

TOWNLEY & WHEELER FUNERAL HOME

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Pre-Planning and Bereavement Guide



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Welcome to the Townley & Wheeler Funeral Home Pre-Planning & Bereavement Guide

Offering You Service and Choices Beyond Your Expectations, with a Tradition of Care and an Unsurpassed Level of Professionalism.

Since 1949, Townley & Wheeler Funeral Home has been a trusted steward of faith and guidance in the community. Through the years, they have opened their doors to neighbors, old friends and new friends, in their time of grief and loss. Kathleen A. Sanvidge became the owner of Townley & Wheeler in 2013 and has since distinguished herself as a caring, respectful professional, dedicated to honoring the memory of loved ones and carefully attending to every detail of final arrangements.

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Why We're Different

We know there are other funeral homes in the area to choose from. We also know that families who turn to us during a time of loss or for pre-arrangement services, experience our very high standards of care. These standards include:

- Providing comfortable and calm surroundings, where families and friends can gather to remember and celebrate the life of a loved one.
- Helping families in our community to preserve long standing traditions and customs.
- Offering innovative, truly personalized funeral home services and products.
- Assisting families and individuals in making their pre-need plans.
- Reaching out to the greater community, with educational seminars and grief support programs.
- Embracing a commitment to transparency in business practices and service pricing.
- Providing families with well-planned funeral arrangements, in their time of need.

We offer professional guidance, personal and specialized attention before, during and after the loss of a loved one. We are proud of our reputation for honesty and integrity.

Whether you would like to arrange a traditional funeral, a personalized funeral, a memorial service or graveside ceremony, a cremation tribute or burial at sea, we encourage you to contact us to discuss your family's needs. Each member of our team will do our utmost to exceed your expectations.



What Makes Us Special?

Townley and Wheeler is not just any funeral home. With our years of experience, highly professional, friendly and compassionate staff, we are the first choice for hundreds of families each year.

We are proud to embrace traditional values, diversity and innovation in honoring the spirit and life of each person we serve. Townley & Wheeler Funeral Home offers a full selection of:

- Funeral and memorial services, ranging from traditional, to uniquely innovative and personal.
- Burial services and cremation options.
- Natural choices, including Green Burial and Green Cremation.
- Celebrant Services.
- Veteran Honors.

Letting go of a loved one is a very difficult process. To give your family peace of mind, Townley & Wheeler Funeral Home offers complete care, so you can focus on comforting each other, as you prepare to say goodbye to someone dear to you.

Although there are many decisions you may have to make, we assure you that we will guide you through the process every step of the way. We promise to help you:

- Design the most fitting memorial or funeral service, to honor the deceased and pay tribute to their life achievements and experiences.
- Prepare all paperwork, including vital record statistics, permits, filing and obtaining death certificates, assistance with life insurance, veteran's benefits and Social Security claims.
- Write a fitting obituary to embrace your loved one's life experiences, social connections and assist in the publication of the obituary in the newspapers of your choice.
- Select the most appropriate products, including a casket, burial vault, cremation urn, cemetery or mausoleum to fit your budget along with suiting your needs and desires.
- Create a Book of Memories™ as a beautiful, permanent online memorial, where you and your friends can build a legacy of memories, by archiving treasured photos and shared stories.
- Welcome your family and friends to our funeral home for your planned services.
- Make all arrangements for the services, whether they are held at your place of worship, our funeral home, a cemetery or alternate gathering place.

- Provide you with beautiful print materials, including memorial folders, prayer cards and book marks, all of which are customized for you. We also offer personalized note cards for you, to acknowledge the emotional support you received from friends, co-workers and community members.
- Create a moving video tribute, to be shown at the calling hours or service. A copy of this tribute is given to the immediate family and additional DVDs, or chosen media can be provided upon request.
- Provide an elegant hearse and funeral cars, as well as arrange for a variety of other transportation options.
- Help in the selection and on-site arrangement of floral tributes.
- Provide access to grief education, support materials and referrals to counselling services.

We know you have many choices, when the time comes to say goodbye to your loved one. At Townley & Wheeler, we are proud to be an independent, woman-owned business, dedicated to treating each person as an individual and taking as much time as necessary, to ensure that your loved one's final wishes are honored and you will have final memories to cherish.

We hope you will turn to us for compassionate care and impeccable service. Our pledge is to honor your loved one and family with dignity, respect and personal attention to every detail.



Our Staff



Kathleen A. Lowes Sanvidge, Licensed Funeral Director and Owner

Kathleen A. Lowes Sanvidge is an experienced, licensed funeral director and owner of Townley & Wheeler Funeral Home, 21 Midline Road in Ballston Lake. For more than 28 years now, she has cared for families and their loved ones, as they go through one of life's most difficult and painful travails. She graduated from Shenendehowa High School, class of '90 and went directly to Hudson Valley Community College, where she studied and earned her degree in mortuary science. In 1994, after serving a year internship locally and passing the National Board and State Law exams, she remained in the community and burst into her life's work, as a licensed funeral director and manager.

Divine intervention, no doubt, brought her to Townley & Wheeler and she closed the deal as owner and manager on June 27, 2013. For Kathleen, funeral care is so much more than a business – it is her vocation. She has made a lifelong commitment, to offer you the most convenient, professional and comforting services available in the area.

She is a member of NYS Funeral Director's Association and National Funeral Director's Association. She is active with Burnt Hills – Ballston Lake BPA and the Southern Saratoga Chamber of Commerce. She also serves on the Glenville YMCA Advisory Board. Kathleen is the only female funeral director in New York State, to be a certified Woman Business Enterprise (WBE). She considers it one of her roles to pioneer and be an active and philanthropic member of her community.

In addition, Kathleen is a loving mother to three daughters. She enjoys, cooking, cleaning, exercising and just living the regular life. Kathleen aspires to travel the world and maintain her spirited "Full of Grace" attitude.



