

Saying Farewell

*A helpful guide
with information and forms
to assist you through
the death and dying process.*

Alberta

To obtain additional copies of this booklet,

fax: (780) 422-8762

or telephone: Alberta Seniors and Community Supports
Toll-free: 1-800-642-3853
Edmonton area: (780) 427-7876

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Introduction

This booklet provides information about funerals, legal requirements surrounding death, differing methods of burial, wills and estates, necessary paperwork and financial assistance available. It contains information that is relevant to residents in the Province of Alberta.

Planning your own funeral is something that most people would rather avoid. However, it is much easier for everyone if some discussion and decisions have taken place about the type of funeral and burial you might like.

A funeral, memorial or some sort of get together for those left behind is very important. It provides family and friends an opportunity to say good-bye, and to remember and honour the life of someone close to them. Not giving family and friends an opportunity to get together at such a time can make it difficult for them to deal with their feelings of loss and to give each other emotional support and strength.

If you wish to plan in advance, you may want to:

- Write a personal directive (for non-financial matters)
- Write an enduring power of attorney (for financial matters), and
- Write a will to plan for distributing your financial and personal assets after death.¹

¹ Choosing now for the future: personal directives, Government of Alberta, 1997.

Archived

SECTION I

Decisions Before Death

Ways to plan ahead for a funeral

Planning ahead provides you with the peace of mind that your next of kin know your final wishes. Topics that should be discussed include the kind of funeral or memorial service you want, where you want the service to be held, and where you want your body or ashes to be buried.

You should also decide which hymns and other music you prefer, the pallbearers and other details. Some churches may agree to keep such information on file if you are a member. Some funeral homes will keep a record of your wishes on file and no advance payment is required for this. In any event, make sure your next of kin know where the information is located – or 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 cost. Prepaying the funeral home can also be considered, but while they are obliged by law to return the money, they are not required to pay interest and changing plans can cause difficulties.

Memorial societies have agreements with various funeral homes to provide basic service to members for set prices. There is a small lifetime membership fee and addresses and phone numbers can be found in the phone book for further information.

*Getting organized*²

Collect and sort all your financial records into an expandable file or box. The following are records that you can store at home:

- Bank account statements
- Canada Savings Bonds numbers and locations
- 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 and location of original will
- Loan agreements
- Pension information (private and government)
- Real estate documents (copies of titles, mortgages)
- RRSP/RRIF information
- Safety deposit box location, number and agreement (note the number and location of all keys including duplicates)
- Savings passbooks or statements
- Stocks and bonds information (include description, year purchased, number, cost and value)
- Tax returns for the past 3 years
- Term Deposits and Guaranteed Investment Certificates (GICs)
- Notarized copy of birth certificate and marriage certificate

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

Wills and Estates

What is a will?

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

It is extremely important to have an up-to-date will. If you die without a will in Alberta, according to the Intestate Succession Act, the estate goes to your legally married spouse, adult interdependent partner* and other relatives in order of their blood relation to you.

Under the Intestate Succession Act:

- If you leave a surviving spouse/partner but no children, your spouse/partner will receive your entire estate.
- If you leave a surviving spouse/partner and one child, the first \$40,000 of the estate is transferred to your spouse/partner. Your spouse/partner will also receive half of the remaining estate. The other half of the remaining estate will go to the child. Children under 18 cannot receive an inheritance directly, and it must be held in trust for them until they reach the age of majority. In a will, the age at which children receive an inheritance can be specified.
- If you leave a surviving spouse/partner and two or more children, the first \$40,000 of the estate is transferred to your spouse/partner. Your spouse/partner will also receive 1/3 of the remaining estate. The remainder of the estate will be divided in equal shares among your spouse/partner and surviving children.
- If you die leaving no surviving spouse, partner, or children, your estate will be transferred to your blood or legally adopted relatives in the order of their relationship to you.

