

Island Cremations & Funeral Home

405 S. Courtenay Pkwy Merritt Island, Florida 32952

Cell: (321) 223-3425 | Office: (321) 454-3331

www.islandcremations.com



Helping you plan to maximize your financial life

Your Financial Advisor will take the time to get to know you and understand your goals. Using our flexible planning process, your advisor will help you build your financial strategy designed to stay on track as your life and goals change.

Your advisor will provide guidance beyond just investments. Coordinating with your legal, tax, and other professionals is just one example of how your advisor can help you manage your complete financial picture.



Darlene PernaSenior Vice President

Direct: 321-408-5358 **Fax:** 321-452-2206 **Office:** 321-452-0100



James H. Perna Financial Advisor

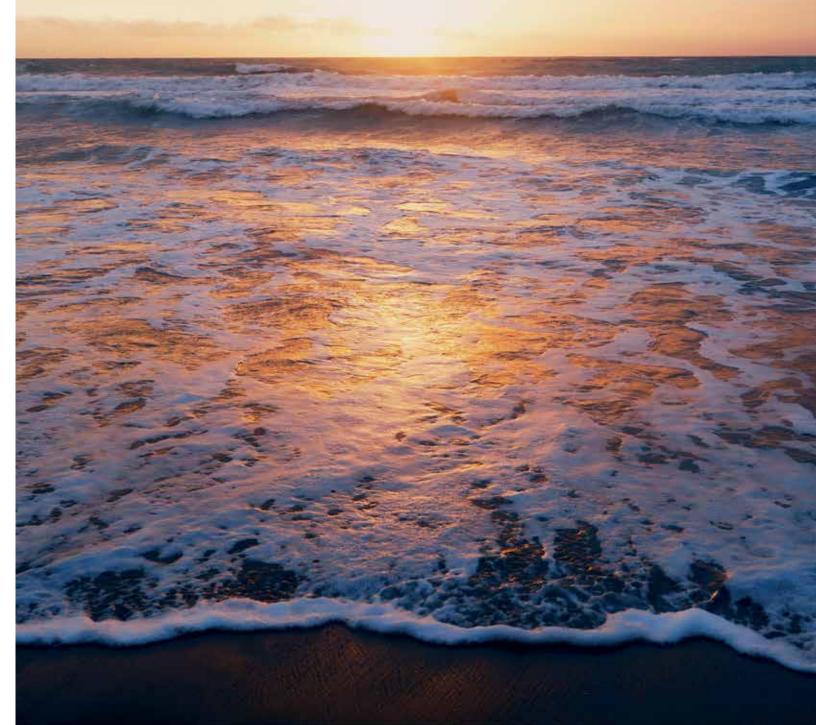
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"TWhen you see only one set of footprints in the sand, it was then that I carried you..."

- Unknown





WELCOME

Planning a funeral can become overwhelming; however, please rest assured that we are here to help you every step of the way.

We will answer your questions and offer reassurance as you embark on this emotional journey.

Our professional experience and training, together with our own personal experiences, means that we understand what you are going through and will make the process as smooth as possible.

Here at Island Cremations & Funeral Home, we believe a funeral is a time to honor the life of the deceased and celebrate the heritage of the family. It is an important time for relatives and friends to gather, tell stories, acknowledge loss, and support each other.

It would be our greatest privilege to help you prepare a respectful, fulfilling experience that meets the individual needs of your family and your loved ones.

We pride ourselves on giving the very best service to the families that we serve. We aim to:

- Replace confusion with calm
- Add certainty to doubt
- Provide answers to questions
- Create a fitting memorial for your loved one

Please take a moment to read through this brochure; we hope you will find it to be an informative guide to the services and options available from us. If you are in immediate need of assistance, or require any further information, then please do not hesitate to call us at (321) 454-3331.

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ABOUT US

Family owned, full service funeral home.

Paul T. Mazzoni is a Licensed Funeral Director and the owner of Island Cremations. Every aspect of funeral service and helping families through their loss has always appealed to Paul and he sought to make funeral service his life's ambition.

Having lived and worked in communities in Pennsylvania most of his life and owning the Paul T. Mazzoni Funeral Home in Eynon PA, Paul realized the value of furthering his professional career was to include a Florida funeral director's license and sell his business to move his family to Satellite Beach, FL.

In 1997 he worked for Florida Memorial Funeral Home as a Funeral Director and worked his way up to a General Manager. Paul was picked to help drive their new name DIGNITY and help develop their products in a program called Dignity of Success which took place in St. Louis and in Houston, Texas. Through the years, Paul has always maintained a focus of helping others and has been an active member of his community. Paul always played a big part in the public servant programs.

As a funeral director it is his job to take care of family needs and to comfort those at a more stressful time in their lives.

Paul is very blessed with his lovely wife Annie and his three sons Dillon, Blake and Chase who now reside in Merritt Island, Florida.



OUR MISSION

Island Cremations is a family owned and full service funeral home.

Our mission at Island Cremations is to provide the highest level of service, while maintaining the honesty, integrity and professionalism that you expect from our firm.

We realize that each family's needs are different, and we are dedicated to respecting your choices, listening to you and answering your questions with sensitivity.

We aim to carry out your family's wishes and pay attention to every detail to ensure you feel that you have received the finest service available. We believe that personalization is important when we do a funeral service, whether you prefer traditional burial or cremation services, the knowledgeable and dedicated professionals at Island Cremations will carefully attend to your wishes and carry them out, seeing to all the necessary details.

We relieve you of many demanding but necessary chores during your time of grief, and strive to provide you with lasting comfort through a meaningful, memorable celebration of life.

OUR STAFF



Paul Mazzoni

Owner/Licensed Funeral Director/Embalmer
Paul graduated from McAllister of Mortuary
Science in 1988 before he opened his Paul
T. Mazzoni Funeral Home in Eynon, PA.
Paul has been a resident of Brevard County
since 1997 where he worked for several of
the Dignity locations. In 2011, Paul decided
to go back on his own and open Island
Cremations Funeral Home.



John Price

Pre-Need Sales Manager
John relocated to Brevard County after
being a college professor for 34 years
in Ohio. John joined our staff in 2011
as the Pre-Need Sales Manager. John
is a licensed insurance salesman and
works hard to help people to make
informed decisions for their pre-need
arrangements.



Dillon Mazzoni

Manager/Licensed Funeral Director/
Embalmer
Dillon is the son of Paul Mazzoni. He graduated with a bachelor's in Criminal Justice from Lock Haven University (PA) in 2014. After graduating with his Criminal Justice degree, Dillon went right into a Mortuary Program at St. Petersburg College where he graduated with his Funeral

Directors and Embalming license.



Blake Mazzoni

Licensed Crematory Operator
Blake is the son of Paul Mazzoni. Blake has been in the Funeral Home industry since graduating High School in 2012 from Merritt Island. Blake currently operates the crematory facility since February 2020 when the Mazzoni Family opened Space Coast Crematory,



Dawn Salas

Licensed Funeral Director/Embalmer
Dawn is a graduate of Embry Riddle
Aeronautical University with a BS in
Professional Aeronautics and graduated
from Pittsburgh Institute of Mortuary
Science. Dawn has been licensed in the
state of Florida as a Licensed Funeral
Director/Embalmer since 1995. We are
pleased to have Dawn as a part of our staff.