Zoltan Prohaszka, Operations Manager and IT Specialist

Zoltan, known affectionately to us all as "Zoli," oversees all physical plant operations, maintenance, upkeep and repairs. He is also our "go to" person for any IT or cybersecurity issues that arise. Zoltan has been with Townley & Wheeler since 2013. Since then, he has become an integral part of our day to day operations. He immerses himself wholeheartedly into the business, always there to support the rest of the team in any way possible.

Zoltan's attention to detail, along with his determination to make each experience the best it can, make him a wonderful role model for our staff and someone we know we can count on in any situation.

Zoli brings the flavors and traditions of his beloved homeland, Hungary, to Townley & Wheeler. His "Old World" demeanor of respect, decorum and kindness, makes all who walk through our doors feel welcome and at home.



Maureen Werther, Office Administrator

Maureen has been a member of the Ballston Spa community for nearly five years. We are fortunate that she brings her background and extensive experience as a former business owner, to our team here at Townley & Wheeler. Maureen handles all administrative and business responsibilities and she is also the first point of human contact with our clients and families. Hers is the first voice you will hear on the phone, when you call us to schedule a pre-arrangement or to notify us of the passing of a loved one. She is the woman who keeps us organized, on task and on time, all the while maintaining a gentle voice and empathy for all our families.

Maureen's keen attention to detail, along with her ability to follow through on projects and see them to completion, make her an invaluable part of our team. She is always ready to help our families, with anything that may arise, as they navigate the sometimes confusing and burdensome paperwork tasks, we count on her to make sure there are no loose ends. No challenge is too large for Maureen and she has earned the highest of respect, by her family here at Townley & Wheeler.



Molly Bingham, Licensed Funeral Director

Molly Bingham joined the team at Townley and Wheeler Funeral Home in September 2016, as a fully licensed Funeral Director. After a long and successful career in the restaurant/hospitality field, with a special focus on local and sustainable products, Molly decided to pursue what she feels is her true calling.

"This career encompasses everything I value, from serving the people of the community, to the religious and spiritual components so necessary, to helping families celebrate the life of their loved ones and come to terms with their passing."

Molly received her degree in Mortuary Science from Hudson Valley Community College in July 2016 and, after completing a required one-year internship with a local funeral home, she came on board with Kathleen Sanvidge.

"During school, so many people urged me to reach out to Kathleen and when we met and discussed the possibility of working together, I knew it was the right fit for us both."

Molly Bingham's roots in the community run deep and strong. Born in Saratoga Springs and brought up in nearby Galway, Molly's family is well-known and widely respected.



Thérèse Brander, Funeral Attendant

Thérèse Brander is originally from Westchester County, NY. After receiving an Associate of Applied Science degree from Westchester Community College, she began her career with IBM as a Medical Laboratory Technician. Within a few years, she transitioned into Human Resources, eventually taking on roles in corporate training and management.

Thérèse's strong sense of commitment to her community, led her to become involved in volunteer fire-fighting and working as an EMT-D at her local rescue squad. It was during this time that her talent for patient care became evident and she was encouraged by ER doctors and staff to consider becoming a Physician's Assistant.

After returning to school and obtaining another degree and certification as a Physician's Assistant, Thérèse went on to have a rewarding career in the Emergency Room setting, as well as in private practice, where she focused on Geriatric Internal Medicine.

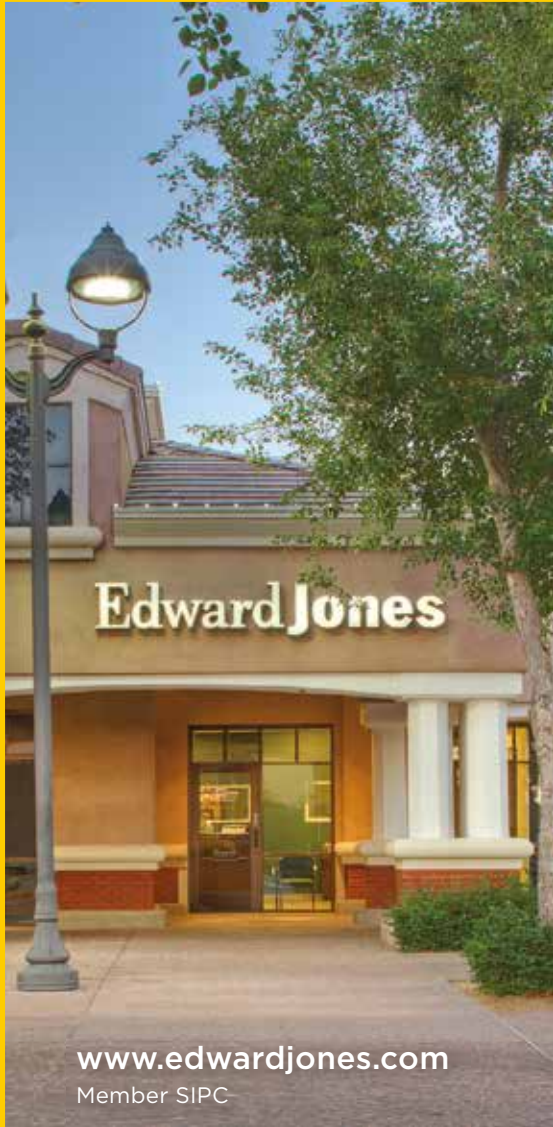
Now that she is retired, Thérèse divides her time between many ministries and activities through St. Edward the Confessor Church in Clifton Park. She met Kathleen Sanvidge, owner of Townley & Wheeler, at St. Edward's funeral ministry and decided to become part of the staff here.

For Thérèse, the important work she does here at Townley & Wheeler, naturally fits in with her commitment to respectful and compassionate care for other individuals.

