

# SAYING FAREWELL



## Saying Farewell

A GUIDE TO ASSIST YOU WITH  
THE DEATH AND DYING PROCESS

---

Alberta

To obtain additional copies of this booklet, contact:

**Alberta Seniors and Community Supports**

Toll-free.....1-800-642-3853  
Edmonton area.....780-427-7876  
Fax.....780-422-8762  
Website .....www.seniors.gov.ab.ca

The information provided is subject to the provisions of Government of Alberta acts and regulations. Changes to programs, services and office locations may occur after the publication of this booklet.

Permission is granted to reprint this document.

Published by:  
Alberta Seniors and Community Supports  
Seniors Services Division

October 2002 — First Edition  
March 2003 — Second Edition  
March 2005 — Third Edition  
March 2007 — Fourth Edition  
January 2008 — Fifth Edition  
February 2009 — Sixth Edition

ISBN: 978-0-7785-7090-5

Originally produced in collaboration with  
Stony Plain Family and Community Support Services

# TABLE OF CONTENTS

Acknowledgements.....	3
Introduction.....	3

## SECTION 1

### Decisions Before Death

Plan ahead for a funeral.....	5
Wills and estates.....	6
Personal directives.....	8
Palliative care.....	10
Donating a body to medical science.....	11
Donating organs and tissues.....	11

## SECTION 2

### Planning the Funeral

When death occurs.....	13
Types of funerals.....	13
The funeral home.....	14
Decisions to be made.....	15
Immediate disposition.....	15
When a funeral home is not used.....	15
Embalming.....	16
Documents and permits.....	17
Flowers or memorial donations.....	17
People to contact.....	17
Compassionate travel policy.....	18

## SECTION 3

### Final Resting Place

Burial place.....	19
Cremation.....	20
Scattering of cremated remains.....	21
Memorials.....	22

## SECTION 4

### After the Funeral

Settling affairs.....	23
Practical details.....	23
Financial assistance available.....	24
Grieving.....	24

## SECTION 5

### Lists and Forms

Records you can store at home.....	25
Financial assistance.....	26
Important papers.....	27
Financial institutions and advisors.....	28
Insurance policies.....	30
Instructions for my funeral.....	31
Checklists for survivors.....	33
<i>Funeral checklist</i> .....	33
<i>People to contact checklist</i> .....	35
<i>Settling the estate checklist</i> .....	36

## SECTION 6

<b>Quick Reference Contact List.....</b>	<b>37</b>
--	-----------

## **ACKNOWLEDGEMENTS**

---

This booklet was originally created through the combined efforts of Alberta Seniors and Community Supports, and Stony Plain Family and Community Support Services staff. Thank you to the individuals who researched, wrote and produced this booklet.

## **INTRODUCTION**

---

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

A funeral, memorial or some sort of gathering for those left behind is very important. It provides family and friends an opportunity to say goodbye, and to remember and honour the life of someone close to them. A get-together at such a time can make it easier for them to deal with their feelings of loss and to give each other emotional support and strength.

The information in this booklet can help you make some of the arrangements that will help your family and friends in the time following your passing.

This booklet provides information about funerals, legal requirements surrounding death, burial, wills, estates, paperwork and financial assistance. It is intended to be a guide. Cultural beliefs, traditions and practices can easily be incorporated into your plans.



## SECTION 1

# Decisions Before Death

## 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 other details such as the music you prefer and the pallbearers. Some places of worship may agree to keep this information on file if you are a member, and some funeral homes will keep a record of your wishes on file with no advance payment. In any event, make sure your next of kin know where the 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 cost. Prepaying the funeral home can also be considered, but while they are obliged by law to return the money if you change your plans, they are not required to pay interest.

Memorial societies have agreements with various funeral homes to provide basic services to members for set prices. There is a small lifetime membership fee. Addresses and phone numbers for these societies can be found in your local phone book.

## **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. 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 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.

