

Funerals

An Information Guide

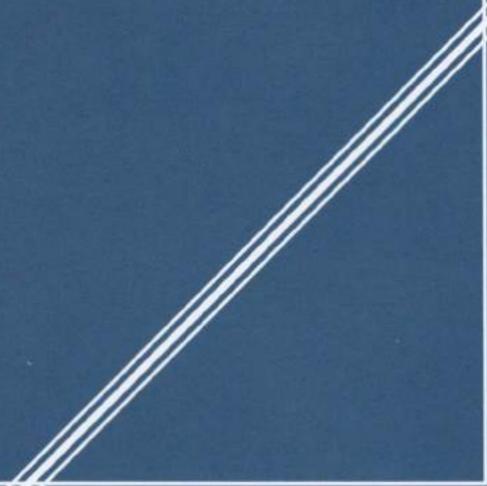


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Published by



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Revision 2017

INTRODUCTION

The death of a family member or close friend is an event that all of us will experience at some point in our lives. This is a time when many decisions must be made in the midst of deep sorrow. Yet most people avoid thinking about funerals until faced with the death of a loved one. Stress and grief can then make the necessary decisions very difficult.

There are many details to be taken care of immediately and people often feel overwhelmed with the number of decisions that must be made. "What do I do about...?" is a frequent question regarding everything including practical funeral arrangements, documents required, financial, legal and other estate matters.

The members of the Alberta Funeral Service Association (AFSA) are fully aware of what is needed and hope this booklet will help you with those decisions. It also explains the contemporary funeral traditions, customs, and services provided by funeral homes. You can be assured that your individual preferences will be honoured in keeping with the appropriate and dignified treatment of your loved one.

WHEN A DEATH OCCURS

The first step is to call a funeral home who will respond to the needs and requirements of your family. This will include making arrangements to transfer your loved one from their current location (residence, hospital, nursing home or Medical Examiner's Office) to the funeral home.

The next step in this process is to make the funeral arrangements with a funeral director. This meeting will include the following:

Welcome and introductions: answering questions to alleviate any anxieties about the arrangement process. Learning the families' wishes and understanding their intentions.

Gathering life and vital statistic information: collecting pertinent information with regard to legal registration of death, provide all necessary documents, including Funeral Director Statements of Death, government documents and notifications.

Obituary: assisting with composition of a relevant obituary and placement in the newspapers, online or elsewhere.

Discussion of funeral service options & products: planning a meaningful funeral ceremony or ceremonial farewell, including booking dates, times and location, custom stationary, printed tributes, music, photo memories, spoken tributes and unique life tributes, burial caskets and burial vaults, cremation containers, urns, remembrance keepsakes, cremation vaults, flowers, and catering and assisting with cemetery and interment arrangements.

Review all decisions and signing of appropriate documentation: confirming all information and providing a detailed authorization contract as well as a summary of arrangements with information that is still required.

Approximate time of arrangements: 2 to 3 hours

Care of the deceased

- First Call to funeral home
- Transfer of the deceased from place of death within the service provider's municipality (staff & vehicles)
- Arrangement Conference with licensed funeral director
- Contacting the necessary agencies and completion of required documentation to fulfill directive for burial or cremation

- Contacting the appropriate government agencies and completion of all necessary documents
- Order of casket or urn, receiving and inventory tracking
- Facility to shelter the deceased until time of disposition
- Basic preparation of body for identification where embalming is not required
- Embalming by a licensed embalmer, sanitation, cosmetics, hairstyling, restorative art, dressing and preparation for viewing when requested or required
- Professional trained and licensed funeral director for coordination of all details deemed necessary to provide the ceremony (florist, clergy or cultural/spiritual leader, organist, choir, facility staff and other related professional services)
- Services that meet the needs of any culture through a gathering for family and the community at a facility (community, hall, religious facility or funeral home chapel, at the cemetery, crematorium and/or other location selected by family)
- Viewing of the deceased
- Preparation of obituary notices (for print or web services)
- Vehicle(s) for transportation of any necessary equipment to conduct the ceremony and the urn or casket (when requested) to the location of service and/or graveside following ceremony
- Staff and equipment deemed necessary to provide a ceremony at the cemetery/crematorium for either the casket or urn
- All necessary administrative and overhead costs to maintain facility, staff, vehicles, licensing (AFSRB compliance), insurance security, continuing education and taxes (federal, provincial, municipal)

DOCUMENTS TO LOOK FOR

- Social Insurance Number
- Alberta Health Care Number
- Driver's License if applicable
- Group Medical Benefit Cards
- Life Insurance Policies
- Loan and Mortgage Documentation
- Birth Certificate
- Marriage Certificate
- Military Discharge Papers
- Most recent copy of the will
- Previous Two Years Income Tax Returns
- Real Estate and Property Title Deeds
- Recent Pay Stub from Employer
- Recent Contracts entered into
- Record of Benefits through Canada Pension and/or Old Age Security, the Employer or Workers Compensation
- Safety Deposit Box Keys
- Stocks, Bonds, Certificates, etc.

DOCUMENTS & PERMITS ARRANGED BY YOUR FUNERAL DIRECTOR

Your Funeral Director can obtain and complete documents to expedite dealings with official departments on behalf of the deceased. He or she will also take care of the appropriate forms with regard to cremation and/or burial. These are as follows:

- Funeral Directors Statement of Death
- Alberta Government Death Registration Form
- Medical Certificate of Death from the attending physician, or Medical Certificate of Death from the attending Medical Examiner if the death has been investigated by the Medical Examiner's Office
- Burial Permit
- Cremation authorization (if applicable)

- Out of province transportation authorization (if applicable)
- CPP/OAS Notification of Death

THE PURPOSE OF THE FUNERAL

We recognize major events in our lives with ceremony and ritual. A funeral marks the death of a loved one and is a testament to a life lived.

