

Clyde B. Jones Funeral Home Co. Ltd

Established 1948



Pre-Planning & Bereavement Guide



During This Difficult Time, You Need a Team With Knowledge, Experience, and Compassion, to be With You Every Step of the Way.

The Estate Administration process can be complicated, especially for those dealing with the loss of a loved one. Versus Legal can help you – with skill, integrity, patience and understanding.

It's never too late to seek advice about protecting you or a loved one's health, dignity, and assets. Our trusted and experienced attorneys will help you secure the future you want for your family. Contact us today to schedule an initial consultation.

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- Estate Planning and Administration
- Wills, Trusts & Powers of Attorney
- Mental Health/Receiverships (mental incapacity)
- Guardianships
- Contentious Probate Proceedings
- Executorships



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Welcome to Clyde B. Jones Funeral Home Pre-Planning & Bereavement Guide

The loss of a loved one can leave you with a lot of unanswered questions, feelings of stress, anxiety and grief that make events difficult to handle.

The experienced team at Clyde B. Jones Funeral Home, will guide you through the aspects of the funeral service with compassion, dignity and respect.

Our staff of dedicated professionals is available to assist you in making funeral service arrangements. From casket choices to funeral flowers, the team at Clyde B. Jones Funeral Home, provide individualized funeral services designed to meet the needs of each family.

Mission Statement

To provide every family with exceptional customer service and value through affordable and cost effective service in a compassionate and respectable manner.

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About Us

As the word 'home' connotes, the funeral home symbolizes a place where families can find a sense of security and solace during their time of loss and a caring team providing comfort. By having its own on-site preparation facility named the 'slumber room', we ensure the utmost dignity and a proper resting place for the deceased. The funeral home has remained in its startup location and although the physical plant is small in size we can attest to doing great things, having arranged a State Funeral for the late Sir Harold St. John, official funerals for the late Malcom Marshall, Kamau Brathwaite and Sir Everton Weekes; military, paramilitary and that of funerals for countless families here in Barbados and Overseas and of all walks of life.

The company's signature colour, burgundy was adopted in 1994. We commenced the building of caskets on site in 2008 after a long hiatus giving us the opportunity to supply families with personalized coffins or caskets. The funeral industry has evolved with many changes; with funerals becoming more personalized and the need for more planning. With the introduction of the embalming process in the late 70's in Barbados this has allowed for the sheltering of a body for a longer period of time. Even the setup at the gravesides has changed drastically to include a tent, lowering device, carpeting and chairs replacing straps that were used to lower the casket into the grave. Transportation requests have also changed and one may now see a limousine in a cortege. The pomp of the funeral director has been raised to a new level to include marching with hat and cane. With the introduction of the Crematorium at Coral Ridge Memorial Gardens in 2003 it has created another option of farewell for families.

In Barbados the funeral industry has seen the increase of a number of funeral services that rent services from more established homes which has caused a great deal of price gorging as these services do not have the overhead expenses as a traditional home. It is the vision of our company for the re-establishment of a functioning funeral association as this is necessary to control certain practices within the industry that are unfair.

Despite the struggling economy and the fact that we have to import most of our products for the business we have been able to maintain competitive prices without compromising our service level.

Clyde B. Jones has always given back to the community and has never singled out a particular entity as we have always tried to fulfill as many requests as possible whether to churches, schools, sports or charities. We have also embarked on an internship programme for the youth during the summer holidays to help empower them as we know they are our future.

We have been blessed as we have a third generation involved in the family business but this does not discredit the participation of our team who has become like family over the years. Also, as it is said no man is an island and we recognize everyone who is always willing to assist us at Clyde B. Jones.

We are aware that families do have options and truly appreciate those who have called on us over the years. Our motto 'Where Honour Dwells and Service Excels' has served us well. However, 'You can depend on us' has slowly been introduced as we are a home that is here to help.

Our History

“Where Honour Dwells and Service Excels”

Earlier Times

The first funeral was that of the late Ms. Susan Straughn of Oistins Hill, Christ Church which was contracted at the now seemingly incredible cost of \$60.00. Like many in those days, Ms. Straughn's funeral, was expedited, from arrangement to burial, within a 24 hour period due to the absence of the sophisticated refrigeration and preservation techniques available today.

These were the days where the newcomers to the industry, popularly known as “briefcase or suitcase” undertakers, had to depend on the more established firms to provide satisfactory service to the bereaved. We started out in this category and were loyally aided by the late Harold A. Tudor of Tudor's Funeral Home, The Ivy, St. Michael. Mr. Tudor provided rental of his motor hearse or the popular horse drawn hearse ridden by the famous Bajan character, “Bottleneck”.

In the final six weeks of 1948, the establishment conducted a total of 16 funerals, 15 at the Churchyard of Christ Church Parish Church and the remainder at the neighbouring Christ Church Cemetery.

