

# Saying Farewell

A guide to assist you with preplanning and with the death and dying process.



Alberta  
Government

To obtain additional copies of this booklet, contact:

**Alberta Supports Contact Centre**

Toll-free anywhere in Alberta: 1-877-644-9992

Edmonton area: 780-644-9992

Or fax: 780-422-8762

Website: [www.health.alberta.ca](http://www.health.alberta.ca)

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## **INTRODUCTION**

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Thinking about and planning for your eventual death is something that most of us would rather avoid. However, making some decisions and future arrangements can put your mind at rest that your affairs are in order. Speaking to your family and loved ones in advance about your preferences will also make your passing easier on loved ones.

The information in this booklet can help you do some of the planning that may help your family and friends in the time after your death. Cultural beliefs, traditions and practices can easily be incorporated into these plans. This booklet provides information about funerals, legal requirements surrounding death, burial, wills, estates, paperwork and financial assistance.

## SECTION 1

# Decisions Before Death

## PLAN AHEAD FOR A FUNERAL

Planning ahead provides you with the peace of mind that your loved ones know your final wishes. Topics can include the kind of funeral or memorial service you want, where you want the service to be held, and how you wish to deal with your remains.

You may want to preplan your memorial service or funeral. Some considerations include readings, music, and the people you want to be part of the process. Some faith communities may agree to keep this information on file if you are a member. Funeral homes may also keep a record of your wishes with or without advance payment. It is a good idea to inform your next of kin where this information is located. Better yet, give several people a copy of your wishes.

Funeral homes can help you preplan your funeral and funds can be set aside in a bank or trust account to cover the costs. Prepaying a funeral home is also an option. Funeral homes must follow Alberta legislation when drafting contracts, accepting payments, and other aspects of preplanned funerals. You should be aware that while they are obliged by law to return your money if you change your plans, they are not required to pay interest.

An excellent resource for legal information on preplanning funerals is *Planning Your Own Funeral in Alberta* from the Centre for Public Legal Education Alberta. This guide is available on their website at [www.cplea.ca](http://www.cplea.ca) or by phoning 780-451-8764.

When making arrangements for a prearranged plan, you should ensure the plan meets all your requirements and that the contract outlines all the services and products that will be provided. Find out if there are extra fees for items or services not included in the contract and what those fees will be. If there is a possibility that you might change your plans in the future, you should ask if there are extra fees or restrictions. Determine your payment options and whether there are any penalties for late payments.

The Alberta Funeral Services Regulatory Board (AFSRB) licences funeral homes and directors, crematories, embalmers and salespeople. The AFSRB is a good resource to inquire whether a funeral home and related professionals are in good standing with their licence or have received complaints regarding the services they provide. The AFSRB can be contacted at:

### Alberta Funeral Services Regulatory

**Board** ..... 1-800-563-4652  
**www.afsrb.ab.ca** ..... [office@afsrb.ab.ca](mailto:office@afsrb.ab.ca)

### Memorial Societies

Memorial societies have agreements with various funeral homes to provide basic services to members for set prices. Memorial societies can be a good resource for advance funeral planning. For a one-time or annual membership

fee, members can select from a list of service providers that have special rates. Some societies provide structured plans to choose from and resources to assist with decision making. Addresses and phone numbers for these societies can be found in your local phone book. Some examples are provided below:

**The Memorial Society of Alberta**..... 403-269-8886  
[www.memorialsocietyofalberta.com/](http://www.memorialsocietyofalberta.com/)

**Calgary Co-operative Memorial Society (CCMS)** ..... 403-248-2044  
[www.calgarymemorial.com/index.html](http://www.calgarymemorial.com/index.html)

**Memorial Society of Edmonton & District**... 780-944-0196  
[www.memorialsocietyedmonton.ca](http://www.memorialsocietyedmonton.ca)

**Memorial Society of Red Deer & District (MSRDD)**..... 403-340-3898  
[www.memorialsocietyrd.ca](http://www.memorialsocietyrd.ca)

## WILLS AND ESTATES

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### What is a will?

