright Sr. opened the Thomas F. Wright Funeral Home. It remained under his operation until 1973, when it was purchased by Norman G. Roy. In 1976, Norman Roy built an addition to the funeral home and, in 1981, added stained-glass windows to the main room of the funeral home and changed the foyer and front entry of the funeral home. The funeral home was updated several times since then with an addition in 1986 and then again in 2002.

Wright-Roy Funeral Home made the following contributions to the Leominster community:

- Donated the Time Capsule to the city of Leominster in 1984
- Corporate Member of Friends of Leominster Public Library
- Ran the local funding campaign through National Funeral Director's Association for the WWII Monument, and had the balloon release, honoring the veterans of WWII and in memory of those who have passed.
 - Support Local Veterans organizations
 - Lassie League Softball sponsor for 17 years
 - Babe Ruth and Leominster Little League sponsor
 - Supported Leominster Hockey travel team
- Community programs like Senior Citizen Christmas Party



On October 5, 2014, Veterans Homestead honored Melissa J. Roy and Norman G. Roy of Leominster, funeral directors and owners of Wright-Roy Funeral Home, for serving the needy and homeless Veterans for over twenty years, for continued dignified burial services for our Nation's Veterans when little or no resources were available, which they still do today. Veterans Homestead Executive Director Leslie Lightfoot presented Melissa and Norman with the Outstanding Partner Award for consistent selflessness and support of our Nation's Veterans which is proudly displayed at the funeral home.

OUR VALUED STAFF



Norman G. Roy

Norman G. Roy was born and raised in Leominster, Massachusetts. Norman and his wife, Cheryl, were married in 1972. They have one daughter, Melissa, who works with her father at the funeral home. Norman has participated in fundraising with the Why Me Allstars vs Boston Bruins Alumni Hockey Games – 2016 to present – raising money for Why Me and Sherry's House in Worcester, which assists families of children with cancer.

His other accomplishments include:

- Attended St. Cecilia's School
 - Altar Server, Lector, Winter Fair Chairperson at St. Cecilia's Parish
 - Bingo Volunteer - St. Cecilia's and St. Leo's, Leominster Knights of Columbus, Leominster Elks
 - Member of Boy Scouts of America, attaining the rank of Eagle Scout
 - Graduated from Leominster High School Class of 1969
 - Attended New England Institute of Applied Arts and Sciences 1969-1971
 - Graduated from New England Institute of Applied Arts and Sciences in 1971 with Highest Honors, receiving the Mu Sigma Alpha Award in Recognition of Outstanding Academic Proficiency, presented by the National Association of Mortuary Science.
 - Attended Mount Wachusett Community College and Fitchburg State College.
 - Massachusetts National Guard Honorable Discharge
 - Former member of Leominster Rotary, held offices of Sergeant at Arms, vice president, and Rotarian of the year.
 - Member of Leominster Lodge of Elks
 - Member of the Leominster Council of the Knights of Columbus; 4th Degree Member of Bishop Beaven Assembly
 - Member of Leominster Sportsman's Club
 - Coached Leominster Youth Hockey and Bantam All Star Team
 - Coached Lassie League Softball
 - Member of Sons of Italy Lodge #185
 - Member of National Funeral Director's Association
 - Member of Massachusetts Funeral Director's Association
 - Licensed Airplane Pilot and Instrument Rated
- Through Wright-Roy Funeral Home, Norman Roy:*
- Donated the Time Capsule to the city of Leominster in 1984
 - Corporate Member of Friends of Leominster Public Library
- Ran the local funding campaign through National Funeral Director's Association for the WWII Monument, and had the balloon release, honoring the veterans of WWII and in memory of those who have passed.
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OUR VALUED STAFF



Melissa J. Roy

Melissa J. Roy was born and raised in Leominster, Massachusetts, the daughter of Norman and Cheryl Roy. On April 15, 1997 Melissa received her funeral director's license and was the first female licensed funeral director in the city of Leominster. She has an avid interest in running and actually started the first annual Leominster Sons of Italy 5k Road Race. She ran the P.F. Chang's Rock 'n' Roll Arizona Marathon 2005, the Walt Disney World Marathon 2006, the Disneyland Half Marathon 2006, and the Walt Disney World Marathon 2007 for the Leukemia and Lymphoma Society, and has raised over \$12,000 for cancer research for children. She was a former Walk Coach for Team in Training Leukemia and Lymphoma Society 2005-2006.