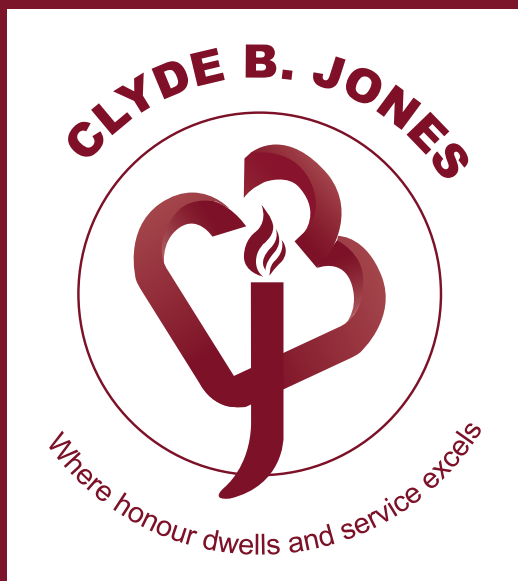
The founders had a precise direction for the business in mind, that is, the implementation of the highest quality of personalized funeral service to the bereaved. In the late 1950s, the establishment built its first hearse and subsequently, in 1960 imported its first Cadillac hearse.

With changing times the company has kept a competitive edge by providing service that is second to none, striving to computerize the business, maintaining a fleet of vehicles of the highest standard, an uniformed staff and the adoption of burgundy as the company's trademark colour in 1994. This was done in an effort to move away from the traditional black associated with the funeral industry but also to represent protection and safeguarding of the business based on the practice of the Jewish Community who marked their doors during the Passover offering.

Seventy Plus Years of Service Excellence

As the years have passed by, some of the faces of Clyde B. Jones Funeral Home have changed but the quality of service offered to our devoted clients has remained the same. Today, the business has the success of three generations of funeral directors. They have accepted the baton that has been passed and continue to meet the exceptional standard set by the founders, Clyde B. Jones (deceased) and his wife Alma D. Jones. The Directors of our funeral home are ably assisted by a truly dedicated and professional team who has helped to support the business over the years.

The business has overcome many challenges throughout the years and continues to be a shining example in the funeral industry.



Our company's logo captures the very essence of the humble beginnings on which our establishment was built on and the goal we strive to realize as we come into contact with each and every one of our “families”. Firstly, we invite you to give a cursory glance at our motto. With ease, one notes the CBJ which is reminiscent of our founder Clyde B. Jones. Its simple design allows the ease in transition of each of the three letters remarking on the simplicity and humility of the man behind our company. Now we invite you to closely inspect the shapes which the letters of his name form. The C and B resemble a broken heart whilst the J a lighted candle. It is true that death, at the core of all the ten stages of grief, makes us feel broken-hearted. In fulfilling all of your wishes we hope to bring a source of light and hope at this most difficult hour. Moreover, the everlasting light represented by the three beams also extends a promise to our clients that Clyde B. Jones Funeral Home Co. Ltd will always remain a place “Where honour dwells and service excels”.



Clyde B. Jones, BCH, JP Founder, 1923 – 2008

Clyde Balfour was born on February 3, 1923 to Genetha and Sydney Jones in Scarborough, Christ Church, Barbados, but spent most of his childhood in the neighbouring town of Oistins, Christ Church. Clyde, a humble man of few words, but a “giant”, who excelled in all areas of his life, wearing many hats; that of husband, father, grandfather, businessman, organist and “jack of all trades”.

He ventured into the funeral business at the early age of 25. Equipped with determination, a strong faith in God and his supportive wife Alma, he directed his first funeral on October 14, 1948 for the cost of \$60.00, for the late Susan Straughn of Oistins Hill, Christ Church, having received the call on October 13, 1948.

Clyde was a leader who led by example and he was very precise in his direction of the funeral industry. He set a high standard of excellence which has been the “home’s” hallmark in funeral service and the motto ‘Where honour dwells and service excels’ exemplifies the company’s ethics. Meticulous about detail and record-keeping, and ensuring that each family was attended to in a timely manner fulfilling their requests with honesty and dignity; standards passed on through the years and which are the foundation of Clyde B. Jones Funeral Home. Integrity and customer service are paramount.

Clyde assisted many families and was bestowed a Barbados Centennial Honour in 2000 for his work and achievements in the Christ Church Community; he was also a Justice of the Peace.

After marking his diamond anniversary in funeral service, reassured that his legacy will be carried on; leaving a large ‘footprint’ in the sand; Clyde’s chapter closed on Monday, August 18, 2008. Today, a new chapter continues with the notes of the original author etched in the minds and hearts of those who have taken up the mantra of excellence to serve the bereaved.