A will is a legal document that states how your property will be distributed after your death. It describes what should be done with your belongings and assets and allows you to name a personal representative to carry out your wishes. A will does not have any force or legal effect until you die.

It is very important to have your will updated regularly to account for changes in your life (including marriage/divorce, buying/selling assets, etc.). This will help ensure there are no issues with interpreting your final wishes. In Alberta, if

you die without a will, according to the *Wills and Succession Act*, the estate goes to your immediate family members (legally married spouse, adult interdependent partner, children). If there are no immediate family members, the estate is distributed to other relatives in order of their blood relation to you. For more information about the Act, consult a lawyer or contact the Lawyer Referral Service at 1-800-661-1095.

If there is no will and there are no known relatives, the distribution of the estate falls under the *Unclaimed Personal Property and Vested Property Act*. The unclaimed property is entered into a registry administered by the Tax and Revenue Administration (TRA) division on behalf of the Minister of Alberta Treasury Board and Finance. The TRA will make every effort to find relatives, but if the search is unsuccessful, the estate will be transferred to the Government of Alberta.

### Where to start?

Make a list of all assets (financial, property, possessions) and debts that you owe or are owed to you. Decide on a personal representative and how you wish to divide your assets. Donations to your religious organization or a particular charity should also be decided. A discussion with a lawyer or tax accountant can help minimize the estate taxes your beneficiaries may have to pay. To avoid misrepresentation after your death, professional advice in preparing your will is strongly recommended.

Collect and sort all your financial records into a file or box. Please see pages 27-28 for a list of records you might want to store at home.

## What types of wills are valid?

Two types of wills are allowed in Alberta; the formal will and the holograph (or handwritten) will.

A formal will may be typed or handwritten. It must be signed by you and two witnesses in the presence of each other. Witnesses should not be beneficiaries or their spouses/partners.

A holograph will must be entirely in your handwriting and signed and dated by you. It does not need to be witnessed. Preprinted forms bought at a stationery store are not advisable because they are partly printed and partly filled out by hand. You should be careful when preparing this type of will because hand-drafted legal documents can be misinterpreted.

### Copies

If you provide copies of your will to your loved ones, make sure your personal representative knows where the original is located. The original is needed to prepare an application for probate (judicial validation of the will).

### Personal representative

A personal representative, often referred to as an executor, can be a family member(s), friend, bank or trust company. Before appointing a personal representative, ask if they are willing to assume this responsibility.

It is the responsibility of your personal representative to see that the provisions of your will are carried out and to settle your estate. Your personal representative will also collect all relevant financial documents, prepare an inventory of assets

and debts, file an application for probate and, following authorization, distribute the assets as set out in your will. Your representative is entitled to a fee from the estate for the provision of these services.

## PERSONAL DIRECTIVES

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A personal directive is a legal document that allows you to name a decision maker in case you no longer have the capacity to make decisions, due to illness or injury. The document also allows you to provide written instructions about non-financial personal matters such as where you will live or the medical treatment you wish to receive. By making a personal directive, you gain greater control over future personal matters. The people who care about you can then support you by making decisions that reflect your wishes.

To obtain self-help booklets, a brochure or further information on personal directives, call the Office of the Public Guardian:

Toll-free.....	1-877-427-4525
Calgary .....	403-297-3364
Edmonton .....	780-427-0017
Grande Prairie .....	780-833-4319
Medicine Hat .....	403-529-3744
Lethbridge .....	403-381-5648
Red Deer .....	403-340-5165
St. Paul .....	780-645-6278

The above telephone numbers can be called toll-free anywhere in Alberta by dialing 310-0000, and then entering the telephone number.

Information is also available on Alberta Human Services website at [www.humanservices.alberta.ca](http://www.humanservices.alberta.ca)

## **PALLIATIVE CARE**

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Palliative care is the active, compassionate care of those who are experiencing a life threatening or life shortening illness and who are no longer receiving active treatment where a cure is the goal. It strives to meet physical, psychological, social and spiritual expectations and needs, and it can encompass the whole family.

