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Pre-Planning &  
Bereavement Guide



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# Welcome to Serenity Funeral Service Pre-Planning & Bereavement Guide

Serenity Funeral Service is the ONLY Community Owned, Not-for-Profit Full Funeral Service Provider in Edmonton and Surrounding areas.

At Serenity Funeral Service our staff is committed to meet the needs of our families by maintaining the highest ethical standards while being sensitive to the changing needs of our communities in which we are privileged to serve. We strive to ensure that all families are treated with the utmost fairness, dignity and respect, with a commitment to working within the financial means of all families.

## Facilities:

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# Our History

Serenity Family Service Society O/A Serenity Funeral Service was founded in the fall of 1999 because of a vision of several Churches and Pastors led by Reverend Raymond Rueb, Reverend Rubin Herrmann, Reverend Fred Merke and a local Funeral Home employee, Mr. Peter Dimoff.

This group spearheaded the movement to create a funeral service provider that would be based on some very simple yet fundamental principles;

- To return funeral services to the community by holding the services in the churches, halls and available facilities in the neighborhoods and communities, rather than competing with these facilities.
- To encourage and bring people back to the church for the funeral services as in the years and traditions of the past. Allowing people to connect or reconnect with the ministry teams that are willing and able to help at the very trying time.
- To provide high quality funeral services and offer the same high quality merchandise as other funeral service providers at the most reasonable prices possible.
- To assist families with arranging ancillary services and products such as cemetery, floral, catering and monuments by a referral system or by acting as a non-commissioned agent for these services.
- To assist with follow-up services such as government services and documentation, estate settlement, grief and bereavement counselling referrals, and obtaining financial assistance when available.
- To provide a low-stress, no pressure environment in which families can arrange and/or pre-arrange funeral services within their own belief system and comfort level while also being treated with respect, equality and dignity regardless of race, religion or ethnic background.



## Our Mission

To provide high quality service and funeral merchandise to all facets of the public, to offer these at affordable prices and to adhere to the highest moral and ethical standards and to serve all faiths and cultures while following the highest Christian philosophies.

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### Services

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# Pre-Planning / Planning Ahead

*"Is this what they would have wanted?"* is an all too common question when families come to plan a funeral. Making your wishes clear ahead of time can prove to be a great comfort to loved ones.

## What is Pre-Planning?

Pre-planning is simply the process of drawing up plans for a funeral before they are needed. It involves gathering a variety of family information and making decisions about the type of service you want (e.g. where the funeral itself should take place and who might participate). Working together with a pre-planning counsellor, you can plan, organize and record all of your requests.

Our staff can lead you through the process, providing advice and guidance along the way. They will ensure that you have all the information you need about our products and services, allowing you to make informed decisions.

You may choose to pay for the arrangements in advance, or your plans can simply be held on file at the funeral home to be carried out when they are needed and invoiced to the estate or family at that time. Our staff will explain your options when you meet them.

## Why Pre-Plan?

While everyone who makes the decision to pre-plan has their own reasons for doing so, we are often told the greatest motivator is the desire to protect their family by ensuring that they won't face the difficult task of making arrangements at a time of loss.

We advocate pre-planning because our experience has shown us that not only is planning ahead virtually stress-free, but people have the time and information they need to make carefully considered, pressure-free decisions that are the right choices for themselves and their families.

## What About Pre-Payment?

For many people, funeral pre-planning has become an extension of the estate planning process. It is simply one more thing they choose to take care of as they plan for retirement and the next stage in their lives.

Choosing to pre-fund funeral arrangements is another way in which people can protect their families and it can mean locking in the cost of the arrangements at current prices.

## Should I Pre-Pay?

Each person's individual circumstances along with other factors will influence this decision, but there are a number of advantages to pre-payment that you should consider:

**Guaranteed Services:** Once you have fully funded your pre-planned arrangements, we guarantee to deliver the selected services and merchandise regardless of price increases; this can help protect you and your family from the effects of inflation on funeral costs over time.

There are however, related services such as newspaper notices, for which we cannot guarantee because they are not provided by us directly. Our staff are skilled at helping you to estimate these expenditures and to make allowances for them in your funding arrangements.

**Estate Planning:** People often choose to pre-plan and pre-pay in the years leading up to their retirement. Typically it is at this point in our lives that we are in our prime earning years and have the most expendable income. For many, this is the easiest time to potentially remove an unpredictable future expense from their financial planning.

**Budgeting:** Our pre-planning program offers a payment plan option that allows you to pay the cost of selected services and merchandise over a period of time. See our Pre-Payment Options section for details.

## Pre-Payment Options

Those who choose to pay for funeral arrangements in advance generally have a choice with regards to how and when they pay.

We recommend an insurance plan as the ideal way to pay for pre-planned arrangements. This is because of the flexibility and protection it offers.

You have the choice of making a single full payment or making regular partial payments over an agreed period of time. In using an insurance plan, most people will have full coverage right away even if they choose to pay over several months or years. In other words, if death should occur unexpectedly after only a few payments have been made, the plans you made will be fully paid for by the insurance company. (Immediate full coverage is subject to a 2-year contestability period related to your medical health).

With full payment you are immediately eligible for our locked-in service guarantee, meaning the services you have arranged are paid in full regardless of any increase in our prices between the time of arrangement and the time the funeral plan is carried out.

In today's world of easy travel and active retirees, our insurance products also include the option of special coverage to protect you and your family should a death occur unexpectedly away from home. The necessary care and transport of the deceased can be a significant expense. We will be happy to explain to you how this special policy covers you in such circumstances.

Your pre-planning counsellor can tell you more about how these options work and may be able to offer you additional choices and benefits depending on the arrangements you make.

## How To Pre-Plan Your Funeral

There are many different ways to begin the planning ahead conversation. You know your family and how they might best respond to the topic. For some families, it might be a casual conversation over dinner or family gathering. For other families, a formal meeting might be better suited.

Regardless of your approach, the conversation is much easier to have when death is not imminent. Bringing up the subject with loved ones earlier in life when they are younger and most likely healthier, makes the topic easier to discuss and keeps the focus on the celebration of life rather than an impending loss.

When you're ready to make a plan, call or send us an email and we will have one of our pre-planning counsellors call you to set up an appointment.