Her other accomplishments include:

- Member of St. Anna Parish in Leominster
- Attended St. Leo's Elementary School 1980-1986
 - Julie Country Day School 1986-1989
- St. Bernard's Central Catholic High School 1989-1993
- Graduated from St. Bernard's Central Catholic High School Class of 1993
 - MVP & Captain 1990-1993 Varsity Girls Tennis
 - Attended Fisher College
 - Graduated from Mount Ida College December 1996
- April 15, 1997 received funeral director's license, was the first female licensed funeral director in the city of Leominster.
 - Member of National Funeral Director's Association 1996-present
 - Member of Massachusetts Funeral Directors Association 1996-present
- Member of Sons of Italy Lodge #185, serving as Recording Secretary 2000-2001, 2005-2006
- Started the first annual Leominster Sons of Italy 5k Road Race 2006, Chairperson and Race Director.
 - Member of Leominster Eagles
 - Driver's Education Teacher at Leominster High School, on how to be safe in a car and what happens when you are not, from 2004-2013
- Ran the P.F. Chang's Rock 'n' Roll Arizona Marathon 2005, the Walt Disney World Marathon 2006, the Disneyland Half Marathon 2006, and the Walt Disney World Marathon 2007 for the Leukemia and Lymphoma Society, and had raised over \$12,000 for cancer research for children
 - Former Walk Coach for Team in Training Leukemia and Lymphoma Society 2005-2006
- Former Member of Leominster Rotary Club 2000-2002, served as secretary for 1 year 2001-2002

OUR FACILITIES

109 West Street, Leominster, MA 01453





PLANNING A FUNERAL

Most of us are not prepared to plan and carry out a funeral ceremony for someone we love. So much of the information available on this critically important subject fails to focus on what is most important: having a personalized, meaningful funeral that helps families and friends begin the healing process of mourning after the death of someone we love.

Our dedicated and experienced staff are here to help you and can play a critical role in planning and carrying out a meaningful funeral or memorial service. Our licensed funeral directors are intimately familiar with the funeral planning process, key decisions a grieving family must make, and the necessary legal documentation that is required during this difficult time. Our funeral professionals can handle all of the details and help you create a unique service that meets your needs and values.

Funeral ceremonies can make a significant difference in how families channel their grief towards health and healing. During the funeral, the community comes together and responds to the reality that someone has died, and also to the reality that those remaining will need support, compassion, love, hope, and understanding. The funeral encourages you to think about the person who has died and to explore the meaning of his or her life and the ways in which he or she touched the lives of others.

The remembering, reflecting, and choices that take place in the planning and conducting of the funeral service are often an important part of the process of grief and mourning. Ultimately, this process of contemplation and discovery creates a memorable and moving funeral experience for all who attend.

The following list of information will be needed when funeral arrangements are being made:

- Full name of deceased
- Date of birth
- Place of birth
- Social security number
- Father's name
- Mother's maiden name
- Last or usual occupation
- Education level
- Name of minister officiating at the funeral
- Cemetery information, if available
- Veteran information, if available

PRE-PLANNING

The idea behind planning ahead is simple. One day, a great deal of vital information about you or a loved one will be needed by your family and anyone whose responsibility it is to assist them. Those who plan ahead can be assured that not only will their personal wishes be fulfilled, but other unnecessary difficulties will be avoided.

Both you and your loved ones can benefit when funeral arrangements are made well ahead of need. It can be beneficial to include your immediate family in these plans, ensuring those left behind are aware of your wishes and able to plan a meaningful funeral that will help them begin their mourning. By discussing plans in advance, you can take time to make decisions about cremation or burial, the type of ceremony, and other elements of the funeral.

You may want to discuss your thoughts and decisions not only with your family but also a funeral service professional. This planning guide can be used to capture your wishes and biographical information in advance. Upon completion, simply store it in a safe place with your other important documents.

Most of us plan ahead in life. We plan for our wedding, our children's education, family vacations, and other significant expected life events. We also plan for the unexpected events of life by purchasing home, auto, and medical insurance.

Understanding the benefits of pre-planning has prompted many to take the step to plan their own arrangements.

WHY PRE-PLAN?

Peace of mind: Pre-planning takes the burden of making important decisions off your loved ones during a difficult time.

Financial assurance: Pre-payment of your funeral through our funeral home will render the costs associated with your final expenses inflation-proof.

Longevity: Pre-planning your funeral will make certain that your choices are respected and carried out, without leaving your family to wonder what your wishes may have been.

There are many different ways to begin the planning ahead 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. Discussing the subject with loved ones earlier in life when they are younger, and most likely healthier, makes the topic easier to talk about and keeps the focus on the celebration of life rather than an impending loss.



HOW WOULD A PRE-NEED HELP?

Why should you make pre-arrangements for your funeral?

- You can plan together as a family
- You help spare your loved ones from having to make difficult decisions
- It ensures your wishes are well documented and carried out
- It ensures all your personal documents are organized and easy for your survivors to locate
- It helps control costs and reduces emotional overspending
- You can personalize your plan to reflect your unique personality

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.

To open the discussion to learn more details about your loved one's wishes, ease into the conversation with questions such as:

- “Have you ever thought about where you would like to be buried?”
- “What type of funeral would you like to have?”

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.