Kenneth G. Jones

Director of Clyde B. Jones Funeral Home

Kenneth Graeme was the first of Clyde's children to join the business, actually assisting his father whilst attending Boys' Foundation School. Ken's similarities with his father are not unnoticed with his dapper sense of style, meticulous nature, punctuality, social skills and his love of music.

Ken's fun-loving nature has helped many families during their time of grief. His involvement in funeral service has been invaluable over the years and he has a rich history in the business.

Ken loves people and he is usually present at every funeral to offer moral support and to ensure that the families' needs are met.



Kathy A. L. Jones

Director of Clyde B. Jones Funeral Home

Kathy, the last of the children of Clyde and Alma, ventured into funeral service at an early age. On leaving school, despite her love of Law, she sensed that her parents needed assistance with the business thereby marking her involvement in the business. They had afforded her a loving and decent upbringing and she felt that there was no one else she should give her service to.

Caring, understanding and helpful are attributes that Kathy brings to the forefront of Clyde B. Jones Funeral Home. She works diligently to keep the company's flag flying high and is instrumental in the daily running of the company. Excellence as she only knows, entails a great deal of work but she is prepared for any challenge believing that with Christ all is possible to overcome.

With over 30 years of dedicated service to the bereaved, Kathy has witnessed many changes within the industry. Namely, customized funerals, which require more detail and application and the introduction of a crematorium on the island in 2003.

Kathy has placed trust in the Team of Clyde B. Jones to maintain tradition whilst bringing new ideas of how to better serve the bereaved to the forefront. She is thrilled to be a part of this chapter in the company's history.



Charles Thomas

Embalmer/ Funeral Coordinator

3rd Generation

Charles Vaughan Hugh, Clyde and Alma's seventh grandchild, joined Clyde B. Jones Funeral Home in May 2013, having graduated from the University of Washington, USA with a degree in Mortuary Science. Charles is an ambitious young man and is being trained to be at the helm of the company.

With time he has become a seasoned embalmer who is able to achieve a pleasing and peaceful result in his work. His versatility is seen as he has also ventured into the area of IT with the creation of a printing business in August 2015, The Print Club Inc.

Team Clyde B. Jones

Seated from left:

Christian Thomas, Julian Maughn, Alicia Bostic- Johnson, Wayne Broomes & David Heeralal

Standing from left:

Edsil Cooke, Armando Lashley, Charles Thomas, Andrew Corbin & Le Quan Lashley





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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 prove to be a great comfort to loved ones.

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 (e.g. where the funeral itself should take place and who might participate). Working together with a funeral director or funeral coordinator, you can plan, organize and record all of your requests.

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

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 and invoiced to the estate or family at that time. Our team will explain your options when you meet them.

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 protect their family by ensuring that they would not face the difficult task of making arrangements at a time of loss.

We advocate pre-planning because our experience has shown us that not only is planning ahead virtually stress-free, but people have the time and information they need to make carefully considered, pressure-free decisions that are the right choices 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.

Choosing to pre-fund funeral arrangements is another way in which people can protect their families and it can mean locking in the cost of the arrangements at current prices.

Should I Pre-Pay?

Each person's individual circumstances along with other factors will influence this decision, but there are a number of 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, for which we cannot guarantee because they are not provided by us directly. Our staff are skilled at helping you to estimate these expenditures and to make allowances for them in your funding arrangements.

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.

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. See our Pre-Payment Options section for details.

Pre-Payment Options

Those who choose to pay for funeral arrangements in advance generally have a choice with regards to how and when they pay.

You have the choice of making a single full payment or making regular partial payments over an agreed period of time. There is also the option of taking out an insurance plan specifically for bereavement. Some plans even allow the addition of family members. These plans also provide coverage in the event of unexpected death away from home. The necessary care and transport of the deceased can be a significant expense. We can explain how these policies work and direct you to the relevant agencies.

With full payment you are immediately eligible for our locked-in service guarantee, meaning the services you have arranged are paid in full regardless of any increase in our prices between the time of arrangement and the time the funeral plan is carried out.

An insurance plan may also be recommended to pay for pre-planned arrangements because of its flexibility and the protection it offers.

Your funeral coordinator can tell you more about how these options work and may be able to offer you additional choices and benefits depending on the arrangements you make.

How To Pre-Plan Your Funeral

There are many different 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, the conversation is much easier to have when death is not imminent. Bringing up the subject with loved ones earlier in life when you 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.

When you are ready to make a plan, call or send us an email and we will have one of our funeral coordinators call you to set up an appointment.

Here are some tips that may help you start the advance planning conversation with your loved ones:

Set a time to have the conversation. Schedule it as an appointment with your loved ones, whether you want to share your plans with them or ask them to make their plans to share with you.

Tell your parent or loved one that you want to ensure their final arrangements are done according to their wishes and you need their help to make that happen.

Ease into the conversation. Questions such as "Have you ever thought about where you would like to be buried?" or "What type of funeral would you like to have?" may open the discussion to more details about your loved one's wishes.

Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member or colleague can give you the opportunity to talk about what you liked or did not like about the service.

Tell your children or loved ones that because you care for them so much, you do not want to burden them with difficult decisions when you are gone. Tell them you have 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 and invite your children along to participate in the selection of services, funeral merchandise and cemetery property.

Whether you are sharing plans for your own final arrangements with loved ones, or encouraging loved ones to make and share their plans with you, the conversation about planning ahead is an important one that every family should have.

While no one wants to think about their death or the death of a loved one any sooner than they must, having the conversation in advance alleviates the need for potentially more unpleasant or difficult conversations in the future.



Funeral Arrangements

Whether you're planning for yourself or for a loved one, the funeral service is one of the most important elements of a person's final arrangements. With the opportunity for great personalization, the funeral service can truly reflect the uniqueness of the life it honours.

Regardless of whether you or your loved one have opted for burial or cremation, the funeral or memorial service fills an important role. It can:

- Honour, 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.

So what is a funeral? In general terms, a funeral is a gathering of family and friends after the death of a loved one that allows them the opportunity to mourn, support each other and pay tribute to the life of the deceased. It often consists of one or more of the following components:

Burial Plans

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

Funeral Service 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 service, the casket or urn is usually 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 - provides a way for friends and acquaintances to pay their respects and offer condolences to your family.

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

Memorial Or Celebration Of Life Service

At a memorial or celebration of life service, a casket is usually not present. Otherwise similar to a funeral or visitation, a memorial service gives family and friends a time to come together in your memory and celebrate your life.

There is no one, right way to plan a funeral service. We believe that each funeral should be as unique and memorable as the life it honours.

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

- 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 would like shared with the those present?
- Are there any special photographs or other memorabilia you would like displayed?
- Should the decor reflect a particular 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?

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 are making final arrangements, either for yourself in advance or for a loved one.

A common misconception that people often have when they purchase the right of interment in a cemetery is that they have purchased the land itself, when in fact what they have really purchased is the right to be interred on or in that particular piece of property.

Burial

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

- **Ground Burial:** burial of the casket below ground.
- **Mausoleum:** select cemeteries provide above ground burial spaces, known as crypts, for entombment.
- **Burial at Sea:** this option is rarely requested but may be facilitated after securing the required documentation and the following of environmental rules. Special equipment is required for weighting the casket and a vessel rented to perform this mode of farewell.

Cremation

Many people overlook the importance of a 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:** 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.

Headstones

Cemeteries can offer many options for memorialization. In order to preserve the natural appearance of the landscape, some cemeteries feature headstones that lie flat against the ground called 'markers'.

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



What To Do First: A Checklist

When a death occurs there are so many things to consider and decisions to make. These lists can help you navigate through them.

When A Death Occurs:

At Home: Contact the police station in the jurisdiction of where the death occurred. In most cases the police will bring a doctor to certify the death and contact the Coroner to ascertain the next step. If the deceased was not under the care of a doctor, usually a post-mortem is ordered.

At a Hospital: Notify the funeral home of the death. They will contact the hospital on your behalf and arrange the relevant documentation.

At a Nursing/Long Term Care Facility: Notify the staff as to which funeral home you have selected; they will notify the funeral home on your behalf.

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, 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.
- 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.
- National Registration Number.
- Home address.

- Father's name.
- Mother's name, including maiden name.
- Occupation and Industry.

Documents To Collect

These may be required to establish rights for insurance, pensions, survivor benefits, ownership, etc.

- Will.
- Legal proof of age or birth certificate.
- Marriage certificate.
- Insurance policies.
- Bank books.
- Deeds.
- Car ownership papers.
- Income tax returns, receipts or canceled cheques.

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 the deceased will be buried or cremated in.
- 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.

If Casket Burial

- Would you like other members of the family to be with your loved one in the future? This determines how the cemetery property is prepared.
- What type of memorial would you prefer (a marker set flush with the ground, or an upright monument)?
- What type of presentation would you prefer for the burial service, e.g. a tent canopy, chairs, mats leading to the graveside etc.?

If Cremation

- Would you like to schedule a viewing or visitation prior to the cremation?
- Would you like to use our chapel for a short service prior to the cremation?
- Would you like your family to be present at the time of cremation? (This is called a Witness Cremation).
- What type of urn would you prefer (metal, wood, marble, ceramic, biodegradable, etc.)?
- What type of engraving would you like on the urn?
- 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 other members of your family to be with your loved one in the future? This determines the size and type of the final resting place.

Burial Of An Urn

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

Above Ground Niches

- Would you like the niche to be inside a building or outside?

TIP: Determine the measurements of the niche to ensure the urn will fit properly.

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?