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

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

Tell your parent or loved one that you want to ensure their final arrangements are done according to their wishes and you need their help to make that happen.

Ease into the conversation. Questions such as "Have you ever thought about where you would like to be buried?" or "What type of funeral would you like to have?" may open the discussion to more details about your loved one's wishes.

Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member or colleague can give you the opportunity to talk about what you liked or didn't like about the service.

Tell your children or loved ones that because you care for them so much, you don't want to burden them with difficult decisions when you're gone. Tell them you've made your own final arrangements and give them a written record of what they are.

Make it a family affair. Schedule an appointment with your chosen funeral home or cemetery provider and invite your children along to participate in the selection of services, funeral merchandise and cemetery property.

Whether you're sharing plans for your own final arrangements with loved ones, or encouraging loved ones to make and share their plans with you, the conversation about planning ahead is an important one that every family should have.

While no one wants to think about their death or the death of a loved one any sooner than they must, having the conversation in advance alleviates the need for potentially more unpleasant or difficult conversations in the future.



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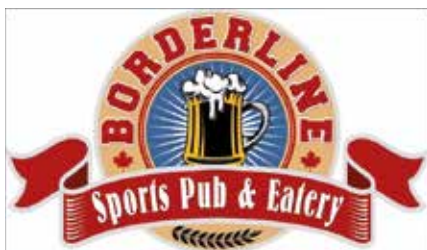
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I will make sure you are well informed and that as your Real Estate advisor I am working on making this step as stress free as possible.

Most importantly, I am here to listen, understand and always act in your best interest with compassion, kindness and professionalism.



Teresa Secret

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# What To Do First: A Checklist

When a death occurs there are so many things to consider and decisions to make. These lists can help you navigate through them.

## When A Death Occurs:

**At Home:** If the deceased was under hospice care, notify the hospice nurse. The nurse will contact the funeral home on your behalf. If the deceased was not under hospice or another at-home medical care provider, call 911.

**At a Hospital:** Notify the hospital which funeral home you have selected. The hospital will contact the funeral home on your behalf once they have completed their necessary documents.

**At a Hospice Facility:** Notify the hospice facility which funeral home you have selected. The hospice staff will notify the funeral home on your behalf.

**At a Nursing/Long Term Care Facility:** Notify the staff as to which funeral home you have selected; they will notify the funeral home on your behalf.

**Out of the Country:** Even if a death occurs away from home you should notify your local funeral home. If you plan to have the deceased casketed and brought home, or if you plan to have services in your hometown, your local funeral home can help facilitate transportation and coordination with a funeral home where the death occurred.

## Contact These People As Soon As Possible

- The funeral home to set an appointment to make further arrangements.
- Relatives and friends.
- Personal Representative.
- Cemetery where you want or own property.
- Employers (the employer of the deceased and of relatives who will need time off).
- Insurance agencies (life, health and accident).
- Religious, fraternal, civic and veteran's organizations and unions (if applicable).
- Lawyer and Accountant.

## Secure Vital Statistics Of The Deceased

- Full legal name - other names must be identified by "Also Known As" (AKA).
- Date and place of birth.
- Social Insurance Number.
- Home address.
- Father's name and birthplace.
- Mother's name and birthplace, including maiden name.
- Occupation and Industry.

## Documents To Collect

These may be required to establish rights for insurance, pensions, survivor benefits, ownership, etc.

- Will.
- Legal proof of age or birth certificate.
- Marriage license.
- Insurance policies.
- Bank books.
- Deeds.
- Car ownership papers.
- Income tax returns, receipts or cancelled checks.

## Discuss With Funeral Home

- Whether your loved one is to be buried or cremated.
- Service details (e.g. would you like a visitation period, a formal service, a reception?).
- Clothing the deceased will be buried or cremated in.
- If a member of the clergy will be engaged for the service.
- Pallbearers, music, pictures, flowers, scripture or readings.
- If you would like a charity to receive donations in memory of your loved one.
- The Funeral Director will ask if you have made any arrangements with a cemetery. If you have not done this, you will need to visit the cemetery.

## If Casket Burial

- Would you like other members of the family to be with your loved one in the future? This determines the size and type of cemetery property needed.
- What type of memorial would you prefer (a marker set flush with the ground, or an upright monument)?
- If you would like to have an in-ground liner or vault.

## If Cremation

- Would you like to schedule a viewing or visitation prior to the cremation?
- Would you like to use our chapel for a short service prior to the cremation?
- A temporary urn is provided by the crematorium, alternative urns and keepsakes can be purchased through the funeral home if you wish.
- What type of engraving would you like on the urn?
- What type of final resting place would you prefer for your loved one (ground burial, above ground niches, or scattering or placement of cremated remains in a cremation garden)?
- Would you like other members of your family to be with your loved one in the future? This determines the size and type of the final resting place.

## Scattering: What Is Permissible In Alberta?

Here are some choices:

- You may buy rights to place the cremated remains in a niche (or compartment) in a columbarium.
- Although the burial of cremated remains is not permitted outside a licensed cemetery, you may scatter the ashes or cremated remains on private property with the written consent of the land owner.
- You may also scatter the cremated remains on unoccupied Crown lands and Crown lands covered by water so long as there are no signs prohibiting scattering.
- If you wish to scatter cremated remains on municipally-owned lands, check local by-laws first.



## Tips For Writing An Obituary With The Guidance Of Your Funeral Director

You may choose to have an obituary printed in the newspaper and/or on the online outlets and funeral home website.

When you make arrangements at the funeral home, your Funeral Director will be glad to assist you in composing the obituary and will make arrangements with the newspaper for you.

The following information is customarily included in an obituary:

- Full name of the deceased (nickname is often included).
- City or town of residence.
- Birth and passing dates.
- List of immediate family members of the deceased, specifying if they are alive or deceased.
- Locations and times for the visitation, funeral or memorial service and graveside service.
- Any memorable way of honouring the deceased, as by mentioning personal achievements, hobbies and interests etc.
- A favourite or special charitable organization for people to donate to in memory of the deceased.

## Transporting The Deceased To Another Province Or Country For Burial

If you require interprovincial or international transportation, please advise the funeral home as soon as possible so that they can begin making arrangements with the proper authorities.

