



Funeral Planning: A Difficult (but Necessary) Contemplation

A funeral or memorial service is a traditional and emotionally-necessary rite of passage in nearly every culture on earth. Funerals serve a number of purposes, from honoring the dead to providing an open time for families to grieve and receive support. Like most life milestones, a bit of pre-planning is often a good idea to ensure all essential components of the service are in place and the deceased is honored precisely how he or she envisioned. Moreover, pre-planning a funeral is a good way to relieve the financial burden of a casket, service, burial/cremation, and gravestone on already-bereaved surviving family members.

Where to start

When planning a funeral, the best place to start is with the over-arching tone of the day: do you want a somber, immediate-family-only, private affair? Or would you prefer a more joyous celebration of life? Do you intend to involve religious affirmations throughout? Or is an inter-faith (or non-religious)

**YOUR FUNERAL PLAN CAN
BE AS DETAILED OR AS
GENERAL AS YOU'D LIKE.**

service more your style? By choosing the tone of the service from the outset, this will serve as a manageable framework when making more difficult decisions.

Another major issue to consider right away is the nature of the final disposition of your body. Some people prefer a traditional open-casket service,

followed by a graveside sendoff immediately thereafter. Others, for personal or cultural reasons, prefer their last remains be cremated and scattered in a meaningful location. This major decision should not be taken lightly, and should be clearly communicated both in personal interfamily conversations and your estate plan.

The service details

Your funeral plan can be as detailed – or as general – as you'd like. Funeral homes are in the business of providing families with a seamless and calming approach toward making decisions, and if your funeral plan does not have *every* detail included, that is okay.

Music is one major area of importance for many, as is the reading of certain scriptures, proverbs, or inspirational quotes. There is no right or wrong here, and if there is a hymn you really love, include it! Even if it happens to be *Joy to the World*.

Closed versus open casket is another important point to consider when planning for your funeral, and some people opt to give their family the final say – as an open casket may be difficult depending on the final condition of the body. If you choose an open casket, you may also wish to include certain instructions as to burial clothes, jewelry, even hairstyle – and the mortician will make certain

225 High Street
Seaford, Delaware 19973
17252 N. Village Main Blvd., Unit 16
Lewes, Delaware 19958

Tel. 302.628.4140
Fax 302.628.4150
www.pwwlaw.com



**PROCINO-WELLS
& WOODLAND, LLC**

Continued from previous page...

to honor your wishes during the preparation process.

Finer points to consider

Funerals often double as flower shows, and it is not uncommon for dozens of white blossoms to artfully surround the casket. While this undoubtedly adds beauty and splendor to an otherwise dreary occasion, many people prefer to direct the funds allocated for such gifts to a favorite charity. If this is your wish be sure to include this in your funeral plan, as well as inform close friends and family about your preferences.

Writing an obituary is a task that proves exceptionally difficult for some, while others revel in the opportunity to ensure they are properly memorialized in print. If typing out your own obituary is too close for comfort, take heed in knowing that the funeral home or church will be of great assistance in ensuring a proper and

comprehensive obituary is published.

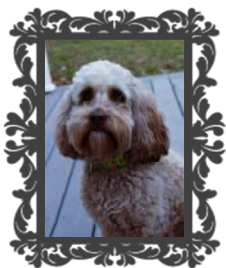
Pre-paying for your services

The average cost of a funeral is approximately \$15,000 – and most funeral homes will require payment as soon as possible following the service, if not beforehand. What's more, a proper headstone and burial plot can also significantly increase the final costs, creating additional burden for family members. If you are interested in taking care of this final detail, most funeral homes offer the option of prepaying for the entire service, including the casket, burial and arrangements.

Fortunately in our area we have many generations old funeral homes with upstanding reputations in the community. On a more national scale, however, prepaid funeral providers can be a hotbed for fraud and deception, so be prudent and only work with a respectable business.

BELLA'S BRIEF

The Office from a Dog's Prospective



I meandered into the team meeting the other day in show of support and also hoping for new material that I might be able to use for my campaign. My eyes were getting heavy when I heard the word "gossip". Naturally my ears perked up in suspense of something juicy. I am still on a mission to trump the Donald, burn Bernie and roll Hillary over the hill. Much to my dismay the gossip was good. In fact the entire conversation was about making a concerted effort to

spread positive gossip. Apparently the point is to make someone feel good which in turn makes you feel good. I'm not sure I am buying it, but the gauntlet was thrown down to try it and I do like to be the source of information. Maybe I will get around to that later. OMG, one of the attorneys just returned from the bank with an animated expression on her face. I move in closer to get the scoop, when she says, "The people at The Bank of Delmarva are always so pleasant."

xoxo Bella 

TIME OUT — STAFF PROFILE

Chelsey R. Procino
Marketing Assistant/Receptionist

ON THE CLOCK:

Chelsey R. Procino joined Procino-Wells & Woodland in February of 2015. Chelsey is a 2011 graduate of Sussex Technical High School. In 2013, she became a public representative for the Maryland & Delaware Watermelon Association where she traveled and promoted the healthy benefits of watermelon throughout the United States. Becoming a PR for the watermelon association prompted her to pursue a degree in Marketing at Wilmington University.



In the office, Chelsey's daily responsibilities range from greeting and seating clients to organizing our workshops. Most importantly, there is an apron in our kitchen with Chelsey's name on it. She is the one to thank for our famous cookies.

OFF THE CLOCK: Chelsey loves to spend time with her family and friends. She also enjoys boating and traveling.

UPCOMING EVENTS

What is on our Calendar?

July 4 — Office Closed; Independence Day

July 13 — Cookies and Counsel; 2nd Wednesday of every month through November 9th, 3:00 - 4:00 pm, Lewes Public Library

August 18 — Sips and Asset Planning Tips; 4:00 - 6:00 pm
 Baywood Greens Clubhouse

September 21 — Elder Law Workshop; 6:00 - 7:30 pm
 Milford Public Library

September 22 — Pilottown Village Elder Law Workshop; 6:00 - 7:30 pm,
 Lewes Public Library

October 22-23 — Delaware Resorts 55+ Expo;
 Cape Henlopen High School

For more information, visit www.pwvlaw.com.

LEGAL MUMBO JUMBO

Legal Language in Layman's Terms

PER STIRPES

A term used in estate planning documents to describe the distribution of assets when a beneficiary who has children or other descendants passes before the Will or Trust maker.

A note from the attorneys...

Ten years have passed since we started this journey together and we are a little nostalgic about it! It has been a fun time of reflection for us. Through the years, our personal friendship and professional partnership has allowed us to prosper. We love what we do and have a good time doing it! We are truly grateful for the opportunities we have been given and with the loyalty and support of our team, our community, and our clients, we are excited to see what the next ten years have in store! To many more,

Michele & Bob Owen



**PROCINO-WELLS
& WOODLAND, llc**
225 High Street
Seaford, Delaware 19973



Planning today to protect your family's tomorrow.

OFF THE CLOCK

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



HARBOR HEALTHCARE AND REHABILITATION
301 Ocean View Boulevard
Lewes, DE 19958
302-645-4664

Procino-Wells & Woodland, LLC is a proud member of:



This newsletter is intended for informational purposes only and does not constitute legal advice. For legal advice, consult a licensed attorney. The examples used are simplified for ease of understanding and illustration of general concepts.