LIFE INSURANCE

Life insurance is often used as a method to pay for funeral services. Many people feel that if they have life insurance, everything will be taken care of because their loved ones will have the means to carry out their wishes.

There are several considerations when funding with insurance.

Unfortunately, over time, life events occur that can jeopardize the death benefit we once felt was sufficient.

While insurance policies are very helpful, it is wise to ensure they are kept up to date from time to time by confirming the benefit, the owner, and the beneficiary.

We may forget that we took a loan out, thus reducing the death benefit. Policies sometimes lapse due to other economic needs requiring our attention. Confirm your policy is not just an accidental policy, or a policy that terms out at a certain age. Ensure that, over time, inflation has not eroded the value and that it will still provide that for which you have planned.

If your policy is assignable, you may want to discuss your funeral/cremation expenses at the funeral home. You may want to discuss the benefits of assigning your policy to the funeral home and how to protect the funds for those purposes.

While insurance is certainly a way to fund funeral expenses, it is important to understand what can happen to policies so that you are able to ensure the policy performs as you wish at the time of need.

Life insurance provides funding, but unless you make your wishes known, your family may not necessarily know, or agree. It is important to **pre-plan** your final wishes, as much as it is important to **fund** your final wishes. We can assist you in making your arrangements to complement the funds in your policy.

PRE-NEED

Insurance policies can provide funding, while **pre-need policies** combine both funding and the arrangement. Creating your arrangements involves deciding on your final disposition (burial or cremation) and selecting goods and services based on how you wish to memorialize your life. Once that step has been completed, funding options for an arrangement through a policy designed to work in concert with your arrangement are available. These types of arrangements are referred to as pre-arrangements, or pre-need.

Pre-need insurance is a special policy that has been created for funeral homes to fund in the exact same amount of your funeral pre-arrangement.

The policy is generally irrevocably assigned, so that it is no longer considered a cash asset. This protects the policy for the purposes it was intended for.

The policy can be purchased in a simple single premium, or in monthly payments, through the funeral home. Funds are held by the insurance provider.

The pre-need policy is structured to pay the funeral home directly for the goods and services originally selected. The cost of goods and services will be covered by the benefit amount in your pre-need policy and there will not be any additional cost to your family.





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.

There is no one right way to plan a funeral service; we truly believe that each funeral should be individual and memorable. By providing you with the opportunity for personalization, the funeral service can reflect the uniqueness of 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 whether you or your loved one have opted for burial or for cremation, the funeral or memorial service plays an important role. It can:

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

WHAT IS A FUNERAL?

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

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.

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 of the elements, you may want to personalize other aspects of the service. At a funeral service, a casket or urn is present, though you may choose to have the casket open or closed.

Visitation, wake, or viewing: 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 their respects and offer condolences to your family. As with the funeral service, you may want to decide if you want an open or closed casket, should one be present.

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. It usually consists of final remarks, prayers, or memories. The service may occur after or in place of a funeral service.

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?





PRACTICAL INFORMATION FOR YOUR SURVIVORS

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

Keep this information safe but don't put it in your safety deposit box, as these can remain sealed until after the funeral.

In this section, we've answered the most common questions we are asked about funeral options. If you require further information, please contact us at any time.

Cremation: Cremation is an alternative to earth burial or mausoleum entombment and it does not limit the funeral in any way. Should you choose cremation, you will still have the same options for memorialization that any other family has. Cremation can take place before or after the funeral service.

A few facts about cremation:

- Cremation cannot occur until there is a signed death certificate by a doctor.
- There is a 48-hour waiting period before cremation can take place in Massachusetts. This alleviates misidentification and allows time for the family to reconsider their choices.
- If you choose cremation for your loved one, you can still have a service.
- You have numerous options for the final resting place.
- You can place the cremated remains in a special urn to display at home.
- You can bury an urn in a cemetery, providing a permanent resting place where family and friends can visit.
- You can place a portion of cremated remains in an urn and a portion in a columbarium niche, providing a permanent location where you can pay your respects.
- You can scatter the cremated remains.

What is cremation?

Cremation is the process of reducing the body to bone fragments by applying intense heat for a period of two to three hours. The cremated remains are then removed from the cremation chamber and processed into finer fragments to be placed in a temporary container. They typically weigh between three and six pounds. An urn may be selected for the final disposition of the cremated remains.

Do we need to buy a casket?

Massachusetts state law requires that, at a minimum, the deceased must be placed into a rigid, combustible container. Many options of caskets and containers are available to you.

Can we place personal mementos in the casket prior to cremation?

Many personal items may be placed in the casket; however, some items may need to be removed prior to the cremation process. All items left in the casket will be destroyed during the cremation. Your funeral director can advise you on which items may stay and which items must be removed from the casket.