Be advised that complying with requirements of other jurisdictions takes time - in some cases a number of days or even weeks.

## About Cremation

Cremation is an alternative to burial or entombment; however, it does not limit the funeral or memorialization options in any way. Should you choose cremation, you will still have the same memorial options as someone who has chosen casket burial.

## What Is Cremation?

Cremation is the process of reducing the body to bone fragments by applying intense heat for a period of two to three hours, after which the cremated remains, which are commonly referred to as "ashes", are removed from the cremation chamber. They are then processed into finer fragments and placed into an urn or temporary container. The cremated remains typically weigh between three and six pounds.



## Where And When Does Cremation Take Place?

Cremations occur in a special furnace called a cremation chamber or retort, commonly referred to as a crematory.

Cremation can take place only after the cremation the individual(s) legally authorized to sign the document and once the cremation permit has been issued by the Health Department.

## Do We Need To Buy A Casket If We Select Cremation?

The deceased must be placed into a rigid, combustible container prior to cremation. There are many options for cremation caskets and alternative containers available to choose from, the most appropriate choice will be determined based on personal preference and what type of service you select.

## Can We Place Personal Mementos In The Casket Prior To Cremation?

Absolutely. Personal items may be placed in the casket and cremated with your loved one. Keep in mind that some items that are not easily combustible (batteries, electronics, heavy plastics, etc.) must be removed prior to cremation. In most cases, non-combustible items can be placed in the urn after cremation is complete.

All items left in the casket will be destroyed during the cremation. Your Funeral Director can advise you on what items may stay and what items must be removed.

## Do We Need To Have A Funeral If We Select Cremation?

Many people are surprised to hear that selecting cremation does not eliminate the possibility of having a funeral service. The choice is entirely up to you and your family.

While some families opt to have a service following the completion of the cremation process, other families choose to have a traditional viewing (with casket) and funeral service before cremation takes place. Either option is available to you and is completely up to your personal preference.

## Is Embalming Required?

Embalming is not required by law, except under certain circumstances. If you prefer an open casket with visitation prior to the service, embalming may be required.

## What Is An Urn?

An urn is a container designed to hold cremated remains. An urn may be constructed from a variety of materials such as wood, bronze, porcelain, or even glass.

We have a large selection of urns available designed to reflect the lifestyle and personality of an individual. Urns may be personalized by engraving and also come in a variety of sizes, which allows for more than one member of the family to have a portion of the cremated remains.

## Options For Cremated Remains:

**Burial:** An urn containing the cremated remains may be buried in an existing cemetery plot, or a new plot may be purchased.

**Inurnment:** An urn containing the cremated remains may be placed in a niche in an above-ground structure called a columbarium. This could be located outside or inside.

**Shipping:** You may wish for the cremated remains to be shipped to another province or country. The funeral home may be able to assist you in obtaining any additional documentation that may be required for shipment and, in some cases, the funeral home can facilitate the shipment of the urn.

**Scattering:** If you elect to scatter, it is important to remember that once scattering has taken place, the cremated remains are irretrievable. Properties that are not dedicated for scattering may be bought and sold over time, which could make it impossible to visit the scattering site in the future.

Keep in mind that scattering on public property may offend some people and that there may be laws prohibiting scattering in certain areas; be sure to obtain authority before scattering cremated remains in a non-designated scattering area.

**Keeping:** Some families prefer to have the urn at home.

## Acknowledging Kindness

In the month after a funeral, it is customary to send thank you notes to friends and family who served as pallbearers, made memorial donations, or sent flowers, food or other condolence gifts.

For your convenience, you can order acknowledgment cards through your funeral home. Although it may seem difficult to come up with the appropriate words for these thank you notes, remember that just a few lines are all that is needed to show that you and the family appreciate the kindness that has been shown.

## Practical Information For Your Family

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

**TIP:** Don't put this form in your safety deposit box as these are often difficult to access immediately following a death. authorization has been signed by



# Funeral Arrangements

Whether you're planning for yourself or for a loved one, the funeral service is one of the most important elements of a person's final arrangements. With the opportunity for great personalization, the funeral service can truly reflect the uniqueness of the life it honours.

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

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

So what is a funeral? In general terms, a funeral is a gathering of family and friends after the death of a loved one that allows them the opportunity to mourn, support each other and pay tribute to the life of the deceased. It often consists of one or more of the following components:

## Burial Plans

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

## Funeral Service Options

A formal or informal ceremony or ritual prior to burial, a funeral service often provides a sense of closure to family and friends. Although your faith or culture may dictate some elements of a funeral service, you may want to personalize other elements of the service. At a funeral service, the casket or urn is usually present and you may choose to have the casket open or closed.

## Visitation Or Viewings

Typically held the night before, or immediately prior to the funeral service, the visitation - also called a viewing - provides a way for friends and acquaintances to pay their respects and offer condolences to your family.

As with the funeral service, you may want to decide if you want an open or closed casket, should one be present?

## Graveside Service

As its name implies, a graveside service may be held at the grave site just prior to burial of a casket or urn and usually consists of final remarks, prayers or memories. A graveside service may occur before, after, or in place of a traditional indoor service.

## Memorial Or Celebration Of Life Service

At a memorial or celebration of life service, a casket or urn may or may not be present. Otherwise similar to a funeral or visitation, a memorial service gives family and friends a time to come together in your memory and celebrate your life.

There's no one, right way to plan a funeral service. We believe that each funeral should be as unique and memorable as the life it honours.

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

Regardless of the service or services you choose to include in your funeral plan, you can personalize them in almost any way imaginable.

For example, consider the following questions:

- Where should the funeral or celebration be held?  
At your place of worship? At the funeral home?
- Who should officiate the service?
- Will your service adhere to traditions of a faith or culture?
- Do you want a eulogy and who should deliver it?
- Would you like an open or closed casket?
- What music should be played?
- What readings would you like to have read?
- Is there a special poem you'd like shared with the guests?
- Are there any special photographs or other memorabilia you would like displayed?
- Should the decor reflect a particular hobby or interest of yours, such as fishing, gardening or music?
- Should there be refreshments served or a more elaborate party held after the service?

## Cemetery Property

In addition to funeral services and the choice of burial or cremation, cemetery property - also called interment rights - is another consideration when you're making final arrangements, either for yourself in advance or for a loved one.