Robert "Bob" Heyne

Licensed Funeral Director/Embalmer
Bob began his career in funeral service
in 1974 while living in Arizona. He
graduated in 1977 from San Francisco
College of Mortuary Science then
returned to Arizona to continue his
career. Moving to Florida with his
family in 1994, he worked for Dignity
Memorial until recently settling at Island
Cremations in 2020.



Michael Stine

Staff Associate
Michael relocated to Brevard County
in 1967 from Washington D.C. and has
worked in the funeral services environment
since 2003. We are pleased to have Michael
as a part of our staff.



John "Kuu" Kuualoa-Awai

Staff Associate
Kuu was born and raised in the state
of Hawaii. Moved to Florida in 2016.
Has been a member of our staff since
December 2019. We are pleased to have
Kuu as a part of our staff.

PLANNING A FUNERAL

Most of us are not prepared to plan and carry out a funeral ceremony for someone we love. So much of the information available on this critically important subject fails to focus on what is most important: having a personalized, meaningful funeral that helps families and friends begin the healing process of mourning after the death of someone we love.

Our dedicated and experienced staff are here to help you and can play a critical role in planning and carrying out a meaningful funeral or memorial service. Our licensed funeral directors are intimately familiar with the funeral planning process, key decisions a grieving family must make, and the necessary legal documentation that is required during this difficult time. Our funeral professionals can handle all of the details and help you create a unique service that meets your needs and values.

Funeral ceremonies can make a significant difference in how families channel their grief towards health and healing. During the funeral, the community comes together and responds to the reality that someone has died, and also to the reality that those remaining will need support, compassion, love, hope, and understanding. The funeral encourages you to think about the person who has died and to explore the meaning of his or her life and the ways in which he or she touched the lives of others.

The remembering, reflecting, and choices that take place in the planning and conducting of the funeral service are often an important part of the process of grief and mourning. Ultimately, this process of contemplation and discovery creates a memorable and moving funeral experience for all who attend.



We have created a checklist for you to help assist in the planning of a service. The following list of information will be needed when funeral arrangements are being made:

Full name of deceased

Date of birth

Place of birth

Social security number

Father's name

Mother's maiden name

Last or usual occupation

Education level

Name of minister officiating at the funeral

Cemetery information, if available

Veteran information, if available



PRE-PLANNING

Why should you pre-plan?

Pre-planning allows you to make sure that you get exactly what you want; you determine if you will be cremated or buried, you can pick the urn or the casket, and you can determine if there will be a service, where it will be, and who will administer it.

You make sure that your loved ones will not have to make arrangement decisions on the worst day of their lives; now they can grieve without being involved in the business of making your arrangements. Your prices are fixed; you will not have to worry about the cost for your arrangements because you have already taken care of that concern.

Flexible payment plans are available to meet your needs. You can make payments for your arrangements; you can make sure that there are not any financial concerns for your arrangements when the time has come. With a Pre-Need insurance policy you can make payments over one year, 3 years or 5 years and make sure that your arrangements are paid for when the time comes.

- Earned growth in the plan adds to the final benefit, with excess refunded to your beneficiaries, where applicable
- Transferable plan if you move out of the area
- First day coverage
- Preserves the option to obtain government assistance in the future, by making the plan irrevocable
- Provides you with risk protection during the payment period; the plan is insured through a national insurance company
- Includes accidental death benefit for guaranteed issue, multi-year contracts
- Protection for your grandchildren (\$2,500 benefit) available for a nominal fee at the time of application

One of the best gifts you can give your loved ones is the gift of Pre Arrangement; you give yourself and your family the peace of mind in knowing that all of the decisions and concerns have already been taken care of.

When should you make pre-plan arrangements?

The best time is right now; the fact that you are thinking about it makes pre-planning your arrangements the right thing to do right now. Many people naturally think that they are too young and it is too early for them to consider pre planning their arrangements - "I've got plenty of time, I'll worry about that later." Making your arrangements in advance makes sense financially; you avoid the higher costs due to inflation - you are locked in at today's prices.

Planning now gives you the time to gather all of the pertinent information; oftentimes things like maiden names, military status, necessary contact information, email addresses, occupations, etc. is not the information that someone, other than you, will have when they need it. Making your arrangements now will relieve the stress from your family and loved ones during the time that they should be grieving.

Contact us at Island Cremations & Funeral Home and we will help you take care of pre-arranging your cremation or burial; everything can be arranged in just a few minutes and then you have the rest of your life knowing that you have everything taken care of.

"Don't overpay on your most difficult day"

Pre-planning is a loving gift you can make for your family and survivors that provides complete peace of mind to everyone involved.

Why should you make pre-arrangements for your funeral?

- You can plan together as a family
- You help spare your loved ones from having to make difficult decisions
- It ensures your wishes are well-documented and carried out
- It ensures all your personal documents are organized and easy for your survivors to locate
- It helps control costs and reduces emotional overspending
- You can personalize your plan to reflect your unique personality

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

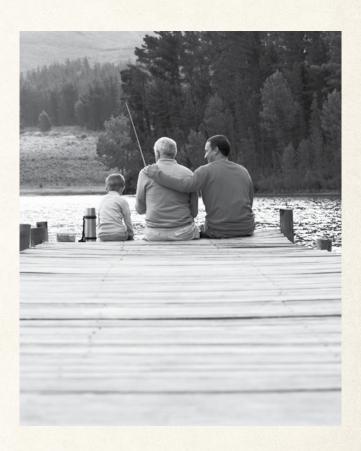
Set a time to have the conversation. Schedule it as an appointment with your loved ones, whether you want to share your plans with them or ask them to make their plans to share with you.

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.

To open the discussion to learn more details about your loved one's wishes, ease into the conversation with questions such as:

- "Have you ever thought about where you would like to be buried?"
- "What type of funeral would you like to have?"

Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member, or colleague or watching a movie or television show with funeral scenes may naturally prompt the discussion with your own loved ones. Talk about what you liked or didn't like about the services you saw or attended.





Estate Planning in Florida

The primary function of a Last Will and Testament in Florida is to provide for the distribution of property owned by you at the time of your death in whatever manner you choose. However, a simple Will does not always allow you to avoid probate. Depending on the nature of your assets and the distribution plan you have in mind, a revocable living Trust may be an estate planning option to consider. Trusts allow you to incorporate terms or conditions related to the distribution of your estate. Trusts are not only for those that have significant assets.

Contact our office to learn more about the difference between Will and Trusts and what documentation is necessary to carry out your testamentary plans.

Advance Directives

The primary advance directives include Power of Attorney and Designation of Health Care Surrogate. A durable Power of Attorney is your appointment of an agent to represent you as it relates to your property; whether personal property, real property or financial interests. A Health Care Surrogate is an individual you appoint to represent you as it relates to your person; essentially your health care and medical directives.

Contact our office to learn more about the importance of advance directives and why they are essential to avoid guardianship and other potential legal proceedings.

Guardianship

Guardianship is the process designed to protect and exercise the legal rights of individuals whose incapacities prevent them from being able to make their own decisions. It involves the legal determination of one's incapacity through medical evidence and subsequently the appointment of a legal guardian. While there are professional guardians, typically the Court desires a family member to serve as guardian.

The guardian of the property will handle all financial responsibilities and the guardian of the person will handle all medical and healthcare related matters. Also, an adult person with a developmental disability will not require the determination of incapacity; but can be receive a guardian advocate, typically a parent or close relative.

Contact our office to learn more about the guardianship process and the rights and responsibilities of a guardian under Florida law.