A Word About Our Occasional Staff

Our dedicated team of funeral attendants, valets and ushers, provide a level of care and service that goes above and beyond. We are so fortunate to have assembled some of the most caring and compassionate members of our community, to help us during visitations, funerals and memorial services.

The people who work here at Townley & Wheeler, are also our neighbors and our friends. They are members of our parishes and volunteer services. We see their friendly faces at community events and patronizing local businesses. They are an integral part of the fabric of our community and we count ourselves lucky, that they are part of our extended family of staff.



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Pre-Planning / Planning Ahead

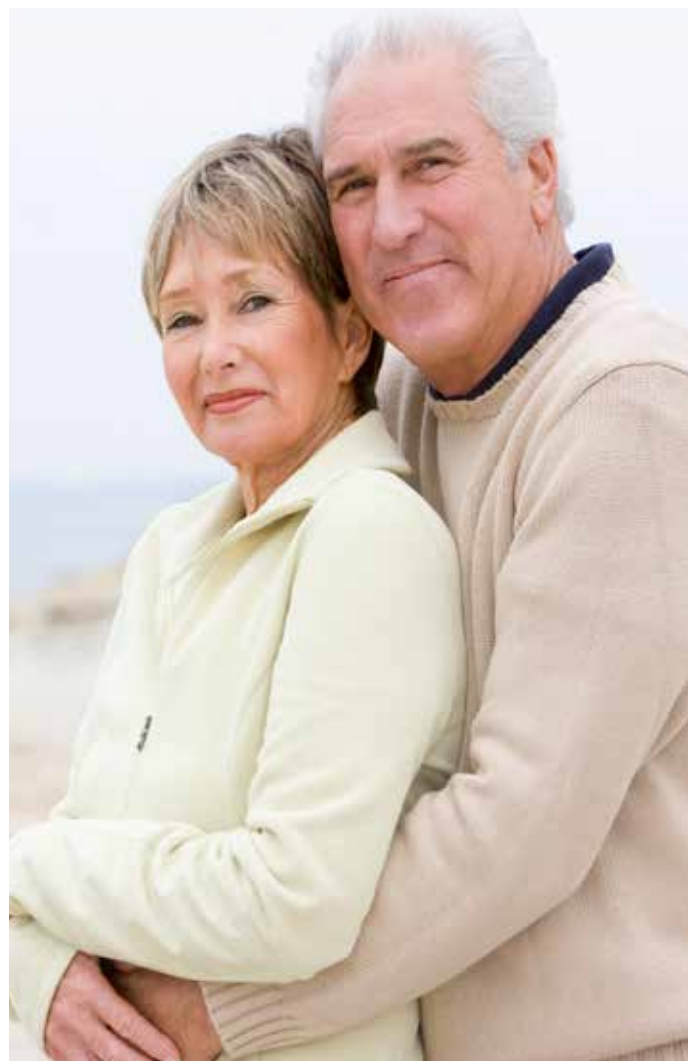
"Is this what they would have wanted?" is an all too common question when families come to plan a funeral. Making your wishes clear ahead of time can be a great comfort to loved ones.

Death is an uncomfortable topic for many people, but it is still something we should all plan for - if not for our own peace of mind, certainly for the well-being of those we leave behind.

What Is Pre-Planning?

Pre-planning is simply the process of drawing up plans for a funeral before they are needed. It involves gathering a variety of family information and making decisions about the type of service you want. Working together with a funeral director to plan, organize and record all your requests will make the process easier to manage.

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



Why Pre-Plan?

While everyone who makes the decision to pre-plan has their own reasons for doing so, we are often told the greatest motivator is the desire to spare their family the difficult task of making decisions during a time of stress.

Pre-planning and pre-arranging your funeral removes the guess work for your family. Making your final arrangements beforehand empowers you to choose how you want to be remembered and who you want your family to work with when the time comes. By planning in advance, you are also helping your family during their time of grief. You may choose to pay for the arrangements in advance, or your plans can simply be held on file at the funeral home to be carried out when they are needed.

We advocate pre-planning because experience has shown us that planning is virtually stress-free and people have the time and information they need to make carefully considered, pressure-free decisions that are right for themselves and their families.

What About Pre-Payment?

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

When you pre-pay for your funeral, you are also protecting yourself and your family from future inflationary trends and you will have peace of mind knowing your family will not be left with a financial burden for which they may be unprepared. Through pre-payment, the cost of merchandise and services for your funeral are guaranteed and your money is held in a secure interest-bearing trust through the New York State Funeral Directors Association PrePlan Trust Program. You may pay the full amount of your final costs all at once or in instalments. Once your arrangement is paid in full, it becomes guaranteed at Townley & Wheeler. While pre-paying ensures that you will not pay higher costs for your funeral, it is perfectly fine to pre-plan your funeral without paying anything in advance.

Should I Pre-Pay?

Each person's individual circumstances will influence this decision. But there are several advantages to pre-payment that you should consider:

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

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

Budgeting: Our pre-planning program offers a payment plan option that allows you to pay the cost of selected services and merchandise over a period of time.

Peace of Mind: By having your final arrangements in place, you can enjoy time with family, friends and doing the things you love without worrying about the future.

How to Pre-Plan Your Funeral

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

Regardless of your approach, 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.
- Explain to your loved one that you want to ensure their final arrangements are made 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.
- Attending the funeral of a friend, family member or colleague can give you the opportunity to talk about what you liked or didn't like about the service.
- Tell your children or loved ones that because you care for them so much, you don't want to burden them with difficult decisions when you're gone. Let them know that you've made your own final arrangements and give them a written record of what they are.

- Make it a family affair. Schedule an appointment with your chosen funeral home or cemetery provider and invite your family 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.