A common misconception that people often have when they purchase the right of interment in a cemetery is that they have purchased the land itself, when in fact what they have really purchased is the right to be interred on or in that particular piece of property.

## Burial

Most people are familiar with the concept of burial, or "interment", but may not be aware of the variety of options that are often available. Many cemeteries offer:

- Ground Burial: burial of the casket below ground.
- Mausoleum: a large building that provides aboveground burial spaces, known as crypts, for entombment.

## Cremation

Many people overlook the importance of a cemetery property for those who choose cremation, but permanent placement of the ashes or "cremated remains" is an important part of the final arrangements. Just consider:

- A permanent site gives loved ones a physical place for visitation and reflection.
- The ceremony accompanying the placement of an urn in a cremation niche or a cremation garden in a cemetery provides family and friends with closure after their loss.
- When cremated remains of a loved one are kept with relatives, they can easily become misplaced or discarded through the years. A permanent placement provides future generations with a location to visit.

Some common cemetery placement options for cremated remains are:

- Columbarium: located within a mausoleum or chapel constructed of numerous niches designed to hold urns.
- Cremation Garden: a dedicated section of a cemetery designed for the burial, scattering or other permanent placement of cremated remains.
- Memorial Benches: benches that either simply memorialize a loved one scattered or buried in a cremation garden, or actually contain the remains within.

## Headstones

Monument companies can offer many options for memorialization. In order to preserve the natural appearance of the landscape, some cemeteries feature headstones that lie flat against the ground called 'markers'.

Upright headstones, called 'monuments', offer another choice for memorialization. Both options come in a variety of sizes, shapes and even colors.



*Haupt Realty Team*

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# To My Family and Loved Ones

I wished to spare you as much anxiety, doubt and confusion as possible at the time of my death, so in this booklet I have suggested some arrangements in advance.

This booklet includes vital statistics, funeral service guidelines and cemetery requests, which are all important to share with the funeral director while assisting you to plan my service.

The booklet also includes more personal material for eulogies, obituaries and other remembrances as well as advice and guidance on other important issues you may come across.

Please accept these arrangements in the spirit they are given: with love, hoping to give you comfort and help you to remember the times we shared.

Signature: .....

Date: .....

Witness: .....

Date: .....

## Person to be notified first upon my death:

Name: .....

Address: .....

Telephone: .....

.....

Relationship: .....

.....

Notes: .....

.....

## Information for a Newspaper Announcement

Place of Death: .....

Date of Death: .....

Spouse: .....

Married for number of years: .....

Children, their spouses and their places of residence: .....

.....

Grandchildren, their spouses and their places of residence: .....

.....

Siblings, their spouses and their places of residence: .....

.....

Education: .....

Clubs and Lodges: .....

Military Service: .....

Special interests, hobbies and pets, etc: .....

Memorial donations: .....

Notes: .....

# Vital Information About Me

Full Name (First, Middle, Last): .....

Address: .....

City: .....

County: ..... Postal Code: .....

Length of Time at Current Residence: .....

Social Security Number: .....

Alberta Health Care Number: .....

Alberta Drivers Licence Number: .....

Date of Birth: ..... Gender: .....

Place of Birth (City, Province): .....

Occupation: .....

Employer: .....

Business/Industry: .....

Military Service: .....

Marital Status: .....

Maiden Name: .....

Name of Spouse (incl. Maiden Name): .....

Father's Name: .....

Father's Place of Birth (City, Province): .....

Mother's Name (incl. Maiden Name): .....

Mother's place of birth (City, Province): .....

Highest Level of Education: .....

My preference for the location of the Service or Celebration of Life:

☐ Funeral Home ☐ Outside Venue ☐ Place of Worship ☐ Other

Address of venue, place of worship or other location: .....

.....

.....

Notes: .....

.....

# Preferences for my Service & Personal Life Review

Name of Clergy or Officiant: ..... or ☐ Funeral Home to recommend

Contact Information: .....

Serenity Funeral Service Church Member: ☐ Yes ☐ No

Notes: .....

Pallbearers (Six are recommended)

1. .... 5. ....

2. .... 6. ....

3. .... 7. ....

4. .... 8. ....

Personal Items: .....

Eyeglasses: ☐ Remove ☐ Leave on

Jewellery: ☐ Remove ☐ Leave on

Clothing: ☐ Selected clothing supplied

Music: ..... Favourite Genre or Artist: .....

Soloist: ..... Organist/Pianist: .....

Congregational Hymns: .....

Community Organizations or Clubs that may participate: .....

I would like the following religious beliefs expressed: .....

Favourite poem, verse or scripture: .....

Some significant accomplishments in my life: .....

One of my fondest memories: .....

One of the greatest inspirations in my life: .....

If I could live my life over again, I would change: .....

Favourite places: .....

.....

Favourite colour, flower, food, etc: .....

.....

I want my family to remember me for: .....

.....

A message to my family and friends: .....

.....

.....

Other notes: .....

.....

## Cemetery Instructions

The following are my wishes regarding my final resting place

Name of Cemetery: .....

Address: .....

City: ..... County/Province: .....

Property, Crypt or Niche Owned? ☐ Yes ☐ No

If yes, specify location written on cemetery purchase agreement: .....

.....

Final Resting Place: ☐ Earth burial ☐ Mausoleum ☐ Interment following cremation ☐ Niche

Other: .....

Marker or Monument: ..... Purchased: ☐ Yes ☐ No

Monument company name: .....

Inscription Instructions: .....

.....

Reception Location: ☐ Funeral Home ☐ Outside Venue ☐ Place of Worship ☐ Other

Details: .....

Notes: .....

# memorials

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# How much does a cemetery monument cost?

---

If you require a cemetery monument for your loved one, you may be wondering about cost. What determines the cost of a monument and how much will I have to spend are common questions.

The cost of a cemetery monument varies greatly depending on several factors including size, shape, colour of granite and number of polished surfaces. As well, the cemetery it is placed in can have a large impact on the price.

Generally, the larger the memorial, the more it will cost. Lawn level markers are usually less expensive than upright memorials because they are smaller.