*Hereafter referred to as 'partner'

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, all in the presence of each other. Witnesses should be neither beneficiaries under the will nor spouses or adult interdependent partners of beneficiaries under the will.

A holograph will must be entirely in your handwriting and signed and dated at the end by you. It does not need to be witnessed. (Preprinted forms bought at a stationary store are not advisable as 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 open to misinterpretation.

Preprinted forms **MUST** be witnessed by two people who do not benefit under the will and are not the spouse/partner of a beneficiary.

Copies

It is alright to distribute copies of your will, but make sure your personal representative knows where the original is located as it will be needed to prepare an application for probate (judicial validation of the will).

Where to start?

Make an inventory or list of all assets (financial, property, possessions) and debts that you owe or are owed to you. Decide on a personal representative, how you wish to divide your assets and particular items you may wish to give to certain people. Donations to your church 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.

Personal Representative

It is the responsibility of the personal representative to see that the provisions of your will are carried out and to settle your estate. The personal representative also collects all relevant financial documents, prepares an inventory of assets and debts, files the application for probate, and following authorization, distributes the assets as set out in the will.

The personal representative:

- Is entitled to a fee from the estate for services
- Can be family member(s), a friend or bank or trust company
- Should be asked for willingness to assume the responsibility and advised about location of relevant papers, bank accounts, etc.

Public Trustee

If there is no will and there are no known relatives, the Public Trustee may administer the estate. They will make every effort to find relatives, but if the search is unsuccessful the estate will go to the province, which pays the income to Alberta universities.

Personal Directives Act

A personal directive is a legal document that you can write in case you become incapacitated and you cannot make your own decisions in the future. It lets you choose another person, an agent, to act on your behalf and make decisions for you when you cannot make them yourself. It lets you write the directions that you want followed.

By making a personal directive, you can gain greater control over your future personal matters. The people who care about you can feel confident that the decisions made on your behalf are what you want. Personal directives can help ease stress in stressful times.

People like doctors, nurses, lawyers and residential care providers who give you care and services will be able to react to your written instructions or instructions provided by your agent.

Your instructions can be about any or all personal matters that are non-financial such as:

- Medical treatments you would or would not want
- Where you would like to live
- Who you would like to live with
- Choices about other personal activities (recreation, employment or education)

In order to be valid, your personal directive must be signed, dated and witnessed. If you already have a living will or an advance directive, it should be redone according to the requirements of the Act (signed at the bottom, dated after proclamation of the Act and witnessed appropriately) to ensure it is valid.³

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

Calgary: (403) 297-3364

Grande Prairie: (780) 538-5575

Lethbridge: (403) 381-5648

Red Deer: (403) 340-5165

Edmonton: (780) 427-0017

Lac La Biche: (780) 623-5323

Medicine Hat: (403) 528-5245

St. Paul: (780) 645-6434

Information is also available through Alberta Seniors and Community Supports website at: www.seniors.gov.ab.ca.

³ Source: Choosing now for the future: personal directives, Government of Alberta, 1997.

Palliative Care – what does this mean?

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 the cure is the goal. It encompasses the whole family and strives to meet physical, psychological, social and spiritual expectations and needs.

Palliative care is delivered through the efforts of an interdisciplinary team including the individual, family, caregiver and service providers. In this area this service is available at any time during the illness as well as during bereavement.

What does this mean to you? The palliative care program can coordinate your care wherever you are. This means that medical, nursing and support services can be given in your home if this is where you choose to stay. Equipment and supplies can be provided as well. This makes death at home a real possibility and is a choice made by many. Early referral to the program is beneficial in coordinating services and ensuring that this is indeed a possibility.

Palliative care programs can be accessed through the Regional Health Authorities. Contact numbers are listed at the back of this booklet.

Donating a body to medical science

Although medical science can make valuable use of donated bodies, it is important to be aware that not all bodies are accepted. If this decision is made, it is important to check and pre-register with the University of Alberta or the University of Calgary ahead of time. It is also important to advise your next of kin about your decision. There may be a cost involved in donating a body to medical science.

