



Final Destination

What You Need to Know Before You Go

Contributed by Gayle M. Weber, Estate Administration Coordinator

I am telling you right now with absolute certainty that you are going on a trip. Your destination is very far away and you will be absent for a very long time so, in your absence, someone else has to take care of your stuff. You make travel plans. You write lists: what to pack; time schedules; contact information; instructions for care of your children, home, pets, and plants.

But wait, there's more. Your departure date, time and place are unknown. You must travel alone. You can't take anything with you. And once you depart, you can't communicate with anyone. Ever. Again. Because you're never coming back.

HERE'S SOME GOOD NEWS: IT'S NOT TOO LATE TO CHART YOUR COURSE.

Does this trip sound familiar? After our arrival into this world, death is the only other sure event in our entire existence. We all travel this road sooner or later, and yet many of us depart with absolutely no planning whatsoever. Why? Although the trip is certain, planning is uncomfortable. So we procrastinate, often until it's too late to pave the way for those we leave behind.

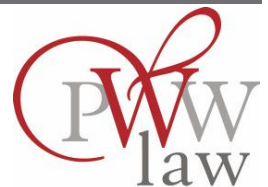
Anyone who has ever walked alone after the loss of a loved one knows it's devastating. Anyone who has administered a decedent's Estate can tell you that they encountered roadblocks and experienced frustrations – more, if there was no Will.

Here's some good news: It's not too late to chart your course. The key to planning for your certain demise is to set aside the emotional aspect and plan for it as you would anything else. Here's a checklist to get you started with your travel plans:

- Make sure you have the most important documents in place and up-to-date. See an estate planning attorney about creating a Will, and ask whether a Trust is appropriate for you. Make sure one or the other lets you leave a legal list of who gets your grandmother's silver tea service... and who gets your Smith & Wesson.
- Give serious consideration to creating a succession plan if you own a business.
- Put all of your important papers in one secure place: Social Security card. Birth Certificate. Military discharge papers. Tax documents. Real estate records. Vehicle titles. Insurance policies.
- Speaking of insurance, make sure your beneficiaries are up-to-date.
- Gather statements with account numbers and contact information for all of your assets and debts.
- Make sure someone knows your computer password if you're keeping information there.

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- Create a personal address book and keep it up to date. List relationships – distinguish your cousin from the furnace repair guy.
- Create a list of emergency contacts. Post it on your refrigerator, especially if you live alone – emergency workers are trained to look there. Keep a copy in your wallet, glove box and drawer at work.
- Write your obituary. Seriously. Who in your life knows where and when you graduated from high school, worked, and whatever else you want published? And even if they do know, do you really want them to have to do this in their hour of grief?
- Prearrange your funeral. Don't make your loved ones shop for a casket or urn under duress. They might spend an inappropriate amount of money, thinking they have to send you off in a Cadillac. Or a coffee can. Think about who you want to deliver your eulogy. Decide on music

and whether you want flowers or memorial gifts.

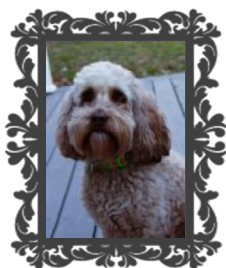
- At minimum, create a disposition of final remains. Don't make your significant other and your family duke it out over what happens to your body. You've heard the horror stories – don't create one.
- If you have a religious affiliation, make sure you indicate whether you want clergy involved, both before and after your departure.

Tell a responsible person where you're going to keep all this information. You don't have to elaborate if they're not ready to hear it. Just make sure they know where to start.

Here's more good news. If you want help, think of the professionals at Procino-Wells & Woodland, LLC as travel agents. We've walked the walk and talked the talk, and we're ready with even more detailed lists in hand to help you pave the road for your loved ones. Call us for a consultation. We'll be glad to help plan for your...extended trip.

BELLA'S BRIEF

The Office from a Dog's Prospective



Believe it or not I have been watching a lot of baseball lately. I know, I know, it doesn't sound like me but, in truth, I love it! And what's more American than baseball, or tastier than a ballpark frank? Babe Ruth said, "Every strike brings me one step closer to my next home run." I guess that means I am going to be hitting one out of the park soon because I have been striking out a lot lately with the ladies. I

can be resting quietly, enjoying the warm summer day when here they come wearing tight pants and tennis shoes (even head bands) ready to break a sweat. Well no thank you-I refuse to be part of that nonsense. I can deal with the talks about wellness, positive mindset and teamwork but I'm not getting physical, especially in the dog days of summer, unless there is a reward...like a trip to the creamery. For now, the ladies will be going to the new gym in town, Body & Soul, without me!

xoxo Bella 

TIME OUT — STAFF PROFILE

Laura A. Riddle, Estate Planning Coordinator

ON THE CLOCK:

Laura joined our team in November 2014 as our Client Services Director and is now our Estate Planning Coordinator. In her newest role, Laura ensures that clients have the most



desirable experience throughout careful creation of their estate plans, including deed preparation and trust funding.

OFF THE CLOCK:

Born and raised in Sussex County, Laura earned her Bachelors of Arts at the University of Delaware and Masters in Conflict Analysis & Dispute Resolution from Salisbury University. Before starting her career with Procino-Wells and Woodland, Laura worked as a social worker where she helped create and implement treatment plans for those in need of a change in their life. Laura is also a partner in FourEver Event and Planning Co., which specializes in organizing events from weddings to parties of any occasion. She enjoys living at the beach, attending Orioles games and spending time with her family.

UPCOMING EVENTS

What is on our Calendar?

July 3 — Office Closed - Independence Day (Observed)

July 14 — Planning for the Generations Symposium
Continuing Legal Education

September 7 — Office Closed - Labor Day

September 15 — Coffee and Conversation
10:30 a.m. at Greater Lewes
Community Village

September 29 — Elder Law Workshop
with Key Advisors Group, LLC
10:00 a.m. at Baywood Greens

October 21 — LIVE Conference

To Be Announced — Elder Law Workshop
at Bridgeville Public Library

For more information, visit www.pwwlaw.com.

LEGAL MUMBO JUMBO

Legal Language in Layman's Terms

RESIDUE

The assets of a person who has died with a Will (died testate) that are remaining after all specific gifts have been made and all debts have been paid. If the residue is not left to particular living beneficiaries, it will be distributed according to the laws of the State.

A note from the attorneys...

Vacation season is upon us! We love this time of year because it's a chance for us to spend some quality time with our families. Whether it's lounging by the pool, attending a baseball game (go O's!), or hitting the beach, it's a nice break from the day-to-day. One of our top goals this year is to focus on wellness for the mind and body. We believe that means recalibrating from time to time and we encourage our staff to do the same. For that reason we held our second retreat of the year outside of the office with a wellness coach and have planned a summer party for our extended work family in August. Look for pics in our next edition. Happy summer!

Michele & Owen



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Planning today to protect your family's tomorrow.

OFF THE CLOCK

We would like to thank our featured referrer of the month:



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