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

Cremation does not limit the type of funeral service that may be chosen. The same options that apply to earth burial are available with cremation. Some of these choices include casket type, location of the service and visitation, music selection, open casket, and the display of personal mementos. Some families elect to have a complete service at the funeral home or place of worship. Others prefer to have a procession to the crematorium, similar to that often done to the cemetery for an earth burial.

If cremation:

- Would you like to use our chapel for a short service prior to the cremation?
- What type of urn would you prefer (metal, wood, marble, ceramic, etc.)?
- What type of final resting place would you prefer for your loved one (choice of burial, above-ground niches, or scattering of cremated remains)?
- Would you like other members of the family to be with your loved one in the future? This determines the size of the resting place.

Decisions to be made regarding burial of an urn:

- What type of memorial do you prefer (bronze or granite marker set flush with the ground or an upright memorial)?
- Would you like to protect your loved one's urn with a vault?

Decisions to be made regarding above-ground niches:

- Would you like the niche to be inside a building or outside?
- What type of material would you like the niche to be constructed from? Granite or bronze are choices for outdoor niches and marble or glass are choices for indoor niches.

Scattering

Some cemeteries have scattering areas on their property. Please check local laws for scattering.

- Would you like to be present for the scattering?
- Would you like a memorial to be placed in the area?

Keeping

Many people prefer to have the urn at home with them.

Shipping

You may wish for the cremated remains to be shipped to another country. We can look after these arrangements for you. You may also be permitted to take the cremated remains yourself to another country. Check with us first and we can assist you.

If casket burial:

- Would you like other members of the family to be with your loved one in the future? This determines the size of the plot.
- What type of memorial do you prefer (a marker set flush with the ground or an upright memorial)?
- Would you like to protect your loved one's casket with a vault?
- What type of presentation would you prefer for the burial service, e.g. a tent canopy, chairs, mats leading to the grave, etc.?

If casket entombment:

- Would you like other members of the family to be with your loved one in the future? This determines the size of the crypt.
- What type of memorial package would you prefer?

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.



PRODUCT SELECTION

At Wright-Roy Funeral Home, we have a wide selection of funeral products available. We are here to help you with your choices, whether you are in immediate need or are pre-planning.

Wright-Roy Funeral Home provides compassionate, budget-conscious assistance to you and your family. Please feel free to contact us with any questions or just stop by for a tour of our funeral home, where we will be happy to provide you with any information you may require.

Casket selection

When choosing a casket, your first decision should be whether to have a wood or metal casket. From there, it is then a choice of the type of wood or metal. Caskets can be customized using additional adornments such as different handles, custom corners, and personalized panels, all of which provide a unique, fitting selection for your loved one.

We have provided a brief summary of the different options that are available to you:

Wood caskets

- *Mahogany:* Mahogany has a reddish-brown hue and a closed grain, which lends itself to deep, rich colors and high luster finishes. A mahogany casket is an elegant choice when the very best wood casket is desired.
- *Walnut:* A hardwood casket of walnut will be both elegant and dignified. Walnut has a striking grain color and pattern, together with a natural luster.
- *Oak:* Known for its prominent grain, oak is a hardwood that depicts strength and durability. Oak is naturally a light to medium brown color, which can have a variety of stains and finishes added to it.
- *Pine:* Pine is a durable wood that is characterized by a straight grain with a coloring of pale yellow to light brown. Due to being a “softer” wood, pine caskets can be stained and finished to achieve the desired effect. Pine makes an economical solid wood choice.
- *Cherry:* Cherry is a beautiful hardwood with a warm, creamy reddish coloring. Caskets are available in a variety of styles.

- *Maple*: Maple is a popular choice for hardwood caskets. It encompasses strength and beauty, is wear resistant, has a grain that can either be straight or wavy and has a natural luster.
- *Pecan*: A strong, heavy hardwood that is light in color, pecan caskets are popular among families desiring a fine hardwood casket, but who wish to moderate their expenses.
- *Eco-friendly*: There are several options available for those who are environmentally conscious, while still combining beauty and strength. Please ask us for information on the options.

Metal caskets

- *Bronze*: Beautiful finishes and solid construction delivers the very finest of metal caskets, encompassing superior quality, strength, and durability.
- *Copper*: Naturally non-rusting, a copper casket has a rich beauty, with a selection of finishes available.
- *Stainless steel*: A natural choice for those who desire the added protection of a metal casket but at a more moderate price. Stainless steel is a popular choice, with a selection of styles to choose from.
- *Carbon steel*: Available in a wide choice of colors, finishes, and style, a carbon steel casket can have various thicknesses, enabling greater flexibility when choosing a casket.

Cremation containers - When choosing a cremation service, there is also a choice of caskets:

- *Traditional wood casket*: Adds warmth and beauty to a viewing service.
- *Wood cremation casket*: Specifically constructed to be used for cremation, these are usually less expensive than traditional wood but still crafted with the same quality and care.
- *Hardboard casket*: Featuring the look of a hardwood casket but constructed to be lighter in weight and fully combustible.
- *Rental casket*: Designed especially for reuse, they comprise an exterior shell with an internal container. For sanitary purposes, embalming is required. The internal container remains with the body at the crematory; it is only the shell of the casket that is reused.