Palliative care is delivered by an interdisciplinary team that can include the individual, the family, caregivers and service providers.

A palliative care program can coordinate your care wherever you live. This means that medical, nursing and support services may be provided in your home, if this is where you choose to stay. If you wish to receive palliative care at home, it is best to contact a program as soon as possible to ensure this option is available to you. Palliative care programs can be accessed through the Alberta Health Services contact numbers listed at the back of this booklet.

## **DONATING YOUR BODY TO MEDICAL SCIENCE**

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Donating your body to science is an alternative to traditional burial or cremation options. Universities across the country accept body donations for the purpose of teaching human anatomy and for medical research. It is best to check directly with the contacts below regarding their specific policies.

Generally, in order to donate your body, you should pre-register by completing a consent/registration form. While the University of Alberta requires prior consent from the donor, the University of Calgary may consider consent from the executor or next of kin for body donation.

Upon death, a university must be contacted. If the body is accepted, the university will pay for its transportation (up to a maximum amount). Donated bodies may be used for a few weeks up to several years. Once the studies are completed, the bodies are cremated and the remains are placed in the university cemetery plot at no cost. If the next of kin wish to receive the cremated remains, this request can be accommodated.

It is important to be aware that not all bodies are accepted, so it is best to also investigate alternative plans. Your next of kin should be advised about your decisions.

For further information, please contact:

### **University of Alberta, Division of Anatomy**

Edmonton ..... 780-492-2203  
**[www.anatomy.med.ualberta.ca](http://www.anatomy.med.ualberta.ca)**; link to “Anatomical gifts program”

**University of Calgary, Department of Cell Biology  
and Anatomy** ..... 403-220-6895  
[www.fp.ucalgary.ca/bodydonation/](http://www.fp.ucalgary.ca/bodydonation/)

## **DONATING ORGANS AND TISSUES**

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Another option is to become an organ and/or tissue donor. Organ donations can only be considered when certain criteria are met; however, tissues (including cornea, skin, bone and cartilage) can be used from most donors.

If you decide that you would like to become an organ and/or tissue donor, you should discuss this with your loved ones to ensure they are comfortable with this decision, as they will have to provide their consent. You can also sign the back of your Alberta Health Care card to indicate your wishes.

For further information, please contact:

**Human Organ Procurement and Exchange (HOPE)  
Program**

Toll-free ..... 1-866-407-1970  
<http://www.albertahealthservices.ca/4909.asp>

**Southern Alberta Organ and Tissue Donation Program**

Calgary ..... 403-944-8700  
[www.calgaryhealthregion.ca/hope](http://www.calgaryhealthregion.ca/hope)



## SECTION 2

# Planning a Funeral

## WHEN DEATH OCCURS

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If a death occurs in a hospital or nursing home, a doctor will certify that death has occurred and complete the appropriate forms. The funeral home of choice can then be called and arrangements begun. The family may also wish to call a member of the clergy to help them with these arrangements.

If death occurs at home and the deceased has been under the care of a physician, the death certificate can be signed by that physician. If a sudden death occurs, the Medical Examiner may need to be involved.

When a death occurs outside of Alberta or Canada, it must be registered in the appropriate province or country. In most cases, the hospital will arrange to have a death certificate signed by a doctor. A local funeral establishment can assist with the transfer and transport of the deceased back home.

## TYPES OF FUNERALS

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### Traditional service

This involves a service in a funeral home, or religious setting, followed by a burial or cremation. The service may include a visitation or a viewing the evening before the service,

sometimes in conjunction with a prayer service. Burial or cremation usually takes place immediately following the service.

### Memorial service

This can take many forms. If cremation has already taken place, the cremated remains can be present at the service with a photograph of the deceased and/or floral arrangement. The format of the service is often similar to that of a traditional funeral. Burial or interment of cremated remains may or may not take place immediately following the service.

