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6287 - 67A Street (Taylor Drive), Red Deer

Red Deer's ONLY LOCALLY Owned
Funeral Home and Onsite Crematorium

403.340.4040

FUNERAL PLANNING GUIDE

www.parklandfuneralhome.com

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Trista D. Carey, Partner

**"We look forward to working
with you."**

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“NOTHING IS MORE BEAUTIFUL
THAN THE LOVE THAT HAS
WEATHERED THE STORMS OF LIFE.”

Throughout your life, you have tried to protect and make life easier for your loved ones. Now you have a chance to help them at a time when they will need it most. One of the best, most unselfish gifts of love you can give is to take time to plan.

This book provides a place for you to record vital information that your loved ones will need upon your death. We suggest you complete this book and keep it in a safe place that is readily available for any revisions or updates that may occur over time.

WELCOME TO PARKLAND FUNERAL HOME

Planning a funeral can become overwhelming; however, please rest assured that we are here to help you every step of the way.

We will answer your questions and offer reassurance as you embark on this emotional journey.

Our professional experience and training, together with our own personal experiences, means that we understand what you are going through and will make the process as smooth as possible.

Here at Parkland Funeral Home, we believe a funeral is a time to honour the life of the deceased and celebrate the heritage of the family. It is an important time for relatives and friends to gather, tell stories, acknowledge loss, and support each other.

It would be our greatest privilege to help you prepare a respectful, fulfilling experience that meets the individual needs of your family and your loved ones.

We pride ourselves on giving the very best service to the families that we serve. We aim to:

- Replace confusion with calm
- Add certainty to doubt
- Provide answers to questions
- Create a fitting memorial for your loved one

Please take a moment to read through this brochure; we hope you will find it to be an informative guide to the services and options available from us. If you are in immediate need of assistance, or require any further information, then please do not hesitate to call us.

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ABOUT US

We are proud to embrace traditional values, diversity and innovation in honouring the spirit and life of each person we serve. We offer a full selection of:

- Funeral and memorial services, ranging from traditional to uniquely innovative and personal
- Burial services and cremation options
- Celebrant Services

Letting go of a loved one is usually a very difficult process. In order to provide your family peace-of-mind, our funeral home offers complete care, so you can focus on comforting each other as you prepare to say goodbye to someone dear to you.

Although there are many decisions you may have to make, we assure you that we will guide you through the entire process every step of the way. We promise to help you:

- Design the most fitting memorial or funeral service to honour their memory and pay tribute to their life achievements and experiences.
- Select the most appropriate products, including a casket, burial vault, cremation urn, or cemetery to fit your budget and suit your needs and desires.
- Write a fitting obituary to honour your loved one's life experiences and social connections.
- Assist in the publication of the obituary in the newspapers of your choice.

- Create a Book of Memories™, a beautiful, permanent online memorial, where you and your friends can build a legacy of memories by archiving treasured photos and memories.
- Welcome your family and friends to our funeral home for your planned services, including a viewing, visitation, funeral or memorial service.
- Make all arrangements with regard to the services whether they are held at your place of worship, our funeral home, cemetery, or alternate gathering place.
- Provide you with beautiful funeral print materials, including memorial folders, prayer cards and book marks. We also offer personalized note cards for you to acknowledge the emotional support you received from friends, co-workers and community members.
- Provide an elegant hearse and funeral cars, as well as arrange for escorts.
- Help in the selection and on-site arrangement of floral tributes.
- Provide access to grief education and support materials, and referrals to counselling services.
- Prepare all paperwork, including vital record statistics, permits, filing and obtaining death certificates, and assistance with life insurance, veteran's benefits and Social Security claims.

OUR LOCATIONS



RED DEER LOCATION
6287 - 67A Street (Taylor Drive)
Red Deer, AB

Phone: 403-340-4040



ECKVILLE LOCATION
5014 - 50 Street
Eckville, AB

Phone: 403-746-2024



BLACKFALDS LOCATION
5001 Broadway Ave.
Blackfalds, AB

Phone: 403-885-1160

PRE-PLANNING

The Advantages of Planning Ahead

The idea behind planning ahead is simple. One day, a great deal of vital information about you or a loved one will be needed by your family and anyone whose responsibility it is to assist them. Those who plan ahead can be assured that not only will their personal wishes be fulfilled, but other unnecessary difficulties will be avoided.

Both you and your loved ones can benefit when funeral arrangements are made well ahead of need. It can be beneficial to include your immediate family in these plans, ensuring those left behind are aware of your wishes and able to plan a meaningful funeral that will help them begin their mourning. By discussing plans in advance, you can take time to make decisions about cremation or burial, the type of ceremony, and other elements of the funeral.