Probate

Probate is the Court supervised process of identifying and gathering the assets of a deceased person, settling his or her estate debts and distributing the decedent's assets to the beneficiaries. There are two types of probate administration in Florida: Summary Administration and Formal Administration. Summary Administration is generally available if the value of the estate is less than \$75,000.00 (not including exempt property, such as homestead). Formal Administration is for larger estates and includes the appointment of a Personal Representative. The Personal Representative identifies beneficiaries, settles with creditors and administers the estate. A Personal Representative should always engage the assistance of a qualified attorney to assist in the administration of the decedent's estate.

Contact our office to learn more about the differences between Summary and Formal Administrations and what assets are subject to probate administration.



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LIFE INSURANCE

Life insurance is often used as a method to pay for funeral services. Many people feel that if they have life insurance, everything will be taken care of because their loved ones will have the means to carry out their wishes.

There are several considerations when funding with insurance.

Unfortunately, over time, life events occur that can jeopardize the death benefit we once felt was sufficient.

While insurance policies are very helpful, it is wise to ensure they are kept up to date from time to time by confirming the benefit, the owner, and the beneficiary.

We may forget that we took a loan out, thus reducing the death benefit. Policies sometimes lapse due to other economic needs requiring our attention. Confirm your policy is not just an accidental policy, or a policy that terms out at a certain age. Ensure that over time inflation has not eroded the value and that it will still provide that for which you have planned. If your policy is assignable, you may want to discuss your funeral/cremation expenses at the funeral home. You may want to discuss the benefits of assigning your policy to the funeral home and how to protect the funds for those purposes.

While insurance is certainly a way to fund funeral expenses, it is important to understand what can happen to policies so that you are able to ensure the policy performs as you wish at the time of need.

Life insurance provides funding, but unless you make your wishes known, your family may not necessarily know, or agree. It is important to **pre-plan** your final wishes, as much as it is important to **fund** your final wishes. We can assist you in making your arrangements to complement the funds in your policy.

PRE-NEED

Insurance policies can provide funding, while **pre-need policies** combine both funding and the arrangement. Creating your arrangements involves deciding on your final disposition (burial or cremation) and selecting goods and services based on how you wish to memorialize your life. Once that step has been completed, funding options for an arrangement through a policy designed to work in concert with your arrangement are available. These types of arrangements are referred to as pre-arrangements, or pre-need.

Pre-need insurance is a special policy that has been created for funeral homes to fund in the exact same amount of your funeral pre-arrangement.

The policy is generally irrevocably assigned, so that it is no longer considered a cash asset. This protects the policy for the purposes it was intended for.

The policy can be purchased in a simple single premium, or in monthly payments, through the funeral home. Funds are held by the insurance provider.

The pre-need policy is structured to pay the funeral home directly for the goods and services originally selected. The cost of goods and services will be covered by the benefit amount in your pre-need policy and there will not be any additional cost to your family.

"The day which we fear as our last is but the birthday of eternity"

- Lucius Annaeus Seneca



FUNERAL ARRANGEMENTS

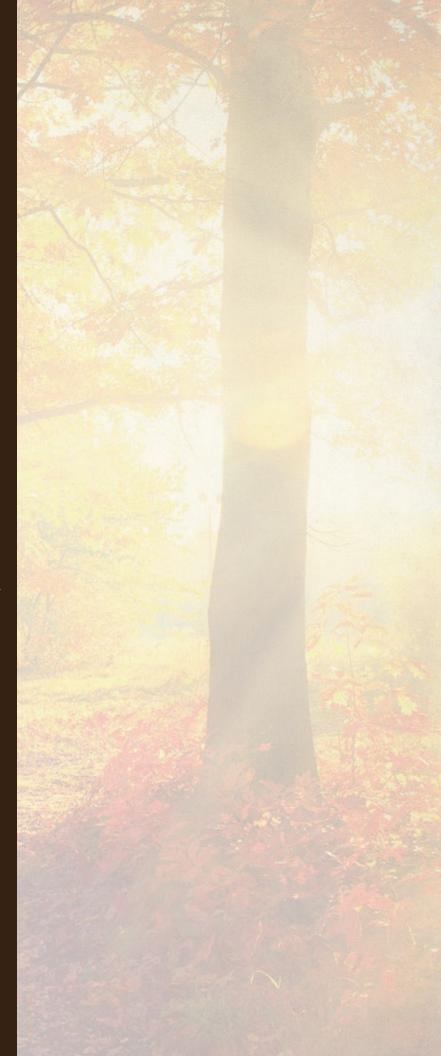
Whether you're planning for yourself or for a loved one, the funeral service is one of the most important elements of a person's final arrangements.

There is no one right way to plan a funeral service: we truly believe that each funeral should be individual and memorable. By providing you with the opportunity for personalization, the funeral service can reflect the uniqueness of the life it honors.

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

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

- Honor, recognize, and celebrate the life of the deceased
- Allow friends and family to say their last goodbyes
- Provide closure after the loss of a loved one
- Allow friends to console the family of the loved one



WHAT IS A FUNERAL?

Burial plans

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

Memorial or tribute service

At a memorial or tribute service, a casket or urn 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.

Funeral service

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 of the elements, you may want to personalize other aspects of the service. At a funeral service, a casket or urn is present, though you may choose to have the casket open or closed.

Visitation, wake, or viewing

Held the night before or immediately prior to the funeral service, the visitation — also called a "wake" or 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.

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. It usually consists of final remarks, prayers, or memories. The service may occur after or in place of a funeral service. 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, just consider the following questions:

- Where should the funeral be held? At your place of worship? At the funeral home?
- Who should officiate the service?
- Will your service adhere to the traditions of your 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?
- Is there a special poem you'd like shared with the guests?
- Are there any special photographs or other memorabilia you would like displayed?





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

Keep this information safe but don't put it in your safety deposit box, as these can remain sealed until after the funeral.

In this section, we've answered the most common questions we are asked about funeral options. If you require further information, please contact us at any time.

Cremation

Cremation is an alternative to earth burial or mausoleum entombment: it does not limit the funeral in any way. Should you choose cremation, you will still have the same options for memorialization that any other family has. Cremation can take place before or after the funeral service.

What is cremation?

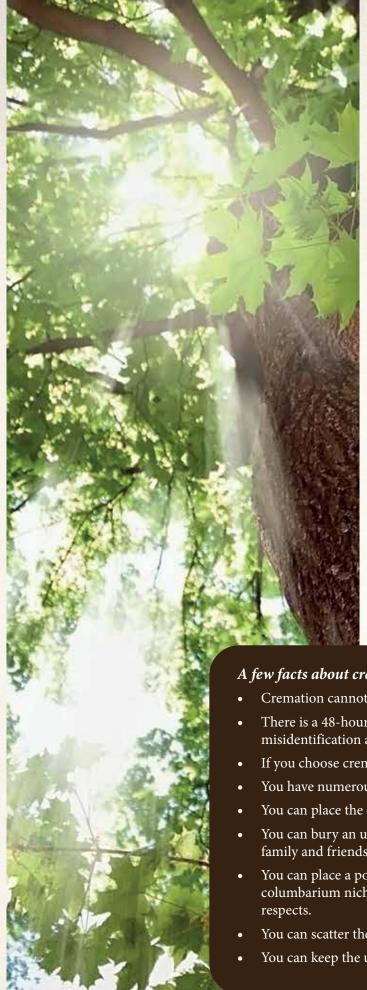
Cremation is a process of reducing the body to bone fragments by applying intense heat for a period of two to three hours. The cremated remains are then removed from the cremation chamber and processed into finer fragments to be placed in a temporary container. They typically weigh between three and six pounds. An urn may be selected for the final disposition of the cremated remains.