Summit offers a selection of ten granites from around the globe. Each of these granites has a different price, depending on the region it was quarried in. All granites offered by Summit are covered by our written guarantee that covers both the granite and legibility of the engraving for all time. If one of our expert staff installs your memorial, we provide a written warranty on the installation assuring you the memorial will be a fitting tribute to your loved one for decades.

A polished surface is the mirror-like finish put on granite in a process similar to finishing wood. The more polished surfaces on your memorial, the most expensive it will be. A polished surface is a maintenance-free surface so that cleaning and maintenance on the memorial are kept to a minimum. Additionally, any engraving must be placed on a polished surface to ensure lasting legibility.

Different cemeteries charge fees when a monument is installed. These fees can vary greatly ranging from several hundred dollars to several thousand.

We would recommend budgeting between \$2,000 and \$4,000 for a lawn level marker and a minimum \$4,000 for an upright memorial. The average cost of an upright memorial is \$5,000.

At Summit, our caring, compassionate memorial counsellors will work with you in designing a fitting tribute to your loved one, all while staying within your budget.

---



4435 97 Street NW, Edmonton, AB, Canada T6E 6W6  
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Jennifer Locke of River Rock Law is a mobile lawyer, meaning she will travel to your house, office, hospital, or care facility to meet with you. Jennifer is passionate about Wills and Estates, and guides her clients as they navigate an illness or death in the family. She also provides practical advice and educates her clients about the law and the process when someone loses capacity and subsequently passes away. She has been on that journey herself and brings to her practice compassion and understanding.

- Wills, Enduring Powers of Attorney, and Personal Directives
- Estate Administration/Grants of Probate
- Residential Real Estate



[jennifer@riverrocklaw.ca](mailto:jennifer@riverrocklaw.ca)  
[riverrocklaw.ca](http://riverrocklaw.ca)  
(780) 293-0958





# Legal Issues

Wills, probate, joint property, estate taxes, selecting estate trustees/attorneys for property, personal care and other issues may appear somewhat intimidating at first.

Fortunately, with a little guidance and preparation, dealing with such matters does not have to be so overwhelming. Planning ahead and revising your plan often will help avoid unnecessary grief and confusion in the end. 'Estate Planning' includes all of the following issues and documents.

## Administration Of A Will

A Will is an instrument by which a person (the "testator") makes a disposition of his/her property, to be performed or take effect after his or her death.

A well-drafted Will may provide for the welfare of the testator's family, distribute the testator's assets in accordance with his/her wishes and secure the efficient management of the testator's property.

Handwritten Wills ("holographic Wills") can be made by a testator without the services of a lawyer, but problems can arise if not done properly and/or in accordance with applicable legislation.

A properly drafted Will can be a simple, inexpensive way to address many estate-related matters and can make matters run much smoother upon death.

While there are many benefits to having a Will in place, there are some things that may not be accomplished in a Will. It is important to keep in mind that some items may not flow through your estate and thus may not be distributed in accordance with your Will.

During the estate planning process, it is important to speak with a lawyer experienced in such matters and knowledgeable of your unique situation.

A well-designed estate can help minimize probate costs, estate taxes and can alert you to any potential statutory claims, that may impact your ability to deal with your assets as intended.

A lawyer can discuss any potential claims that a "dependant" may have under Law, and/or with respect to any potential claims or entitlements. An awareness of such responsibilities and rights can help prevent unintended consequences or surprises upon death.

In addition to certain statutory claims, there are other legal limitations that must be considered when drafting a Will.

Documents such as a marriage or cohabitation agreement, a separation agreement, or a shareholder's agreement (with buy/sell provisions, or option agreements) may also affect your Will plan, and thus it is important that such information be shared with your representative(s) when designing an estate plan.

In addition to determining how your estate will be distributed, a lawyer can speak to you about choosing a Personal Representative (Executor) and the considerations involved in selecting an appropriate person (or professional) to administer your estate.

The potential responsibility and work involved in being a Personal Representative (Executor) can be significant, and thus appointing someone with the financial acumen and willingness to take on this responsibility is a must.

Often times, people assume they must appoint a relative or child to act as a Personal Representative (Executor) because it would be “an honour”. While it may be considered “an honour” for some, the primary considerations should be choosing someone with the patience, ability and willingness to carry out this responsibility.

## Powers Of Attorney and Personal Directives

A power of attorney is an instrument by which a person (donor) authorizes another person (the “Attorney”) to act on his or her behalf with respect to financial affairs and property. A Personal Directive is an instrument by which a legal document by which a person (the maker) authorizes another person (the “Agent”) to make health care decisions on the maker’s behalf. It is quite common for people to execute a personal directive and a power of attorney at the same time as drafting a Will.

In a power of attorney, the authority granted to an Attorney may be general in nature and thus may authorize the Attorney, to act on the donors’s behalf in conducting his or her financial affairs. Alternatively, the power of attorney may be quite narrow, authorizing the attorney to perform specific acts, such as the sale of specific assets (house, car etc.), the conduct of banking, or the transfer of securities.

Similarly, in a personal directive, the authority granted to an Agent is the authority to make, on his or her behalf, decisions concerning the maker’s personal care, such as healthcare, accommodation, nutrition, clothing, hygiene and safety.

While you can appoint more than one attorney or agent, it is important to decide whether they are to act “jointly” or “jointly and severally”. Depending upon where your Agent resides, such a distinction may have significant practical considerations.

## Information Gathering

Upon death, one of the first things to do is to gather as much information as possible. It is important to look for and gather any Wills, deeds (titles), financial documents, notes and insurance policies, etc., that the deceased may have.