Urns - An urn is a small container used for holding the cremated remains. Urns may be buried, placed in a mausoleum, or kept at home. There is a huge choice of styles, prices, and materials, including bronze, hardwood, marble, glass, acrylic, and much more.

Please feel free to ask for more information or advice on our selections.



HONORING THE LIVES OF THOSE WHO SERVE

We are proud to be able to offer our services for your loved ones who have served our country. A Veterans Service is specifically designed to honor and pay respect to those who have put their country first; it is our honor to help you acknowledge the debt and gratitude we feel for our servicemen and women.

Who is eligible?

A Veteran is anyone who has been on active duty, is a retired service member, a member of the National Guard or the reserve, and who has not been dishonorably discharged.

Certain family members of the Veteran, such as his or her spouse and dependent children, are also entitled to free grave space, a cemetery marker, or burial vault space at any National Cemetery, alongside the Veteran. National Cemeteries are owned by the American people and are for the exclusive use of Veterans.

Military honors

The Department of Defense is responsible for providing Military Funeral Honors. Every eligible Veteran is entitled to Military Honors, by law. This includes the folding and presenting of the United States burial flag and the playing of Taps. The law defines the service as “consisting of two or more uniformed military persons, with at least one being a member of the Veteran’s parent service of the armed forces.”

Burial benefits

Benefits that are available include a gravesite at any one of the 135 National Cemeteries, with available space, the opening and closing of the grave, perpetual care of the burial site, a government headstone or marker, burial flag, and a Presidential Memorial Certificate, all of which are provided at no cost to the family.

Whether you opt for a burial or cremation, your loved one will still receive the same Military Honors.

Burial allowances

A Veterans Administration Burial Allowance is a flat-rate monetary benefit for eligible Veterans. The amount of allowance is dependent upon such factors as: Whether the Veteran’s death was service-related; Non-service-related death; When the death occurred.

To find out if you are eligible for Burial Benefit, you will need to complete VA Form - Application for Burial Benefit.

The VA can provide headstones, markers, and medallions to any unmarked grave of an eligible Veteran in any cemetery, anywhere in the world, regardless of the date of the death.

If a National Cemetery, state Veterans’ Cemetery, or Military Post/Base Cemetery is chosen, then a headstone or marker will be organized by the cemetery officials, based on inscription information provided by the Veteran’s next of kin or authorized representative.

Burial flag

A United States flag is provided by the VA, at no cost, to be draped on the casket or urn of the deceased Veteran. It is used as a mark of respect to honor the service that the Veteran gave to the country.

After the service, the burial flag is generally presented to the next of kin. An application using VA Form - United States Flag for Burial Purposes is required.

Presidential Memorial Certificate

Signed by the current President, the Presidential Memorial Certificate is an engraved paper certificate to honor the memory of deceased Veterans who are eligible for burial in a National Cemetery. Applications can be made in person, by mail or fax. Here at Wright-Roy Funeral Home, we would be honored to help you commemorate your Veteran by providing him or her with a Veterans Service. We will be on hand to guide you through any applications that need to be made to ensure they receive the honor they deserve.



HELPING A FRIEND COPE WITH LOSS

Before the funeral

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

After the funeral

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



EXPERIENCING GRIEF

When someone close to us passes, the confusion and mixed emotions we feel can often become overwhelming. However, it is important to recognize that there is no standard way of experiencing loss and no right way to grieve. It is completely normal to feel a mixture of shock, anger, guilt, despair and relief, along with many other different emotions. There are, however, some things that you can do which may help you to cope, along with people who can support you, if you need it, during this period in your life.

Recognizing grief

Losing someone we love is something that we all have to go through at some point in our lives. Each experience is personal and different, and can be influenced by many factors. Your feelings are likely to be affected by the relationship you had with the person, your cultural background, and your religious beliefs.

It is important to remember that grief may be displayed in different ways for each individual.

Grief can manifest itself in a range of emotions:

- **Shock** – you may have thought that you were prepared if the death was expected or because you’ve experienced a loss previously. But, whatever the circumstances, it is common to feel an initial sense of shock at the passing of someone close to us.
- **Anger** – it is very common to feel anger while you are grieving; this can be because they passed before their time, because of things that happened between you or did not happen, or anger that they are no longer there.
- **Guilt** – people often feel a sense of guilt that they themselves have not passed, or guilt at certain circumstances involving their loved one.
- **Despair** – a grieving person can feel despair and feel at a loss as to how they will cope and what their future life will hold.
- **Numbness** – it can often feel like you are living in a “fog” after the loss of a loved one. You may feel numb or worry that you have not cried, but feeling numb is often a coping mechanism when experiencing intense emotional situations. Gradually, over time, the feeling of numbness subsides, allowing us to start functioning and healing.