For further information, please contact:

**University of Alberta, Division of Anatomy
(Edmonton): (780) 492-2203
University of Calgary, Department of Cell Biology
and Anatomy: (403) 220-6895**

Donating organs and tissues

If this decision is made, it is essential that next of kin be advised and that the universal donor card on the back of your Alberta Personal Health Care card be signed. Donated organs and tissues must be removed soon after death or they cannot be transplanted.

For further information, contact:

**Human Organ Procurement and Exchange (HOPE) program
HOPE Northern Alberta (Edmonton): (780) 407-8411
HOPE Southern Alberta (Calgary): (403) 283-2243**

Travel insurance

One aspect that is often overlooked when travelling is travel insurance. Travel insurance is available to help your family if death occurs away from home - sometimes as close as 100 kilometers away. Ask your travel agent when making travel arrangements for information on travel protection plans.

SECTION 2

Planning the Funeral

When death occurs

If a death occurs in a hospital or nursing home, a doctor will certify that death has occurred and sign 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 assist them in 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 death occurs suddenly at home, the Medical Examiner may need to be involved.

If the death occurs suddenly at home and a doctor has not seen the person in the preceding 14 days, the Office of the Medical Examiner may become involved. If 911 or the ambulance is called, they will then call the RCMP, who will in turn call the Medical Examiner's office and get permission for the body to be moved. They can also give permission for the family doctor or the local medical examiner to sign the death certificate.

In any case of accidental death, suicide, occupational injury or suspected homicide, the death must be investigated and the death certificate signed by the Medical Examiner's office. An autopsy may not be necessary, though one is always done in the case of homicide.

Types of funerals

TRADITIONAL

This involves a service in a church or funeral home, with the body present, followed by a burial or cremation. It usually includes a visitation or viewing the evening before the service, sometimes in conjunction with a prayer service. This gives friends who cannot attend the funeral an opportunity to show their support to the family and express their sympathies. Burial 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, often with a photograph of the deceased and a floral arrangement. The format of the service is often similar to that of a traditional funeral. Burial of cremated remains can take place immediately following the service, but can be held at any time and location desired by the family. Urns do not have to be kept at the funeral home until burial or scattering.

MILITARY OR FRATERNAL SERVICES

Military honours are available to any veteran or servicing 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 and Army, Navy and comrades-in-arms may provide pallbearers and a Guard of Honour if requested.⁴

⁴Source: Funerals: An Information Guide, Alberta Funeral Service Association, 1998

The funeral home

If plans have not already been made, the funeral home will assist you in planning the service at the desired location (the chapel at the funeral home is non-denominational), in preparing the necessary paperwork and in writing an obituary for the paper. Arrangements can also be made for burial at the desired cemetery or for cremation whether before or after the funeral.

Decisions to be made

This is the time for many decisions:

- Select the type of funeral - traditional, memorial service, military or fraternal service
- Select a funeral home or where the service will be held
- Select the day and time of the service
- Decide if there will be family visitation or public visitation
- Select the photographs of the deceased to be displayed
- Select scripture or literature that will be read
- Decide music, hymns and if an organist and/or soloist is need
- Compose obituary
- Choose who will lead the service and the pallbearers
- Select a family member or friend to give the eulogy
- Decide how organizations with which the deceased was involved should participate
- Choose clothes that the deceased will wear
- Arrange for flowers from the family
- Decide if memorial donations will be chosen and if so, where they should be directed
- 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 if there will be a casket or urn
- If refreshments will be provided following the service, decide who will arrange for them and where will they be provided

Immediate disposition

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.