You Will Need To Pay For

- Funeral arrangements, including clergy, florist, newspapers, transportation, casket and/or urn and other selected services and merchandise.
- Cemetery charges (e.g. lot, opening/closing of the lot, selected headstone or other memorial).
- Current and urgent bills (i.e. mortgage, rent, taxes, telephone, etc.).

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 aired on the radio. You also have the option of placing on the funeral home's website.

When you make arrangements at the funeral home, your funeral coordinator will be glad to assist you in composing the obituary and will make arrangements with the newspaper and radio for you.

The following information is customarily included in an obituary:

- Full name of the deceased (nickname is often included).
- Place of residence.
- Birth and passing 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 honouring the deceased, as by mentioning personal achievements, hobbies and interests, military service, etc.
- A favourite or special charitable organization for people to donate to in memory of the deceased.

Transporting The Deceased To Another Country For Burial

If you require international transportation, please advise the funeral home as soon as possible so that they can begin making arrangements with the proper authorities.

Be advised that complying with requirements of other jurisdictions takes time - in some cases a number of days or even weeks.

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 for a period of two to three hours, after which the cremated remains, which are commonly referred to as "ashes", 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.

Cremation can take place only after the cremation permit has been issued by the Chief Medical Officer from the Ministry of Health.



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

The deceased must be placed into a rigid, combustible container prior to cremation. You have the option of a simple cremation case or you may prefer to rent a casket depending on personal preference and what type of service you select.

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.

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.

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.

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.

Options For Cremated Remains:

Burial: An urn containing the cremated remains may be buried in an existing cemetery plot, or a new plot may be purchased.

Inurnment: An urn containing the cremated remains may be placed in a niche in an above-ground structure called a columbarium.

Shipping: You may wish for the cremated remains to be shipped to another country. The funeral home may be able to assist you in obtaining any additional documentation that may be required for shipment and, in some cases, the funeral home can facilitate the shipment of the urn.

Scattering and Cremation Gardens: Selected cemeteries have areas on the grounds designed for scattering cremated remains called 'cremation gardens'.

You also have the option to scatter the ashes out to sea which has to take place one-fifth of a mile from the shore line.

There are laws prohibiting scattering in certain areas; be sure to obtain authority before scattering cremated remains in a non-designated scattering area.

Keeping: Some families prefer to have the urn at home.

Acknowledging Kindness

In the month 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, you can order acknowledgment cards through your funeral home. 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 the family appreciate the kindness that has been shown.

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.

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

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/ Radio Announcement

Place of Death:

Date of Death:

Spouse:

Married for number of years:

Children, their spouses:

.....

Grandchildren, their spouses:

.....

Siblings, their spouses:

.....

Education:

Clubs and Lodges:

Military Service:

Special interests, hobbies and pets, etc:

Memorial donations:

Notes:

Vital Information About Me

Full Name (First, Middle, Last):

Address:

Length of Time at Current Residence:

National Registration Number:

Date of Birth: Gender:

Place of Birth:

Occupation:

Employer:

Business/Industry:

Marital Status:

Maiden Name:

Name of Spouse (incl. Maiden Name):

Father's Name:

Mother's Name (incl. Maiden Name):

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:

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Preferences for my Service & Personal Life Review

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

Contact Information:

Notes:

Pallbearers

1. 5.

2. 6.

3. 7.

4. 8.

Personal Items:

Eyeglasses: ☐ Remove ☐ Leave on

Jewelry: ☐ Remove ☐ Leave on

Clothing: ☐ Selected clothing supplied

Music:

Favourite Genre or Artist:

Soloist:

Organist/Pianist:

Congregational Hymns:

Community Organizations or Clubs that may participate:

I would like the following religious beliefs expressed:

Favourite 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:

Favourite places:

.....

Favourite colour, 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:

Property 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:

.....

.....





***When the time comes...
whether you are thinking of
advanced planning for the
future, or the handling of a
loved one's estate, contact
me for professional and
compassionate assistance.***

I know that each family has unique needs, so we coordinate with our comprehensive network to assist you. Whether you plan on selling, or setting up property management to rent out the property, we are here to assist you with:

- Comprehensive Real Estate sales and marketing services or handling of Property Management by locating/screening tenants.
- Coordination with attorneys, executors, trustees, and family members.
- Estate sales, clean-up and clean-out services.
- Repair and trade services such as, plumbing, handyman, etc.

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Website: www.cacharles.com



The Law Office of Charlene A. Charles is a full-service, client-focused law office located in Barbados providing legal services to local, regional and international clients. Our experienced attorney has an in-depth knowledge of estate and gift tax laws, as well as years of experience in guiding clients through family wealth transfers, business succession planning and estate administration. Our goal is to help you protect yourself, your family and your legacy.

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OUR SERVICES INCLUDE :

**Corporate and Business Transactions
Estate and Succession Planning
Probate and Administration
Powers of Attorney**

**Wills & Trusts
Real Estate
Immigration**





Legal Issues

Wills, probate, joint property, estate taxes, selecting estate trustees/attorneys for property, 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 of 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 legislation.