### Military or fraternal services

Military honours are available to any veteran or serving member of Canada's armed forces. Services can include covering the casket with the Canadian flag, Red Ensign, or Union Jack, and a bugler sounding the Last Post. Veterans' organizations such as the Royal Canadian Legion, armed forces and comrades-in-arms may provide pallbearers and a Guard of Honour if requested<sup>1</sup>. Financial assistance may be provided to eligible veterans through the Veterans Affairs Canada's Funeral and Burial Program administered by the Last Post Fund. Please see the Quick Reference section for contact information or refer to the Financial Assistance section on pages 23-24 for additional organizations that may provide help with the cost of funerals.

<sup>1</sup> Source: *Funerals: An Information Guide*, Alberta Funeral Service Association, 2006.

## DECISIONS TO BE MADE

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This is the time for many decisions such as selecting the funeral home, making arrangements for the deceased's body and preparing for the funeral or memorial service. Please refer to the Funeral Checklist on pages 34-35 for information about decisions to be made when planning a funeral.

## THE FUNERAL HOME

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If plans have not already been made in advance by the deceased, a funeral home can help family members and loved ones plan the service at the desired location, prepare the necessary paperwork and write an obituary. Arrangements can also be made for burial or cremation with the cemetery or crematorium. In addition, preparations will need to be made for transporting the deceased to and from the funeral or memorial service. If the deceased is to be transported within Alberta, there are no regulations as to the type of vehicle that must be used and no permits are needed.

## IMMEDIATE DISPOSITION

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This can be done by a funeral home and includes transferring the deceased from the place of death, obtaining all necessary documentation, arranging for a casket and the use of facilities and vehicles. Transportation to the cemetery or crematorium may be included.

## EMBALMING

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Embalming replaces blood with a chemical fluid to temporarily preserve the body. It is usually done for cosmetic and sanitary reasons.

It is important that the funeral home be advised if you do not want embalming to be done. If the body is transported across a provincial boundary, embalming is required by law.

Embalming is not permitted by law if a person dies of certain communicable diseases. In this case, the body is placed in a sealed metal-lined container instead.

## PEOPLE TO CONTACT

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Family members and close friends will need to be notified. In cases where death is expected, it can be helpful to have a list of their names and phone numbers ready.

If you have a member of the clergy, he or she should also be notified. Please refer to the People to Contact Checklist on pages 35-36.

## DOCUMENTS AND PERMITS

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Funeral directors can help you obtain and complete documents and forms such as:

- Alberta Government Death Registration Form
- Medical Certificate of Death from the attending physician or Medical Examiner's office
- Funeral Director's Statement of Death

- Burial Permit
- Canada Pension Application
- Cremation Authorization, if applicable
- Out-of-Province Transportation Authorization, if applicable

## **FLOWERS OR MEMORIAL DONATIONS**

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If memorial donations are desired instead of floral tributes, it is helpful to the next of kin to know, ahead of time, where the donations should be made, along with a mailing address.

## **WHEN A FUNERAL HOME IS NOT USED**

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It is legal for family or friends to arrange for burial or cremation themselves. However, there are a number of steps that must be taken to ensure it is done properly and legally. For further information, please contact your local hospital registrar or:

**The Vital Statistics Registry**..... 780-427-7013  
[www.servicealberta.gov.ab.ca](http://www.servicealberta.gov.ab.ca); link to “Vital Statistics”

### **The Office of the Chief Medical Examiner**

Edmonton..... 780-427-4987  
 Calgary ..... 403-297-8123

The above telephone numbers can be called toll-free in Alberta by dialing 310-0000, and then entering the telephone number.

## **COMPASSIONATE TRAVEL POLICY**

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Some airlines offer discounts for immediate family members who have to make last minute travel arrangements when a death has occurred or when the death of a relative is imminent.

Airline policies vary on who is eligible for discounted travel. Check carefully with the airline to determine which family members and relatives may be eligible for a discount. Discounts are usually offered only on economy class fares.

In order to receive a discounted rate, additional information may be required by the airline depending on the situation (i.e. the imminent death or death of a relative). This information may include the name of the patient, name of the hospital, or a funeral director’s statement of death. It is best to check with the appropriate airline for details.