When a funeral home is not used

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. The necessary Certificate of Death must be obtained and if a burial is to take place, a Death Registration form must also be obtained. Ask the attending doctor for them. These forms are then taken to a Vital Statistics Office or Hospital Registrar so that a burial permit can be issued. If cremation is to take place, other forms must be obtained to accompany the body to the crematorium. Information on what is required can be found at:

- **The Vital Statistics Registry:** (780) 427-7013
Website: www.gov.ab.ca/gs/services/vpe/index.cfm
- **Local Vital Statistics Hospital Registrar**
- **The Office of the Chief Medical Examiner**
Edmonton: (780) 427-4987
Calgary: (403) 297-8123
Website: www.gov.ab.ca/just/ocme/

Arrangements must be made with the cemetery or crematorium. In addition, arrangements will need to be made for transportation 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. An obituary can be placed in the newspaper, if desired.

Embalming

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

Embalming is not usually legally required if burial or cremation takes place within 72 hours of death. It is important that the funeral home be advised if this choice is made, as it may take place automatically.

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

If the body is transported across a provincial boundary, embalming is required by law.

Documents and permits that can be obtained from the funeral home

Funeral directors can assist in obtaining and completing 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

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.

Flowers are often provided by the family and may be taken to the cemetery, given to family members, left at the funeral service or taken to other sick persons or shut ins.

Who to notify

Family members of course will need to be notified, and in cases where death is expected it can be helpful to have a list of their names and phone numbers (home and work if applicable) ready, as having to locate them all at such times can be difficult. There may also be close friends you wish to notify.

If you have a priest, minister or spiritual advisor, he or she should also be notified.

SECTION 3

Final Resting Place

Burial place

Burials must be made in registered cemeteries. Cemeteries are owned and managed by churches, local municipalities or private businesses. Cemetery costs and requirements vary widely, and it is wise to check ahead of time. The following are some of the things to ask about⁵:

- Plot prices: The price of the grave varies depending on the cemetery and the location within the cemetery.
- Veterans' rates: Cemeteries must give reduced rates to veterans, although they might not provide a space nearby for family members.
- Grave markers: Some cemeteries restrict the style of grave markers and 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 or box in the ground.
- Double occupancy: Cemeteries may allow two burials in one plot, one deep and one shallow.
- Grave opening and closing fees: Fees may apply.
- Non-resident surcharges: If the deceased lived outside the area, a surcharge may be applied.

⁵Source: Funerals: An Information Guide, Alberta Funeral Service Association, 1998.

Cremation

Before a body can be cremated, it must be examined by a medical examiner, who must also examine the Medical Certificate of Death signed by the attending physician. The appropriate form is then issued (there is a fee) giving approval for cremation.

There is no legislation in Alberta that a casket be used in cremation, but funeral homes and crematoriums usually request that the body be enclosed in a rigid combustible container with handles. It can, however, be homemade.

Following cremation, the ashes are returned to the family usually within one or two days. They are normally in an urn previously chosen by the family. The amount of cremated remains is generally about five to seven pounds.

Cremated remains can be buried in existing graves, placed in a niche, in a columbarium or scattered. Some cemeteries have special areas for cremation urns, if there is no family grave nearby that might be used.

Scattering of cremated remains

There are no legal requirements to bury cremated remains following cremation, but there may be some restrictions on where cremated remains can be scattered. Scattering of remains is usually permitted on Crown and publicly owned lands. **Permission must be obtained ahead of time in all cases.**

In national parks (e.g. Banff, Jasper), scattering cremated remains in water is prohibited, but remains can be “cast to the wind”.

In provincial parks, forests and wilderness areas (e.g. Kananaskis), scattering is allowed anywhere, but permission is required to scatter remains over lakes and rivers.

Some municipalities allow the scattering of cremated remains in parks and golf courses, although there may be time and location restrictions.

Some cemeteries have special areas where cremated remains can be scattered rather than buried and individual plaques may be placed there.

There are several important issues to consider before scattering, as scattering of cremated remains is permanent and cannot be reversed.