The funeral meets the physical, psychological, social and spiritual needs of both the family and friends. It can allow people to transform their grief into good memories for the days ahead and can be the most important activity at the time of death. It is also an opportunity to say farewell in a way that has special meaning.

Arranging the practical details of a funeral may be the bereaved family's first step toward facing the reality of the death. This is a necessary part of the grieving process. Without a funeral, the bereaved may find it difficult to accept the death and to heal emotionally.

Socially the funeral provides an opportunity for shared loss and the support of family. It brings together family, friends, colleagues and neighbors to express sympathy and concern. It is a time to understand the relationship of the living with the person who has passed away. It should also begin to strengthen relationships among the living.

Spiritually a funeral helps family and friends to meaningfully relate to religious/spiritual resources for understanding and accepting suffering and death. It gives a perspective on death and the meaning of life.

TYPES OF FUNERAL SERVICES

The Traditional Funeral

The traditional funeral is a ceremony held in a church, suitable hall or funeral home chapel with casket present. The family or funeral director consults with a member of the clergy who conducts the service. A non-religious service may be held where a family member, close friend, business associate or celebrant officiates.

Each funeral is unique. The funeral director offers suggestions and works with the family to ensure a meaningful service. This might include a eulogy (biography) or tribute by a friend or family member; special music, songs, poems, or passages from scripture that were favorites; or special requests made by the deceased. When planning the funeral, the family decides whether the service will be public or private. A public service is open to all who wish to attend, allowing friends and acquaintances the opportunity to mourn and express their sympathy.

The traditional funeral can include viewing of the deceased. Viewing is a choice made by the family. The choice to have a viewing can be a healthy step toward the resolution of grief. When death is sudden and unexpected, it helps to reinforce the finality. If the person has had a lingering illness, it is often helpful to see that the suffering has ended. The funeral home can provide a quiet, private setting for the viewing.

The committal service is the conclusion of the traditional funeral. It may be conducted at the graveside, crematorium, or at the church/chapel.

This type of funeral involves the staff, facilities, and equipment of a funeral home for an average of three to seven days. The staff will transport the deceased from the place of death, file and secure necessary government documents and permits, arrange for desired services,

embalm and prepare the deceased, provide the casket as selected by the family and necessary funeral vehicles, and arrange for the flowers and acknowledgement cards.

The services provided and the merchandise you select determines the costs of the funeral. Your funeral director will tell you about charges for the following: cemetery and/or cremation charges, mileage beyond a certain limit, flowers, honorariums for clergy and musicians, transportation if a common carrier is involved, urn, funeral announcements, and outer receptacles.

The Memorial Service

A memorial service is a ceremony to honour the life of the deceased. It is usually a formal service held following the cremation, with the urn present, or following the burial of the casket.

A memorial service may be held in a church, funeral home chapel or elsewhere. The funeral home attends to all the necessary details and will help plan a unique and personal ceremony.

Celebration of Life

A celebration of life is an informal service that provides a ceremony for an individual whose wishes were to have no formal service.

It may be held in a church hall, funeral home reception centre, community hall or at a residence. The funeral home attends to all the necessary details and will help plan a unique and personal ceremony.

Graveside Services

A graveside service is a ceremony held at the final resting place of your loved one. This could include, music, tributes and eulogies. The interment can be held in a cemetery, mausoleum, columbarium or scattering gardens.

Immediate Disposition

Any funeral home will arrange an immediate disposition if requested. Immediate disposition includes transferring the deceased from the place of death, placing the deceased in an appropriate container for burial or cremation, registration of death and burial permit, securing all necessary documentation, providing Funeral Directors Statement of Death, and the minimum use of facilities and vehicles.

CLERGY/CELEBRANT/SPIRITUAL ADVISOR

Your spiritual advisor whether a minister, priest, rabbi, elder or other faith leader, offers understanding and support for you and your family.

Many people draw on their faith when a death occurs. A spiritual advisor can help the family reaffirm their beliefs and reflect on the meaning of life. They can help families understand the experience of death and bereavement.

The funeral service can assist family and friends to realize their loss, appreciate the past relationship, and start living again with valuable memories and the support of each other.

If a family is not affiliated with a specific church or religious organization, the funeral director can help to arrange for a suitable qualified person to meet the family's needs.

FINAL DISPOSITION

This is the term for what happens to the physical body of the deceased. It refers to the manner in which the deceased will be cared for, as decided by the family.

Earth burial, entombment or cremation are methods of final disposition.

Regardless of which disposition method is chosen it is important to have a service of remembrance. This is an important gathering of family and friends that provides an opportunity to pay tribute to a unique life. A service of remembrance helps survivors to face the reality of death, which is a first step toward dealing with grief. It also brings people together to give support and consolation when most needed.

Earth Burial

Earth burial or interment, is a widely used form of final disposition in Alberta. Burial of the deceased must take place in an approved and active cemetery. Most communities in the province have at least one cemetery. These include municipal, church, or privately owned cemeteries.

Some cemeteries allow burial where the body is placed in a casket, lowered into the ground and covered with earth. Other cemeteries require the casket to be placed in an outer burial container and then lowered into the ground and covered with earth for the purposes of perpetual care. An outer container protects the casket and its contents and may also prevent the grave from excessive settling.

Your funeral director can advise you of the cemetery requirements in your area and can show you a selection of outer burial containers.

Prices for burial may vary from region to region. Cemetery costs include, purchase of plot, opening and

closing and perpetual care. Your funeral director will be able to give guidance about cemetery options and requirements.