## SECTION 3

# Final Resting Place

## BURIAL PLACE

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Burials must be made in registered cemeteries. Cemeteries are owned and managed by faith organizations, local municipalities or private businesses. Cemetery costs and requirements vary widely and it is wise to explore the costs before finalizing your plans. The following topics may assist you in exploring your options.

- **Plot prices:** The price of cemetery plots vary depending on the cemetery and the location of the plot within the cemetery.
- **Veterans' rates:** Cemeteries must give reduced rates to veterans; however, they might not provide space nearby for family members.
- **Grave markers:** Some cemeteries restrict the style of grave markers and may limit you to their list of approved suppliers. You may also have to pay an installation charge.
- **Permanent care costs:** There may be fees for services such as lawn maintenance.
- **Vault or rough box requirements:** The casket may have to be enclosed in a vault liner or box in the ground.
- **Double occupancy:** Cemeteries may allow two burials in one plot.
- **Grave opening and closing:** Fees may apply.

- **Non-resident surcharges:** If the deceased lived outside of the community where the cemetery is located, a non-resident surcharge may be applied.

## CREMATION

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Before a body can be cremated, a Medical Examiner must examine the Medical Certificate of Death signed by the attending physician. The appropriate form is then issued, giving approval for cremation.

In Alberta, a casket is not legally required to be used in cremation, but funeral homes and crematoriums require that the body be enclosed in a rigid combustible container that is equipped with handles. It can, however, be homemade. This should be discussed with the service provider.

Following cremation, the cremated remains are returned to the family usually within two or three days. They are normally in a container previously chosen by the family. Cremated remains generally weigh about five to seven pounds and can be buried in graves, in a columbarium or scattered. Some cemeteries have special areas for cremation urns.

## SCATTERING OF CREMATED REMAINS

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Some people want to have their ashes scattered in a location that is meaningful to them; however, you should be aware that there may be some restrictions on where cremated remains can be placed. Scattering of remains is usually permitted on Crown and publicly owned lands; however, there are some restrictions for national parks (such as Banff or Jasper), provincial parks, and forests and

wilderness areas (such as Kananaskis). There may also be municipal restrictions. Be sure to obtain permission ahead of time in all cases. Please ask your funeral director for further information.

Several important issues to consider before scattering ashes are:

- There is no fixed location to visit and, if done on private property, consider that it may be sold in the future.
- There will not be a marker or headstone.
- The location may not be accessible or it may not be in the same condition in the future.

## **MEMORIALS**

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After a death, some families choose to remember their loved ones through a living memorial. This may include planting a tree or purchasing a bench in a favourite park. If this is seen as a fitting tribute, check with your funeral director or your municipality about programs which may be in place.

## **FINANCIAL ASSISTANCE**

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Funeral homes often have information about organizations that may help with costs. The following is a list of agencies that may provide financial assistance with funeral costs:

- Assured Income for the Severely Handicapped (AISH)
- Alberta Works Income Support
- Death and Survivor's Pension, if the deceased contributed to the Canada Pension Plan (CPP)
- Company and union benefits
- Last Post Fund for Veterans

- Life insurance policies, if death benefits are included
- Motor vehicle accident insurance — check with your insurance agent
- Special Needs Assistance for Seniors, available to eligible low-income seniors
- Workers' Compensation Board
- Victims of Crime Financial Benefits Program
- Fraternal organizations (e.g. Knights of Columbus)

## SECTION 4

# After the Funeral

## SETTLING AFFAIRS

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There are people and organizations to contact, as well as paperwork to be completed, following death. Please refer to the checklists People to Contact on pages 35-36 and Settling the Estate on pages 37-38.

## DISPOSING OF PERSONAL EFFECTS

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Many items that belonged to the deceased can be provided to helping organizations:

- Eyeglasses can be donated through Lions Clubs or through optometrists' offices.
- Hearing aids are collected, refurbished and donated to developing nations by the Alberta Hearing Aid Practitioners Association.
- Pacemakers can sometimes be refurbished. Contact a cardiologist or hospital.
- Check with Alberta Health Services about recycling wheelchairs and other medical equipment.
- All prescription medications should be returned to the pharmacy for safe disposal. They should never be reused.
- Clothing, linen and furniture in good condition may be donated to a charity or helping agency.