- There is no permanent place to identify with the deceased and if done on private property, it may be sold in future years.
- There may be restrictions at parks, lakes, and such places and they may not be accessible in the future. There is also no guarantee that the location will be in the same condition in the future.
- There is also no way to place a marker to identify the burial place for future generations.

Memorials

After a death, some families choose to remember their loved ones through a living beauty in their honour. It is becoming increasingly common for families to plant a tree with a plaque beside it to honour a family member. If this is seen as a fitting tribute, check with your funeral director or your local town or county office for such programs.

SECTION 4

After the Funeral-Settling Affairs

Compassionate travel policy

Many 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. A rebate may be claimed up to six months later when the appropriate documents are submitted to the airline. Some airlines offer the discount before travel.

Airlines' policies vary as to whom they will include for discounted travel. Check carefully with the airline to determine which family members and relatives will be offered the discount. Discounts are usually offered only on Economy Class fares, not on First or Business Class fares.

When last-minute travel arrangements have to be made for the imminent death of a relative, the traveler will need to supply the airline with the name of the patient, doctor and hospital or palliative care/nursing home facility.

In the case where death has already occurred, the traveller will need to supply a Funeral Director's Statement of Death if available or the funeral home and the funeral director's name. It is best to check with the particular airline for details.

Paperwork (excluding wills and estates)

There is a certain amount of paperwork following death other than dealing with a will. If applicable, the following is a short list of those needing to be notified of the death:

- Government Pension Plans
- Private (company) Pension Plans
- Alberta Health Care
- Canada Revenue Agency (CRA)
- Banks (accounts and safety deposit boxes) and investment dealers
- Credit Cards
- Telephone (for billing and/or change of listing in directory)
- Canada Post if mail delivery is to be cancelled or redirected
- Motor Vehicle Registration
- Home and Vehicle Insurance companies
- Land Titles Office, Alberta Government Services
re: change of titles for real estate
- Organizations or associations
- Magazine/book club/record club subscriptions

Practical details

Many things belonging to the deceased can be used by the family or donated to charity. The following is a list of ideas of how to recycle them:

- Eyeglasses can be donated through the Lions Club or sometimes boxes can be found in 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 about this.
- Check with your Regional Health Authority for recycling wheelchairs and other medical equipment.
- All prescription medicines and 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.

Financial resources available

The following is a list of some resources available if needed, and usually funeral homes have further information on these:

- Alberta Works Income Support
- Death and Survivor's Pension (Canada Pension Plan) if the deceased contributed to it
- Special Needs Assistance for Seniors (lower-income seniors receiving the Alberta Seniors Benefit)
- 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
- Workers' Compensation Board
- Victims of Crime Financial Benefits Program
- Fraternal or Organizational Benefits

Grieving

There is no timetable for grieving and “getting on with one’s life”. It is a natural, healthy human reaction to loss and is part of the healing process. Grief can have many stages, ranging from shock, emotional reactions (crying), thoughts about the deceased, physical symptoms (sleeplessness, lack of energy, poor appetite, tight throat), anger, guilt, depression, withdrawal, and finally readjustment to everyday life.

There are many support groups and special agencies available, particularly for certain diseases, suicide, motor vehicle accidents, sudden infant death and others. There is often a local group that meets on a regular basis and some churches have a service close to Christmas for those who are finding the season difficult. Regional Health Authorities can help refer you to local support groups. Palliative care programs are also a source of support and assistance with bereavement.

Quick Reference Contact List

Alberta Seniors and Community Supports

Toll-free 1-800-642-3853

Edmonton area (780) 427-7876

Alberta Aids to Daily Living (780) 427-0731

Alberta Blue Cross

Toll-free 1-800-661-6995

Calgary (403) 234-9666

Edmonton (780) 498-8000

Fort McMurray (780) 790-3390

Grande Prairie (780) 532-3505

Lethbridge (403) 328-1785

Medicine Hat (403) 529-5553

Red Deer (403) 343-7009

Alberta Funeral Services Association

Toll-free 1-800-803-8809

Calgary (403) 274-1922

Alberta Funeral Services Regulatory Board (780) 452-6130

Alberta Health and Wellness (780) 427-1432

Alberta Seniors Benefit Program

Toll-free 1-800-642-3853

Edmonton area (780) 427-7876

Alberta Works Income Support (780) 422-4080

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 Program (HOPE)