You may want to discuss your thoughts and decisions not only with your family but also a funeral service professional. This planning guide can be used to capture your wishes and biographical information in advance. Upon completion, simply store it in a safe place with your other important documents.

Most of us plan ahead in life. We plan for our wedding, our children's education, family vacations, and other significant expected life events. We also plan for the unexpected events of life by purchasing home, auto, and medical insurance.

Understanding the benefits of pre-planning has prompted many to take the step to plan their own arrangements.



WHY?

Peace of mind

Pre-planning takes the burden of making important decisions off your loved ones during a difficult time.

Financial assurance

Pre-payment of your funeral through our funeral home will render the costs associated with your final expenses inflation-proof.

Longevity

Pre-planning your funeral will make certain that your choices are respected and carried out, without leaving your family to wonder what your wishes may have been.

There are many different ways to begin the planning ahead conversation. You know your family and how your loved ones might best respond to the topic. For some families, it might be a casual conversation over dinner or another 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. Discussing the subject with loved ones earlier in life when they are younger, and most likely healthier, makes the topic easier to talk about and keeps the focus on the celebration of life rather than an impending loss.



HOW DOES PRE-PLANNING HELP?

Why should you make pre-arrangements for your funeral?

- You can plan together as a family
- You help spare your loved ones from having to make difficult decisions
- It ensures your wishes are well-documented and carried out
- It ensures all your personal documents are organized and easy for your survivors to locate
- It helps control costs and reduces emotional overspending
- You can personalize your plan to reflect your unique personality

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.

To open the discussion to learn more details about your loved one's wishes, ease into the conversation with questions such as:

- “Have you ever thought about where you would like to be buried?”
- “What type of funeral would you like to have?”

Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member, or colleague or watching a movie or television show with funeral scenes may naturally prompt the discussion with your own loved ones. Talk about what you liked or didn't like about the services you saw or attended.



LIFE INSURANCE

Life insurance is often used as a method to pay for funeral services. Many people feel that if they have life insurance, everything will be taken care of because their loved ones will have the means to carry out their wishes.

There are several considerations when funding with insurance.

Unfortunately, over time, life events occur that can jeopardize the death benefit we once felt was sufficient.

While insurance policies are very helpful, it is wise to ensure they are kept up to date from time to time by confirming the benefit, the owner, and the beneficiary.

We may forget that we took a loan out, thus reducing the death benefit. Policies sometimes lapse due to other economic needs requiring our attention. Confirm your policy is not just an accidental policy, or a policy that terms out at a certain age. Ensure that over time inflation has not eroded the value and that it will still

provide that for which you have planned.

If your policy is assignable, you may want to discuss your funeral/cremation expenses at the funeral home. You may want to discuss the benefits of assigning your policy to the funeral home and how to protect the funds for those purposes.

While insurance is certainly a way to fund funeral expenses, it is important to understand what can happen to policies so that you are able to ensure the policy performs as you wish at the time of need.

Life insurance provides funding, but unless you make your wishes known, your family may not necessarily know, or agree. It is important to **pre-plan** your final wishes, as much as it is important to **fund** your final wishes. We can assist you in making your arrangements to complement the funds in your policy.

GUARANTEED FUNERAL FUNDING

Insurance policies can provide funding, while **pre-need policies** combine both funding and the arrangement. Creating your arrangements involves deciding on your final disposition (burial, or cremation) and selecting goods and services based on how you wish to memorialize your life. Once that step has been completed, funding options for an arrangement through a policy designed to work in concert with your arrangement are available. These types of arrangements are referred to as pre-arrangements, or pre-need.

Pre-need insurance is a special policy that has been created for funeral homes to fund in the exact same amount of your funeral pre-arrangement.

The policy is generally irrevocably assigned, so that it is no longer considered a cash asset. This protects the policy for the purposes it was intended for.

The policy can be purchased in a simple single premium, or in monthly payments, through the funeral home. Funds are held by the insurance provider.

The pre-need policy is structured to pay the funeral home directly for the goods and services originally selected. The cost of goods and services will be covered by the benefit amount in your pre-need policy and there will not be any additional cost to your family.





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.

There is no one right way to plan a funeral service: we truly believe that each funeral should be individual and memorable. By providing you with the opportunity for personalization, the funeral service can reflect the uniqueness of 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 whether you or your loved one have opted for burial or for 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 good-byes
- Provide closure after the loss of a loved one
- Allow friends to console the family of the loved one

WHAT IS A FUNERAL?

Burial plans

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

Funeral or celebration of life service

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

Visitation, or viewing

Held the day 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. It usually consists of final remarks, prayers, or memories. The service may occur after or in place of a funeral service.