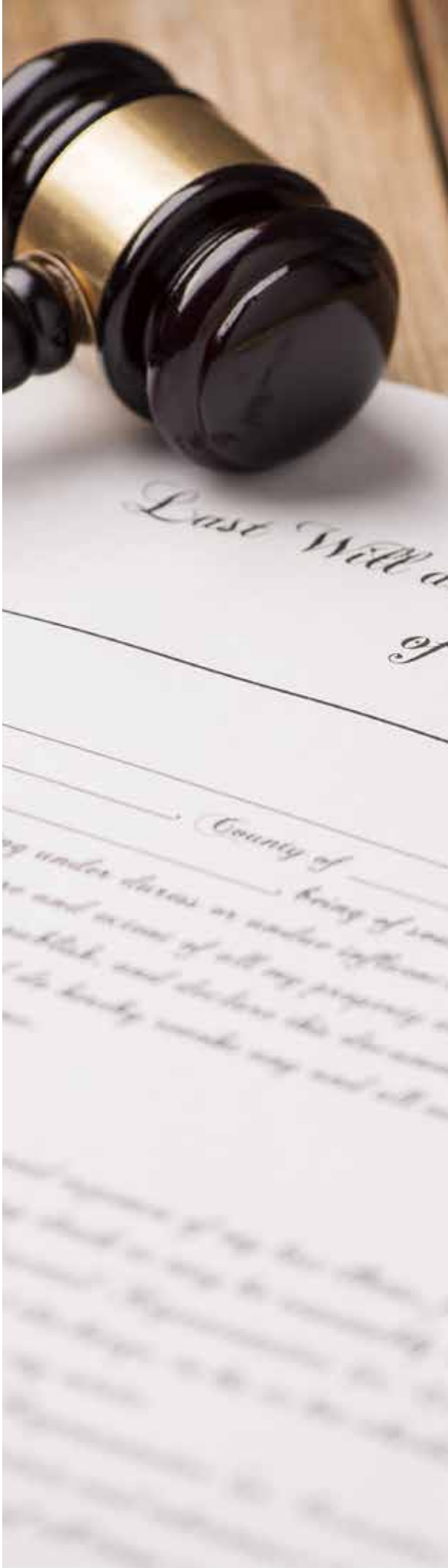
As a starting point, the testator should consult the testator’s lawyer as sometimes original Wills have been kept at the lawyer’s office.

Upon death, you may want to ask the lawyer to provide notarized copies of the deceased’s Will.

Before estate matters can be pursued (i.e. transferring a house or automobile, other legal matters), a copy of the death certificate is also required.

Please speak to the funeral home about obtaining certified copies of the death certificate (as some agencies will not accept photocopies).





# Probate

Common questions from a newly entrusted/appointed Personal Representative are "What is probate?" - "Why do we need it?" - "Do we have to probate?".

Probate is a rather formal procedure, establishing the validity of the Will and is the official "proving" of the Will.

Fortunately, not all Wills need to go through probate; such a determination will be dependent upon a testator's unique situation. Probate asks for the court's involvement. The process can have a large range of both cost and time required to complete, depending on the complexity of assets, debts and disputes.

Whether to spend your time and effort planning to avoid probate may or may not be an appropriate goal; depending on the size and complexity of your estate. Even if avoiding probate isn't necessary, putting a plan in place for the care of children and distribution of assets, is important to prevent disputes among family and to provide for loved ones. Regardless, the more information you share with your attorney and your personal representative, the more likely you are to have an estate plan that best fits your needs.

This guide is not intended to be a substitute for specific individual tax, legal, or estate settlement advice, as certain of the described considerations will not be the same for every estate. Accordingly, where specific advice is necessary or appropriate, consultation with a competent professional is strongly recommended.

## Question #1 What Is Probate?

Probate is a legal process where your named Personal Representative goes before a court and does several things:

- Identifies all property owned by the deceased.
- Appraises the property and pays all debts and taxes.
- Proves that the Will is valid and legal and distributes the property to the heirs as the Will instructs.

Typically, probate involves paperwork and the occasional court appearance by lawyers. The lawyers and court fees are paid from estate property, which would otherwise go to the people who inherit the deceased person's property.

Probate usually works like this: After your death, the person you named in your Will as Personal Representative or, if you die without a Will, the person appointed by a judge, files papers in the local surrogate court.

The executor proves the validity of your Will and presents the court with lists of your property, your debts and who is to inherit what you've left. It is not mandatory to advertise for creditors and claimants in Alberta. However, it is often recommended to do so as the Personal Representative will be held personally liable for any debts that are discovered after an estate has been distributed to the beneficiaries.

## Question #2 Why Is Probate Necessary?

The primary function of probate is transferring title of the deceased's property to their heirs and/or beneficiaries. If there is no property to transfer, there is usually no need for probate. Another function of probate is to provide for the collection of any taxes due by reason of the deceased's death or on the transfer of their property.

The probate process also provides a mechanism for payment of outstanding debts, taxes of the estate, for setting a deadline for creditors to file claims (thus foreclosing any old or unpaid creditors from haunting heirs or beneficiaries) and for the distribution of the remainder of the estate's property to ones' rightful heirs.

### Question #3 How Long Does Probate Take?

The duration varies with the size and complexity of the estate, the difficulty in locating any beneficiaries of the Will, if there is one and under the law.

If there is a Will contest, or anyone objects to any actions of the Personal Representative, the process can take a long time. Some matters have taken decades to resolve.

### Question #4 What Is The Probate Process Of An Uncontested Will?

Typically the person named as the deceased's Personal Representative (a more formal term is "Executor" or "Executrix") goes to an lawyer experienced in estate matters, who then prepares an application for a Grant for the court and takes it, along with the Will and files it with the surrogate court.

Regardless of whether the deceased died leaving a Will or without a Will, there are certain persons that must be served with the application for the Grant and the Will (if there is one) when the lawyer files it with the surrogate court. Some individuals may have a right under the law to claim for a greater portion of the deceased's estate and must therefore be given notice of the application.

Most uncontested Grant applications in Alberta are dealt via "desktop" meaning that the lawyer does not usually have to go to Court in order to obtain the Grant.

Depending on who the named beneficiaries are, how long before the death the Will was signed, whether the Will was prepared by a lawyer, who supervised the "execution" of the Will, and/or whether the Will was executed with certain affidavits, it may be necessary to submit additional evidence to the Court regarding the circumstances surrounding the signing of the Will.

If everything seems in order, the court approves the application and issues the Grant. This then allows the Personal Representative named on the Grant to carry out the next steps of administering the estate such as liquidating assets, filing/paying taxes, and distributing assets/funds to the beneficiaries

### Question #5 Who Is Responsible For Handling Probate?

In most circumstances, the Personal Representative (executor) named in the Will takes this job. If there isn't any Will, or the Will fails to name an Personal Representative (executor), there is legislation that dictates who has the priority to apply to be the Personal Representative under a Grant of Administration. This is a similar process to obtaining a Grant of Probate except there is no Will and the legislation dictates on a preliminary basis who the beneficiaries of the estate will be.