HOPE Northern Alberta - Edmonton (780) 407-8411

HOPE Southern Alberta - Calgary (403) 283-2243

Social Development Canada

(Old Age Security, Guaranteed Income Supplement,
Canada Pension Plan, Allowance, Allowance for the Survivor)

Toll-free 1-800-277-9914 (English)
1-800-277-9915 (French)
1-800-255-4786 (TTY only)

Last Post Fund for Veterans (780) 495-3766

Lawyer Referral Service 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 Act)

Calgary (403) 297-3364

Edmonton (780) 427-0017

Grande Prairie (780) 538-5575

Lac La Biche (780) 623-5323

Lethbridge (403) 381-5648

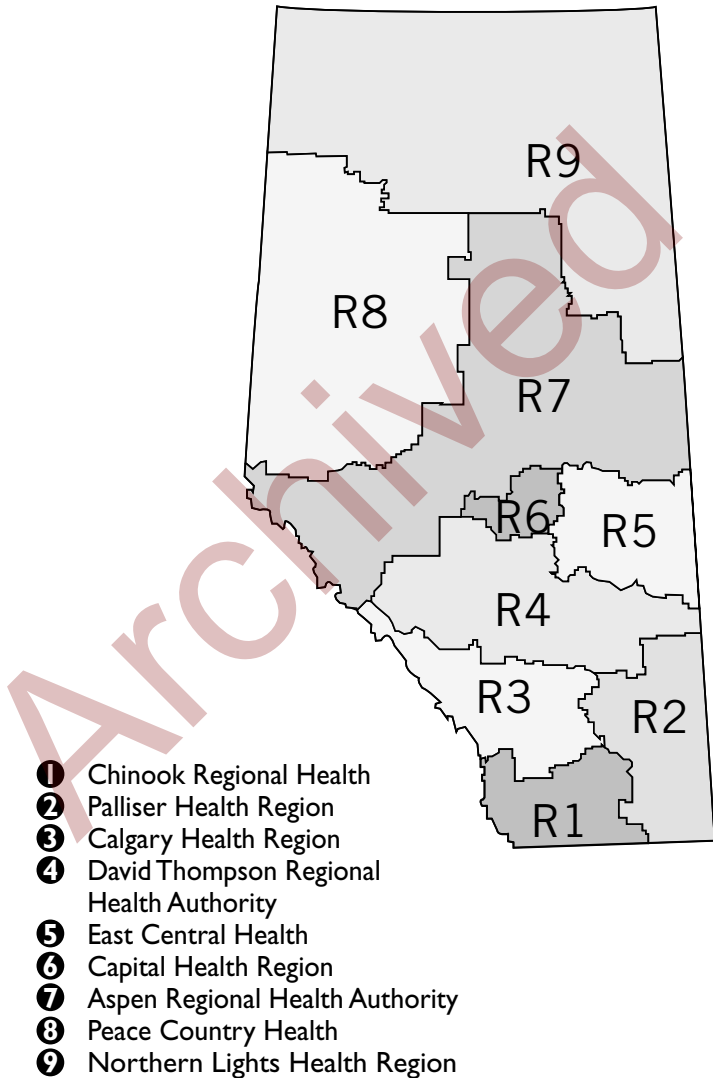
Medicine Hat (403) 528-5245

Red Deer (403) 340-5165

St. Paul (780) 645-6434

Current RHA Boundaries

Community listing within RHA boundaries effective April 1, 2003



Regional Health Authorities (RHA)