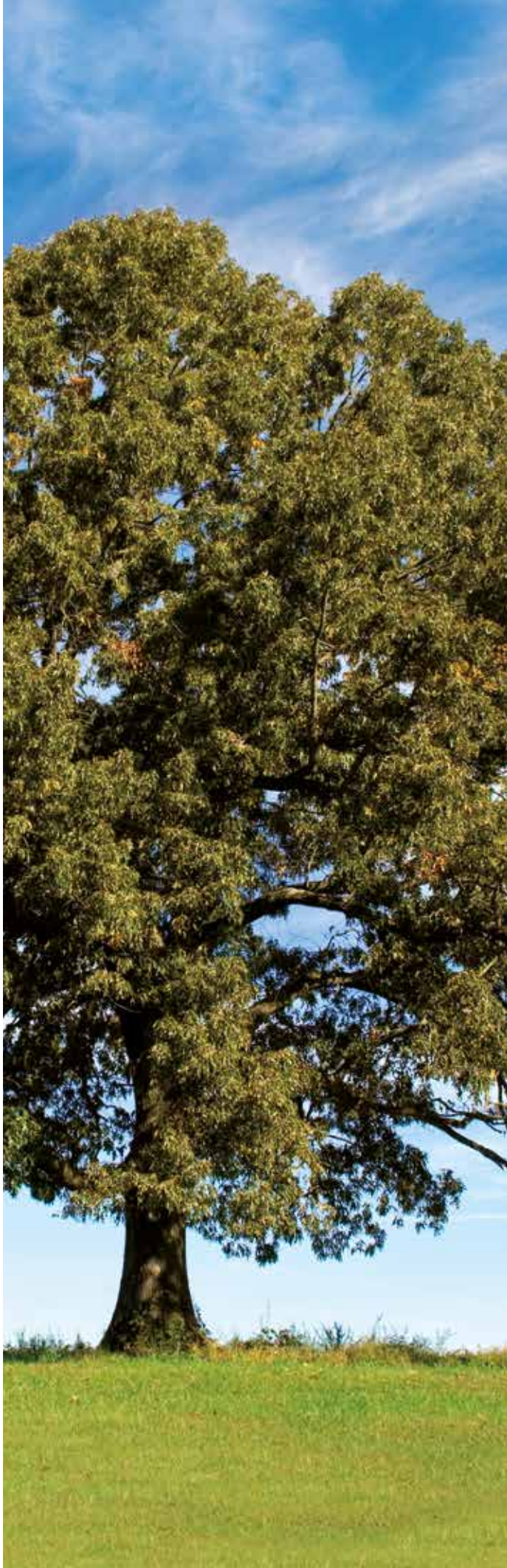
When planning your own funeral service in advance, think about the way you want to be remembered. Perhaps you'd like a traditional funeral aligned with certain religious or ethnic customs. Or, perhaps, a celebration focusing on great memories made with family and friends may be your preference. Maybe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

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

For example, consider the following:

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

Once you consider the many reasons why pre-planning is one of the smartest choices you can make for you and your loved ones, we invite you to contact us for a complimentary meeting on our home - or in the comfort of yours. You can call us on 518-399-5022 or you can get the process started by visiting the online pre-plan page of our website: www.townleywheelerfh.com.



Funeral Arrangements

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.

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.

The funeral or memorial service fills an important need. 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.

Burial Plans

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

Funeral Service Options

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

Visitation or Viewings

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

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

Memorial or Celebration of Life Service

At a memorial or celebration of life service, a casket or urn is not present. But, like a funeral or visitation, a memorial service gives family and friends a time to come together and pay their respects.



Graveside Service

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

Cemetery Property

In addition to funeral services and the choice of burial or cremation, cemetery property (also called interment rights) is another consideration when you're making final arrangements. We will help you with information about cemeteries of your choice and set up appointments to tour them and ask detailed questions.

Burial

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

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

Cremation

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

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

Some common cemetery placement options for cremated remains are:

- **Columbarium Wall Niche:** located within a mausoleum or chapel constructed of numerous niches designed to hold urns.
- **Cremation Garden:** a dedicated section of a cemetery designed for the burial, scattering or other permanent placement of cremated remains.

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

About Cremation

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

What Is Cremation?

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

Where And When Does Cremation Take Place?

Cremations occur in a special furnace called a cremation chamber or retort, commonly referred to as a crematory.

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

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

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

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

The deceased must be placed into a rigid, combustible container prior to cremation. There are many options of cremation caskets and alternative containers available to choose from, and the most appropriate choice will be determined based on personal preference and what type of service you select. We also offer a rental casket for those who prefer a traditional service before cremation.



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

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

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

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What Is An Urn?

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

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

Headstones

There are many options for cemetery memorialization. In order to preserve the natural appearance of the landscape, some cemeteries feature headstones that lie flat on the ground called 'markers'.

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

As an extension of our services, Valiant Monument Design offers choices in memorials to meet your budget and style as well as conforming to the requirements of each cemetery's regulations. Let us help you to design a fitting monument or plaque that reflects the life that is remembered.



What to Do First: A Checklist

When a loved one passes away, the best thing you can do is call your chosen funeral home immediately. When you contact Townley & Wheeler, you will always talk with a person. We are available and ready to help anytime, day or night. We will arrive at your home, hospital or care facility shortly after you call on us and we offer as much time as you need for privacy, before we respectfully receive your loved one into our care. We will also set up a time to meet with you to plan for the funeral or memorial service. During this process, we will handle everything from contacting Social Security, Veterans Administration and any other organization with whom your loved one may have been affiliated. We will contact clergy, musicians, cemetery or crematory, to make all necessary arrangements on your behalf. We will also produce memorial videos, cards or other tributes for you, your family and friends to remember the loved one. Although there are many decisions to make, we will be there to guide you every step of the way. We are proud to embrace traditional values, as well as religious and cultural diversity, in honoring the spirit and life of your loved one.

When a Death Occurs:

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

At the Hospital, Hospice Facility or Nursing Home: Notify the hospital which funeral home you have selected. The hospital will contact the funeral home on your behalf once they have completed their necessary documents.