Entombment

Another type of interment involves permanently placing the body and the casket in a mausoleum, or tomb (thus entombment), above or just below the ground.

Most mausoleums are built within a cemetery. When a casket is entombed it is placed in a space in the mausoleum wall. The front is then sealed and faced with either marble or granite. A permanent marker can be attached to this.

Cremation

Myths abound with regard to costs of funerals. One of them is that cremation is a substitute for the traditional funeral and earth burial. This is not always so. The services provided and the merchandise you select determines the costs. Funeral services may be simple or lavish, private or public, religious or secular. They may be held in a church, a funeral chapel, a family home or other meaningful location. The choice of final disposition does not necessarily have a bearing on the costs.

Cremation is but one method of disposition of human remains. After cremation there can be burial, entombment in a columbarium, scattering, or other methods of disposition of the cremated remains.

Cremation is the process of reducing the deceased's body to bone fragments and ashes through intense heat in a high technology cremation chamber. It takes an average of two to three hours to complete at temperatures of approximately 2000 degrees F.

Following the cremation, the remaining bone fragments are further reduced to a finer substance. Cremated remains on average will be seven to twelve pound.

Normally the cremated remains may be returned to the family within one or two days following cremation. Usually they are placed in an urn that the family has selected previously. The urn may be made of hardwood, metal, marble or a synthetic material.

Following the cremation, it is suggested that the family place the urn and its contents in a permanent, respectful place.

Burial of Cremated Remains (Inurnment)

A family may choose to inter the urn in a new grave selected by them. Many cemeteries offer small graves for cremated remains or a family may buy a full size grave. Another option would be to bury the urn in an existing grave. Your funeral director can advise you or check with the cemetery about multiple burials in existing graves.

A graveside service with family and friends present when the urn is interred brings finality to the death and helps in the grieving process.

Columbarium

Families that choose cremation because they do not like burial may not wish to inter the urn. The above-ground permanent placement of the urn in a columbarium offers an alternative.

A columbarium is a structure that houses many urns. Within a columbarium a family may select either a single niche or perhaps a double niche to hold a pair of urns. Many cemeteries and crematoriums have a columbarium. A columbarium may be a simple, freestanding wall located outside that is enhanced with trees, shrubs, flowers and benches. Or it can be located within a building such as a crematorium, funeral home or church. A columbarium also allows for a permanent memorial to be placed with the name of the deceased on it.

Scattering

Some people may choose to scatter the cremated remains. In determining a location to scatter, many families have chosen a significant location such as their own private property, a park, lake, or mountainous area or a scattering garden at a local cemetery. Some restrictions may apply.

When scattering is chosen there are a few factors to consider. First, the physical act of scattering may be difficult as the cremated remains are a coarse material - they are not entirely ashes that can be taken by the wind. Second, when on your own land this may make it difficult to sell that property. Third, when outside of a cemetery there is no guarantee as to what will happen with that piece of land in the future. Fourth, many cemeteries have scattering gardens where permanent records are kept and a memorial may be erected.

Taking an Urn Home

Some families decide to take their love one home in the urn as it is comforting to them. This is a temporary measure until a decision on the final resting place can be made. This will give the next of kin additional time to make the decision rather than immediately after the death. However this should be limited to a brief time, as there may be a security concern about the urn if the home was ever broken into, vandalized or leaving that choice for the next generation.

CARDS OF THANKS

After the funeral it is customary to thank people who have participated in the service (pallbearers/casket bearers), sent flowers, made memorial donations, purchased mass cards, delivered food to the home or have helped out in different ways during your recent bereavement.

The person who officiates at the funeral service should receive a card of thanks along with his/her honorarium. If your funeral director makes the arrangement for the clergy to conduct the service, he/she will discuss the cost of the honorarium at the time you make the funeral arrangements.

MEMORIALIZATION

After a death people often feel a longing for some permanent reminder of the person who has passed away. Families may have a need to visit a permanent place such as a marked gravesite.

Most cemeteries have regulations regarding the size and types of markers and monuments that can be used. Most permit markers that are even with the ground, some permit only stone upright monuments and still others have designated sections for both. Costs of bronze markers or stone monuments vary depending upon size, material, design and, craftsmanship.

Another type of memorialization can be done with trees, benches and donations to a charity.

PRE-ARRANGED FUNERALS

A pre-arranged funeral is a practical way of making final arrangements before they are needed, sometimes years before the death occurs. Individuals may plan the funeral for themselves or for another family member.

Pre-arrangement relieves family or friends of the task of making important decisions for someone else at a time of emotional stress. Other advantages are that choices can be made and many questions can be addressed with no sense of urgency about this arrangement. It is important to keep a copy of the arrangements in an easily accessible place for survivors.

Details such as the type of services preferred, music and clergy, casket and final disposition, can all be discussed and arranged by the client and the funeral director. Then a contract is drawn between the funeral director and the client and, in accordance with provincial legislation, all monies are deposited in a trust account with a financial institution, or a funeral insurance policy.

Pre-arrangements can be taken care of in a number of ways through most funeral homes in Alberta. The full sum can be deposited or payments can be made by installments. Prepayment offers the advantage of setting aside funds that gain interest to offset increased costs of services and merchandise.

If you change your mind after signing and receiving a copy of the contract, you have 30 days to cancel it without charge or penalty. You can still cancel the contract after the 30-day period, but in that the funeral home may charge you an administration fee. The funeral home must deposit the money you pay for a Pre-need Plan into a trust account. Your contract will tell you where the trust account is located.

Some funeral homes sell Pre-need Funeral Plans that are paid for by an insurance contract. If you choose to buy one of these, your right to cancel will depend on the terms of the insurance contract. The cancellation rights described above will not apply.