## Where to start?

Collect and sort all your financial records into a file or box. Please see page 25 for a list of records you might want to store at home.

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 place of worship 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.

## 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 nor their spouses/partners.

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 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

It is all right to distribute copies of your will, but 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 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. They are entitled to a fee from the estate for services.

## PERSONAL DIRECTIVES

---

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. You can choose another person, called an agent, to act on your behalf and make decisions for you when you cannot make them yourself. You can also write the directions that you want followed about non-financial personal matters.

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

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

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 the Alberta Seniors and Community Supports website at **[www.seniors.gov.ab.ca](http://www.seniors.gov.ab.ca)**

## **PALLIATIVE CARE**

---

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 can be given 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 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, you should check and pre-register 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  
[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  
<http://www.fp.ucalgary.ca/bodydonation/>

## **DONATING ORGANS AND TISSUES**

---

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

**Human Organ Procurement and Exchange (HOPE) program**  
HOPE Northern Alberta (Edmonton) .....780-407-8411  
[www.capitalhealth.ca/Yourhealth/Clinical/Transplant/HOPE.htm](http://www.capitalhealth.ca/Yourhealth/Clinical/Transplant/HOPE.htm)

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



## 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 religious leader or spiritual advisor 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 death occurs suddenly at home, the medical examiner may need to be involved.

In any case of accidental death, suicide, occupational death 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 service

This involves a service in a funeral home, or religious setting, with the body present, followed by a burial or cremation. It usually includes a visitation or viewing the evening before the service, ometimes in conjunction with a prayer service. 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 or interment 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 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>

## THE FUNERAL HOME

---

If plans have not already been made, the funeral home will help you plan the service at the desired location (chapels at funeral homes are non-denominational), prepare the necessary paperwork and write an obituary for the paper. Arrangements can also be made for burial at the desired cemetery or for cremation before or after the funeral.

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

## **DECISIONS TO BE MADE**

---

This is the time for many decisions. Please refer to the Funeral Checklist on page 33 for information about decisions to be made when planning a funeral.

## **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. 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.

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. If desired, an obituary can be placed in the newspaper.

## **EMBALMING**

---

Embalming replaces 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 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.

## **DOCUMENTS AND PERMITS**

---

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**

---

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.

## **PEOPLE TO CONTACT**

---

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 priest, minister or spiritual advisor, he or she should also be notified. Please refer to the *People to Contact Checklist* on page 35.

## 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.

Airline policies vary on who is eligible 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 traveler 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.

## 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 questions to ask:

- **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.

## CREMATION

---

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. It can, however, be homemade.

Following cremation, the cremated remains are returned to the family usually within two or three 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, 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.**

There are some restrictions on scattering of cremated remains in national parks (such as Banff or Jasper), provincial parks, forests and wilderness areas (such as Kananaskis). There may also be municipal restrictions. Please ask your funeral director for further information.

Scattering of cremated remains is permanent and cannot be reversed. Several important issues to consider before scattering are:

- There is no permanent place to identify with the deceased and if done on private property, it may be sold in the future.
- 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 memorial 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

---

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 page 35 and *Settling the Estate* on page 36.

## PRACTICAL DETAILS

---

Many items that belonged 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 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 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 ASSISTANCE AVAILABLE

---

There are agencies that may provide help with funeral costs. Please refer to the *Financial Assistance* list on page 26 for a list of financial resources. Funeral homes often have further information as well.

## 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. Some places of worship have a service close to Christmas for those who are finding the season difficult. Alberta Health Services can refer you to local support groups. 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.