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, just consider the following questions:

- Where should the funeral be held? At your place of worship? At the funeral home?
- Who should officiate the service?
- Will your service adhere to the traditions of your 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?
- Is there a special poem you'd like shared with the guests?
- Are there any special photographs or other memorabilia you would like displayed?

PRACTICAL INFORMATION FOR YOUR SURVIVORS

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

Keep this information safe but don't put it in your safety deposit box, as these can remain sealed until after the funeral.

In this section, we've answered the most common questions we are asked about funeral options. If you require further information, please contact us at any time.

Cremation

Cremation is an alternative to earth burial or mausoleum entombment: it does not limit the funeral in any way. Should you choose cremation, you will still have the same options for memorialization that any other family has. Cremation can take place before or after the funeral service.

A few facts about cremation:

- Cremation cannot occur until there is a signed death certificate by a doctor.
- If you choose cremation for your loved one, you can still have a service.
- You have numerous options for the final resting place.
- You can place the cremated remains in a special urn to display at home.
- You can bury an urn in a cemetery, providing a permanent resting place where family and friends can visit.
- You can place a portion of cremated remains in an urn and a portion in a columbarium niche, providing a permanent location where you can pay your respects.
- You can scatter the cremated remains.





What is cremation?

Cremation is a process of reducing the body to bone fragments by applying intense heat for a period of two to three hours. The cremated remains are then removed from the cremation chamber and processed into finer fragments to be placed in a temporary container. They typically weigh between three and six pounds. An urn may be selected for the final disposition of the cremated remains.

Do we need to buy a casket?

Some cremation by-laws require that at a minimum, the deceased must be placed into a rigid combustible container. Many options of caskets and containers are available to you.

Can we place personal mementos in the casket prior to cremation?

Many personal items may be placed in the casket; however, some items may need to be removed prior to the cremation process. All items left in the casket will be destroyed during the cremation. Your funeral director can advise you on which items may stay and which items must be removed from the casket.

Do we need to have a funeral if we select cremation?

Cremation does not limit the type of funeral service that may be chosen. The same options that apply to

earth burial are available with cremation. Some of these choices include casket type, location of the service and visitation, music selection, open casket, and the display of personal mementos. Some families elect to have a complete service at the funeral home or place of worship. Others prefer to have a procession to the crematorium, similar to that often done to the cemetery for an earth burial.

If cremation:

- Would you like to use our chapel for a short service prior to the cremation?
- What type of urn would you prefer (metal, wood, marble, ceramic, etc.)?
- What type of final resting place would you prefer for your loved one (choice of burial, above ground niches, or scattering of cremated remains)?
- Would you like other members of the family to be with your loved one in the future? This determines the size of the resting place.

Decisions to be made regarding burial of an urn:

- What type of memorial do you prefer (bronze or granite marker set flush with the ground or an upright memorial)?
- Would you like to protect your loved one's urn with a vault?

Scattering:

Some cemeteries have scattering areas on their property. Please check local laws for scattering.

- Would you like to be present for the scattering?
- Would you like a memorial to be placed in the area?

Taking an urn home:

Many people prefer to have the urn at home with them.

Shipping:

You may wish for the cremated remains to be shipped to another country. We can look after these arrangements for you. You may also be permitted to take the cremated remains yourself to another country. Check with us first and we can assist you.

If casket burial:

- Would you like other members of the family to be with your loved one in the future? This determines the size of the plot.
- What type of memorial do you prefer (a marker set flush with the ground or an upright memorial)?
- Would you like to protect your loved one's casket with a vault?
- What type of presentation would you prefer for the burial service, e.g. a tent canopy, chairs, mats leading to the grave, etc.?

If casket entombment:

- Would you like other members of the family to be with your loved one in the future? This determines the size of the crypt.
- What type of memorial package would you prefer?

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 one or more of the following:

- Ground burial: burial of the casket below ground. A "vault" or "outer burial container" is required at many cemeteries.
- Mausoleum, or community mausoleum: a large building that provides above ground entombments.
- Private family mausoleum: a small structure that provides above-ground entombment of, on average, two to twelve decedents.
- Companion crypt: permits two interments or entombments side-by-side.
- Private family estate: a small section of a cemetery, usually bordered by gates, shrubbery, or other dividers, that allows for ground burial of several members of the same family.





PRODUCT SELECTION

At Parkland Funeral Home, we have a wide selection of funeral products available. We are here to help you with your choices, whether you are in immediate need or are pre-planning.

Parkland Funeral Home provides compassionate, budget-conscious assistance to you and your family. Please feel free to contact us with any questions or just stop by for a tour of our funeral home, where we will be happy to provide you with any information you may require.