### Question #6 Should I Plan To Avoid Probate?

Probate can be costly and time-consuming, but sometimes strategies to avoid probate can be even more costly or have other downsides. Sometimes probate is the most efficient option. The answer varies depending on which province/state you live in, what assets you have and where you would like those assets to go upon your death.

In Alberta, there is not currently an estate tax like there is in other provinces so often there is no need to set up trusts or other convoluted estate plans designed to avoid probate.

If you have real estate in other provinces or countries, you may wish to do a Will in that jurisdiction that specifically deals with that property. It is recommended that you obtain legal advice from an estate lawyer that practices in that jurisdiction to see if any form of trust is necessary or if a Will is sufficient to deal with your property. Should your estate be quite complex and involve multiple corporate holdings, real estate, and significant financial assets, you should also consider consulting an accountant or possibly a tax lawyer.

**NO LEGAL ADVICE INTENDED: THIS GUIDE IS NOT INTENDED TO BE CONSTRUED AS LEGAL ADVICE. THESE MATERIALS ARE INTENDED FOR GENERAL INFORMATIONAL PURPOSES ONLY AND MAY NOT REFLECT THE MOST RECENT LEGAL DEVELOPMENTS. THESE GENERAL INFORMATIONAL MATERIALS ARE NOT INTENDED, AND SHOULD NOT BE TAKEN, AS LEGAL ADVICE ON ANY PARTICULAR SET OF FACTS OR CIRCUMSTANCES. YOU SHOULD CONTACT AN EXPERIENCED ESTATE PLANNING AND/OR PROBATE ATTORNEY FOR ADVICE ON SPECIFIC LEGAL PROBLEMS OR ISSUES.**





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Estate planning involves many different issues. Your assets, marital status, concerns for your children and personal care choices will factor into the legal advice you receive.

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- Distribution of financial assets upon death.
- Preserving financial assets in a trust for the benefit of minor children.
- Financial resources for dependants with specific care needs.
- Preparation of applications for Probate or a Grant of Administration, also known as Letters of Administration
- Assigning guardianship of minor children.
- And much more!



## Koziak Law

To schedule a consultation with the Koziak law's probate, estate administration and estate planning lawyer in Edmonton, call 780-465-5550.





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# What Is Grief?

*“Grief is reaching out for someone who’s always been there, only to find when you need them the most, one last time, they’re gone”.*

The death of a loved one is life’s most painful event. People’s reactions to death remains one of society’s least understood and most off-limits topics for discussion. Often griever are left totally alone in dealing with their pain, loneliness and isolation.

Grief is a natural emotion that follows death. It hurts. Sadness, denial, guilt, physical discomfort and sleeplessness are some of the symptoms of grief. It is like an open wound that must heal. At times it seems as if this healing will never happen. While some of life’s spontaneity begins to return, it never seems to get back to the way it was. It is still incomplete. We know, however, that these feelings of being incomplete can disappear.

Healing is a process of allowing ourselves to feel, experience and accept the pain. In other words, we give ourselves permission to heal. Allowing ourselves to accept these feelings is the beginning of that process. The healing process can take much less time than we have been led to believe. There are two missing parts. One is a safe, loving, professionally guided atmosphere in which to express our feelings; the other is knowing how and what to communicate.

## The Grieving Process

When we experience a major loss, grief is the normal and natural way our mind and body react. Everyone grieves differently, but at the same time there are common patterns people tend to share.

For example, someone experiencing grief usually moves through a series of emotional stages, such as shock, numbness, guilt, anger and denial. Physical responses are typical also, they can include: sleeplessness, inability to eat or concentrate, lack of energy and lack of interest in activities previously enjoyed.

Time always plays an important role in the grieving process. As the days, weeks and months go by, the person who is experiencing loss moves through emotional and physical reactions that lead toward acceptance, healing and getting on with life as fully as possible.

Sometimes a person can become overwhelmed or bogged down in the grieving process. Serious losses are never easy to deal with, but someone who is having trouble beginning to actively re-engage in life after a few months, should consider getting professional help.

For example, if continual depression or physical symptoms such as loss of appetite, inability to sleep, or chronic lack of energy persists, it is probably time to see a doctor.

## Allow Yourself To Mourn

Someone you love has died. You are now faced with the difficult, but important, need to mourn. Mourning is the open expression of your thoughts and feelings regarding the death and the person who has died. It is an essential part of healing.

You are beginning a journey that is often frightening, painful, overwhelming and sometimes lonely. This section provides practical suggestions to help you move toward healing in your personal grief experience.

## Realize Your Grief Is Unique

Your grief is unique. No one will grieve in exactly the same way. Your experience will be influenced by a variety of factors: the relationship you had with the person who died, the circumstances surrounding the death, your emotional support system and your cultural and religious background.

As a result of these factors, you will grieve in your own special way. Don't try to compare your experience with that of other people or to adopt assumptions about just how long your grief should last. Consider taking a "oneday- at-a-time" approach that allows you to grieve at your own pace.

## Talk About Your Grief

Express your grief openly. By sharing your grief outside yourself, healing occurs. Ignoring your grief won't make it go away; talking often makes you feel better. Allow yourself to speak from your heart, not just your head.

Doing so doesn't mean you are losing control or going "crazy". It is a normal part of your grief journey. Find caring friends and relatives who will listen without judging. Seek out those persons who will walk "with" not "in front of" or "behind" you in your journey through grief.

Avoid people who are critical or try to steal your grief from you. They may tell you, "keep your chin up" or "carry on" or "be happy". While these comments may be well intended, you do not have to accept them. You have a right to express your grief; no one has the right to take it away.

## Expect To Feel A Multitude Of Emotions

Experiencing a loss affects your head, heart and spirit. So you may experience a variety of emotions as part of your grief.

Confusion, disorganization, fear, guilt, relief, or explosive emotions are just a few of the emotions you may feel. Sometimes these emotions will follow each other within a short period of time, or they may occur simultaneously.

As strange as some of these emotions may seem, they are normal and healthy. Allow yourself to learn from these feelings. Don't be surprised if out of nowhere you suddenly experience surges of grief, even at the most unexpected times.