## GRIEVING

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Grieving is a personal and highly individual experience. How you grieve depends on many factors, including your personality and coping style, your life experience, your faith, and the nature of the loss. There is no timetable for grieving and “getting on with one’s life.” Grief is a natural reaction to loss and is part of the healing process. Grief can have many stages ranging from shock and disbelief, sadness, guilt, anger and fear, as well as physical symptoms such as fatigue, insomnia, weight loss or weight gain, and aches and pains. However, not everyone who grieves will go through all of these stages prior to reaching a point of acceptance.

If you are having difficulty moving forward from your loss, there are many support groups and agencies available to assist families and friends with grieving. Alberta Health Services can refer you to local support groups. Some faith groups provide special services during holiday seasons to support people who are grieving. Palliative care programs are also a source of support and assistance with bereavement.

## SECTION 5

# Lists and Forms

The following pages contain helpful lists and checklists for survivors and personal representatives (i.e. executors).

### RECORDS YOU CAN STORE AT HOME

- Bank account passbooks and statements
- Credit account statements
- Insurance policies (disability/home/life/medical/vehicle)
- Employee benefit booklets
- Government benefit applications (copies)
- Legal affairs: enduring power of attorney, personal directive and a copy of your will, with the location of the original will attached
- Loan agreements
- Pension information (private and government)
- Real estate documents (copies of titles, mortgages)
- Registered Retirement Savings Plan (RRSP) or Registered Retirement Income Fund (RRIF) information
- Safety deposit box location, number and agreement (note the number and location of all keys, including duplicates)
- Investment information such as stocks and bonds. Include description, year purchased, number, cost and value
- A list of email and social media accounts, including user name and passwords (i.e. Gmail, Twitter, Facebook, MySpace)

- Tax returns for the past three years
- Term deposits and Guaranteed Investment Certificates (GICs)
- Notarized copy of birth certificate and marriage certificate

### IMPORTANT PAPERS

Store difficult-to-replace items in a jointly held safety deposit box, or some other secure place that your survivors can access easily. Record the location of each item and the registration number if applicable. Keep this list in an accessible location and inform your loved ones where to find it.

Original will \_\_\_\_\_

Birth certificate \_\_\_\_\_

Children's birth certificates \_\_\_\_\_

Citizenship papers \_\_\_\_\_

Marriage certificate \_\_\_\_\_

Income tax returns \_\_\_\_\_

Deeds and titles \_\_\_\_\_

Mortgage agreement \_\_\_\_\_

Life insurance policies \_\_\_\_\_

Stocks, bonds and securities \_\_\_\_\_

Safety deposit keys \_\_\_\_\_

Separation/divorce papers \_\_\_\_\_

Passport \_\_\_\_\_

Military discharge papers \_\_\_\_\_

Other \_\_\_\_\_

\_\_\_\_\_

**Record the numbers and location of the following items:**

Credit cards \_\_\_\_\_

Driver's licence \_\_\_\_\_

Vehicle registration \_\_\_\_\_

Health care number \_\_\_\_\_

**FINANCIAL INSTITUTIONS AND ADVISORS**

**Banks, credit unions, treasury branches, etc.<sup>2</sup>**

**Bank** \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Account number(s) \_\_\_\_\_

\_\_\_\_\_

**Bank** \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Account number(s) \_\_\_\_\_

\_\_\_\_\_

**Bank** \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Account number(s) \_\_\_\_\_

\_\_\_\_\_

**Accountant** \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

**Investment advisor** \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

**Lawyer** \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

\_\_\_\_\_

<sup>2</sup> Source: *Getting Your Financial Affairs in Order: Peace of Mind for the Terminally Ill and Those They Love*, Alberta Home Economics Association, Historical and Educational Society, 1994.