Casket selection

When choosing a casket, your first decision should be whether to have a wood or metal casket. From there, it is then a choice of the type of wood or metal. Caskets can be customized using additional adornments such as custom corners or personalized panels, all of which provide a unique, fitting selection for your loved one.

We have provided a brief summary of the different options that are available to you:

Wood caskets

Mahogany: Mahogany has a reddish-brown hue and a closed grain, which lends itself to deep, rich colours and high lustre finishes. A mahogany casket is an elegant choice when the very best wood casket is desired.

Walnut: A hardwood casket of walnut will be both elegant and dignified. Walnut has a striking grain colour and pattern, together with a natural lustre.

Oak: Known for its prominent grain, oak is a hardwood that depicts strength and durability. Oak is naturally a light to medium brown colour, which can have a variety of stains and finishes added to it.

Pine: Pine is a durable wood that is characterized by a straight grain with a colouring of pale yellow to light brown. Due to being a “softer” wood, pine caskets can be stained and finished to achieve the desired effect. Pine makes an economical solid wood choice.

Cherry: Cherry is a beautiful hardwood with a warm, creamy reddish colouring. Caskets are available in a variety of styles.

Maple: Maple is a popular choice for hardwood caskets. It encompasses strength and beauty and is wear resistant with a grain that can either be straight or wavy and has a natural lustre.

Pecan: A strong, heavy hardwood that is light in colour, pecan caskets are popular among families desiring a fine hardwood casket, but who wish to moderate their expenses.

Eco-friendly: There are several options available for those who are environmentally conscious, while still combining beauty and strength. Please ask us for information on the options.



Metal caskets

Bronze: Beautiful finishes and solid construction delivers the very finest of metal caskets, encompassing superior quality, strength, and durability.

Copper: Naturally non-rusting, a copper casket has a rich beauty, with a selection of finishes available.

Stainless steel: A natural choice for those who desire the added protection of a metal casket but at a more moderate price. Stainless steel is a popular choice, with a selection of styles to choose from.

Carbon steel: Available in a wide choice of colours, finishes, and style, a carbon steel casket can have various thicknesses, enabling greater flexibility when choosing a casket.

Cremation containers

When choosing a cremation service, there is also a choice of caskets:

Traditional wood casket: Adds warmth and beauty to a viewing service.

Wood cremation casket: Specifically constructed to be used for cremation. These are usually less expensive than traditional wood but still crafted with the same quality and care.

Hardboard casket: Featuring the look of a hardwood casket but constructed to be lighter in weight and fully combustible.

Rental casket: Designed especially for reuse, they comprise an exterior shell with an internal container. For sanitary purposes, embalming is required. The internal container remains with the body at the crematory; it is only the shell of the casket that is reused.

Urns

An urn is a small container used for holding the cremated remains. Urns may be buried, placed in a mausoleum, or kept at home. There is a huge choice of styles, prices, and materials, including bronze, hardwood, marble, glass, acrylic, and much more.

Please feel free to ask for more information or advice on our selections.

HONOURING THE LIVES OF THOSE WHO SERVE

The Veterans Affairs Canada Funeral and Burial Program ensures that eligible Veterans receive dignified funeral and burial services. The Last Post Fund (LPF), a non-profit organization, delivers the program on behalf of Veterans Affairs Canada. To be eligible for the program, Veterans must meet both military and financial criteria. For more information, please visit the Last Post Fund website.

Matter-of-Right

When a Veteran's death is related to military service due to a condition for which Veterans Affairs Canada provided a disability benefit, assistance may be granted as a matter-of-right (no means testing). This must be determined by a medical authority from Veterans Affairs Canada.

Means Tested

Under the program, the LPF may provide funeral and burial assistance to:

- a former member of the Canadian Armed Forces or any predecessor naval, army or air forces of Canada or Newfoundland; or
- a Canadian Merchant Navy Veteran of the Second World War or the Korean War; or
- an Allied Veteran who served with the Allied Forces during the Second World War or the Korean War and has also lived in Canada for at least 10 years, or lived in Canada prior to enlisting and was living in Canada at time of death.

If the estate of the deceased and the financial resources of any surviving spouse are not sufficient to pay the expenses of the funeral and burial then assistance may be provided to cover all or part of the cost.

The Means Test

In determining eligibility for means-tested assistance, the following assets in the deceased's estate will not be included in the calculation of financial status:

- Assets to a value of \$36,310 where the deceased left a surviving spouse
- Assets to a value of \$700 for each dependent child (as defined under the legislation)
- The family home (including normal household furnishings) and the family automobile
- Regular income cheques (payments under: Old Age Insurance, Guaranteed Income Supplement, War Veterans Allowance, or disability pension payments) issued to the deceased for the month of death.

