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Jeanne TW Richards

March 19, 1945 – September 15, 2021

Jeanne Richards touched so many lives. Whether it was teaching swimming for decades, or running the Tournament of Champions, or organizing the Brandon Blair Trust, or Volunteering at the Juvenile Detention Center, Jeanne Richards always wanted to help her community. Jeanne Richards, my mom and my father, Bob Richards, have lived in Ocean County for 48 years and have consistently given back to our community. My mom was well liked and well respected for her loving devotion to helping others.

On September 15, 2021, my mom passed away with my father and me by her side. Even in death, my mom did it her way! In a twist of faith or irony, whichever way you look at it, mom passed away on her beloved Lady McDuff's (Duffy) birthday!

We miss my mom's laughter the most but there are times when we are retelling stories that I can faintly hear her laughing and I cannot help but smile. When the anxiety starts creeping up, I feel her caressing my hair like she use to do, and I can faintly hear her say "tomorrow is a new day".

No one can ever prepare you enough for the death of your wife or your mother. No one can ever say enough words to take away the pain and sorrow that one experiences from a minute-to-minute basis, after losing your wife of almost 55 years or your mom. However, this did not stop the hundreds of you from trying. Your support for our family has been abundant and heartwarming. Thank you. Thank you for being there for me, my father, my children, and nephew and all those that loved her.

Going forward I promise I will try to fill the shoes of these newsletters and how my mom would let you into the lives of our family. I may not always get it right, but I am my mother's daughter, so I promise to never stop trying.

Shortly after my mom died, one of her dearest friends, Carolyn gave me the following quote. For us, it is the perfect way to sum up who Jeanne TW Richards was.

"and if, when it is all over, I am asked what I did with my life, I want to be able to say I offered love"

November 2021

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The Richards & Barone Family Update

As you can tell from the first page, our family lost our wife/mom on September 15, 2021. So many have asked how we are doing. Well, it stinks. A certain smell, a TV show, being back in the radio station, things like this all brings back the memories and the realization she is gone. However, what I do know is my mom would want these newsletters to go on. She LOVED sharing our lives with all of you.

Dad has been keeping busy. He had a lot of “babysitters” after my mom’s passing so sometimes on the weekends, he takes the dogs up to their cabin in the Poconos for some peace and quiet. Dad traveled to Virginia Beach to play in a softball tournament, and he started to resume appointments at the office. We all can agree that my father is a remarkable man, but I wish you could have seen how well he took care of my mom when she came home on hospice. He did it all and he was by her side every step of the way.

This November my parents were going to Aruba to celebrate their 55th wedding Anniversary. AJ and I were going down to surprise my mom during their anniversary dinner. One of the last conversations between my mother and I, I was telling her all about AJ’s plans to surprise his Marme the night of their anniversary in Aruba. She was so happy. We aren’t changing our plans though, except for the fact that instead of celebrating their anniversary, we are going to celebrate my mom at her favorite restaurant on her favorite island!

Michael and Thomas are both Juniors and both playing football. Michael and Thomas are both in honors classes. It is hard to believe they will be off to college in less than 2 years. But wherever they go, whatever life throws their way, these two will be just fine. They are good hearted, SMART, young men! Michael got his driver’s license in August and Thomas is set to get his in November. AJ is in 6th grade at St. Joe’s Grade School and LOVING it. Moving him to St. Joe’s last year was the best decision for him, as he has flourished and really learned how to be a student who has daily assignments, multiple tests per week and how to be responsible. Hilary and I are so proud of our three boys. Hilary, who has taken care of my mom for the most part of the last year, has helped my dad daily with organizing all of mom’s belongings, cleaning the house, and making sure dad is ok. Honestly, I don’t know how we would have gotten through this time without her.

Anthony is working at Southern Ocean Hospital in Manahawkin. It keeps him VERY busy, but he is loving it. On October 13, 2021, we celebrated our 19th wedding anniversary. We have a very long way to go to catch up to mom and dad, but they set excellent examples for us, and we know we will get there someday! We are working on adding a firepit in the backyard and then our backyard is 90% complete. If only I can get the hot tub that I have been asking for the last 14 years, I think I would be good!

An update would not be complete without talking about the puppies my mom loved so much. Shiloh and Shane obviously miss their mom too! However, both are keeping close to my dad. They are such loving dogs, just big mushes!

Again, we thank you from the bottom of our hearts for your support during this difficult time. We are truly grateful and blessed!

Heather

Now that I have had time to digest all that has happened with Jeanne's passing, and reflect on my/our experiences, I would like to share what I have learned.

First of all, I want to speak to Jeanne's bravery and attitude. She never once said "Why me" or complained about her situation, even though she knew the outcome. This, in and of itself, made my life so much better and able to deal with her illness.

With her diagnosis in August, we knew what was coming, but in reality, we all know what is coming, we just don't know when. Remember, Father Time is undefeated, and we should all plan for this. Having helped over 100 client widows/widowers, we immediately updated our plans.

The first order of business was to have new Estate documents drawn. Our good friend and attorney, Alan Floria, came to the house and began drafting Jeanne's new Will and Power of Attorney. While we update our documents every few years, there were changes she wanted to make.