Physical symptoms of grief

When grieving, it is common to experience physical symptoms, such as:

- Loss or increase in appetite
- Difficulty in sleeping
- Lethargy – feeling drained, having no energy
- Headaches

It is important to be kind to yourself and give yourself the time and care that you need to transition through the grieving process.

Sometimes our grief can become overwhelming and it is important to recognize when to get additional help. Part of the process is to acknowledge that life will not return to normal - it is about understanding that your life has changed and finding a balance between the two.

Working through your grief is not about forgetting the person but about learning how to live your life with the grief that you feel.

Over time, your life will take on a new shape and meaning.

“There are things that we don’t want to happen but have to accept, things we don’t want to know but have to learn, and people we can’t live without but have to let go.” – Author Unknown

Coping with grief

As with the many different factors that contribute to how we express our grief, there are also various processes that can help us to cope:

- ***Give yourself time*** – focus on one day at a time, helping you to cope with your emotions and get through simple, everyday tasks.
- ***Recognize your emotions*** – recognize the reasons for your emotions and symptoms, even the physical ones. When experiencing them, give yourself time to work through them.
- ***Support from family and friends*** – having a support network of family and friends can be extremely helpful. If you do not have this type of network, then support can often be found through counseling services.
- ***Talk about your grief*** – talking, whether about your feelings or about your loved one, with family, friends or a dedicated grief counselor, is an important part of the grief process.



EXPRESSIONS OF SYMPATHY

Listen with your heart

Helping begins with your ability to be an active listener. Your physical presence and desire to listen without judging are critical helping tools. Don't worry so much about what you will say. Just concentrate on listening to the words that are being shared with you.

Be compassionate

Give your friend permission to express his or her feelings without fear of criticism. Learn from your friend; don't instruct or set expectations about how he or she should respond. Never say, "I know just how you feel." You don't.

Avoid clichés

Words, particularly clichés, can be extremely painful for a grieving friend. Clichés are trite comments often intended to diminish the loss by providing simple solutions to difficult realities. Comments like "You are holding up so well," "Time heals all wounds," "Think of all you still have to be thankful for," or "Just be happy that he/she is out of his/her pain" are not constructive. Instead, they hurt and can make a friend's journey through grief more difficult.

Offer practical help

Preparing food, washing clothes, cleaning the house, or answering the telephone are just a few of the practical ways of showing you care.

Understand the uniqueness of grief

Keep in mind that your friend's grief is unique. No one person will respond to the death of someone loved in exactly the same way. While it may be possible to talk about similar phases shared by grieving people, everyone is different and shaped by experiences in their own unique lives.

Make contact

Your presence at the funeral is important. As a ritual, the funeral provides an opportunity for you to express your love and concern at this time of need. As you pay tribute to a life that is now passed, you have a chance to support grieving friends and family. At the funeral, a touch of your hand, a look in your eye, or even a hug often communicates more than words could say.

Share a favorite memory of the person who died

Relate the special qualities that you valued in him or her. These words will often be a loving gift to your grieving friend, words that will be reread and remembered for years. Use the name of the person who has died either in your personal note or when you talk to your friend. Hearing that name can be comforting, and it confirms that you have not forgotten this important person who was so much a part of your friend's life.

FREQUENTLY ASKED QUESTIONS

Why is having a funeral ceremony important?

Throughout human history, and around the globe, people have gathered together to acknowledge the death of a member of the community. No matter who the deceased was, a funeral ceremony is the one (and sometimes the only) opportunity for everyone to come together to acknowledge the death, recognize the community's shared loss, and share the burden of grief.

What is the average cost of a funeral service?

The National Funeral Directors Association states that the national average cost of a funeral in 2017 was \$7,360 (however, if a burial vault is required by the cemetery – and it usually is – the average cost can rise as high as \$8,755). These statistics aside, the cost of a funeral service is wholly dependent on the specific services and products selected by the family member(s) responsible for making funeral arrangements. Your funeral director will thoroughly explain all options, ask the important questions about your family's budget restrictions and otherwise do everything he or she can to provide you with a funeral, memorial service or celebration of life that meets your emotional and social needs, all the while staying in line with your financial expectations.

How does the cost for a funeral ceremony compare to the cost of a memorial service or celebration of life?

Attempting to compare the costs of the three is rather like trying to compare oranges, mangoes, and apples; it can't be done. Perhaps it's easier to see funerals, memorial services, and celebrations of life as three points on a spectrum – a range, if you like – of ceremonial formats. At one end is the funeral; at the other, the celebration of life; and in the middle, the memorial service. The funeral is most commonly the most expensive of the three which is especially easy to see when you consider the cost of the casket is a significant expense. The cost of any of the three is totally dependent on the choices you make during the arrangement conference.