A pre-arrangement may also be simply the formal recording of the person's wishes and preferences for his/her funeral with the cost to be paid by the client's estate or next of kin at the time of need.

It is wise to inform family, friends and your physician that pre-arrangements have been made with a specified funeral home. It is not wise to solely record your wishes in your will as this is not always easily accessible at the time of death.

Your funeral director can supply more information or literature about this aspect of good estate planning.

FINANCIAL RESOURCES AVAILABLE

Funeral expenses often come at an unexpected time but families can be reassured that there are resources available to help. The following is a list of organizations that can offer assistance but your funeral director will be pleased to provide further information:

Your Loved One's Estate

When someone passes away and has funds in their estate sufficient to cover the costs of their service, the family has access to these funds for that specific purpose, whether they had a will or not. To access these funds from the bank, the family will need to provide the institution with a Funeral Director's Statement of Death and a complete copy of the funeral home invoice. If the deceased did have a will, it is beneficial to provide it as well. The funds can then be released directly to the funeral home to cover the cost of final disposition. This process can be done prior to the will being probated.

The Last Post Fund Funeral and Burial Program

The Veterans Affairs Canada Funeral and Burial Program ensures that eligible Veterans receive dignified funeral and burial services. The Program is administered by the Last Post Fund, a non-profit organization that has served Veterans since 1909.

Eligibility

To be eligible for the Program, Veterans must meet both military service and financial criteria.

Service Criteria To meet the military service criteria, the Veteran must have been: - a former member of the Canadian 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. Financial Criteria Once the Veteran has met the service-related criteria, eligibility for funeral and burial benefits can be established in one of two ways:

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 Testing

Eligibility to the program is not based on annual income, but on net assets at the time of death. If the assets of the deceased and the financial resources of the succession are insufficient to cover the cost of the funeral and burial (based on the following means test), a partial or total contribution is possible.

In the case of a Veteran with a spouse or dependent children (or both), the combined assets of the couple are considered, excluding the following:

- A base amount of \$35,738 (raised from \$12,015 on October 1st 2016)
- 700\$ per dependent child
- the family house and vehicle
- income received during the month of death

In the case of a single Veteran, if the net value of the estate is not sufficient to pay off all existing liabilities, including the cost of funeral and burial services, the Veteran is deemed to be eligible for assistance.

Application For Assistance

Assistance toward funeral and burial expenses is calculated in accordance with the amounts set in the *Veterans Burial Regulations*. The current maximum rate payable toward funeral home costs such as professional services, casket and an urn is \$7376 + tax. Over and above this amount, the cost of a plot, cemetery charges such as opening and closing, and the actual cost of cremation may be covered (maximums apply). Because a Veteran's financial situation may change up until the time of death, funeral and burial benefits cannot be pre-approved. There are two options, depending on circumstances and family preference:

- **Standard Funeral and Burial (Type 1)**
Standard funeral services may be provided when the Last Post Fund is contacted, and eligibility determined, before firm arrangements are made with a funeral home. In this case, the Last Post Fund will contract directly with the funeral home within the maximum amounts set out in the *Veterans Burial Regulations*.

- **Assisted Service (Type 2)**

When arrangements for funeral and burial are made by a Veteran's estate, family or another person/organization, an application for reimbursement (partial or full) may be made within one year. This reimbursement is subject to the amounts set out in the *Veterans Burial Regulations*.

It is important to note that every case is unique. Therefore, financial assistance is not automatically granted. All factors must be considered before making a firm decision on eligibility. We recommend that you contact the Last Post Fund to discuss your specific situation.

Applying for Funeral and Burial Benefits

To qualify for assistance under the Funeral and Burial Program, both service-related and financial eligibility criteria must be met. Before approving assistance, the Last Post Fund will conduct a short interview with the Veteran's next of kin, executor or other responsible person to establish eligibility. When contacting the Last Post Fund to apply for assistance, we recommend you have a Veteran's military service and financial information on hand to facilitate the application process. **Please note there is a one-year time limit after the Veteran's death to apply for assistance.**

- Online Request for Application

An Online Form may be used to supply preliminary information and initiate an application. Once submitted, a Last Post Fund representative will contact you. An official application form will follow by mail.

- Application by Phone

To request an official application form, please call Toll Free 1 800 465-7113.

Grave Marker

A grave marker may be provided and installed for those Veterans who are entitled to receive funeral and burial benefits, as determined under Section 4 of the *Veterans Burial Regulations*, when no other marker has been placed or ordered privately. Depending on the type of grave marker allowed at the cemetery, the marker is ordered through a Last Post Fund supplier to ensure that Veterans Affairs Canada inscription standards are met and are produced using the following standards:

Veterans Affairs Canada will continue to coordinate all inquiries with regards to the care and maintenance of Veteran graves and grave markers. The Department has established an e-mail address specifically for cemetery maintenance inquiries and complaints. As of 1 April 2011, all such inquiries should be sent to cm-mc@vac-acc.gc.ca

Alberta Seniors Benefit:

Assistance for Low Income Spouse

Assistance with funeral expenses is limited to the funeral of a spouse. The surviving spouse must be 65 years of age at the time of the spouse's death and must be enrolled in the Alberta Seniors Benefit program. Request for a benefit must be received within 12 months of the date of death. A receipt is required and the maximum benefit amount is \$1,200.

Canada Pension Plan if the deceased contributed to this plan the following benefits may be available:

- **Survivor's Benefit**

A monthly payment made to the surviving spouse.

- **Death Benefit**

A lump sum payment made to the estate up to a maximum amount of \$2500.

- **Children's Benefit**

A monthly payment to dependent children and children ages 18 to 25 years inclusive, pursuing education on a full-time basis.