Where the deceased is not survived by a spouse or dependent children, all estate assets are examined to determine financial need.

Funeral and burial expenses of the deceased, as well as other debts, are considered when determining the value of the estate. If it is determined that the estate and, if applicable, the financial resources of any surviving spouse are sufficient to provide for the funeral and burial, assistance will not be approved. If there are sufficient assets to cover a portion of the expenses, a grant in the amount of the difference, up to the maximum amounts stipulated by legislation, may be approved.





Benefits

Financial assistance is payable for the following costs:

- any medical costs of the deceased person's last sickness that were not otherwise paid by the Minister and that are not insured under a private or provincial health care plan;
- the costs of the following funeral services:
 - preparation of the remains,
 - provision of a casket that meets the standards specified by the Minister or provision of an urn,
 - provision of ceremonial services,
 - provision of death notices,
 - transportation of the remains from the place where the death occurred to a funeral home and to a place of burial or cremation, and
 - transportation of the remains that requires the services of two funeral homes because the funeral home or place of burial or cremation are not in the same locality as the place where the death occurred;
- if necessary, the cost of any special preparation of the remains for viewing;
- if required, the cost of providing a single grave and reasonable costs of opening and closing the grave and its perpetual care;
- if a grave liner is required by the authorities of the cemetery, municipality or province, the cost of a decomposable or non-decomposable grave liner;
- the cost of cremating the remains; and
- a military style grave marker (upright or flat granite, or in certain cases, flat bronze) conforming to the standards of Veterans Affairs Canada.

Application for Assistance

An application for funeral and burial assistance can be made by calling the Last Post Fund toll-free at 1-800-465-7113 within one year following the death of the Veteran. Applications that are received after the one-year time limit will not be considered.

For more detailed information about the regulations, please visit the web site Veterans Burial Regulations: www.veterans.gc.ca



HELPING A FRIEND COPE WITH LOSS

Above all, just listening and showing your concern, along with your presence, will be of great help to your friend.

Before the funeral

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

After the funeral

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

EXPRESSIONS OF SYMPATHY

Listen with your heart

Helping begins with your ability to be an active listener. Your physical presence and desire to listen without judging are critical helping tools. Don't worry so much about what you will say. Just concentrate on listening to the words that are being shared with you.

Be compassionate

Give your friend permission to express his or her feelings without fear of criticism. Learn from your friend; don't instruct or set expectations about how he or she should respond. Never say, "I know just how you feel." You don't.

Avoid clichés

Words, particularly clichés, can be extremely painful for a grieving friend. Clichés are trite comments often intended to diminish the loss by providing simple solutions to difficult realities. Comments like "You are holding up so well," "Time heals all wounds," "Think of all you still have to be thankful for," or "Just be happy that he/she is out of his/her pain" are not constructive. Instead, they hurt and can make a friend's journey through grief more difficult.

Offer practical help

Preparing food, washing clothes, cleaning the house, or answering the telephone are just a few of the practical ways of showing you care.

Understand the uniqueness of grief

Keep in mind that your friend's grief is unique. No one person will respond to the death of someone loved in exactly the same way. While it may be possible to talk about similar phases shared by grieving people, everyone is different and shaped by experiences in their own unique lives.

Make contact

Your presence at the funeral is important. As a ritual, the funeral provides an opportunity for you to express your love and concern at this time of need. As you pay tribute to a life that is now passed, you have a chance to support grieving friends and family. At the funeral, a touch of your hand, a look in your eye, or even a hug often communicates more than words could say.

Share a favourite memory of the person who died

Relate the special qualities that you valued in him or her. These words will often be a loving gift to your grieving friend, words that will be reread and remembered for years. Use the name of the person who has died either in your personal note or when you talk to your friend. Hearing that name can be comforting, and it confirms that you have not forgotten this important person who was so much a part of your friend's life.





EXPERIENCING GRIEF

When someone close to us passes, the confusion and mixed emotions we feel can often become overwhelming. However, it is important to recognize that there is no standard way of experiencing loss and no right way to grieve. It is completely normal to feel a mixture of shock, anger, guilt, despair and relief, along with many other different emotions. There are, however, some things that you can do which may help you to cope, along with people who can support you, if you need it, during this period in your life.

Recognizing grief

Losing someone we love is something that we all have to go through at some point in our lives. Each experience is personal and different, and can be influenced by many factors. Your feelings are likely to be affected by the relationship you had with the person, your cultural background, and your religious beliefs.

It is important to remember that grief may be displayed in different ways for each individual.