Who should be invited to a funeral?

This is a lot like asking “who should be invited to a wedding?” People who would want to be there. A person's role at a funeral is two-fold: one, they are there to demonstrate support for the bereaved family; two, funeral guests are there to tend to their own sorrow, to begin to come to terms, in the safety of a shared collective experience, with the death of someone they held dear. While it's not common to send out invitations to a funeral (generally, the service details are published in the newspaper or online, and those who wish to attend, do), it does make a certain amount of sense to reach out to certain individuals by phone, email, or social media to ensure they are aware of the service date/time (and express your desire for their presence).

When preparing the guest list for a funeral service, you should both listen to your heart and use common sense. You know the people that mattered most to your loved one, as well as those who mattered least. Whatever you do, don't invite more people than the venue can comfortably handle.

Is it necessary to have flowers at the ceremony?

Flowers create a background of warmth and beauty which adds to the dignity and consolation of the funeral service. “Necessary” may not be the right word but there's no doubt flowers at a funeral or other end-of-life ceremony serve valuable purposes including a means of a visual expression of sympathy, love, and respect or a means of lending support.

What does the phrase “in lieu of flowers” mean?

You may have read this phrase in an obituary: “In lieu of flowers, contributions may be made to...” Derived from the French phrase, “en lieu”, strictly speaking, “in lieu” means “in place”; so it can be said to be a directive sentence: “In place of flowers, contributions may be made to...” But it's really important to realize that its use doesn't imply you can't send flowers to the service; it is only meant to offer you a choice of ways to show your sympathy for the family and show your respects for the deceased. Only when the obituary states “no flowers please” are you being requested to abstain from sending floral tributes or sympathy arrangements.

If one is requested, am I obligated to make a memorial donation?

Certainly not; it's important to never feel obligated to do anything in response to the death of a community or family member. Your actions (whether sending flowers, preparing a casserole and taking it to the family home, or making a donation) should always come from the heart.

What's involved in preparing the deceased for viewing at a visitation or funeral?

The preparation of the deceased can involve a number of different tasks performed by trained and licensed embalmers and restorative artists. Without going into too much detail, the deceased is temporarily preserved by embalming, refrigeration, or a combination of the two. They are washed, dressed, and otherwise groomed, then placed in the chosen casket for viewing. Should you wish to know more about the process, contact us.

If it makes people uncomfortable, why is it necessary to view the deceased in the casket?

Human beings are interesting creatures: sometimes we need to see in order to truly believe. It's a way of confirming the fact that, indeed, this individual is dead; but it's also an opportunity to say your "goodbyes." You may find it a cathartic time where you can quietly share a long-held secret, let go of any anger or resentment, and otherwise come to terms with their death.

How long is a funeral service?

Simply put, it depends on the service. Just as no two movies or novels are the same length or cover the same emotional ground, no two end-of-life ceremonies are the same.

Must I wear black to the funeral ceremony?

Black used to be the only color to wear to a funeral but not anymore. Today, things are less formal than they once were, and it's not totally uncommon for families to ask prospective guests to altogether avoid wearing black clothing. Should you have additional questions about funeral attire or etiquette, please contact us.

How can I best prepare my children to attend a funeral?

When asked this question, we like to tell people it's best done with honesty and awareness. Let them know basically what they can expect. Advise them there will be people there who will be sad and may cry openly; tell them there will be time for some people to stand up and talk about how much they loved the person (but they won't be required to do so). Let them ask all the questions they need to ask, and reassure them you'll be right next to them throughout the experience. Never force them to go to a funeral, and always give them the opportunity to change their mind about attending.

What is a celebrant?

The Celebrant Foundation and Institute define celebrants as "trained professionals who believe in the power and effectiveness of ceremony and ritual to serve basic needs of society and the individual. The celebrant's mission is to help the client create a ceremony that reflects his or her beliefs, philosophy of life, and personality." A life-cycle celebrant is especially valuable when a family has no religious affiliations or ties to a clergy person or minister who can officiate the funeral service. Involving a celebrant in the funeral planning process has been found to enhance the funeral experience for all concerned. "The celebrant comes to the table with no agenda," shares the Institute's website, "and no preconceived notion of what the ceremony should or must look like. Instead, through careful interviewing, the celebrant elicits what is meaningful for each client." If you think hiring a celebrant is the right choice for your family's situation, contact us for more details.

What else would you like to know?

This list of frequently asked questions was compiled through our professional experiences. We thank the hundreds of inquisitive, questioning families and individuals we've had the privilege of serving over the years: people who have asked the most commonly asked questions you see here. If yours isn't listed here, get the answer you need by calling us at 978 534 9372.