Do we need to buy a casket?

Florida state law requires that at a minimum, the deceased must be placed into a rigid combustible container. Many options of caskets and containers are available to you.

Can we place personal mementos in the casket prior to cremation?

Many personal items may be placed in the casket; however, some items may need to be removed prior to the cremation process. All items left in the casket will be destroyed during the cremation. Your funeral director can advise you on which items may stay and which items must be removed from the casket.



Do we need to have a funeral if we select cremation?

Cremation does not limit the type of funeral service that may be chosen. The same options that apply to earth burial are available with cremation. Some of these choices include casket type, location of the service and visitation, music selection, open casket, and the display of personal mementos. Some families elect to have a complete service at the funeral home or place of worship. Others prefer to have a procession to the crematorium, similar to that often done to the cemetery for an earth burial.

If cremation:

- Would you like to use our chapel for a short service prior to the cremation?
- What type of urn would you prefer (metal, wood, marble, ceramic, etc.)?
- What type of final resting place would you prefer for your loved one (choice of burial, above ground niches, or scattering of cremated remains)?
- Would you like other members of the family to be with your loved one in the future? This determines the size of the resting place.

Decisions to be made regarding burial of an urn:

- What type of memorial do you prefer (bronze or granite marker set flush with the ground or an upright memorial)?
- Would you like to protect your loved one's urn with a vault?

A few facts about cremation:

- Cremation cannot occur until there is a signed death certificate by a doctor.
- There is a 48-hour waiting period before cremation. This alleviates misidentification and allows time for the family to reconsider their choices.
- If you choose cremation for your loved one, you can still have a service.
- You have numerous options for the final resting place.
- You can place the cremated remains in a special urn to display at home.
- You can bury an urn in a cemetery, providing a permanent resting place where family and friends can visit.
- You can place a portion of cremated remains in an urn and a portion in a columbarium niche, providing a permanent location where you can pay your
- You can scatter the cremated remains.
- You can keep the urn at home.

Decisions to be made regarding above ground niches:

- Would you like the niche to be inside a building or outside?
- What type of material would you like the niche to be constructed from? Granite or bronze are choices for outdoor niches and marble or glass are choices for indoor niches.

Scattering:

Some cemeteries have scattering areas on their property. Please check local laws for scattering.

- Would you like to be present for the scattering?
- Would you like a memorial to be placed in the area?

Keeping:

Many people prefer to have the urn at home with them.

Shipping:

You may wish for the cremated remains to be shipped to another country. We can look after these arrangements for you. You may also be permitted to take the cremated remains yourself to another country. Check with us first and we can assist you.



If casket burial:

- Would you like other members of the family to be with your loved one in the future? This determines the size of the plot.
- What type of memorial do you prefer (a marker set flush with the ground or an upright memorial)?
- Would you like to protect your loved one's casket with a vault?
- What type of presentation would you prefer for the burial service, e.g. a tent canopy, chairs, mats leading to the grave, etc.?

If casket entombment:

- Would you like other members of the family to be with your loved one in the future? This determines the size of the crypt.
- What type of memorial package would you prefer?

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 one or more of the following:

- Ground burial: burial of the casket below ground. A "vault" or "outer burial container" is required at many cemeteries.
- Mausoleum, or community mausoleum: a large building that provides above ground entombments.
- Private family mausoleum: a small structure that provides above-ground entombment of, on average, two to twelve decedents.
- Companion crypt: permits two interments or entombments side-by-side.
- Private family estate: a small section of a cemetery, usually bordered by gates, shrubbery, or other dividers, that allows for ground burial of several members of the same family.



At Island Cremations & Funeral Home, we have a wide selection of funeral products available. We are here to help you with your choices, whether you are in immediate need or are pre-planning.

We provides compassionate, budget-conscious assistance to you and your family. Please feel free to contact us with any questions or just stop by for a tour of our funeral home, where we will be happy to provide you with any information you may require.

Casket selection

When choosing a casket, your first decision should be whether to have a wood or metal casket. From there, it is then a choice of the type of wood or metal. Caskets can be customized using additional adornments such as different handles, custom corners, and personalized panels, all of which provide a unique, fitting selection for your loved one.

We have provided a brief summary of the different options that are available to you:

Wood caskets

Mahogany: Mahogany has a reddish-brown hue and a closed grain, which lends itself to deep, rich colors and high luster finishes. A mahogany casket is an elegant choice when the very best wood casket is desired.

Walnut: A hardwood casket of walnut will be both elegant and dignified. Walnut has a striking grain color and pattern, together with a natural luster.

Oak: Known for its prominent grain, oak is a hardwood that depicts strength and durability. Oak is naturally a light to medium brown color, which can have a variety of stains and finishes added to it.

Pine: Pine is a durable wood that is characterized by a straight grain with a coloring of pale yellow to light brown. Due to being a "softer" wood, pine caskets can be stained and finished to achieve the desired effect. Pine makes an economical solid wood choice.

Cherry: Cherry is a beautiful hardwood with a warm, creamy reddish coloring. Caskets are available in a variety of styles.

Maple: Maple is a popular choice for hardwood caskets. It encompasses strength and beauty and is wear resistant with a grain that can either be straight or wavy and has a natural luster.

Pecan: A strong, heavy hardwood that is light in color, pecan caskets are popular among families desiring a fine hardwood casket, but who wish to moderate their expenses.

Eco-friendly: There are several options available for those who are environmentally conscious, while still combining beauty and strength. Please ask us for information on the options.

Metal caskets

Bronze: Beautiful finishes and solid construction delivers the very finest of metal caskets, encompassing superior quality, strength, and durability.

Copper: Naturally non-rusting, a copper casket has a rich beauty, with a selection of finishes available.

Stainless steel: A natural choice for those who desire the added protection of a metal casket but at a more moderate price. Stainless steel is a popular choice, with a selection of styles to choose from.

Carbon steel: Available in a wide choice of colors, finishes, and style, a carbon steel casket can have various thicknesses, enabling greater flexibility when choosing a casket.

Urns

An urn is a small container used for holding the cremated remains. Urns may be buried, placed in a mausoleum, or kept at home. There is a huge choice of styles, prices, and materials, including bronze, hardwood, marble, glass, acrylic, and much more.

Please feel free to ask for more information or advice on our selections.

Cremation containers

When choosing a cremation service, there is also a choice of caskets:

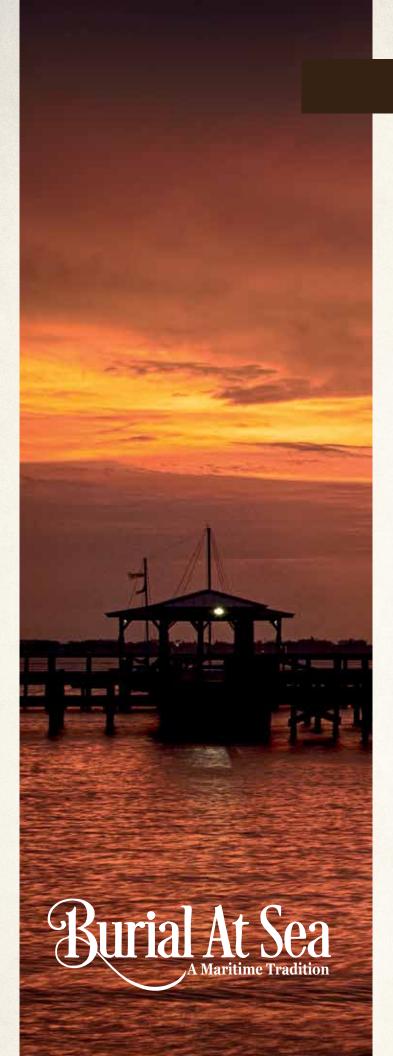
Traditional wood casket: Adds warmth and beauty to a viewing service.