These grief attacks can be frightening and leave you feeling overwhelmed. They are, however, a natural response to the death of someone loved. Find someone who understands your feelings and will allow you to talk about them.

## Allow For Numbness

Feeling dazed or numb when someone loved dies is often part of your early grief experience. This numbness serves a valuable purpose: it gives your emotions time to catch up with what your mind has told you. This feeling helps create insulation from the reality of the death until you are more able to tolerate what you don't want to believe.

## Be Tolerant Of Your Physical And Emotional Limits

Your feelings of loss and sadness will probably leave you fatigued. Your ability to think clearly and make decisions may be impaired and your low energy levels may naturally slow you down. Respect what your body is telling you. Nurture yourself. Get daily rest. Eat balanced meals. Lighten your schedule as much as you can. Caring for yourself doesn't mean feeling sorry for yourself; it means using your survival skills.

## Develop A Support System

Reaching out to others and accepting support is often difficult, particularly when you hurt so much. But the most compassionate self-action you can do during this difficult time is to find a support system of caring friends and relatives who will provide the understanding you need. Find those people who encourage you to be yourself and acknowledge your feelings - both happy and sad.

## Make Use Of Ritual

The funeral ritual does more than acknowledge the death of someone loved. It helps provide the support of caring people.

Most importantly, the funeral is a way to express your grief outside yourself. If you eliminate this ritual, you often set yourself up to repress your feelings, cheat everyone who cares a chance to pay tribute to someone who was and always will be, loved.

## Embrace Your Spirituality

If faith is part of your life, express it in ways that seem appropriate to you. Allow yourself to be around people who understand and support your religious beliefs.

If you are angry with God because of the death of someone you loved, recognize this feeling as a normal part of your grieving process. Find someone to talk with who won't be critical of whatever thoughts and feelings you need to explore.

You may hear someone say, "With faith, you don't need to grieve". Don't believe it. Having your personal faith does not insulate you from needing to talk out and explore your thoughts and feelings. To deny your grief is to invite problems that build up inside you. Express your faith, but express your grief as well.

## Allow A Search For Meaning

You may find yourself asking, "Why did he die?" "Why this way?" "Why now?" This search for meaning is another normal part of the healing process. Some questions have answers, some do not. Actually, the healing occurs in the opportunity to pose the questions, not necessarily in answering them. Find a supportive friend who will listen responsively as you search for meaning.

## Treasure Your Memories

Memories are one of the best legacies that exist after someone dies. Treasure them. Share them with your family and friends. Recognize that your memories may make you laugh or cry. In either case, they are a lasting part of the relationship that you had with a very special person in your life.

## Move Toward Your Grief And Heal

The capacity to love requires the necessity to grieve when someone you love dies. You can't heal unless you openly express your grief. Denying your grief will only make it become more confusing and overwhelming. Reconciling your grief will not happen quickly. Remember that grief is a process, not an event.

Be patient and tolerant with yourself. Never forget that the death of a loved one changes your life forever. It's not that you won't be happy again, it's simply that you will never be exactly the same as you were before the death.

## Accepting A Loss

For each of us - rich or poor, young or old - there are times in our lives when we must face and deal with personal losses along with the pain and sorrow they cause. Examples that come easily to mind are the death of a parent, spouse, child, or other close family member or friend. Many other events and transitions also bring with them sadness and a need to grieve:

- Being told you have a serious, possibly terminal illness.
- Having to give up interests and activities that have been a major part of your life.
- Seeing serious decline in the mental or physical health of someone you love.
- Retiring from a career or voluntary activity that has helped shape who you are and what you stand for.
- Losing a significant part of your independence and mobility; even giving up driving can be a significant loss for many people.
- Moving out of your home.
- Saying goodbye to a favourite pet.

Losses such as these are simply part of life. Like their counterparts among the joyful occasions in our lifetime - the birth of a child or grandchild, a celebration of marriage, an enduring friendship - they are part of what it means to share in the human experience. The emotions they create in us are part of living, as well.





# Helping A Friend Or Neighbour Cope With Loss

## Before The Funeral

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

## After The Funeral

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

Above all, just listening and your concern and presence will help.

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# Bereavement & Support Services

## General Information On Grief

[www.HorizonHospice.com](http://www.HorizonHospice.com)

Information on grief provided by a local hospice provider.

[www.centerforloss.com/grief](http://www.centerforloss.com/grief)

A thorough and comprehensive look at grief and grieving offered by Dr. Alan Wolfelt.

[www.comfort-for-bereavement.com](http://www.comfort-for-bereavement.com)

Helpful comforting information on bereavement.

[www.psycom.net/depression.central.grief.html](http://www.psycom.net/depression.central.grief.html)

A series of links pertaining to grief and bereavement.

[www.grief.net](http://www.grief.net)

Excellent grief handbook and other resources.

[www.willowgreen.com](http://www.willowgreen.com)

Provides resources in the areas of illness, dying, grief and loss.

[www.alivehospice.org/our-care/grief-support](http://www.alivehospice.org/our-care/grief-support)

Alive Hospice offers professional grief support in Middle Tennessee.

## Death Of A Child

Grief Support - [www.compassionatefriends.org](http://www.compassionatefriends.org)

Grief support after the death of a child.

Parents Grieving Loss - [www.erichad.com](http://www.erichad.com)

Support and care for parents grieving the loss of a child.

## Children And Loss

Dougy Center - [www.dougy.org](http://www.dougy.org)

This site is run by The Dougy Center for Grieving Children.

Fernside - [www.fernside.org](http://www.fernside.org)

A club for kids and teens dealing with death.

Raindrop - [www.iul.com/raindrop](http://www.iul.com/raindrop)

This explains death to children in cartoon form.

## Loss Of A Loved One

Loss of an Adult Sibling -

[www.adultsiblinggrief.com](http://www.adultsiblinggrief.com)

This site is dedicated to the formation of a support community for those who have suffered the devastating loss of an adult sibling.

Suicide Signs - [www.sfsuicide.org](http://www.sfsuicide.org)

What to look for when assessing potential risk.

Suicide: FAQ - [www.faqs.org/faqs/suicide/info](http://www.faqs.org/faqs/suicide/info)

This is an excellent place for information.

Teen Suicide Page -

[www.cln.org/themes/suicide.html](http://www.cln.org/themes/suicide.html)



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