Grief can manifest itself in a range of emotions:

Shock – you may have thought that you were prepared if the death was expected or because you’ve experienced a loss previously. But whatever the circumstances it is common to feel an initial sense of shock at the passing of someone close to us.

Anger – it is very common to feel anger whilst you are grieving; this can be because they passed before their time, things that happened between you or did not happen, or anger that they are no longer there.

Guilt – people often feel a sense of guilt that they themselves have not passed, or guilt at certain circumstances involving their loved one.

Despair – a grieving person can feel despair and feel at a loss as to how they will cope and what their future life will hold.

Numbness – it can often feel like you are living in a “fog” after the loss of a loved one. You may feel numb or worry that you have not cried, but feeling numb is often a coping mechanism when experiencing intense emotional situations. Gradually over time the feeling of numbness subsides, allowing us to start functioning and healing.

Physical symptoms of grief

When grieving it is common to experience physical symptoms, such as:

- Loss or increase in appetite
- Difficulty in sleeping
- Lethargy – feeling drained, having no energy
- Headaches

It is important to be kind to yourself and give yourself the time and care that you need to transition through the grieving process.

Coping with grief

As with the many different factors that contribute to how we express our grief there are also various processes that can help us to cope:

Give yourself time – focus on one day at a time, helping you to cope with your emotions and get through simple, everyday tasks.

Recognize your emotions – recognize the reasons for your emotions and symptoms, even the physical ones. When experiencing them give yourself time to work through them.

Support from family and friends – having a support network of family and friends can be extremely helpful. If you do not have this type of network then support can often be found through counseling services.

Talk about your grief – talking, whether about your feelings or about your loved one, with family, friends or a dedicated grief counsellor is an important part of the grief process.

Sometimes our grief can become overwhelming and it is important to recognize when to get additional help. Part of the process is to acknowledge that life will not return to normal - it is about understanding that your life has changed and finding a balance between the two.

Working through your grief is not about forgetting the person but about learning how to live your life with the grief that you feel.

Over time your life will take on a new shape and meaning.

“There are things that we don’t want to happen but have to accept, things we don’t want to know but have to learn, and people we can’t live without but have to let go.” – Author Unknown

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Hope and healing for the grieving

FREQUENTLY ASKED QUESTIONS

Why is having a funeral ceremony important?

Throughout human history, and around the globe, people have gathered together to acknowledge the death of a member of the community. No matter who the deceased was, a funeral ceremony is the one (and sometimes the only) opportunity for everyone to come together to acknowledge the death, recognize the community's shared loss, and share the burden of grief.

How does the cost for a funeral ceremony compare to the cost of a memorial service or celebration of life?

Attempting to compare the costs of the three is rather like trying to compare oranges, mangoes, and apples; it can't be done. Perhaps it's easier to see funerals, memorial services, and celebrations of life as three points on a spectrum—a range, if you like—of ceremonial formats. The cost of any of the three is totally dependent on the choices you make during the arrangement conference.

Who should be invited to a funeral?

This is a lot like asking “who should be invited to a wedding?” People who would want to be there. A person's role at a funeral is two-fold: one, they are there to demonstrate support for the bereaved family; two, funeral guests are there to tend to their own sorrow; to begin to come to terms, in the safety of a shared collective experience, with the death of someone they held dear. While it's not common to send out invitations to a funeral (generally, the service details are published in the newspaper or online, and those who wish to attend, do) it does make a certain amount of sense to reach out to certain individuals by phone, email, or social media to ensure they are aware of the service date/time (and express your desire for their presence).

When preparing the guest list for a funeral service, you should both listen to your heart and use common sense. You know the people that mattered most to your loved one, as well as those who mattered least.

Is it necessary to have flowers at the ceremony?

Flowers create a background of warmth and beauty which adds to the dignity and consolation of the funeral service. “Necessary” may not be the right word but there's no doubt flowers at a funeral or other end-of-life ceremony serve valuable purposes including a means of a visual expression of sympathy, love, and respect or a means of lending support.

What does the phrase “in lieu of flowers” mean?

You may have read this phrase in an obituary: “In lieu of flowers, contributions may be made to...” Derived from the French phrase, “en lieu”, strictly speaking, “in lieu” means “in place”; so it can be said to be a directive sentence: “In place of flowers, contributions may be made to...” But it's really important to realize that its use doesn't imply you can't send flowers to the service; it is only meant to offer you a choice of ways to show your sympathy for the family and show your respects for the deceased. Only when the obituary states “no flowers please” are you being requested to abstain from sending floral tributes or sympathy arrangements.

If one is requested, am I obligated to make a memorial donation?