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

Contact These People As Soon As Possible

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

Secure Vital Statistics of the Deceased

- Full legal name - other names must be identified by "Also Known As" (AKA)
- Date and place of birth
- Date and place of death
- Social Security Number
- Home address
- Father's name
- Mother's name, including maiden name
- Occupation and Industry
- Level of education reached
- Veteran status, along with discharge paperwork or DD214

Documents to Collect

Although not required for funeral arrangements, these may be required to establish rights for insurance, pensions, survivor benefits, ownership, etc.

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

Issues to Discuss with Funeral Home

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

If Casket Burial

- Would you like other members of the family to be with your loved one in the future? This determines the size and type of cemetery property needed
- What type of memorial would you prefer (a marker set flush with the ground, or an upright monument)?
- Choose a casket and decide if it will be open viewing or closed
- Choose a burial vault if required by cemetery

Is Embalming Required?

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

If Cremation

- Would you like to schedule a visitation or service prior to the cremation?
- What type of urn would you prefer (metal, wood, marble, ceramic, biodegradable, etc.)?
- What type of engraving would you like on the urn (this is optional)?
- What type of final resting place would you prefer for your loved one (ground burial, above ground niches, or scattering or placement of cremated remains in a cremation garden)?
- Would you like your family to escort the body or be present at the time of cremation?

Burial of an Urn

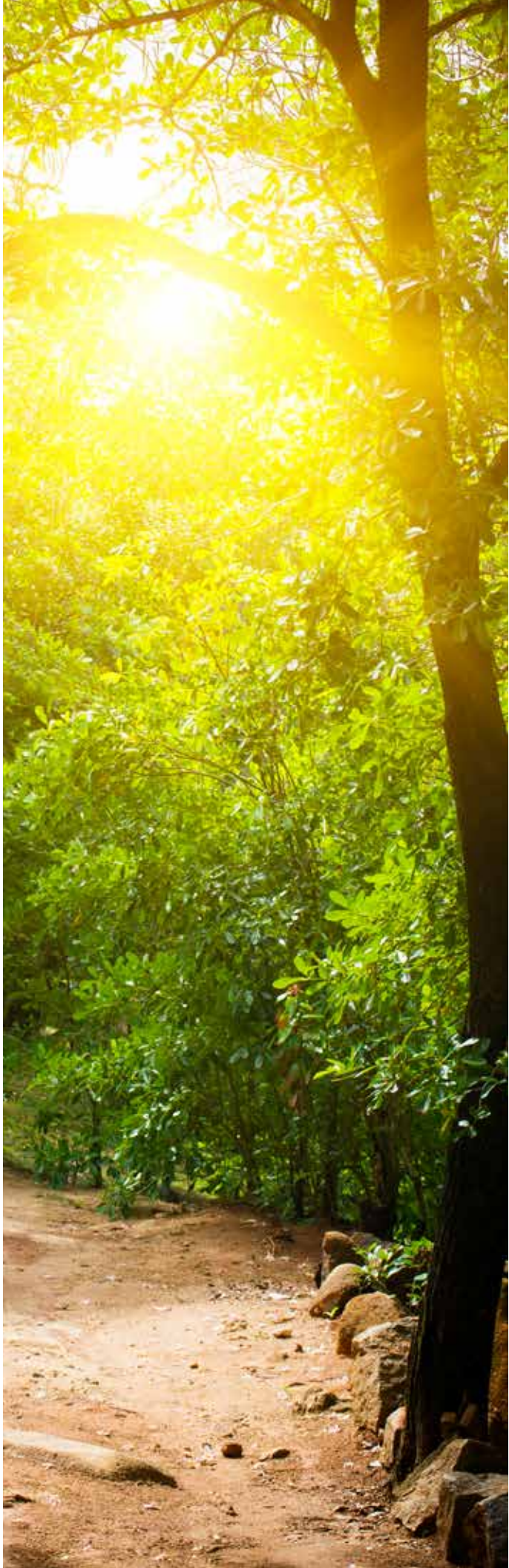
- A burial urn or urn vault may be required for ground burial in certain cemeteries
- What type of memorial do you prefer (e.g. a bronze or granite marker set flush with the ground, an upright monument, or a cremation bench)?

Above Ground Niches

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

Scattering

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



Tips for Writing An Obituary With the Guidance of Your Funeral Director

You may choose to have an obituary printed in the newspaper and/or online. A complimentary Book of Memories that includes an obituary will be provided to all families we serve and posted on our website.

When you make arrangements at the funeral home, we will be glad to assist you in composing the obituary and will submit to the newspaper(s) of your choice on the day of your choice.

The following information is customarily included in an obituary:

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

Acknowledging Kindness

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

For your convenience, we will help you to design a fitting card of thanks. You can choose a theme on the front of the card and a message for the inside. Although it may seem difficult to come up with the appropriate words for these thank you notes, remember that just a few lines are all that is needed to show that you and your family appreciate the kindness that has been shown. You have the option to leave a personal note on the card as well, or not.

Practical Information For Your Family

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

Please use the following pages for this purpose.

