

*We celebrate the lives of your loved ones with dignity and heartfelt compassion, handling every detail with grace and precision.*

## COMMUNITY NEWSLETTER

# Connecting to the community, sharing information

For more than 150 years, since 1862, the Chapman family has served the region with distinction, providing New England communities, and individuals of all faiths and perspectives, with great comfort, dignity, and guidance in their time of need.

Community is the core of the Chapman family. We are active in the communities we serve, contributing time and resources to youth

sports, schools, churches, synagogues and other places of worship, community organizations and programs, food drives, support for seniors, Alzheimer's walks, cancer and heart disease research, other healthcare causes, and more.

This community newsletter is one more way to strengthen these connections. We hope to use it as a way to educate, create connections, and to help you learn more about



our services, the topics we deal with regularly, and to better get to know our staff. We hope you enjoy.

*-The Chapman Family*

## OUR TEAM

### **Jim Nordquist, Wareham**

Jim Nordquist's path to becoming a funeral director started in a most unexpected place: a hardware store.

That's where he worked as a teenager in Holden, Mass., and where he began to interact with area funeral home directors who often shopped at the store. The more he learned about the work they did, the more interested he became in their profession.

"I became pretty friendly with them," Nordquist explained. "Sooner or later I went up and talked to the owner [of the area funeral home] and asked if I could have a job. She said they

weren't hiring, but I kept going back. I was persistent."

By the time he was a senior in high school, they agreed to hire him to do odd jobs around the funeral home.

"I was helping out wherever I could," he explains, spending many of those early days cleaning vehicles. But it was the start of an apprenticeship opportunity that continued through college as Nordquist earned his bachelor's degree in Business Administration from what was then known as Worcester State College.

From there, he went onto Mount Ida College

and eventually earned his associate's degree in funeral services, becoming licensed in 1993. He stayed with that same funeral home in Holden for 10 years before joining Chapman Family Funeral Homes 20 years ago, where he currently serves as funeral director at the business' Wareham location.

Over the years Nordquist has earned additional certifications in funeral service preplanning consultation, and has been active with funeral directors associations at the state and national levels. He volunteered for two weeks at the New York City Medical Examiner's



Office following the tragic events of 9/11. His job was verifying and processing paperwork and releasing identified remains to the local funeral directors. He was proud to be part of the National Funeral Directors team of volunteers.

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# End of Life Planning:

## When to consider it, what it entails, and why it matters

People hold many myths about wills.

Some people imagine that wills are only for the old or the unwell, when in truth, people in many different life phases would benefit greatly from the document.

Some people think that wills are only for the very rich, or only for the divvying up of wealth and assets, when in actuality they have implications for many different areas of a person's life.

Some people think that wills are the only end-of-life documentation that matters, when in reality, they're just one component of a comprehensive estate planning strategy.

Jason M. Rawlins, Esq., founder of Rawlins Asack, LLC, formerly known as The Law Offices of Jason M. Rawlins in Bridgewater, devotes a substantial portion of his practice to estate planning services.

He says that one of the most important things for people to understand is that estate planning, including the drafting of a will, is a highly personalized process.

"People may have a misperception that there are cookie-cutter estate plans, or one-size-fits-all estate plans, and that couldn't be further from the truth," he says.

He explains how many people will go online and complete a generic will generator, a practice he strongly cautions against.

"It gives people a false sense of comfort, that they did what everyone said they should do," he warned. "It may do nothing that you want it to do, and it may even cause more harm than if you were to do nothing."

Rawlins believes that every will

— every estate plan — needs to begin with a person's unique goals. From there, an experienced lawyer can help take that information and put it into practice, in terms of executing documents that meet those goals and comply with both state and federal considerations.

Not only can a lawyer help with the drafting of a will, but they should be able to answer all of your questions and make as many edits to drafts as you need to feel comfortable. At Rawlins' practice, they even "arrange to have the required witnesses here in our office so that we ensure all the formalities of execution are done properly," he says, and this includes formal notarization.