## INSURANCE POLICIES

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### Life

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Policy No. \_\_\_\_\_

### Home/Other Property

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Policy No. \_\_\_\_\_

### Vehicle (including boats, recreation vehicles, etc.)

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Policy No. \_\_\_\_\_

### Disability

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Policy No. \_\_\_\_\_

## INSTRUCTIONS FOR MY FUNERAL

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### Remember to place this in an easily accessible location

Funeral home \_\_\_\_\_

Have prearrangements been made?  Yes  No

Name of Organization \_\_\_\_\_

Location of service \_\_\_\_\_

Name of religious leader or person doing the service \_\_\_\_\_

### It is my wish that my body be:

Buried

Name of cemetery and legal description of plot

\_\_\_\_\_

\_\_\_\_\_

Cremated

Cremated remains to be interred in cemetery, or given to relatives or scattered

\_\_\_\_\_

Donated organs and/or tissues

\_\_\_\_\_

Donated to Science

\_\_\_\_\_

I would like the following musical selections and readings at my funeral: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Active pallbearers: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Honourary pallbearers: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Other details or instructions: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Print name: \_\_\_\_\_

## CHECKLISTS FOR SURVIVORS

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Ensure that duties are coordinated between loved ones and the personal representative to avoid duplication or confusion. Some of these duties can only be done by the personal representative or executor.

If you are the personal representative, there will be additional duties. Pick up a complete list of personal representative duties from a trust company or your lawyer. Few financial decisions need to be made immediately. Try not to make any major decisions, including major money decisions, for at least six months to ensure that all debts and taxes are paid out for the estate and that you are aware of all considerations to best distribute the estate.

## FUNERAL CHECKLIST

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- Choose the type of service: traditional, memorial, etc.
- Select a funeral home or where the service will be held
- Select the day and time of the service
- Apply for the burial permit, if required
- Apply for the death certificates
- Decide whether there will be a burial, interment or cremation
- If a burial is chosen, select a cemetery
- If a cremation is chosen, decide if it will be done before or after the service
- Decide about preparation and embalming
- Choose if there will be family visitation or public visitation
- Select photographs of the deceased to be displayed

- Select readings
- Select music/musicians, if needed
- Compose obituary
- Choose who will lead the service and those who will participate
- Select an individual to give the eulogy
- Decide how organizations with which the deceased was involved should participate
- Choose clothes that the deceased will wear
- Decide if any jewelry will remain with the deceased or be returned to the estate
- Choose floral arrangement(s)
- Choose a location for the reception following the service
- Decide how refreshments will be provided (i.e., catered, restaurant, family members, etc.)
- Decide if memorial donations will be chosen and if so, include a mailing address
- Select a casket or cremation container
- Select a burial vault
- Select a memorial grave marker and inscription
- Select a memorial folder and acknowledgement cards

- Clubs, unions and organizations
- Creditors
- Financial advisor
- Banks, credit unions and trusts
- Credit cards (Visa, MasterCard, etc.)
- Old Age Security/Canada Pension Plan
- Canada Revenue Agency (CRA)
- Private (company/employer) pension plans
- Alberta Health
- Seniors Financial Assistance programs
- Department of Veterans Affairs (if applicable)
- Canada Post for change of address
- Telephone and utility companies
- Motor vehicle registration
- Home and vehicle insurance companies
- Land Titles Office through Service Alberta for change of titles for real estate
- Email provider and social media websites (i.e. Facebook, MySpace)
- Bereavement counselor or support groups, if needed

## **PEOPLE TO CONTACT CHECKLIST**

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- Family and friends
- Doctor (general practitioner or specialist)
- Accountant
- Lawyer
- Employer

## SETTLING THE ESTATE CHECKLIST

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- Collect personal documents and financial information
- Obtain extra notarized copies of the death certificate and/or funeral director's statement of death from the funeral director
- Contact the lawyer regarding settlement and probate of the will
- Cancel all the deceased's credit cards
- On all assets jointly owned, change title to the surviving owner's name (property, securities, vehicles)
- Contact home and auto insurance companies to change or transfer coverage
- Contact financial institutions to:
  - Request that the deceased's name be removed from all accounts unless there is a possibility that some items may not have cleared the account yet
  - Request that automatic mortgage payments cease if the mortgage was life insured
  - Transfer safety deposit box and RRSPs to the beneficiary/beneficiaries
- Contact the life insurance company to ask which documents are needed to complete the claim
- Contact employer or business associates, and ask the personnel department to send information on all benefits provided by the company and the necessary forms to complete claims