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

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The Bronsther Law Firm, PC

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brian@bronstherlaw.com
www.bronstherlaw.com

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To My Family and Loved Ones

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

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

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

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

Signature: _____

Date: _____

Witness: _____

Date: _____

Person to be notified first upon my death:

Name: _____

Address: _____

Telephone: _____

Relationship: _____

Notes: _____

Information for a Newspaper Announcement

Place of Death: _____ Date of Death: _____

Spouse: _____ Married for number of years: _____

Children, their spouses and their places of residence: _____

Grandchildren, their spouses and their places of residence: _____

Siblings, their spouses and their places of residence: _____

Education: _____

Clubs and Lodges: _____

Military Service: _____

Special interests, hobbies and pets, etc: _____

Memorial donations: _____

Vital Information About Me

Full Name (First, Middle, Last): _____

Address: _____

City: _____

County: _____ Zip Code: _____

Length of Time at Current Residence: _____

Social Security Number: _____

Date of Birth: _____ Gender: _____

Place of Birth (City, State): _____

Occupation: _____

Employer: _____

Business/Industry: _____

Military Service: _____

Marital Status: _____

Maiden Name: _____

Name of Spouse (incl. Maiden Name): _____

Father's Name: _____

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

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

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

Highest Level of Education: _____

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

- Funeral Home Outside Venue Place of Worship Other

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

Notes: _____

Preferences for my Service & Personal Life Review

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

Contact Information: _____

Notes: _____

Pallbearers (Six are recommended)

1. _____ 5. _____

2. _____ 6. _____

3. _____ 7. _____

4. _____ 8. _____

Personal Items: _____

Eyeglasses: Remove Leave on

Jewelry: Remove Leave on

Clothing: Selected clothing supplied

Music: _____ Favorite Genre or Artist: _____

Soloist: _____ Organist/Pianist: _____

Congregational Hymns: _____

Community Organizations or Clubs that may participate: _____

I would like the following religious beliefs expressed: _____

Favorite poem, verse or scripture: _____

Some significant accomplishments in my life: _____

One of my fondest memories: _____

One of the greatest inspirations in my life: _____

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

Favorite places: _____

Favorite color, flower, food, etc: _____

I want my family to remember me for: _____

A message to my family and friends: _____

Other notes: _____

Cemetery Instructions

The following are my wishes regarding my final resting place.

Name of Cemetery: _____

Address: _____

City: _____ County/State: _____

Property, Crypt or Niche Owned? Yes No

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

Final Resting Place: Earth burial Mausoleum Interment following cremation Niche

Other: _____

Marker or Monument: _____ Purchased: Yes No

Monument company name: _____

Inscription Instructions: _____

Reception Location: Funeral Home Outside Venue Place of Worship Other

Details: _____

Notes: _____



Legal Issues

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

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

Administration of a Will

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

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

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

A properly drafted Will can be a simple, inexpensive way to address many estate-related matters and can make matters run more smoothly 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 costs and estate taxes and can alert you to any potential statutory claims that may impact your ability to deal with your assets as intended.

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

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

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

In addition to determining how your estate will be distributed, a lawyer can speak to you about choosing a Personal Representative

(Executor), and the considerations involved in selecting an appropriate person (or professional) to administer your estate.

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

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

Powers of Attorney / Health Care Proxy

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

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

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

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

Information Gathering

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

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

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

Townley & Wheeler will act on your behalf in obtaining certified copies of the death certificate (as some agencies will not accept photocopies).

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





Probate

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

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

Probate asks for the court's involvement and can have a large range of both cost and time required to complete, depending on the complexity of assets, debts, and disputes.

Generally, in New York State, if a person dies owning any real estate or has a total estate value of over \$30,000, the estate must go through probate. However, there are exceptions and complexities, so it is best to consult an attorney.

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

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

Question #1 What Is Probate?

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

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

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

Probate usually works like this: after your death, the person you named in your Will as Personal Representative or, if you die without a Will, a person with a vested interest in the decedent's estate files papers in the local surrogate's court.

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

Question #2 Why Is Probate Necessary?

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

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

Question #3 How Long Does Probate Take?

The duration varies with the size and complexity of the estate, the difficulty in locating any beneficiaries of the Will, if there are any 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. A properly drafted Will may include "no contest" language to punish a challenging beneficiary who loses their beneficial interest if they unsuccessfully challenge the Will.

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

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

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

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

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

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

Question #5 Who Is Responsible For Handling Probate?

In most circumstances, the Executor named in the Will takes this job. If there isn't any Will, or the Will fails to name an Executor, then typically, a person with a vested interest will file a Petition for Administration and, if appointed by the Surrogate's court, will be the administrator to handle the process - most often the closest capable relative, or the person who inherits the bulk of the deceased person's assets.

Question #6 Should I Plan To Avoid Probate?

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

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

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

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





Question # 7 What is a Health Care Proxy and Living Will?

A Health Care Proxy is a designation of another individual, who is authorized to make any and all health care decisions, except to the extent set forth in the instrument. Typically, the health care proxy takes effect upon the individual's inability to make his/her own decisions. Commonly, individuals provide for the HIPPA provisions to take effect immediately.

Although not necessary and neither encouraged nor discouraged, an individual may wish to state instructions or wishes and limit their agent's authority. Unless the agent knows your wishes about artificial nutrition and hydration, the agent will not have authority to decide about artificial nutrition and hydration.

There should be an affirmative statement, that the individual directs his/her agent to make health care decisions, in accordance with the stated wishes and instructions or as otherwise known to him or her. Furthermore, one should also direct that the agent abide by any limitations set forth in the health care proxy, or as otherwise known to him or her.

A Living Will can best be described as a declaration of your intent to terminate life support, if circumstances exist where an individual's (i) death has become imminent, (ii) is in a permanent vegetative state, or (iii) has a terminal illness or incurable condition and that dying should not be artificially prolonged under certain guidelines.

Typically, direction is provided where the individual's medical condition is irreversible and terminal. Usually the individual will direct that all life-prolonging procedures be withheld or withdrawn. In addition, one will direct that life-prolonging procedures be withheld or withdrawn, if one is in a permanent vegetative state, has a terminal illness or an incurable condition and is therefore unable to experience a meaningful life.

Furthermore, the individual limits this declaration by requiring that one's attending physician, must make a determination that there can be no recovery from the terminal condition, or vegetative state and that either death is imminent, or the individual can no longer experience a meaningful life.

In addition, the individual defines what life-prolonging procedures can and cannot be employed. Usually, there is a statement that the individual wishes to die naturally, with only the administration of medication, or the performance of any medical procedures deemed necessary, to provide the individual with comfort and care or to alleviate pain, even though they may shorten one's remaining life. It is common to authorize another to provide consent for withholding or withdrawing life-prolonging procedures, according to the wishes of the individual.