Certainly not; it's important to never feel obligated to do anything in response to the death of a community or family member. Your actions (whether sending flowers, preparing a casserole and taking it to the family home, or making a donation) should always come from the heart.



What's involved in preparing the deceased for viewing at a visitation or funeral?

The preparation of the deceased can involve a number of different tasks performed by trained and licensed embalmers and restorative artists. Without going into too much detail, the deceased is temporarily preserved by embalming, refrigeration, or a combination of the two. They are washed, dressed, and otherwise groomed; then placed in the chosen casket for viewing. Should you wish to know more about the process, contact us.

If it makes people uncomfortable, why is it necessary to view the deceased in the casket?

Human beings are interesting creatures: sometimes we need to see in order to truly believe. It's a way of confirming the fact that, indeed, this individual is dead; but it's also an opportunity to say your "good-byes." You may find it a cathartic time where you can quietly share a long-held secret, let go of any anger or resentment, and otherwise come to terms with their death.

How long is a funeral service?

Simply put, it depends on the service. Just as no two movies or novels are the same length or cover the same emotional ground, no two end-of-life ceremonies are the same.

How can I best prepare my children to attend a funeral?

When asked this question, we like to tell people it's best done with honesty and awareness. Let them know basically what they can expect. Advise them there will be people there who will be sad and may cry openly; tell them there will be time for some people to stand up and talk about how much they loved the person (but they won't be required to do so). Let them ask all the questions they need to ask, and reassure them you'll be right next to them throughout the experience. Never force them to go to a funeral, and always give them the opportunity to change their mind about attending.

What is a celebrant?

The Celebrant Foundation and Institute define celebrants as "trained professionals who believe in the power and effectiveness of ceremony and ritual to serve basic needs of society and the individual. The celebrant's mission is to help the client create a ceremony that reflects his or her beliefs, philosophy of life, and personality." A life-cycle celebrant is especially valuable when a family has no religious affiliations or ties to a clergy person or minister who can officiate the funeral service. Involving a celebrant in the funeral planning process has been found to enhance the funeral experience for all concerned. "The celebrant comes to the table with no agenda," shares the Institute's website, "and no preconceived notion of what the ceremony should or must look like. Instead, through careful interviewing, the celebrant elicits what is meaningful for each client." If you think hiring a celebrant is the right choice for your family's situation, contact us for more details.

Must I wear black to the funeral ceremony?

Black used to be the only colour to wear to a funeral but not anymore. Today things are less formal than they once were, and it's not totally uncommon for families to ask prospective guests to altogether avoid wearing black clothing. Should you have additional questions about funeral attire or etiquette, please contact us.

What else would you like to know?

This list of frequently asked questions was compiled through our professional experiences. We thank the hundreds of inquisitive, questioning families and individuals we've had the privilege of serving over the years: people who have asked the most commonly asked questions you see here. If yours isn't listed here, get the answer you need by reaching out to us.

WHAT TO DO: A CHECKLIST

Notify these people as soon as possible:

- ☐ The funeral director, to arrange for the transfer of the deceased (usually this can be done within 1-2 hours, although it may take longer to obtain a release from the hospital) and set an appointment with you to make further arrangements
- ☐ Relatives, executor/executrix, and friends
- ☐ Employers (the employer of the deceased and relatives who will need time off)
- ☐ Insurance agents (life, health, and accident)
- ☐ Religious, fraternal, civic, and Veterans organizations and unions, if applicable
- ☐ Lawyer and accountant

Secure the vital statistics of deceased:

- ☐ Full legal name—other names must be identified by “also known as” (AKA)
- ☐ Home address and telephone number
- ☐ Industry and occupation
- ☐ Military service serial number
- ☐ Date and place of birth
- ☐ Citizenship
- ☐ Father’s name and birthplace
- ☐ Mother’s name, maiden name, & birthplace
- ☐ Locate the will

Pay for:

- ☐ Funeral arrangements, including clergy, florist, and transportation
- ☐ Cemetery and memorialization services
- ☐ Current and urgent bills (i.e., mortgage, rent, taxes, telephone, etc.)

Meet with the funeral home within a few hours to decide:

- ☐ Whether your loved one is to be buried, cremated, or entombed
- ☐ The funeral director will ask if you have made any arrangements with a cemetery or crematorium. If you have not done this, you will need to visit the cemetery
- ☐ Service details—would you like a visitation period, formal service, reception?
- ☐ Whether a member of the clergy will be engaged for the service
- ☐ Casket selection
- ☐ Clothing that the deceased will be buried or cremated in
- ☐ Pallbearers, music, pictures, flowers, scripture, or other readings
- ☐ If you would like a charity to receive donations in lieu of flowers



TO OUR LOVED ONES

It is our wish that you will be spared anxiety, expense, and inconvenience at the time of our death.