Anyone over the age of 18 can prepare a will, though Rawlins says that the document becomes more important in a few specific scenarios.

"It's probably a bit more important if you have children, because it can give you the opportunity to nominate someone to potentially become your child's guardian," he says, though he clarifies that this is not a binding nomination; rather, it simply gives you the ability to weigh in on guardianship considerations.

Another important time to consider creating a will is as you accumulate assets, and that can come at any time

or at any age.

He says that wills can also be very important in mixed family settings, where you want to make sure that things are passed in a certain way that may be different than what the legislature would dictate for you.

"The bottom line is if you don't have a will, and you die, the legislature really dictates where your assets go [known as intestate succession], whereas with a will, you are directing where your assets go," he says, acknowledging that there are, of course, certain limitations and caveats to these general scenarios.

Beyond divvying up assets, money, and property, one critically important part of a will is appointing

someone to be in charge of your estate, known as a Personal Representative (formerly referred to more commonly as an executor, or executrix). This person is responsible for gathering your assets and distributing them in accordance with your will.

Rawlins emphasizes that the will is just one piece of a larger estate planning strategy. Thinking beyond the will, "estate planning encompasses not just what happens if you pass away, but it also takes care of what happens if you become incapacitated," says Rawlins, highlighting what he considers to be the two most im-

**"What you're trying to do is relieve [your loved ones] of the burden that they would be left with if you passed, or became incapacitated."**

portant documents for that scenario: the health care proxy, and the power of attorney.

The health care proxy allows someone to make health care decisions for you should you become incapacitated and unable to make your own health care decisions.

"That's vitally important, because without that, your loved ones would have to go into court and become your court-appointed guardian, which is a very long, expensive process," he explains. A similar scenario can play out when it comes to the power of attorney, which allows someone to control your assets for your benefit if you're incapacitated.

"Without a power of attorney, your family would have to go into court and become a court-appointed conservator over you. And just like becoming a guardian, this is very expensive and time-consuming."

He says one common misperception is that spouses can automatically serve as a health care proxy or power of attorney for an incapacitated spouse, but this isn't true, reiterating just how important these official designations can be.

And this ties into one of the most important considerations as to why someone should consider an estate plan. Much more than simply making sure your money or assets are given out according to your wishes, Rawlins explains that a thoughtfully drafted estate plan can reduce the stress of your loved ones in the event of your serious illness or death.

"What you're trying to do is relieve them of the burden that they would be left with if you passed, or became incapacitated. With an estate plan, the

whole goal of it really is to give you the peace of mind that your loved ones are put in a position that you're comfortable with."

He describes his first-hand experience watching people go through the multifaceted burden of simultaneously grieving the death of a loved one, planning a funeral, and wrangling the legal complications of estate planning. Much like pre-planning a funeral, thoughtful estate planning can free up your loved ones to grieve properly at the time of your death.

"I've seen people go through this. A loved one is sick, nothing has been planned, and they have to go through this court process to become a guardian or a conservator," Rawlins explained. "When you're having to deal with all these additional things, your grieving can be thrown off, and it's vitally important that you properly grieve a death. To throw this additional stress into the mix can actually hamper your ability to move forward."

So despite these understandable benefits, why is it that people often resist the drafting of a will or official estate planning?

Rawlins believes it comes down to a few factors.

"I think one reason is that people have a very difficult time talking about their demise," he says. "And understandably so. It's not an easy subject to contemplate."

Others might think that since they'll be dead before the documents

matter, it's not worth their time or energy right now.

Finally, he believes "some people don't analyze the cost-benefit analysis. They look at the small, upfront cost of estate planning documents as something they don't feel like extending resources on, but they're not looking at the larger, long-term expense that will come by not doing these things."

The price of this legal work can often be the elephant in the room.