A properly drafted Will can be a simple, inexpensive way to address many estate-related matters and can make matters run much smoother upon death.

While there are many benefits to having a Will in place, there are some things that may not be accomplished in a Will. It is important to keep in mind that some items may not flow through your estate and thus may not be distributed in accordance with your Will.

During the estate planning process, it is important to speak with a lawyer experienced in such matters and knowledgeable of your unique situation.

A well-designed estate can help minimize probate costs, 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 plan, and thus it is important that such information be shared with your representative(s) when designing an estate plan.

In addition to determining how your estate will be distributed, a lawyer can speak to you about choosing 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 times, people assume they must appoint a relative or child to act as a Personal Representative (Executor) because it would be "an honour". While it may be considered "an honour" for some, the primary considerations should be choosing someone with the patience, ability and willingness to carry out this responsibility.

Powers Of Attorney

A power of attorney is an instrument by which a person (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 healthcare and a power of attorney for property and finance 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 power of attorney for healthcare, 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, shelter, nutrition, clothing, hygiene and safety.

While you can appoint more than one attorney, it is important to decide whether they are to act "jointly" or "jointly and severally". Depending upon where your 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.

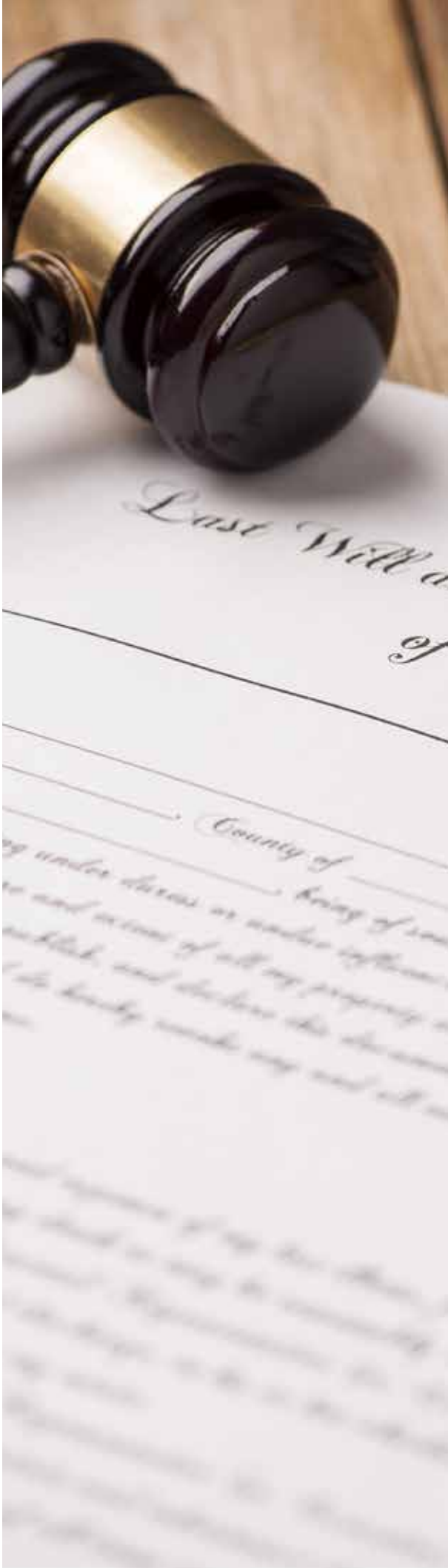
As a starting point, the personal representative or administrator should consult the testator's lawyer as sometimes original Wills have been kept at the lawyer's office.

Upon death, you may want to ask the lawyer to provide notarized copies of the deceased's Will.

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

Please speak to the funeral home about obtaining certified copies of the death certificate (as some agencies will not accept photocopies).





Probate

Common questions from a newly entrusted/appointed Personal Representative are "What is probate?" - "Why do we need it?" - "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.

Fortunately, not all Wills need to go through probate; such a determination will be dependent upon a testator's unique situation. Probate asks for the court's involvement. The process can have a large range of both cost and time required to complete, depending on the complexity of assets, debts and disputes.

Whether to spend your time and effort planning to avoid probate may or may not be an appropriate goal; depending on the size and complexity of your estate. Even if avoiding probate is not 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.

Probate usually works like this: After your death, the person you named in your will as Personal Representative files papers at the probate registry. However, if you die without a will, the process is slightly different commencing with an Application for Letters of Administration to be filed by the Administrator, who is typically the closest surviving relative.

Typically, probate involves paperwork and court appearances by lawyers. The lawyers and court fees can be paid from the estate property, or it can be paid by another to be recouped from the estate, which would otherwise go to the people who inherit the deceased person's property.

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.