- Apply to Canada Pension Plan for the death benefit and survivors' benefits

## SECTION 6

# Quick Reference Contact List

### Alberta Blue Cross

Toll-free..... 1-800-661-6995

### Alberta Funeral Services Association

Red Deer ..... 403-342-2460

### Alberta Funeral Services Regulatory Board

Toll-free..... 1-800-563-4652

### Health Link Alberta

Toll-free..... 1-866-408-5465

Alberta Health..... 780-427-1432

Toll-free anywhere in Alberta by dialing 310-0000, and then entering the number.

### Alberta Health – Financial Assistance programs

(Alberta Seniors Benefit, Special Needs Assistance for Seniors, Dental and Optical Assistance for Seniors, Education Property Tax Assistance for Seniors, Alberta Aids to Daily Living)

Toll-free..... 1-877-644-9992

Edmonton area..... 780-644-9992

### Alberta Health Services

Calgary Zone..... 403-943-1111

Central Zone..... 403-341-8622

Edmonton..... 780-407-1000

Medicine Hat ..... 403-529-8000

North Zone ..... 780-349-8705

South Zone..... 403-388-6111

**Alberta Registry (Vital Statistics)** ..... 780-427-7013

Toll-free anywhere in Alberta by dialing 310-0000, and then entering the number.

### Canada Revenue Agency General Information Line

Toll-free..... 1-800-959-8281

### Donating a body to medical science

University of Alberta, Division of Anatomy ..... 780-492-2203

University of Calgary,

Department of Cell Biology and Anatomy..... 403-220-6895

### Human Organ Procurement and Exchange (HOPE)

#### Program

Toll-free..... 1-866-407-1970

Northern Alberta – Edmonton ..... 780-407-8411

Southern Alberta – Calgary ..... 403-944-8700

### Income Support Program for Non-Seniors

Toll-free..... 1-877-644-9992

Edmonton area..... 780-644-9992

**Last Post Fund for Veterans** ..... Toll-free 1-888-495-3766

**Lawyer Referral Service**..... Toll-free 1-800-661-1095

### Office of the Chief Medical Examiner

Edmonton..... 780-427-4987

Calgary ..... 403-297-8123

**Office of the Public Guardian (Personal Directives)**

Toll-free..... 1-877-427-4525  
Calgary ..... 403-297-3364  
Edmonton ..... 780-427-0017  
Grande Prairie ..... 780-833-4319  
Lethbridge ..... 403-381-5648  
Medicine Hat ..... 403-529-3744  
Red Deer ..... 403-340-5165  
St. Paul ..... 780-645-6278  
Toll-free anywhere in Alberta by dialing 310-0000, and then entering the number.

**Service Canada Call Centre (Government of Canada)**

(Old Age Security, Guaranteed Income Supplement, Canada Pension Plan, Allowance, Allowance for the Survivor)  
Toll-free English ..... 1-800-277-9914  
Toll-free French..... 1-800-277-9915  
TTY only ..... 1-800-255-4786

**Support Network Distress Line**

24 hour ..... 780-482-HELP (4357)  
Administration ..... 780-482-0198

**Veterans Affairs Canada**

Toll-free English ..... 1-866-522-2122  
Toll-free French..... 1-866-522-2022

**Victims of Crime Financial Benefits Program**.....  
780-427-7217

**Workers' Compensation Board**

Toll-free..... 1-866-922-9221  
Edmonton..... 780-498-3999

[www.health.alberta.ca](http://www.health.alberta.ca)

**Saying Farewell**  
Alberta Health  
Box 3100  
Edmonton, Alberta  
T5J 4W3

**Alberta Supports Contact Centre**  
Toll-free: 1-877-644-9992  
Edmonton and area: 780-644-9992