Company and Union Benefits

Check with the employer for benefits available.

Compassionate Travel Policy

Many airlines offer compensation for bereaved passengers or for people who have to make last-minute travel arrangements when death has occurred or when the death of a relative is imminent, whether in Canada or overseas.

Check carefully with the airline as to its definition of family members and relatives for whom it will offer

discounts because airlines may vary as to whom they will include. Also note discounts are usually offered only on Economy Class fares, not on First or Business Class fares.

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

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

Fraternal or Organizational Benefits

Contact any affiliated organization of the deceased to inquire about available financial help.

Life Insurance Policies

When a person passes away, the person(s) named as beneficiary(ies) on individual life insurance policies are entitled to the death benefits as set out in the policies.

A family member should contact the life insurance company's local representative or the head office directly, having the policy number ready to quote to them.

The Canadian Life and Health Insurance Association, 1.800.268.8099 or www.clhia.ca, can assist you if you have difficulties locating the insurance company on your records.

Monthly Income Cheques

Cheques which were received as income for the month in which the death occurred become the property of the deceased person's family or estate. These can include Canada Pension, Old Age Security, and Supplemental Benefits, Company Pension, Veterans' Benefits and most other provincial and federal benefit cheques.

These cheques might have arrived through the mail or have been directly deposited into a bank account. As the funeral home has to register the death with the government, all future cheques should be cancelled to avoid any fraudulent receipt of payments. If any arrive in the month following the death they should be marked "deceased" and returned to the sender.

Motor Vehicle Accident Insurance

If a death occurs in a motor vehicle accident, there are insurance benefits available for funeral costs. Contact your vehicle insurance provider for details.

Public Trustee

If the Public Guardian was looking after the deceased's affairs prior to death, the office of the Public Trustee must be contacted before the arrangements are made for the funeral. The Public Trustee will authorize an allowance for funeral and burial costs.

Alberta Human Services/AISH

Government assistance may be available for specified services. Financial eligibility must be determined prior to assistance being available.

Workers' Compensation Board

If cause of death is related to the workplace, funds may be made available to spouses, children and other dependents. Further details are available by calling: 1.866.922.9221 or www.wcb.ab.ca
Your funeral director will be pleased to advise you further regarding assistance programs.

Victims of Crime, Financial Benefits Program

Help is available to the victims of violent crimes in Alberta. Established by the Province of Alberta, it can assist with expenses that result directly from violent crimes.

Victims of Crime Financial Benefits Program
10365 - 97th Street, 10th Floor, Edmonton, AB T5J 3W7.

Phone: 780.422.4213 or www.alberta.ca/help-for-victims-of-crime.aspx

To be eligible, a person must suffer some direct personal injury as a result of a violent crime. The dependents of anyone killed in the above circumstances may apply for a lump sum payment. A lump sum is paid directly to the family as a death benefit to use as they see fit.

Federal Income Support for Parents of Murdered or Missing Children grant

The Federal Income Support for Parents of Murdered or Missing Children (PMMC) grant is an income support grant available to applicants who have suffered a loss of income from taking time away from work to cope with the death or disappearance of their child or children, as a result of a probable *Criminal Code* offence. For more information on this benefit visit <https://www.canada.ca/en/employment-social-development/services/parents-murdered-missing-children.html>

PAPERWORK

There are many simple but time-consuming tasks to be faced in completing the affairs of the deceased. Many funeral homes have an aftercare program that will give guidance and/or assistance to families in notifying the following:

Association and Club Memberships

Notify the secretaries of all clubs and check as to whether or not there are any dues or bills outstanding.

Bank/Credit Institutions

Immediately notify the bank management and find out their requirements for papers and changes. Do not close the account as it may be needed to administer the estate. Most institutions will release funds to cover funeral and other related expenses if copies of contracts and receipts are provided. All institutions will ask for a Proof of Death Certificate and copy of the will.

It is a good idea at this time to add another family member's name to your account to ensure joint access.

Cemetery and Grave Markers

If the deceased owned any other cemetery property, say in another city, the deed title may have to be reviewed by the spouse or executor. Contact the cemetery office or have your funeral director help with this matter.

Credit Cards

Check with all companies where the deceased had accounts. Some accounts are life insured and are paid up automatically upon the cardholder's death. Find out any outstanding balances, pay them by the due dates, and cancel the cards.

Income Tax

If the deceased earned taxable income in the year of his/her death, a terminal tax return (T1) must be filed on their behalf. Remember, a funeral and burial expenses are not considered a tax deduction. You must include a copy of the Proof of Death Certificate and a copy of the will or Letters of Probate or Letters of Administration. The spouse should also include copies of the same documents with his/her income tax return, together with an explanatory note. Your local Revenue Canada Taxation Office can supply you with their publication "Guide for Preparing T1 Returns for Deceased Persons."

Mail Delivery

Have the Post Office redirect mail to the executor's address if the deceased's home is unoccupied. Use incoming mail as a reminder to notify people or groups you might not have remembered to contact about the death. Contact subscriptions and club memberships before canceling them as there may be refunds available or a title may need to be transferred.

Name Changes

It is important to change names on titles to vehicles, real estate and personal property, the telephone and investments owned by the deceased.

Vehicles(s)

Within 60 days the car ownership and license plates must be transferred to the surviving spouse or to the appropriate person according to the terms of the will. Without a will the courts will have to appoint an administrator to take care of matters.

If the vehicle is not paid for, check details with the lending institution as there might have been life insurance coverage on the outstanding loan.

Notify the accident insurance company of the death so that the policy can be kept in good standing. Contact your local license bureau for further information.