In the absence of a Will, the administrator will identify all of your property in the application and the estate property will be distributed in accordance with the law. As part of the administrator's application the relatives entitled to benefit from the estate are notified.

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, taxes of the estate, for setting a deadline for creditors to file claims (thus foreclosing any old or unpaid creditors from haunting heirs or beneficiaries) and for the distribution of the remainder of the estate's property to ones' rightful heirs.

Question #3 How Long Does Probate Take?

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

If there is a Will contest, or anyone objects to any actions of the Personal Representative, the process can take a long time.

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 an Application for the court and takes it, along with the Will and files it with the probate court.

On an application for Probate or Letters of Administration, the Lawyer representing the executor or administrator must notify all persons who would have been legally entitled to receive property from the deceased.

Notice of the persons intention to apply for Probate or Administration is placed in the local newspaper and the official gazette, following which persons may file an objection to the application.

Once everything is in order with the application, the court will approve the application and give the executor or administrator the requisite document to execute their respective duties.

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

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

Question #5 Who Is Responsible For Handling Probate?

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

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.

One option to avoid probate is to transfer all of 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, therefore seeking guidance from an experienced estate planning attorney regarding your specific situation is recommended.

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.

NO LEGAL ADVICE INTENDED: THIS GUIDE IS NOT INTENDED TO BE CONSTRUED AS LEGAL ADVICE. THESE MATERIALS ARE INTENDED FOR GENERAL INFORMATIONAL PURPOSES ONLY AND MAY NOT REFLECT THE MOST RECENT LEGAL DEVELOPMENTS. THESE GENERAL INFORMATIONAL MATERIALS ARE NOT INTENDED, AND SHOULD NOT BE TAKEN, AS LEGAL ADVICE ON ANY PARTICULAR SET OF FACTS OR CIRCUMSTANCES. YOU SHOULD CONTACT AN EXPERIENCED ESTATE PLANNING AND/OR PROBATE ATTORNEY FOR ADVICE ON SPECIFIC LEGAL PROBLEMS OR ISSUES.



What Is Grief?

"Grief is the response to the death of someone whom you shared a bond."

The death of a loved one is life's most painful events. People's reactions to death remains 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 lessen over time as you learn to cope with the loss.

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. The healing process can take much less time than we have been led to believe. There are two missing parts. One is a safe, loving, professionally guided atmosphere in which to express our feelings; the other is knowing how and what to communicate.

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 typical also, they 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 lead toward acceptance, healing and getting on with life as best 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 is probably time 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.

Realize Your Grief Is Unique

Your grief is unique. No one will grieve 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.

As a result of these factors, you will grieve in your own special way. Do not try to compare your experience with that of other people or to adopt assumptions about just how long your grief should last. Consider taking a "one-day-at-a-time" approach that allows you to grieve at your own pace.

Talk About Your Grief

Express your grief openly. By sharing your grief outside yourself, healing occurs. Ignoring your grief will not make it go away; talking often makes you feel better. Allow yourself to speak from your heart, not just your head.

Doing so does not mean you are losing control or going "crazy". It is a normal part of your grief journey. Find caring friends and relatives who will listen without judging. Seek out those persons who will walk "with" not "in front of" or "behind" you in your journey through grief.

Avoid people who are critical or try to steal your grief from you. They may tell you, "keep your chin up" or "carry on" or "be happy". While these comments may be well intended, you do not have to accept them. You have a right to express your grief; no one has the right to take it away.

Expect To Feel A Multitude Of Emotions

Experiencing a loss affects your head, heart and spirit. So 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.

As strange as some of these emotions may seem, they are normal and healthy. Allow yourself to learn from these feelings. Do not 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 loved. Find someone who understands your feelings and will allow you to talk about them.

Allow For Numbness

Feeling dazed or numb when someone you love 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 do not want to believe.

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 your low energy levels may naturally 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 does not mean feeling sorry for yourself; it means using your survival skills.

Develop A Support System

Reaching out to others and accepting support is often difficult, particularly when you hurt so much. But the most compassionate self-action you can do 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 feelings - both happy and sad.

Make Use Of Ritual

The funeral ritual does more than acknowledge the death of someone loved. It helps provide the support of caring people.

Most importantly, the funeral is a way to express your grief outside yourself. If you eliminate this ritual, you often set yourself up to repress your feelings, cheat everyone who cares a chance to pay tribute to someone who was and always will be loved.

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 love, recognize this feeling as a normal part of your grieving process. Find someone to talk with who will not be critical of whatever thoughts and feelings you need to explore.

You may hear someone say, "With faith, you do not need to grieve". Don't believe it. Having your personal faith does not insulate you from needing to talk out and explore 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, some do not. Actually, the healing occurs in the opportunity to pose the questions, not necessarily in answering them. Find a supportive friend who will listen responsively as you search for meaning.