Finally, it should be noted that under New York law, the Living Will is not binding.



Health Care Proxy and Living Will

Two documents, a Health Care Proxy and Living Will allow you to express your wishes about your medical treatment, if you are not able to do so yourself. Under New York State's Public Health Law you can appoint someone you trust, often a family member or close friend, as a Health Care Proxy agent to decide about your health care if you lose your decision-making capacity, or the ability to understand the nature and consequences of health care decisions. The Proxy can be general and apply to all medical decisions, or can impose limitations and spell out specific instructions.

With a Living Will, which is a legal document, you, as a competent adult, can state your wishes regarding your future health care and express your feelings about withholding or withdrawing life-sustaining treatment, that prolongs the process of dying. It can be general or specific as reasonably possible, including cardiac resuscitation, artificial nutrition / hydration and mechanical respiration. Although New York State does not have a specific statute recognizing Living Wills, the courts have upheld those written instructions as "clear and convincing" proof that your wishes were made clearly and unequivocally.



Social Security Survivors' Benefits

Although many people think of Social Security as a retirement program, Social Security can help ease the emotional and financial burden that can accompany the loss of a loved one. Some of the Social Security taxes, provide Survivors' Benefits for workers and their families. In fact, in many cases, the value of the survivor's benefits under Social Security, may be more than the value of individual private life insurance.

Who is eligible?

Family members who may be eligible for Survivors Benefits include; a surviving spouse (and divorced widows and widowers), children and dependent parents.

Getting information

In the state of New York, funeral homes are required by law to report a death to Social Security. This is a requirement that we at Townley & Wheeler take most seriously.

However, information about Social Security benefits can be confusing and it may be helpful for you to go directly to Social Security before death occurs, to obtain accurate and information for the future.

You can find out how your family is protected when you die or how you are protected if you are a dependant child, the survivor of a worker who dies, including eligibility requirements, estimates of benefits and how to apply for benefits by contacting the Social Security Administration in several ways:

Online at www.ssa.gov

Calling the Social Security Administration toll-free:

1-800-772-1213

Contacting your local Social Security Office:

Troy – 1-866-770-2662

Albany – 1-866-253-9183

Schenectady – 1-866-964-1296

In most cases the funeral home will report a death to Social Security. If you need to report the death or apply for benefits, you should call 1-800-772-1213. You can speak to a Social Security representative between 7 am and 7 pm Monday through Friday. You cannot report a death or apply for survivors benefits online.

Veterans' Benefits

Burial in a national cemetery is open to all members of the armed forces. Honorable discharge papers are required for approval.

The veteran must have met a minimum active duty service requirement and was discharged under conditions other than dishonorable. A veteran's spouse, widow or widower, minor dependent children and under certain conditions, unmarried adult children with disabilities, may also be eligible for burial. Eligible spouses and children may be buried in a national cemetery, even if they predecease the veteran. Members of the reserve components of the armed forces who die while on active duty, who die while on training duty, or who were eligible for retired pay, may also be eligible for burial benefits.

Burial benefits include; a gravesite or cremation niche in our national cemetery, opening and closing of the grave, perpetual care, a government headstone or marker, military honors and a burial flag at no cost to the family. Some veterans may also be eligible for a burial allowance.

Cremated remains are buried or inurned, in national cemeteries in the same manner and with the same honors as casketed remains.

At Townley & Wheeler, we are experienced advocates for veterans and we will file the necessary papers to provide your family with, but not limited to; monetary burial benefits, marker requests at private cemeteries, flag application, military honors with active duty and retired duty present, Patriot Guard Rider escort and of course, guidance in arranging for transportation and burial in any national cemetery.



Support Services and Resources

The Community Hospice

Offers support and comfort during the process of dying and grieving for individuals and families who have experienced the loss of a loved one. It provides services in eight upstate New York counties.

www.hospicegriefservices.com

Saratoga County - 518-581-0800.

Legal Aid Society of Northeastern New York

Provides free civil legal service representation and community education, to those with low income or other barriers to accessing the legal system.

www.lasnny.org

Saratoga Office – 518-587-5188

New York State Division of Veterans' Affairs

Advocates on behalf of New York's veterans and their families, as individuals and groups, to ensure they receive all the federal, state, local and private benefits they are eligible for.

www.veterans.ny.gov

1-888-838-7697 (VETS-NYS)

American Association of Suicidology

www.suicidology.org

202-237-2280

Saratoga County Veterans Service Agency

Assists Veterans and their families with securing earned benefit, including filing claims for Federal VA benefits and providing additional related services.

www.saratogacountyny.gov/departments/veterans-service-agency

518-884-4115

Government Benefits

Lists government websites that help individuals find government benefits they may be eligible to receive.

www.govbenefits.gov

The Prevention Council

www.preventioncouncil.org

518-581-1230





What Is Grief?

“There is no grief like the grief that does not speak” - Henry Wadsworth Longfellow (1807-1882)

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

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

Healing is a process of allowing ourselves to feel, experience and accept the pain. In other words, we give ourselves permission to heal. Allowing ourselves to accept these feelings is the beginning of that process. There is no one right or wrong way to process grief and every person's journey through grief and toward healing is unique to each individual. While some people may process their grief relatively quickly, others might take much longer to get through their pain and anguish.

The Grieving Process

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

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

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

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

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

Allow Yourself to Mourn

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

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

"Grief shared is grief diminished"-- Rabbi Grollman

Realize That Each Person's Grief is Unique

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

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

Expect to Feel a Multitude of Emotions

Experiencing a loss affects your heart, mind and spirit. You may experience a variety of emotions as part of your grief.