Secondly, we put Transfer on Death instructions on all of her individual accounts, both Bank and Investment. By doing so, when she passed the assets flowed directly to me and avoided the probate process. I would encourage all of you to consider this option as it makes money available immediately if needed.

One of the most difficult conversations was discussing funeral arrangements and which Funeral Home she wanted. Having been to several viewings at the Silverton Memorial Funeral Home, Jeanne chose that one, and they could not have been more friendly and professional.

We made sure that most of our assets and property was titled as Joint with Rights of Survivorship, aka JTWRROS. Once again this assured a seamless and immediate transfer of the assets. Heather and Bridget knew what forms were needed to affect these transfers and had the paperwork ready. The result of this was the assets were transferred and new accounts established before the Will was sent to the Surrogates Office for probate.

Jeanne dictated a list of her jewelry and personal items and who was to receive them. This one act could take away one of the biggest problems when a person dies. Sometimes the heirs fight over who should get what, and many times families are torn apart by this. A handwritten memorandum usually will suffice and stand up.

My main issues have been changing over all the myriad of accounts we had in her name, to include utilities, credit cards, automobiles, bank accounts, and others. Many of these were password protected and fortunately, Jeanne left me a list of her passwords. Even so, it takes an ungodly amount of time to get this done.

I will keep her phone and Ipad active for a while in case we need to do something with them.

I also don't plan to make any major decisions for quite some time. I can't foresee any changes, but let's see after the emotions subside. I can also recommend staying busy and surrounding yourself with family and friends as a support group.

I hope this article will give you some useful tips, and if you want to discuss any of the issues, please contact Heather or me. God Bless you all and Thank you from the bottom of my heart for all your Thoughts and Prayers.

It doesn't take much to start capturing valuable memories—just a notepad, an audio recorder, or a video camera. While you could write down all the answers, it might be easier and more fun to record them for future generations to hear or, better yet, see! Other than that, the best advice is to be open and honest about your thoughts and experiences. While recording your memories might feel a bit forced at first, you'll be surprised at how easy it flows once you get started.

Keep in mind that you don't need to answer all of these questions in one sitting; this guide can be used over the course of months or even years. You can decide at what pace you want to address these questions, as well as any others that might come to mind. If your children are interested in participating, it can be even more fun. They can use this guide to interview you, and if they have other questions, let them ask!

Questions About Your Values

What values are most important for you to exhibit and to pass on to your kids?

What do you look for in a good friend?

What has helped you most throughout your life?

What are some of the best financial decisions you've ever made?

Questions About Your Life

What are you most proud of in your life?

What might you change if you could do it over again?

What would you like people to think when they think about you?

What do you know about your family history?

What special things or memories do you have from your mom or dad?

What was your favorite job?

What are some of your most memorable stories? Think about when you were . . .

Questions About the Future

What do you hope you'll be able to do or see that you haven't yet done or seen? What would you like to do or see again?

What are you most proud of about your family?

If you woke up at 2:00 A.M., what might keep you awake these days?

What is most important to you about where you live?

What plans do you have in place for your medical care if something were to happen?

Are you happy with your will?

Is there anything others can do to help you? Or is there anything others should start helping with so they can learn more about it?

Final Thoughts

This valuable record never has to be "closed"; you can always share more about the life you have led, the lessons you've learned, and your plans for the future. The key is that you record what's most important to you. As those who have completed the process have found, creating this gift for future generations is well worth the effort.

Heather Richards-Barone

This material has been provided for general informational purposes only and does not constitute either tax or legal advice. Although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a tax preparer, professional tax advisor, or lawyer.

From the desk of Bridget Maillard....

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Hello everyone, I hope you are all having a wonderful week! As you can imagine, it has been extremely busy since our last newsletter. First and foremost, I wanted to let you know how touched everyone was with the overwhelming number of calls, cards, and gestures we received about Jeanne's passing. I will miss her a great deal! Not only was she a "3rd mom" for myself and my family, but she shared a wealth of knowledge about EPA Financial Services with me and every time I do the radio show I think of her, realizing the shoes I have to fill are massive, and my only hope is I do her proud!

As I mentioned it has been quite busy here. We have finished putting together our EPA Financial Library and would like to thank those who donated books and remind everyone that if you are here for an appointment or just passing by, please stop in and take a book to enjoy! We also have our CASA of Ocean County program up and running. If you have any new/unused items that you wish to donate, please drop them off at our office. CASA looks to help foster children throughout the year, not just holiday time, so please keep us in mind.

The last quarter of the year is especially busy for us. We are completing continuing education courses, and meeting with representatives from the funds we recommend in order to continue to do our very best for all of you. Research is something we pride ourselves on and we are always looking into ways to keep you up to date and informed. I personally am continuing my journey to become fully registered and can't wait to tell all of you once I am!

From time to time we send out some additional information, other than the newsletter, via email. If we don't have a current email on file for you, please contact us so you can start receiving our updates. Also, as a reminder our website is full of information and helpful tools. The financial calculator feature on the website is my personal favorite!

I wish all of you a very happy holiday season. I hope there is plenty of time to see family and friends. As always, it is my pleasure to help you so don't hesitate to call if you have a question. Don't keep us a secret!

Until next time,

Bridget

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