Treasure Your Memories

Memories are one of the best legacies that exist after someone dies. 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 not 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 is not that you will not be happy again, it is simply that you will never be exactly the same as you were before the death.

Accepting A Loss

For each of us there are times in our lives when we must face and deal with personal losses along with 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; even giving up driving can be a significant loss for many people.
- Moving out of your home.
- Saying goodbye to a favourite pet.

Losses such as these are simply part of life. Like their counterparts among the joyful occasions in our lifetime - 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. The emotions they create in us are part of living, as well.





Helping A Friend Or Neighbour Cope With Loss

Before The Funeral

- Offer to assist with the funeral arrangements without being intrusive.
- Be vigilant and watch over your neighbour's property to prevent burglaries during the funeral and visitation.
- Help answer phones and greet visitors.
- Keep a record of everyone who calls, visits or has been contacted.
- Offer to pick up friends and family at the airport and to arrange accommodations.

After The Funeral

- Prepare or provide dinner on a day that is mutually acceptable.
- Offer to help with the garden such as watering, mowing or pruning.
- Feed and exercise the pets, if any.
- Write notes offering encouragement and support.
- Offer to drive or accompany him/her to the cemetery regularly.
- Make a weekly run to the supermarket, laundry, or cleaners.
- Help with the Thank You notes and/or other correspondence.
- Anticipate difficult periods such as anniversaries, birthdays, holidays and the date of death.
- Always mention the deceased by name and encourage reminiscing.
- Above all, just listening and your concern and presence will help.



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Lightning Events Presentation Services, was established to enhance events presentations through the use of video clips, graphics, video loops, background graphics and audio.

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For far too long, the majority of events in the Caribbean have lacked the cutting-edge use of all forms of media, so that such events, whether they are family gatherings, celebrations, conferences, weddings and shows, can further enhance the presentations to the audience through the proper integration of media.

We take what the sound engineers have and integrate it into a visual enhancement of what participants experience. The experience can be even more enhanced by the use of social media feedback from participants.



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Email: lightningeps@gmail.com

2b Retreat, Skeenes Hill,
Christ Church BB17033

Bereavement & Support Services

General Information On Grief

www.HorizonHospice.com

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.psycom.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.

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

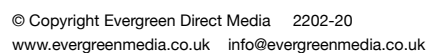
What to look for when assessing potential risk.

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

This is an excellent place for information.

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

Important Notes



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THE IMPORTANCE OF ESTATE PLANNING

Planning is paramount in creating a successful and happy life and as we approach the end of our life's journey planning remains essential. One of the simplest ways in which we can plan is to make a Will. Making a Will ensures that we have communicated to our loved ones what our wishes are after our death. It is a very straightforward and inexpensive process. After the Will is made, it can be lodged in the Barbados Depository of Wills in the Supreme Court Registry for safekeeping.

Further, you can always make a fresh Will at any time before your death and deposit it with the Registry. Thus, a Will is not necessarily final and can be updated or replaced to accommodate any circumstances which might have changed. However, it should be noted that the most recent Will deposited will be considered your last Will and your final wishes.

Another key factor to note is that when appointing an Executor by virtue of your Will, you should ensure to choose someone who will be capable and willing to make the application for a Grant of Probate of the Will and effectively distribute your assets and settle your liabilities. If there is no Will, your property will generally go to your immediate family - that is your spouse and your children. If there are none, then your parents or your siblings. Even though this sounds simple, sometimes relatives do not see eye to eye. Sometimes property is left to family members and they never come together in order to ensure the proper disposal of the property. The property then lies as if abandoned through a lack of care or because of active disputes. None of us would wish to see our hard work go to waste in this way. Therefore, a Will is crucial as it represents an instrument of clarity in a time which might be quite confusing. Thus, you should seek legal advice to ensure that your will meets the legal requirements in order for it to be valid.

However, if you choose not to make a Will but you have an estate then whether the property is left by Will or not, the estate should still be administered. This process is carried out by your next of kin making an application to the Court for a Grant of Letters of Administration. Thus, legal services are also required. Another way of disposing your property if you wish to be proactive is before your death by way of a Deed of gift. It should however be noted that such a step would attract stamp duty and property transfer tax.

Whatever method you choose, you should actively start planning ahead because whilst we can never guarantee the outcome in all of our planning, we do have a better chance of success if we do so.

We are a firm of attorneys which focuses on finding the best solutions for your legal circumstances. Our Lead Counsel is Lynette Eastmond LLB (UWI) LLM (Lon).

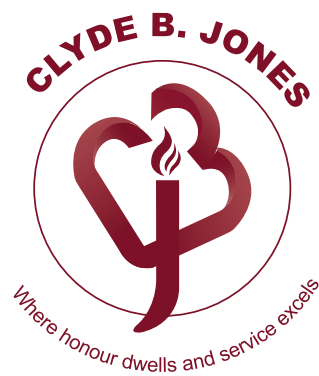


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