Wood cremation casket: Specifically constructed to be used for cremation. These are usually less expensive than traditional wood but still crafted with the same quality and care.

Hardboard casket: Featuring the look of a hardwood casket but constructed to be lighter in weight and fully combustible.

Rental casket: Designed especially for reuse, they comprise an exterior shell with an internal container. For sanitary purposes, embalming is required. The internal container remains with the body at the crematory; it is only the shell of the casket that is reused.





BURIAL AT SEA

If you are looking for a beautiful Burial At Sea, we are proud to offer this as an alternative to ground burial. Ambush Fishing Charters is a Port Canaveral, FL private deep sea fishing charter service that is dedicated to the customer experience and to creating a celebration of life to make your loved one proud.

- Up to 6 people
- Comfortable boat with enclosed head, covered top
- Up to 3 miles offshore
- Includes coordinates of your loved one's resting place
- Only \$300 or remains for \$75

To find out more information or to query this service, please don't hesitate to call us on 321.626.0902 or email fishmanfh@yahoo.com.



HONORING THE LIVES OF THOSE WHO SERVE

At Island Cremations & Funeral Home, it is the Funeral Director's job to set these arrangements with the Military. This does not incur extra charges. All you need to do is bring in the discharge papers and let us handle the rest. If you pre-arrange with us we will make a copy for your file.

Who is eligible for Military Funeral Honors?

- Military members on active duty or in the Selected Reserve.
- Former military members who served on active duty and departed under conditions other than dishonorable.
- Former military members who completed at least one term of enlistment or period of initial obligated service in the Selected Reserve and departed under conditions other than dishonorable.
- Former military members discharged from the Selected Reserve due to a disability incurred or aggravated in the line of duty.

What can the family of an eligible veteran expect?

The core elements of the funeral honors ceremony, which will be conducted are:

- Flag folding
- Flag presentation
- Playing of Taps
- The veteran's parent Service representative will present the flag.

National cemetery spaces for the veteran and the spouse are given to veterans at no charge, as is opening and closing and a grave marker at no charge.

Make an appointment with Paul and he would be glad to help you with this information.

Military honors

The Department of Defense is responsible for providing Military Funeral Honors. Every eligible Veteran is entitled to Military Honors, by law. This includes the folding and presenting of the United States burial flag and the playing of Taps. The law defines the service as "consisting of two or more uniformed military persons, with at least one being a member of the Veteran's parent service of the armed forces."

Burial allowances

A Veterans Administration Burial Allowance is a flatrate monetary benefit for eligible Veterans. The amount of allowance is dependent upon such factors as:

- Whether the Veteran's death was service-related
- Non-service-related death
- When the death occurred

To find out if you are eligible for Burial Benefit, you will need to complete VA Form - Application for Burial Benefit.

The VA can provide headstones, markers, and medallions to any unmarked grave of an eligible Veteran in any cemetery, anywhere in the world, regardless of the date of the death.

If a National Cemetery, state Veterans' Cemetery, or Military Post/Base Cemetery is chosen, then a headstone or marker will be organized by the cemetery officials, based on inscription information provided by the Veteran's next of kin or authorized representative.

Burial flag

A United States flag is provided by the VA, at no cost, to be draped on the casket or urn of the deceased Veteran. It is used as a mark of respect to honor the service that the Veteran gave to the country.

After the service, the burial flag is generally presented to the next of kin. An application using VA Form - United States Flag for Burial Purposes is required.

Presidential memorial certificate

Signed by the current President, the Presidential Memorial Certificate is an engraved paper certificate to honor the memory of deceased Veterans who are eligible for burial in a National Cemetery.

Applications can be made in person, by mail or fax.

Here at Island Cremations and Funeral Home, we would be honored to help you commemorate your Veteran by providing him or her with a Veterans Service.

We will be on hand to guide you through any applications that need to be made to ensure they receive the honor they deserve.

Please do not hesitate to contact us regarding a Veterans memorial service. We would be honored and happy to help assist you in any way we can.

(321) 454-3331





HELPING A FRIEND COPE WITH LOSS

Above all, just listening and showing your concern, along with your presence, will be of great help to your friend.

Before the funeral

- 1. Offer to notify his/her family and friends about funeral arrangements
- 2. Help answer the phone and greet visitors
- 3. Keep a record of everyone who calls, visits, or has been contacted
- 4. Help coordinate the food and drink supply
- 5. Offer to pick up friends and family at the airport and arrange housing
- 6. Offer to provide transportation for out-of-town visitors
- 7. Help him/her keep the house cleaned and the dishes washed

After the funeral

- 1. Prepare or provide dinner on a day that is mutually acceptable every week for two to three months
- 2. Offer to help with yard chores such as watering or pruning
- 3. Feed and exercise the pets, if any
- 4. Write notes offering encouragement and support
- 5. Offer to drive or accompany him/her to the cemetery regularly
- 6. Offer to house sit so he/she can get away or visit family out of town
- 7. Make a weekly run to the grocery store, laundry, or cleaners
- 8. Help with the "Thank You" notes and/or other correspondence
- 9. Anticipate difficult periods such as birthdays, anniversaries, holidays, and the day of death
- 10. Always mention the deceased by name and encourage reminiscing



EXPERIENCING GRIEF

When someone close to us passes, the confusion and mixed emotions we feel can often become overwhelming. However, it is important to recognize that there is no standard way of experiencing loss and no right way to grieve. It is completely normal to feel a mixture of shock, anger, guilt, despair and relief, along with many other different emotions. There are, however, some things that you can do which may help you to cope, along with people who can support you, if you need it, during this period in your life.

Recognizing grief

Losing someone we love is something that we all have to go through at some point in our lives. Each experience is personal and different, and can be influenced by many factors. Your feelings are likely to be affected by the relationship you had with the person, your cultural background, and your religious beliefs.

It is important to remember that grief may be displayed in different ways for each individual.

Grief can manifest itself in a range of emotions:

Shock – you may have thought that you were prepared if the death was expected or because you've experienced a loss previously. But whatever the circumstances it is common to feel an initial sense of shock at the passing of someone close to us.

Anger – it is very common to feel anger whilst you are grieving; this can be because they passed before their time, things that happened between you or did not happen, or anger that they are no longer there.

Guilt – people often feel a sense of guilt that they themselves have not passed, or guilt at certain circumstances involving their loved one.

Despair – a grieving person can feel despair and feel at a loss as to how they will cope and what their future life will hold.

Numbness – it can often feel like you are living in a "fog" after the loss of a loved one. You may feel numb or worry that you have not cried, but feeling numb is often a coping mechanism when experiencing intense emotional situations. Gradually over time the feeling of numbness subsides, allowing us to start functioning and healing.

Physical symptoms of grief

When grieving it is common to experience physical symptoms, such as:

- Loss or increase in appetite
- Difficulty in sleeping
- Lethargy feeling drained, having no energy
- Headaches

It is important to be kind to yourself and give yourself the time and care that you need to transition through the grieving process.