So what might these services actually cost? It all depends, and prices vary based on whether you're simply drafting a will (which might be somewhere in the \$350 range) versus putting together a more comprehensive estate planning package, including the aforementioned documents related to health care proxy and power of attorney (packages that are more likely to begin in the \$1,500 range.)

Rawlins and his colleagues are conscious of people's hesitancy to do this vital work, and he says that his practice tries to remove every obstacle they can, just to get people in the door to start having these important conversations.

"We try to make it as easy on people as possible," he says, explaining that their estate planning consultations are free, and people are not required to bring in extensive paperwork to that first meeting. "There are enough excuses already to not do this."



James M. Rawlins, Esq.



# Nordquist fosters community ties through work in Wareham

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Nordquist has also remained active in the broader Wareham community, including serving on the Board of Advisors for the Gleason Family YMCA.

What might surprise people most about his job as a funeral director? “That I enjoy it,” he says with a laugh. He says that when talking to people, they often don’t understand how he can deal with death and grief every day. But he says he actually finds great satisfaction in taking care of the details of these major life moments, work he says must be

handled with honesty, compassion, keen listening and consideration.

He sees his main role as helping every family he works with navigate through a difficult time so that they can have “a nice ceremony and a memorable service for their loved one.”

“After planning all the details, the day of the funeral is the most satisfying part of the job,” says Nordquist, “just knowing that you’ve given the family a chance to say goodbye. The community comes in, you bring people together, and I like to believe that the work we do makes a difference in people’s

lives.”

The nature of his work is unpredictable, and he says there is no typical day, but when he does have free time, you’ll often find Nordquist working outside in his garden – a passion passed down to him from his own parents. His impressive gardens have even been featured in *The Standard Times* newspaper and the Mattapoisett Women’s Club’s garden tour.

“Gardening helps me relax and reflect on the day,” he says. And much like his work with families at the funeral home, “it helps me appreciate life more.”

## Understanding the many pieces of end of life, estate planning

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The goal of that free, initial consultation, Rawlins explains, is to “get a sense from you about your goals. And to educate you, as well, about your options. After that consultation, we’ll follow up with a more in-depth and specific questionnaire.”

Rawlins says that there’s no need to be intimidated by meeting with a lawyer, and that just like when you’re looking for other professional ser-

vices, such as a primary care doctor, you should keep looking until you find someone who feels like a good fit for you and your needs.

“You shouldn’t just go with the first lawyer you find. You should go with the one who makes you feel the most comfortable,” he says. “If I’m doing my job right, you’re going to be my client for a long time. We’re going to need to have important conversations and you need to be comfortable

having those with me, and be confident that I’m capable of helping you with those things.”

Even after a will is executed, changes will likely have to be made over the years. Life circumstances that may require changes to your estate planning documents include marriage, the birth of children and grandchildren, changes to your choice of Personal Representative, divorce, the death of one of your beneficiaries, or substantial changes in

your assets.

A graduate of Bridgewater-Raynham High School, Rawlins went to Bowdoin College before attending the New England School of Law in Boston. His judicial clerkship, as well as his early work in private practice, all revolved around estate planning and probate services.

He opened his own practice in West Bridgewater in 2011 before moving to Bridgewater four years ago.

### ABOUT US



Chapman Family Funeral Home has been family owned and operated for more than 150 years. We offer services related to pre-planning, funeral planning, burial and cremation. For more information, contact one of our following locations:

#### **Bridgewater**

508-697-4332

#### **East Bridgewater**

508-378-4826

#### **Falmouth**

508-540-4172

#### **Harwich**

508-432-6696

#### **Marstons Mills**

508-428-5704

#### **Martha’s Vineyard**

508-693-1495

#### **Mashpee**

508-477-4025

#### **Nantucket**

508-228-1363

#### **Wareham**

508-295-0060

#### **West Falmouth**

508-540-4172

#### **Yarmouth**

508-398-2121

#### **Or visit us online:**

[www.ccgfuneralhome.com](http://www.ccgfuneralhome.com)