Real Estate and Personal Property

Within 30 days insurance companies should be notified. Check with them about the possibility of life insurance covering loans or mortgages.

If there is joint ownership of real estate and other personal property it generally passes to the surviving owner. A will should take care of other arrangements but may still require probate action and the work of an estate lawyer.

Contact your Land Titles Department for specific action to take and papers to be completed.

Telephone

Contact the phone provider to inform them of your loved ones passing to keep their records up to date and if need be transfer/cancel the account.

Investments

Stocks, bonds and certificates held solely by the deceased must be held until the will is probated. Share transfers

sometimes take detailed paperwork. Check with the bank manager, the issuing stockbroker or the institution where these were purchased for what to do about change of ownership. An estate lawyer, accountant or financial advisor can simplify this procedure and help with tax problems.

Security

It is wise to safeguard valuable property such as the home, antiques, furs, jewelry and special collections.

The executor of the estate should immediately notify the insurance company holding the homeowner's policy on the deceased's residence to temporarily include his/her name on the policy.

Smaller moveable valuables within the home should be kept in safe storage until they are to be sold or distributed.

If the home is to be unoccupied for some time let trustworthy neighbors know and notify the local police to keep extra surveillance. Deadbolt locks, sensor lights and timed lights are practical deterrents for burglars.

LEGAL RESPONSIBILITIES

There are several legal appointments and procedures involved in dealing with property and belongings (the estate) of another person. These are usually carried out by family members but others can also be appointed to do so.

What follows is a brief look at Enduring Powers of Attorney, the responsibilities of a Personal Representative (Executor or Administrator), and Grants of Probate or Administration. Professional help and advice from a lawyer at the outset may avoid legal problems later. In most cases the person's estate pays for those services.

Enduring Powers of Attorney (while a person is living):

An Enduring Power of Attorney is a written document by which a competent person (the "donor") appoints someone else (the "attorney") to handle the donor's financial affairs. Such a power of attorney must comply with the requirements of the Powers of Attorney Act of Alberta. Unlike an ordinary power of attorney, which ceases to be valid if the donor becomes mentally incapable, the Enduring Power of Attorney remains effective notwithstanding any subsequent mental incapacity or infirmity of the donor. An Enduring Power of Attorney terminates upon the death of the donor. At that time the duties of the Personal Representative commence.

Personal Representative, Executor or Administrator (after a person dies):

A Personal Representative is someone with legal authority to administer the estate of a deceased person. This may be either an Executor or an Administrator. An Executor is someone appointed by the deceased to administer the estate in accordance with his or her will. An Administrator is someone appointed by the Court to administer the deceased's estate, either where there is a will but no executor, or where there is no will at all.

Personal Representative's Duties

In Alberta, the tasks normally required of a Personal Representative are outlined in the Surrogate Rules, as follows:

1. Make arrangements for the disposition of the body and funeral, memorial or other similar services.
2. Determine the names and addresses of the beneficiaries entitled to the estate property and notify them of their interests.
3. Arrange with a bank, trust company or other financial institution for a list of the contents of a safety deposit box.

4. Determine the full nature and value of property and debts of the deceased at the date of death and compile a list, including the value of all land and buildings and a summary of outstanding mortgages, leases and other encumbrances.
5. Examine existing insurance policies, advise insurance companies of the death and place additional insurance, if necessary.
6. Protect or secure the safety of any estate property.
7. Provide for the protection and supervision of vacant land and buildings.
8. Arrange for the proper management of the estate property, including continuing business operations, taking control of property and selling property.
9. Retain a lawyer to advise on the administration of the estate, to apply for a grant from the court or to bring any matter before the court.
10. Apply for any pensions, annuities, death benefits, life insurance or other benefits payable to the estate.
11. Advise any joint tenancy beneficiaries of the death of the deceased.
12. Advise any designated beneficiaries of their interests under life insurance or other property passing outside the will.
13. Arrange for the payment of debts and expenses owed by the deceased and the estate.
14. Determine whether to advertise for claimants, check all claims and make payments as funds become available.
15. Take the steps necessary to finalize the amount payable if the legitimacy or amount of debt is in issue.
16. Determine the income tax or other tax liability of the deceased and of the estate, file the necessary returns, pay any tax owing and obtain income tax or other tax clearance certificates before distributing the estate property.
17. Instruct a lawyer in any litigation.
18. Administer any continuing testamentary trusts or trusts for minors.

19. Prepare the personal representative's financial statements, a proposed compensation schedule and a proposed final distribution schedule.
20. Distribute the estate property in accordance with the will or intestate succession provision.

Alternative Executors

Occasionally a person named as Executor may be unable to carry out the task due to location or other commitments. There is no obligation to act if a person is unable or unwilling to do so. So long as the person has not already commenced to act, he or she may sign a Renunciation document. This allows an alternative Executor named in the will, if there is one, to act instead. If there is no alternative Executor then the Court can appoint an Administrator to carry out the terms of the will.

Acting as Administrator (when there is no will):

The law sets out an order of preference for who can apply to be appointed as Administrator when the deceased left no will: spouse, children, etc. Such an application must be accompanied by the Renunciations of all persons with greater or equal priority. Among persons of equal priority preference will be given to the oldest. A grant of Administration will not be given to more than three persons at the same time.

Grants of Probate or Administration

It is usually necessary to obtain a grant of Probate or Administration in order to deal with the assets of a deceased's estate. A grant of Probate confirms that the will is valid and that the Executor has authority to administer the estate. A grant of Administration confirms that the Court has appointed someone who has authority to administer the estate. The person applying for the grant submits the required documents to the Surrogate Court and the grant is issued after the application is approved by a judge upon payment of the required court fees. Once the Personal Representative has received the

grant third parties know they can then properly deal with that person with respect to the estate of the deceased.