Coping with grief

As with the many different factors that contribute to how we express our grief there are also various processes that can help us to cope:

Give yourself time – focus on one day at a time, helping you to cope with your emotions and get through simple, everyday tasks.

Recognize your emotions – recognize the reasons for your emotions and symptoms, even the physical ones. When experiencing them give yourself time to work through them.

Support from family and friends – having a support network of family and friends can be extremely helpful. If you do not have this type of network then support can often be found through counseling services.

Talk about your grief – talking, whether about your feelings or about your loved one, with family, friends or a dedicated grief counselor is an important part of the grief process.

Sometimes our grief can become overwhelming and it is important to recognize when to get additional help. Part of the process is to acknowledge that life will not return to normal - it is about understanding that your life has changed and finding a balance between the two.

Working through your grief is not about forgetting the person but about learning how to live your life with the grief that you feel.

Over time your life will take on a new shape and meaning.

"There are things that we don't want to happen but have to accept, things we don't want to know but have to learn, and people we can't live without but have to let go." – Author Unknown

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Hope and healing for the grieving

EXPRESSIONS OF SYMPATHY

Listen with your heart

Helping begins with your ability to be an active listener. Your physical presence and desire to listen without judging are critical helping tools. Don't worry so much about what you will say. Just concentrate on listening to the words that are being shared with you.

Be compassionate

Give your friend permission to express his or her feelings without fear of criticism. Learn from your friend; don't instruct or set expectations about how he or she should respond. Never say, "I know just how you feel." You don't.

Avoid clichés

Words, particularly clichés, can be extremely painful for a grieving friend. Clichés are trite comments often intended to diminish the loss by providing simple solutions to difficult realities. Comments like "You are holding up so well," "Time heals all wounds," "Think of all you still have to be thankful for," or "Just be happy that he/she is out of his/her pain" are not constructive. Instead, they hurt and can make a friend's journey through grief more difficult.

Offer practical help

Preparing food, washing clothes, cleaning the house, or answering the telephone are just a few of the practical ways of showing you care.

Understand the uniqueness of grief

Keep in mind that your friend's grief is unique. No one person will respond to the death of someone loved in exactly the same way. While it may be possible to talk about similar phases shared by grieving people, everyone is different and shaped by experiences in their own unique lives.

Make contact

Your presence at the funeral is important. As a ritual, the funeral provides an opportunity for you to express your love and concern at this time of need. As you pay tribute to a life that is now passed, you have a chance to support grieving friends and family. At the funeral, a touch of your hand, a look in your eye, or even a hug often communicates more than words could say.

Share a favorite memory of the person who died

Relate the special qualities that you valued in him or her. These words will often be a loving gift to your grieving friend, words that will be reread and remembered for years. Use the name of the person who has died either in your personal note or when you talk to your friend. Hearing that name can be comforting, and it confirms that you have not forgotten this important person who was so much a part of your friend's life.



FREQUENTLY ASKED QUESTIONS

Why is having a funeral ceremony important?

Throughout human history, and around the globe, people have gathered together to acknowledge the death of a member of the community. No matter who the deceased was, a funeral ceremony is the one (and sometimes the only) opportunity for everyone to come together to acknowledge the death, recognize the community's shared loss, and share the burden of grief.

What is the average cost of a funeral service?

The National Funeral Directors Association states that the national average cost of a funeral in 2017 was \$7,360 (however, if a burial vault is required by the cemetery – and it usually is – the average cost can rise as high as \$8,755). These statistics aside, the cost of a funeral service is wholly dependent on the specific services and products selected by the family member(s) responsible for making funeral arrangements. Your funeral director will thoroughly explain all options, ask the important questions about your family's budget restrictions and otherwise do everything he or she can to provide you with a funeral, memorial service or celebration of life that meets your emotional and social needs, all the while staying in line with your financial expectations.

How does the cost for a funeral ceremony compare to the cost of a memorial service or celebration of life?

Attempting to compare the costs of the three is rather like trying to compare oranges, mangoes, and apples; it can't be done. Perhaps it's easier to see funerals, memorial services, and celebrations of life as three points on a spectrum—a range, if you like—of ceremonial formats. At one end is the funeral; at the other, the celebration of life, and in the middle, the memorial service. The funeral is most commonly the most expensive of the three which is especially easy to see when you consider the cost of the casket is a significant expense. The cost of any of the three is totally dependent on the choices you make during the arrangement conference.



Who should be invited to a funeral?

This is a lot like asking "who should be invited to a wedding?" People who would want to be there. A person's role at a funeral is two-fold: one, they are there to demonstrate support for the bereaved family; two, funeral guests are there to tend to their own sorrow; to begin to come to terms, in the safety of a shared collective experience, with the death of someone they held dear. While it's not common to send out invitations to a funeral (generally, the service details are published in the newspaper or online, and those who wish to attend, do) it does make a certain amount of sense to reach out to certain individuals by phone, email, or social media to ensure they are aware of the service date/time (and express your desire for their presence).

When preparing the guest list for a funeral service, you should both listen to your heart and use common sense. You know the people that mattered most to your loved one, as well as those who mattered least. Whatever you do, don't invite more people than the venue can comfortably handle.

Is it necessary to have flowers at the ceremony?

Flowers create a background of warmth and beauty which adds to the dignity and consolation of the funeral service. "Necessary" may not be the right word but there's no doubt flowers at a funeral or other end-of-life ceremony serve valuable purposes including a means of a visual expression of sympathy, love, and respect or a means of lending support.

What does the phrase "in lieu of flowers" mean?

You may have read this phrase in an obituary: "In lieu of flowers, contributions may be made to..." Derived from the French phrase, "en lieu", strictly speaking, "in lieu" means "in place"; so it can be said to be a directive sentence: "In place of flowers, contributions may be made to..." But it's really important to realize that its use doesn't imply you can't send flowers to the service; it is only meant to offer you a choice of ways to show your sympathy for the family and show your respects for the deceased. Only when the obituary states "no flowers please" are you being requested to abstain from sending floral tributes or sympathy arrangements.

If one is requested, am I obligated to make a memorial donation?

Certainly not; it's important to never feel obligated to do anything in response to the death of a community or family member. Your actions (whether sending flowers, preparing a casserole and taking it to the family home, or making a donation) should always come from the heart.

What's involved in preparing the deceased for viewing at a visitation or funeral?

The preparation of the deceased can involve a number of different tasks performed by trained and licensed embalmers and restorative artists. Without going into too much detail, the deceased is temporarily preserved by embalming, refrigeration, or a combination of the two. They are washed, dressed, and otherwise groomed; then placed in the chosen casket for viewing. Should you wish to know more about the process, contact us.

If it makes people uncomfortable, why is it necessary to view the deceased in the casket?

Human beings are interesting creatures: sometimes we need to see in order to truly believe. It's a way of confirming the fact that, indeed, this individual is dead; but it's also an opportunity to say your "good-byes." You may find it a cathartic time where you can quietly share a long-held secret, let go of any anger or resentment, and otherwise come to terms with their death.

How long is a funeral service?

Simply put, it depends on the service. Just as no two movies or novels are the same length or cover the same emotional ground, no two end-of-life ceremonies are the same.

How can I best prepare my children to attend a funeral?

When asked this question, we like to tell people it's best done with honesty and awareness. Let them know basically what they can expect. Advise them there will be people there who will be sad and may cry openly; tell them there will be time for some people to stand up

and talk about how much they loved the person (but they won't be required to do so). Let them ask all the questions they need to ask, and reassure them you'll be right next to them throughout the experience. Never force them to go to a funeral, and always give them the opportunity to change their mind about attending.