WHAT TO DO: A CHECKLIST

Notify these people as soon as possible:

- The funeral director, 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 deceased:

- Full legal name — other names must be identified by “also known as” (AKA)
- Home 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
- Location of the will

Pay for:

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

Meet with the funeral home within a few hours to decide:

- 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, reception?
- Whether a member of the clergy will be engaged for the service
- Casket selection
- Clothing that the deceased will be buried or cremated in
- Pallbearers, music, pictures, flowers, scripture, or other readings
- If you would like a charity to receive donations in lieu of flowers



TO MY LOVED ONES

It is my wish that you will be spared anxiety, expense, and inconvenience at the time of my death.

Therefore, in this book you will find information I have recorded, and a plan that represents arrangements I have made in advance, hoping in this way to relieve my family at the time of need.

As difficult as it has been for me to set this down, I feel greater distress would be placed on my loved ones if these decisions were left to be made with no indication of my specific wishes.

I sincerely hope you will find these arrangements satisfactory and that they will help you retain a warm memory of the wonderful years we have spent together.

With love,

Signature: Date:

VITAL STATISTICS

The information below will be necessary for the preparation of a death certificate. The funeral director will record it and have certified copies made.

Date:

My full name:
First Middle Last

Address:
City State Country

Birthplace:
City State Country

Birth date: Social security number:

Citizen of what country: Naturalization no.

Schools attended: From: To:

Degree:

Number of years of formal education:

Professional statistics

Company: From: To:

Job title:

Professional achievements:.....
.....

If Veteran, name of war(s):.....

Date of service:.....

Branch of service and rank:..... Serial no.

Years residence established in this state:..... Years residence established in this community:

Marital status: Married Single Divorced Widowed

Date of marriage: Name of Partner:

Birthplace: Date:.....
City State Country

Name of father:

Birthplace: Date:.....
City State Country

Mother's maiden name:

Birthplace: Date:.....
City State Country

MEMORIAL INSTRUCTIONS

In calm recognition of the inevitable, I have given somber thought to these matters and you will find the following arrangements are in accordance with my wishes.

I have arranged: I have not arranged, but prefer:

Funeral home:

Address: City:

State: Phone:

I own cemetery property in: I do not own cemetery property, but prefer:

Name of cemetery:

Address: City:

State: Phone:

Location of deed:

Church affiliations:

Clergyman desired:

Fraternal affiliations:

Type of service preferred: Funeral home Church Graveside

Final resting place: Earth burial Mausoleum Interment following cremation Other

Marker or monument:

Purchased: Yes No

Monument company name:

If no, inscription instructions:

Inscription:

.....
.....
.....



MEMORIAL INSTRUCTIONS CONTINUED...

Reception location: Reception room Place of worship Other

Reception to follow cemetery

Reception to follow service

I would like the following to serve as pallbearers:

.....
.....
.....

I would prefer the following hymns, musical selections:

.....
.....
.....

Special requests (i.e., jewelry, eyeglasses, clothing, favorite Bible passages or other literature)

.....
.....
.....

At my request,has consented to carry out these wishes.

Phone #:

DOCUMENTS AND PERSONAL PAPERS

Ordinarily, no checks of a joint account will be honored until permission has been obtained from the Clerk of Court, nor may the decedent's safety deposit box be entered except in the presence of a representative of the Clerk of Court and a member of the decedent's immediate family.

BANK ACCOUNTS

Name of bank:

Address:

Name of bank:

Address:

DOCTOR'S DETAILS

Name of doctor:

Address:

LAWYER'S DETAILS

Name of lawyer:

Address:

SAFETY DEPOSIT BOX

Location of box:

Location of keys:

LOCATION OF IMPORTANT PAPERS

Birth certificates:

Marriage license:

Last will and testament:

Deeds and titles:

Mortgages and notes:

Insurance policies:

Military discharge:

Income tax records:

Stocks and bonds:

Other important papers:

.....

.....

In the event of lost documents, contact the Bureau of Vital Statistics.



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 places of residence:

.....
.....

Education:.....

Clubs and lodges:.....

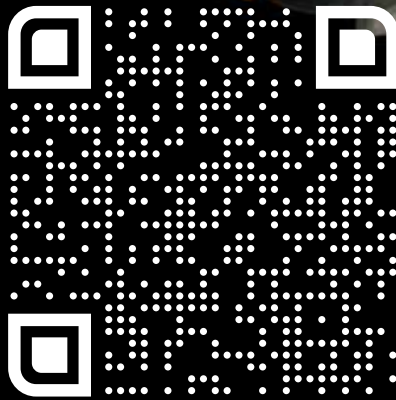
Military service:

Special interests, hobbies, pets, etc.:.....

Memorial donations:.....

.....

WE'RE HERE FOR YOU WHEN YOU
NEED US THE VERY MOST



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*Time is too slow
for those who wait,
too swift for those
who fear, too long
for those who grieve,
too short for those
who rejoice, but
for those who love,
time is eternity.*

- HENRY VAN DYKE





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