- ❶ Chinook Regional Health Authority:
Lethbridge (403) 382-6009
- ❷ Palliser Health Region:
Medicine Hat (403) 528-5633
- ❸ Calgary Health Region:
Calgary (403) 943-1111
Toll-free 1-800-860-2742
Information Line (403) 943-5465
- ❹ David Thompson Regional Health Authority:
Red Deer (403) 341-8622
- ❺ East Central Health:
Camrose (780) 608-8800
- ❻ Capital Health:
Edmonton
General Information Line (780) 407-1000
Capital Health Link 24 Hour Line (780) 408-LINK (5465)
Seniors Health Line (780) 496-8000
- ❼ Aspen Regional Health Authority:
Westlock (780) 349-8705
- ❽ Peace Country Health:
Grande Prairie (780) 538-5387
- ❾ Northern Lights Health Region:
Fort McMurray (780) 791-6024

Quick Reference Contact List continued

Special Needs Assistance for Seniors Program

Toll-free 1-800-642-3853

Edmonton area (780) 427-7876

Support Network Distress Line

(780) 482-HELP (4357)

Veterans Affairs Canada

Toll-free 1-800-866-1240

English 1-800-522-2122

French 1-800-522-2022

Victims of Crime Financial Benefits Program

(780) 427-7217

Vital Statistics Registry

(780) 427-7013

Westview Health Centre

(780) 968-3600

Workers' Compensation Board

(780) 498-3999

Toll-free 1-866-922-9221

Important Papers

Store the difficult-to-replace items in a jointly-held safety deposit box, or some other secure place that your survivors can access easily.

Record the registration number if applicable and the location of each item.

Will-Original _____

Birth Certificate _____

Children's Birth Certificates _____

Citizenship Papers _____

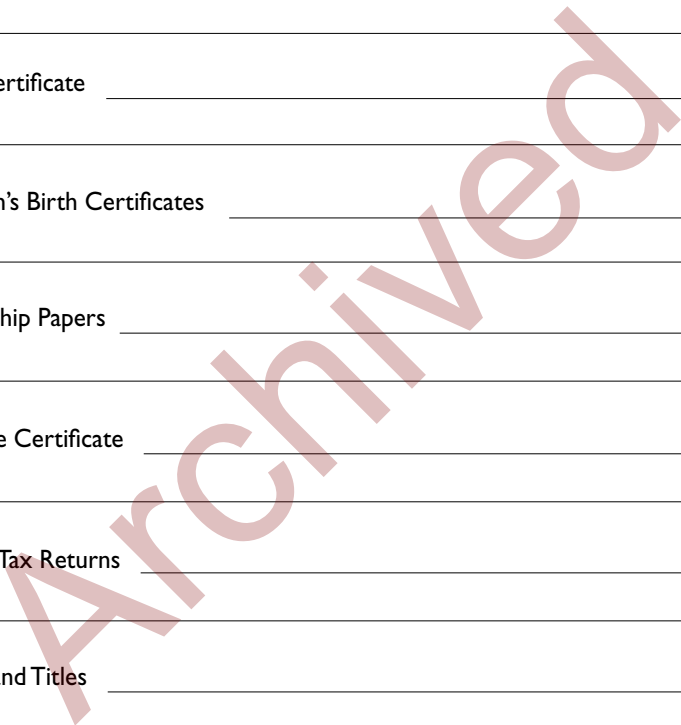
Marriage Certificate _____

Income Tax Returns _____

Deeds and Titles _____

Mortgage Agreement _____

Life Insurance Policies _____



Important Papers

Stocks, Bonds and Securities _____

Safety Deposit Keys _____

Separation/Divorce Papers _____

Passport _____

Military Discharge Papers _____

Other Papers _____

Record the numbers and location of the following items which you currently use or carry with you.

Credit Cards _____

Driver's Licence _____

Vehicle Registration _____

Health Care Number _____

Financial Institutions and Advisors

Banks, Credit Unions, Treasury Branches, etc.