What is a celebrant?

The Celebrant Foundation and Institute define celebrants as "trained professionals who believe in the power and effectiveness of ceremony and ritual to serve basic needs of society and the individual. The celebrant's mission is to help the client create a ceremony that reflects his or her beliefs, philosophy of life, and personality." A life-cycle celebrant is especially valuable when a family has no religious affiliations or ties to a clergy person or minister who can officiate the funeral service. Involving a celebrant in the funeral planning process has been found to enhance the funeral experience for all concerned. "The celebrant comes to the table with no agenda," shares the Institute's website, "and no preconceived notion of what the ceremony should or must look like. Instead, through careful interviewing, the celebrant elicits what is meaningful for each client." If you think hiring a celebrant is the right choice for your family's situation, contact us for more details.

Must I wear black to the funeral ceremony?

Black used to be the only color to wear to a funeral but not anymore. Today things are less formal than they once were, and it's not totally uncommon for families to ask prospective guests to altogether avoid wearing black clothing. Should you have additional questions about funeral attire or etiquette, please contact us.

What else would you like to know?

This list of frequently asked questions was compiled through our professional experiences. We thank the hundreds of inquisitive, questioning families and individuals we've had the privilege of serving over the years: people who have asked the most commonly asked questions you see here. If yours isn't listed here, get the answer you need by calling us.

WHAT TO DO: A CHECKLIST

Notify these people as soon as possible:		Pay for:		
	The funeral director, to arrange for the transfer of the deceased (usually this can be done within 1-2 hours, although it may take longer to obtain a	☐ Funeral arrangements, including clergy, florist, and transportation		
	release from the hospital) and set an appointment with you to make further arrangements	☐ Cemetery and memorialization services		
	Relatives, executor/executrix, and friends	☐ Current and urgent bills (i.e., mortgage, rent, taxes, telephone, etc.)		
	Employers (the employer of the deceased and relatives who will need time off)			
	Insurance agents (life, health, and accident)	Meet with the funeral home within a few hours decide:	to	
	Religious, fraternal, civic, and Veterans organizations and unions, if applicable	☐ Whether your loved one is to be buried, cremate or entombed	ed,	
	Lawyer and accountant	☐ The funeral director will ask if you have made ar arrangements with a cemetery or crematorium. I you have not done this, you will need to visit the cemetery	İ	
Sec	cure the vital statistics of deceased:			
	Full legal name—other names must be identified by "also known as" (AKA)	☐ Service details—would you like a visitation perio formal service, reception?	ıd,	
	Home address and telephone number	☐ Whether a member of the clergy will be engaged for the service	I	
	Industry and occupation	☐ Casket selection		
	Military service serial number	☐ Clothing that the deceased will be buried or cremated in		
	Date and place of birth	☐ Pallbearers, music, pictures, flowers, scripture, o		
	Citizenship	other readings	1	
	Father's name and birthplace	☐ If you would like a charity to receive donations in lieu of flowers	n	
	Mother's name, maiden name, & birthplace			
	Locate the will			



TO MY LOVED ONES

It is our wish that you will be spared anxiety, expense, and inconvenience at the time of our death.

Therefore, in this book you will find information we have recorded, and a plan that represents arrangements we have made in advance, hoping in this way to relieve our family at the time of need.

Difficult as it has been for us to set this down, we feel greater distress would be placed on one of us—and perhaps far greater distress for our loved ones—if these decisions were left to be made with no indication of our specific wishes.

We sincerely hope you will find these arrangements satisfactory and that they will help you retain a warm memory of the wonderful years we have spent together.

With love,		
Signature:		
Witness:		
Date:		

VITAL STATISTICS

The information below will be necessary for the preparation of a death certificate.

The funeral director will record it and have certified copies made. Citizen of what country: Naturalization no. Schools attended: ______ To: _____ Degree: _____ Number of years of formal education: Professional statistics Company: ______ Job title: _____From: _____To: _____ Professional achievements: If Veteran, name of war(s): Date of service: Branch of service and rank: Serial no. Marital status: ☐ Married ☐ Single ☐ Divorced ☐ Widowed Birthplace: ______ Date: ______ Date: Name of father: Birthplace: ______ Date: ______ Mother's maiden name: Birthplace: ______ Date: ______ Date:

DOCUMENTS AND PERSONAL PAPERS

Ordinarily no checks of a joint account will be honored until permission has been obtained from the Clerk of Court, nor may decedent's safety deposit box be entered except in the presence of a representative of the Clerk of Court and a member of the decedent's immediate family.

Bank Accounts	
Name of bank:	
Address:	
Name of bank:	
Address:	
Doctor's Details	
Name of doctor:	
Address:	
Lawyer's Details	
Name of lawyer:	
Address:	
Safety Deposit Box	
Location of box:	
Location of keys:	
Location Of Important Papers	
Birth certificates:	
Marriage license:	
Last will and testament:	
Deeds and titles:	
Mortgages and notes:	
Insurance policies:	
Military discharge:	
Income tax records:	
Stocks and bonds:	
Other important papers:	

MEMORIAL INSTRUCTIONS

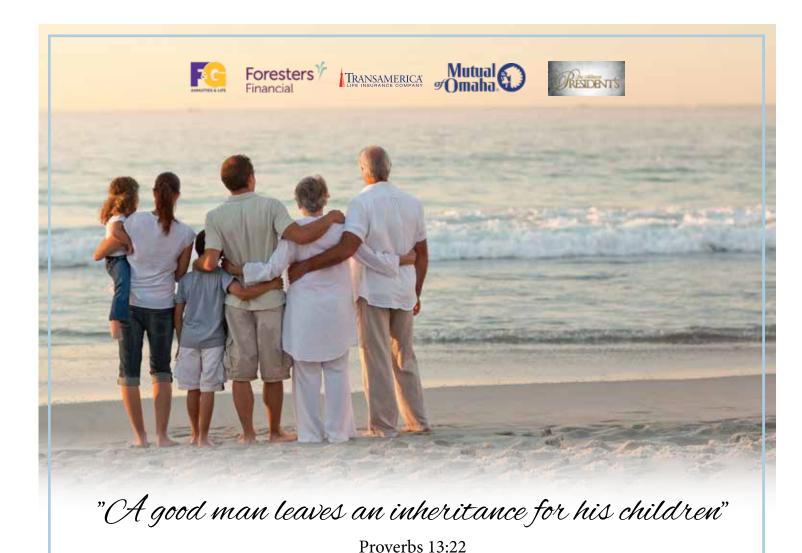
arrangements are in accordance with my wishes. \square I have arranged: \square I have not arranged, but prefer: Funeral home: Address: Phone: City: State: \square I own cemetery property in: \square I do not own cemetery property, but prefer: Name of cemetery: Address: Phone: City: State: Location of deed: Church affiliations: Clergyman desired: Fraternal affiliations: Type of service preferred: \Box Funeral home \Box Church \Box Graveside Final resting place: \square Earth burial \square Mausoleum \square Interment following cremation \square Other Marker or monument: Purchased: ☐ Yes ☐ No. Monument company name: If no, inscription instructions: Inscription:

In calm recognition of the inevitable, I have given somber thought to these matters and you will find the following

Reception location:
☐ Reception to follow cemetery
☐ Reception to follow service
I would like the following to serve as pallbearers:
I would prefer the following hymns, musical selections:
Special requests (i.e., jewelry, eyeglasses, clothing, favorite Bible passages or other literature)
At my request,
Phone #:

INFORMATION FOR NEWSPAPERS

Place of death:
Date of death:
Spouse, widow, or widower of:
Spouse, widow, or widower or.
Married for (number of years):
Children, their spouses, and their places of residence:
Grandchildren, their spouses, and their places of residence:
Siblings, their spouses, and their places of residence:
Education:
Clubs and lodges:
Military service:
Special interests, hobbies and pets, etc:
Memorial donations:



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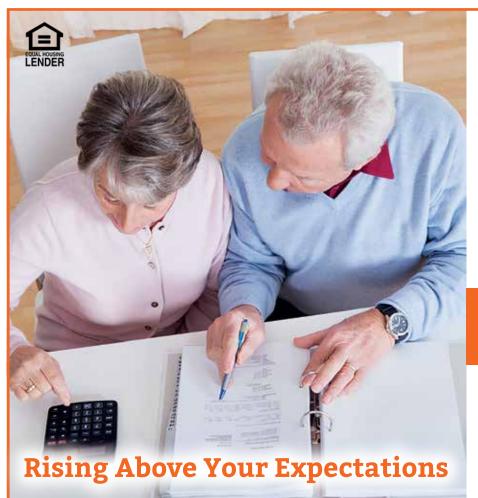
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Whom to contact and what to do when someone dies:

- 1. Please contact us if you need assistance with a probate matter, deed, form assistance or notary service.
- 2. Obtain certified copies of the death certificate.
- 3. Cancel social security.
- 4. Check contents of safe deposit box and remove all items. We can help you prepare a petition to open the box.
- 5. Contact the homeowner's insurance company.
- 6. Cancel the car insurance and transfer the title to vehicles.
- 7. Contact life insurance companies.
- 8. Hold off notifying the bank until at least you receive another statement showing the balance in the account after the date of death and maybe even longer in case you receive checks in the decedent's name so you can deposit them until you feel that all checks have come in.
- 9. Contact utility, phone, internet and cable companies to notify them of the death.
- 10. Contact any financial institution that may have either an annuity, mutual funds, stocks, bonds, or certificates of deposit of the deceased.
- 11. Contact any benefit division for any and all retirement plans or accounts.
- 12. Contact any business partners of the deceased concerning business interests.
- 13. Contact any persons who were paying the deceased person payments on a mortgage or promissory note.
- 14. Contact an accountant to prepare final tax return if necessary.
- 15. Transfer any real property from the trust (if applicable) to the heirs unless you intend to

- sell it, then you can either keep it in the trust until sold or transfer to heirs then sell it. We can assist with the preparation of the deed. Also if there is a trust involved you need to file a notice of trust with the clerk's office. We can prepare this for you. If you need a referral for a realtor or a real estate appraiser we can help with that.
- 16. Keep all funeral receipts or similar receipts and all medical bill receipts for last 60 days prior to death.
- 17. Save the trust and/or will for some time.
- 18. Remove contents from any safe deposit box of the deceased person.
- 19. Change beneficiaries as appropriate and review your own trust and/or will as well as other documents that may need to updated. Be sure to update your beneficiaries on all of your assets.
- 20. Record death certificate with the clerk of court.
- 21. If your spouse died, go to the property appraiser for an additional exemption. Take the recorded death certificate.
- 22. File for social security benefits and veteran's benefits if applicable.
- 23. You may want to notify the three credit bureaus and IRS of the decedent's death to put a death notice on their credit file to prevent identity theft.
- 24. You may want to call the postal service fraud alert number at 877-876-2455 to prevent the decedent's mail from being redirected to a possible scammer.
- 25. Continue to pay the mortgage, property taxes, homeowner's insurance, electric, water and car payments of the decedent.





Havana Romaine, NMLS# 964654 321-704-3154

Wendy Ruhlig, NMLS# 362101 321-794-5626

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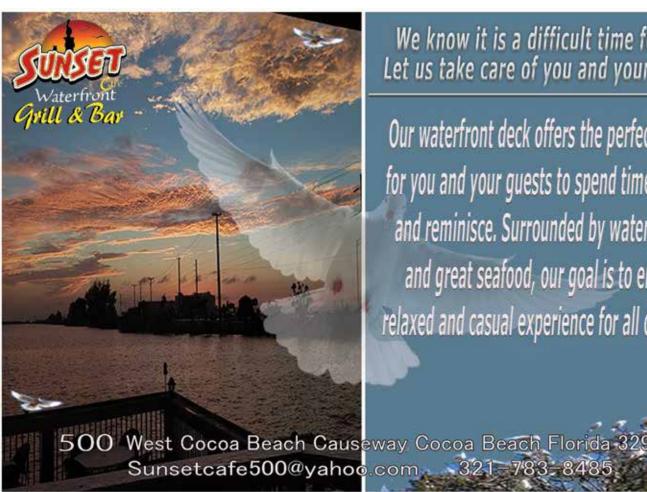


Joseph G. Coluccio

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- Auto Accidents

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Tracy D King Vice President Wealth Management Advisor 321.242.4042 tracy_king@ml.com

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RIVERVIEW MEMORIAL GARDENS

Burial Options at Riverview Memorial Gardens

Our cemetery has a plentiful selection of traditional ground burial sections in several locations throughout the cemetery. We have a variety of options for cremation burials from an arrangement of niches, to tree-ring gardens.

Memorials

Riverview Memorial Gardens has a variety of memorials which serve as a tribute of love, honor, and respect.

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The Restaurant & Lounge

Daniel & Tanya Colzani Owners

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207 Brevard Ave., Cocoa Village, FL 32922

If you have lived in Brevard County in the last 20 years, you have dined at the Black Tulip or at least heard of the name. A landmark in Historic Cocoa Village since 1981! The Black Tulip has maintained a fabulous reputation, and is celebrating 38 years this year.

Owner, Daniel Colzani, started the restaurant with only one dining room that had an atmosphere that was intimate and romantic. With the intimate feel of the cozy dining room, patrons would enjoy a very personable "Fine Dining" experience that would last a few hours.

Our goal is to provide you with quality products at reasonable prices, designed to fit your needs, wants, and budget. Our dedicated staff of servers and bartenders will take care of everything from setup to break down. We can cater at your home, office, or any place in the country you desire. We have china, silverware, linens; everything to make your event hassle free.







We want to help you and your family prepare for a better future.

Let us show you how to:

- Start saving for retirement
- Begin understanding education costs
- Explore ways to reduce your life insurance costs
- Lower your monthly cash outlay
- Take advantage of immediate opportunities in financial services sales

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IMPORTANT NOTES



This is a difficult time for you and your family and I know that even the smallest decision can be overwhelming. As a life-long resident of the Space Coast and with over 15 years of full time experience, I know the local market and processes. Let me help you make those decisions with compassion and sensitivity. I will guide you to reach your family goals and exceed your expectations of caring customer service.

Your priority is my priority.



Linda J Weir Broker Associate 321-693-4874 LindaRealtor@LindaJWeir.com





Representing you when it matters most.



At some firms your case may not receive the personal attention it deserves. Not with us. Our team is experienced in the following legal concerns:

- PROBATE: including Formal, Summary and Homestead Administration
- ESTATE PLANNING: including Wills and Trusts
- GUARDIANSHIP: including Advocacy and Determination of Incapacity

The nature of all of these forms of law is complicated and confusing. Our education and experience, from attorney to support staff, allow us to prepare and execute a strategy that you will be able to understand.

We can be trusted with your case. Contact us today.