If the estate is very small, and there is no real estate involved, it may be possible to administer the estate without obtaining a grant from the Surrogate Court. Most financial institutions have documents for use in such circumstances.

Line of Authority with Regard to Estates and Conduct of Funerals

Where there is no Will, or no surviving Executor(s) under a Will, Section 36 of the Funeral Services Act – General Regulation requires the Funeral Directors to take instructions, in descending order, from the following persons (providing they are over 18 years of age):

1. Husband or Wife or Interdependent Partner
(Common Law Partner)
2. Children
3. Parent
4. Guardian
5. Grandchildren
6. Siblings
7. Niece/Nephew
8. Adult next of kin
9. Public Trustee
10. Any adult person having some relationship, not based on blood ties or affinity

FINAL PRACTICAL DETAILS

In concluding the affairs of a deceased person there are always questions about what to do with personal items such as medical aids, clothing and linen, and furniture. There are practical ways of disposing of these through a variety of charitable groups who very much need these items.

Medical Aids:

Eyeglasses: such as the Lions Club, Operation Eyesight who collects them and sends them to Third World countries.

Hearing aids: collected, refurbished and donated to the needy by the Canadian Hearing Society.

Wheelchairs and other devices: the Red Cross accepts these.

New and sealed ostomy supplies, bandages and syringes, topical medications and other supplies may be accepted by your local Victorian Order of Nurses, Canadian Cancer Society or the Canadian Blood Services. Note that all prescription medicines and medications should be safely disposed of or returned to the pharmacy for disposal. These products should never be used by another person.

Clothing, Linen and Furniture

Clean used clothing and linen in good repair, as well as furniture, can be donated to a charity or helping agency in the deceased's memory. It is often comforting for those who have lost a loved one to turn around and help others in need. Most charities will arrange to collect items, which should be appropriately boxed and/or labeled for pick-up. Helping agencies include the Salvation Army, women's shelters, drop-in centres, rooms for the homeless and victims of fires and floods.

SUPPORTIVE SERVICES

There are many supportive services available to help people coping with the issues of dying, death, grief, loss and separation.

Remember to get in touch with your physician, clergy or spiritual advisor, and funeral director. They can offer direct support but can also put you in touch with qualified counselors and special agencies who understand and

support people who are bereaved. Also check your telephone directory for agencies that can help. Ask about the services they provide, and fees if any, and about other agencies they would refer.

The following is a partial list of agencies and types of agencies available:

- AIDS & Sexually Transmitted Diseases
- Canadian Foundation for the Study of Infant Deaths
- Canadian Mental Health Association
- Compassionate Friends
- Family Service Centres
- Hospices
- Police Departments
- Red Cross
- Regional Hospital Centres
- Victorian Order of Nurses

STANDARDS IN FUNERAL SERVICES

The Alberta Funeral Services Regulatory Board (AFSRB) was formed in 1992 through the cooperation of funeral services, businesses, government and public representatives.

The Board is responsible for developing and maintaining professional standards for funeral services in Alberta. They license funeral businesses, crematories, funeral directors, embalmers and pre-need salespeople. The board also sets educational standards, monitors performance standards and investigates consumer complaints.

AFSRB Mission Statement

To set and maintain the highest level of competence, ethics and educational standards for funeral service professionals.

If you have any questions or concerns about the services that have been provided please contact:

Alberta Funeral Services Regulatory Board
11810 Kingsway Ave

Edmonton AB T5G 0X5

Toll Free: 1.800.563.4652

office@afsrb.ab.ca and www.afsrb.ab.ca

PUBLICATIONS AND CONFERENCES

The Alberta Funeral Service Association offers the following publications which are available from your local AFSA member funeral home or the association office.

- Funerals: An Information Guide
- Grieving: "Our Time"
- Yours, Mine and Our Children's Grief

Funeral service staff provides informational seminars for interested groups within their communities. School career days, women's, condo associations, seniors' and church groups are just a few of the many types of groups that are served. Call your local AFSA Funeral Home or the AFSA office for details.

EDUCATION

There are two approved educational programs for Funeral Service. They are:

- Mount Royal University
- Canadian College of Funeral Service.

Those interested in exploring a career in the profession are encouraged to contact the schools or a local member firm.

QUESTIONS & ANSWERS

Is there a fee for the clergy or the use of a church?

The fee may depend on whether or not the deceased had some church affiliation or involvement. It is customary to provide an honorarium to the officiating clergy. Local policy set by the congregation or district will determine if there is a rental charge for the church. Your funeral director can help with these questions.

If the family has no church affiliation, who will officiate at the service?

The funeral director will make the necessary arrangements so the spiritual and personal needs of the family are met using either a clergy person or celebrant.

Who issues an official Death Certificate?

An official Certificate of Death may be obtained from private licensing bureaus. There is a fee and the funeral director can provide instruction for application.

Who issues a Statement of Death?

Your funeral director will issue a Statement of Death that is an acceptable proof of death in most instances.

What procedure should be followed if a death occurs while away from home?

If death occurs at a distant point, it is wise to consult a funeral director in your community at the first opportunity. His or her personal reputation for integrity and honesty will reassure the family that their wishes will be followed, details arranged and costs kept to the amount desired. If cremation or interment is to be made at the place of death, your local funeral director may only recommend another funeral home or clarify some detail. There is no charge for such consultation.

Why is viewing important?

This is helpful in accepting that death has occurred, especially to the immediate family. Each family member can physically say farewell.

Why is embalming necessary?

Public health and sanitation are the principal reasons for embalming as well as preservation and restoration of human remains. Embalming encourages the physiological and psychological wellbeing of the bereaved and provides the element of time between death and disposition.