Name _____

Address _____

Phone _____

Account number(s) _____

.....
Name _____

Address _____

Phone _____

Account number(s) _____

.....
Name _____

Address _____

Phone _____

Other relevant information _____

Accountant

Name _____

Address _____

Phone _____

Investment Advisor

Name _____

Address _____

Phone _____

Financial Institutions and Advisors

Lawyer

Name _____

Address _____

Phone _____

Insurance Agent(s)

Life

Name _____

Address _____

Phone _____ Policy No. _____

.....

Home

Name _____

Address _____

Phone _____ Policy No. _____

.....

Vehicle

Name _____

Address _____

Phone _____ Policy No. _____

.....

Disability

Name _____

Address _____

Phone _____ Policy No. _____

* Taken from *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.

Instructions Concerning My Funeral

(Remember to place this in an easily accessible location)

Funeral home to be:

Have prearrangements been made?

Yes

No

Location of service:

Name of clergy requested:

It is my wish that my body be buried or cremated?

If burial, name the cemetery and legal description of plot:

If cremation, disposition of cremated remains to be:

(interred in cemetery, given to relatives or scattered)

* Provided by Hainstock's Funeral Home and Parkland Funeral Services

Instructions Concerning My Funeral

I would like the following hymns/music at my funeral:

Active pallbearers to be:

Honourary pallbearers to be:

Other details or instructions:

Date: _____

Signature: _____

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Financial Checklist for Survivor

Some of these duties are the personal representative's duties. Make sure actions are coordinated between the survivors and the personal representative to avoid duplication and confusion.

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.

- 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:
 - 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 RRSP's to the beneficiary.
- Contact the life insurance company. Ask which documents are needed to complete the claim.
- Contact employer or business associates. Ask the personnel department to send information on all benefits provided by the company and the necessary forms to complete the claims.
- Apply to Canada Pension Plan for the death benefit and survivors' benefits.

Financial Checklist for Survivors

- Notify Alberta Seniors concerning the Alberta Seniors Benefit.
- Notify Human Resources Development Canada concerning the Old Age Security Pension and Guaranteed Income Supplement
- Contact the creditors and direct them to transfer the accounts to another name or to claim against the estate. If a loan was life insured, payments should be stopped.

Contact the following to inquire about any benefits:

- Unions/fraternities
- Auto clubs
- Associations
- Veterans Affairs
- Workers' Compensation
- Other organization(s) to which the deceased belonged

Ask which documents are necessary to complete your claim.

Notify the following:

- Alberta Health and Wellness
- Driver's licence registration
- Vehicle registration
- Charitable organizations to which the deceased donated
- The landlord
- Utility companies
- The post office
- Other organizations to which the deceased belonged
- Change all your beneficiary designations if the deceased was your beneficiary, e.g., will, life insurance, RRSP, RRIF
- Contact financial advisors

**Few financial decisions need to be made immediately.
Resist major changes. Do not make major money decisions
for at least six months.**

Funeral Checklist

- 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
- Ensure that the burial permit has been applied for
- Ensure that the death certificates have been applied for
- Decide whether there will be a burial 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 the photographs of the deceased to be displayed
- Select scripture or literature that will be read
- Decide music, hymns and if an organist and/or soloist is needed
- Compose obituary
- Choose who will lead the service and the pallbearers
- 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 a floral arrangement
- 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 or cremation urn
- Choose a cemetery
- Select a memorial grave marker and inscription
- Select a memorial folder and acknowledgement cards

People to Contact

- Extended family and friends
- Doctor (G.P. or Specialist)
- Accountant
- Lawyer
- Employer
- Insurance Agent
- Creditors
- Financial Advisor
- Banks, Credit Unions and Trusts
- Clubs, unions and organizations
- Alberta Health and Wellness
- Alberta Seniors
- Canada Pension Plan and Old Age Security
- Department of Veterans Affairs (if applicable)
- Canada Post, for change of address
- Bereavement counsellor and/or support groups, if needed

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