## **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 original will attached to it
- 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)
- Stocks and bonds information (include description, year purchased, number, cost and value)
- Tax returns for the past three years
- Term deposits and Guaranteed Investment Certificates (GICs)
- Notarized copy of birth certificate and marriage certificate

## FINANCIAL ASSISTANCE

---

These organizations may provide financial assistance with funeral costs:

- Alberta Works Income Support
- Death and Survivor's Pension (Canada Pension Plan) if the deceased contributed to it
- 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 seniors who are eligible for the Alberta Seniors Benefit program
- Workers' Compensation Board
- Victims of Crime Financial Benefits Program
- Fraternal or organizational benefits

## 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.

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 license \_\_\_\_\_

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) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

<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.

Accountant \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

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

Address \_\_\_\_\_

Phone \_\_\_\_\_

Lawyer \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

## **INSURANCE POLICIES**

---

### **Life**

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

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

### **Home**

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

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

### **Vehicle**

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

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

### **Disability**

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

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

# INSTRUCTIONS FOR MY FUNERAL

---

Remember to place this in an easily accessible location

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

Have prearrangements been made?  Yes  No

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, given to relatives or scattered)

\_\_\_\_\_

\_\_\_\_\_

I would like these hymns/music at my funeral:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

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

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

Date: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Print name: \_\_\_\_\_

## CHECKLISTS FOR SURVIVORS

---

Some of these duties are the personal representative's, or executor'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.

Few financial decisions need to be made immediately. Try not to make any major decisions, including 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
- Apply for the burial permit
- Apply for the death certificates
- Decide whether there will be a burial, internment 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

*continued on next page...*

- Select the photographs of the deceased to be displayed
- Select scripture or literature that will be read
- Select 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 Checklist

- Family and friends
- Doctor (general practitioner or specialist)
- Accountant
- Lawyer
- Employer
- 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 and Wellness
- Alberta Seniors and Community Supports
- 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
- Bereavement counselor or support groups, if needed

## Settling the Estate Checklist

- 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
- 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

## SECTION 6

# Quick Reference Contact List

### **Alberta Seniors and Community Supports**

(Alberta Seniors Benefit, Special Needs Assistance for Seniors programs)

Toll-free	1-800-642-3853
Edmonton area	780-427-7876

### **Alberta Aids to Daily Living**

780-427-0731

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

### **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
Red Deer	403-342-2460

### **Alberta Funeral Services Regulatory Board**

Toll-free	1-800-563-4652
Edmonton area	780-452-6130

## **Alberta Health Services**

Toll-free	1-866-408-5465
Calgary	403-943-5465
Camrose	780-608-8800
Edmonton	780-424-5380
Fort McMurray	780-791-6161
Grande Prairie	780-538-5387
Lethbridge	403-388-6009
Medicine Hat	403-528-5633
Red Deer	403-341-8622
Westlock	780-349-8705

## **Alberta Health and Wellness** 780-427-1432

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

## **Alberta Works Income Support** 780-644-5135

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 Program (HOPE)**

Northern Alberta – Edmonton	780-407-8411
Southern Alberta – Calgary	403-944-8700

**Human Resources and Social Development Canada**  
**(Old Age Security, Guaranteed Income Supplement,**  
Canada Pension Plan, Allowance, Allowance for the Survivor)

Toll-free

English 1-800-277-9914

French 1-800-277-9915

TTY only 1-800-255-4786

**Last Post Fund for Veterans** 780-495-3766

**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)**

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

**Support Network Distress Line**

24 hour 780-482-HELP (4357)

Administration 780-482-0198

**Veterans Affairs Canada**

Toll-free

English

1-866-522-2122

French

1-866-522-2022

**Victims of Crime Financial Benefits Program**

780-427-7217

**Vital Statistics Registry**

780-427-7013

**Workers' Compensation Board**

780-498-3999

Toll-free

1-866-922-9221



[www.seniors.gov.ab.ca](http://www.seniors.gov.ab.ca)

**Saying Farewell**

Alberta Seniors and Community Supports  
Box 3100  
Edmonton, Alberta  
T5J 4W3

**Alberta Seniors Information Line**

Toll-free: 1-800-642-3853  
Edmonton and area: 780-427-7876

**Alberta**