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

Talk About Your Grief

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

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

Helping You Grieve

Our experience has taught us that when a loved one has passed away, those of us who are left behind feel lost and alone. Many of us do not know where to turn or how to cope. Our grief support programs and educational seminars will help you during your time of pain and mourning and make each day a little easier for you. Grieving doesn't always end with the funeral. Subscribe to our free daily grief support email program, to help ease your pain as you gradually transition through grief, to healing and positive remembrances of your loved one. We invite you to visit our website at www.townleywheelerfh.com to keep up on seminars and events here. You can also like and follow us on Facebook.





Allow for Numbness

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

Be Tolerant of Your Physical and Emotional Limits

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

Develop a Support System

Reaching out to others and accepting support can often be difficult, particularly when you are in pain. However, the most compassionate action you can take for yourself during this difficult time, is to find a support system of caring friends and relatives, who will provide the understanding you need. Find those people who encourage you to be yourself and acknowledge your range of emotions.

Make Use of Ritual

The funeral is one ritual that serves the dual purpose of celebrating the life of a loved one, while also providing a measure of caring and support for the survivors.

Most importantly, the funeral is a way of expressing grief in an outward manner, allowing mourners to express feelings of grief and pain instead of repressing them.

Embrace Your Spirituality

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

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

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



Allow a Search for Meaning

You may find yourself asking, "Why did he die?" "Why this way?" "Why now?" This search for meaning is another normal part of the healing process. Some questions have answers and some do not. Oftentimes, much healing occurs during the process of posing these questions, even if there are no final answers. Finding a supportive friend who will listen responsively as you search for meaning can be very beneficial to the grieving process.

Treasure Your Memories

Memories are one of the best legacies that exist following the death of a loved one. Treasure them. Share them with your family and friends.

Recognize that your memories may make you laugh or cry. In either case, they are a lasting part of the relationship that you had with a very special person in your life.

Move Toward Your Grief and Heal

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

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

Accepting a Loss

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

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

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



Helping a Friend or Neighbor Cope With Loss

Before the Funeral

1. Offer to notify his/her family and friends about funeral arrangements and keep record of who has been notified.
2. Offer to house-sit during the funeral and visitations. Take in the mail and newspapers.
3. Help answer phones and greet visitors.
4. Keep a record of everyone who calls, visits or sends along food or flowers.
5. Help organize food and drinks. Friends will want to bring meals so schedule them throughout the next few weeks.
6. Offer to pick up friends and family at the airport and to arrange accommodations and transportation while they are here.
7. Consider helping with light housekeeping, tidying up and making sure dishes are washed. Maybe the grass needs a to be mowed or the garden needs attention

After the Funeral

1. Prepare or provide dinner on a day that is helpful.
2. Offer to help with the garden such as; watering, mowing or pruning. In the winter, organize the snow removal and shoveling.
3. If there are pets, volunteer to feed and exercise them.
4. Write notes offering encouragement and support.
5. Offer to drive or accompany the surviving family to the cemetery. They will appreciate a friend's company.
6. Volunteer to house-sit so they can get away to visit family or enjoy a change of scenery.
7. Offer to make a grocery run, drop off the dry cleaning and help with laundry.
8. Help with the Thank You notes and other correspondence.
9. Anticipate difficult periods such as anniversaries, birthdays, holidays, and the day of death.

Above all, just listening and being there will be a tremendous help.

Bereavement & Support Services

General Information On Grief

www.HorizonHospice.com/emotional/grief

Information on grief provided by a local hospice provider.

www.centerforloss.com/grief

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

www.comfort-for-bereavement.com

Helpful comforting information on bereavement.

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

A series of links pertaining to grief and bereavement.

www.grief.net

Excellent grief handbook and other resources.

www.willowgreen.com

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

Death Of A Child

Grief Support - www.compassionatefriends.org

Grief support after the death of a child.

Parents Grieving Loss - www.erichad.com

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

Children And Loss

Dougy Center - www.dougy.org

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

Fernside - www.fernside.org

A club for kids and teens dealing with death.

Growth House - www.growthhouse.org

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

Raindrop - www.iul.com/raindrop

This explains death to children in cartoon form.

Loss Of A Loved One

Loss of an Adult Sibling - www.adultsiblinggrief.com

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

Suicide Signs - www.sfsuicide.org

What to look for when assessing potential risk.

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

This is an excellent place for information.

Suicide Information and Education Center - www.siec.ca

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





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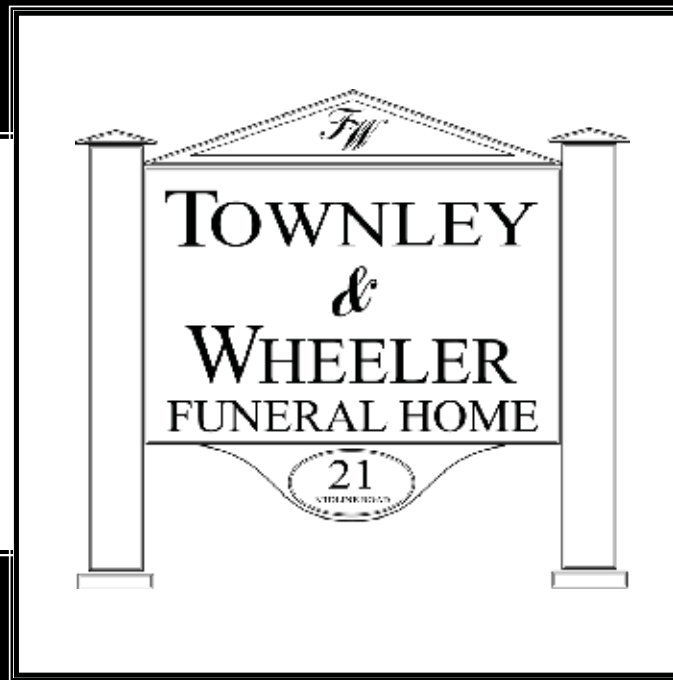
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