Therefore, in this book you will find information we have recorded, and a plan that represents arrangements we have made in advance, hoping in this way to relieve our family at the time of need.

Difficult as it has been for us to set this down, we feel greater distress would be placed on one of us—and perhaps far greater distress for our loved ones—if these decisions were left to be made with no indication of our specific wishes.

We sincerely hope you will find these arrangements satisfactory and that they will help you retain a warm memory of the wonderful years we have spent together.

With love,

Signature:

Signature:

Date:

VITAL STATISTICS

The information below will be necessary for the preparation of a death certificate.

The funeral director will record it and have certified copies made.

Date:

My full name:
First Middle Last

Address:
City Province Country

Birthplace:
City Province Country

Birth date: Social insurance number:

Citizen of what country:

Schools attended: From: To: Degree:

.....

.....

Number of years of formal education:

Professional statistics

Company: Job title: From: To:

.....

.....

Professional achievements:

.....

Years residence established in this province: Years residence established in this community:

Marital status: ☐ Married ☐ Single ☐ Divorced ☐ Widowed ☐ Common Law

Date of marriage: Name of Partner:

Birthplace: Date:
City Province Country

Name of father:

Birthplace: Date:
City Province Country

Mother's maiden name:

Birthplace: Date:
City Province Country

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Date:

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Date of marriage: Name of Partner:

Birthplace: Date:
City Province Country

Name of father:

Birthplace: Date:
City Province Country

Mother's maiden name:

Birthplace: Date:
City Province Country

MEMORIAL INSTRUCTIONS

In calm recognition of the inevitable, I have given sombre thought to these matters and you will find the following arrangements are in accordance with my wishes.

☐ I have arranged: ☐ I have not arranged, but prefer:

Funeral home:

Address: Phone:

City: Province:

☐ I own cemetery property in: ☐ I do not own cemetery property, but prefer:

Name of cemetery:

Address: Phone:

City: Province:

Location of deed:

Church affiliations:

Clergy desired:

Fraternal affiliations:

Type of service preferred: ☐ Funeral home ☐ Church ☐ Graveside

Final resting place: ☐ Earth burial ☐ Mausoleum ☐ Interment following cremation ☐ Other

Marker or monument:

Purchased: ☐ Yes ☐ No

Monument company name:

If no, inscription instructions:

Inscription:

.....
.....
.....
.....

Reception location: ☐ Reception room ☐ Place of worship ☐ Other

☐ Reception to follow cemetery

☐ Reception to follow service

I would like the following to serve as pallbearers:

.....

.....

.....

I would prefer the following hymns, musical selections:

.....

.....

Special requests (i.e., jewellery, eyeglasses, clothing, favourite Bible passages or other literature)

.....

.....

.....

At my request,has consented to carry out these wishes.

Phone #:

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.....

.....

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Phone #:

DOCUMENTS AND PERSONAL PAPERS

Ordinarily no cheques of a joint account will be honoured until permission has been obtained from the Clerk of Court, nor may decedent's safety deposit box be entered except in the presence of a representative of the Clerk of Court and a member of the decedent's immediate family.

BANK ACCOUNTS

Name of bank:

Address:

Name of bank:

Address:

DOCTOR'S DETAILS

Name of doctor:

Address:

LAWYER'S DETAILS

Name of lawyer:

Address:

SAFETY DEPOSIT BOX

Location of box:

Location of keys:

LOCATION OF IMPORTANT PAPERS

Birth certificates:

Marriage license:

Last will and testament:

Deeds and titles:

Mortgages and notes:

Insurance policies:

Military discharge:

Income tax records:

Stocks and bonds:

Other important papers:

.....

.....

In the event of lost documents, contact Statistics Canada

INFORMATION FOR NEWSPAPERS: A GUIDELINE

Place of death:

Date of death:

Spouse, widow, or widower of:

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:.....

.....



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- Funeral Expenses
- Loss of Dependency on Income the deceased would have earned
- Loss of Housekeeping the deceased would have performed
- Grief Counselling
- Headstones and Monuments
- Any other expenses because of the death

Wrongful death claims are a complex area of law that results in very different claim amounts depending on the family member who was the victim of the fatal motor vehicle accident. Seek expert legal advice.

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Losing a loved one can be a difficult and emotional experience.

During this time, you may be faced with a variety of tasks and important financial decisions that can be overwhelming. You may need to notify various businesses and government agencies, settle the individual's estate and provide for your own financial security.

I can help guide you through the process and explain your options so you can make educated decisions based on your unique situation.

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