What is the value of the funeral?

A funeral is an important part of the mourning process and fulfills the needs of the bereaved. It also:

- a. marks with dignity the conclusion of life
- b. brings meaning to the mystery of death, through a ceremony
- c. provides hope and a faith in the future
- d. provides mourners with an opportunity to share the loss and lend their support for a normal return to everyday life
- e. gives the bereaved family a social outlet to express their feelings.

Can there viewing with cremation?

Most people who select cremation have viewing and a ceremony, which is very helpful to the family before the cremation takes place. Most funeral homes have policies to identify the deceased before cremation.

Can I donate my body to medical science?

An Albertan may bequeath all or part of his or her body for medical education. Some requirements must be met for the body to be accepted. There may be some costs to the family.

It is still appropriate to honor the deceased with a funeral service. Individuals wanting more specific information on the body donor program should contact their funeral

director, the University of Calgary or the University of Alberta in Edmonton.

Should I consider donating organs?

One person can change the lives of up to 7 people through organ donation and up to 75 people through tissue donation. Procedures available in Alberta include the use of heart, lung, liver, kidney, pancreas, eyes, heart valves, small bowel, skin, connective tissue and bone for transplantation. Recipients benefit every day from the generosity of those who have donated organs and tissues after their death and of the families who have respected these wishes and given the needed consent to initiate the donation process.

Contact information for Organ, Tissue, and Eye Donation

- Aberhart Centre – 1.866.407.1970
edmdonation@ahs.ca
- Foothills Medical Centre – 403.944.8700
saotdp@albertahealthservices.ca

www.albertahealthservices.ca/info/service.aspx?id=2044

Alberta Legislation mandates that consideration be given for donation for every death in Alberta. Donation is a personal choice and the opportunity for donation must be offered to eligible people.

When prearranging a funeral is it necessary to pay in advance?

No, your wishes may be recorded and kept on file with your local funeral director and funeral expenses can be paid at time of need.

There are many types of prearranged services available. Contact your local funeral director for the one that suits your needs.

DEFINITIONS

Beneficiary A person or organization designated to receive the income and/or capital from an estate or insurance policy.

Bequeathal To donate the human body for use by a medical school to help train future physicians, or to be used in medical research.

Bequest A gift of personal property as outlined in the will.

Burial Placing the body, or cremated remains, in the ground or releasing at sea as the final resting place.

Columbarium An arrangement of niches in a wall of a room or entire building, designed for the purpose of interring cremated human remains. It may be a part of an outdoor setting and usually is composed of material such as concrete, granite, stone, marble or bronze.

Committal Service A service held at the graveside before the body is buried or at the conclusion of the service prior to cremation.

Coroner See - Medical Examiner

Cremation A method of disposition whereby the body is placed in a special furnace called a retort chamber and subjected to temperatures of up to 2,000-degrees Fahrenheit for several hours. The intense heat and evaporation reduce the body to bone fragments.

Crematorium A building designed for the purpose of cremating human remains.

Crypt A tomb for above-ground burial of the body.

Disposition The final handling of the deceased's remains. Usual choices are burial, entombment or cremation.

Embalming A process to achieve disinfection, preservation and restoration of the deceased.

Entombment Above-ground burial, placing the body in a crypt in a mausoleum.

Estate All real property (land and buildings) and personal possessions of the deceased as well as any liabilities.

Estate Administrator / Personal Representative of the Estate A person appointed by the court to take over the role of the executor when no executor was appointed in a valid will or when there is no executor willing or able to carry out his/her duties. Usually a spouse or next of kin is appointed.

Executor/Executrix The personal representative of the deceased as appointed in a legal will. The executor has the authority to take temporary legal ownership and possession of all the deceased's assets, to buy and sell property and possessions and to divide up the estate among the beneficiaries.

Heirs Those who inherit the property of the deceased.

Interment Burial of the deceased remains.

Intestate Dying without having made a valid will.

Living Will A signed, dated and witnessed document that allows a person to state in advance his/her wishes about the use of life-sustaining procedures when dying.

Mausoleum A large building or structure, often on the grounds of a cemetery, containing crypts for the interment (entombment) of human remains.

Medical Examiner Person authorized by the Fatality Enquiries Act to investigate a death which occurs unnaturally, or unexpectedly or which cannot be explained.

Memorialization A way in which a life is permanently remembered.

Niche A recessed compartment in a columbarium used to hold an urn.

Obituary A notice of death in a newspaper.

Pall A cloth that covers the casket in some churches.

Testator A person who dies leaving a will or testament in place.

Probate The legal process of proving before the courts that a particular will is the genuine last will and testament of the deceased. Granting probate does not mean that the will has been declared valid.

Property As used in this booklet, the term includes real estate, securities, cash and any other possessions.

Residue Property left in the estate after payments of all debts and distribution of specific bequests.

Right of Survivorship An agreement made with a financial institution when a joint account is opened that lets the survivor continue to draw money from the joint account after the death of the partner.

Urn A container that holds the cremated remains. Available in many sizes, shapes and materials.

Vault A two-part enclosure for the casket made of concrete with a non-porous lining such as asphalt, fiberglass, stainless steel, copper or bronze to prevent the penetration of air, water, and other gravesite substances.

Viewing/Visitation The period of time when family and friends may pay their final respects to the deceased and the family members.

Will A written document, legally executed, by which a person determines the disposal of his/her estate after death.

READING RESOURCES

CHILDREN

- Healing A Child's Grieving Heart; Wolfelt, A
Helping Children Cope With the Loss of a Loved One; Kroen, W
Helping Children Grieve; Huntley, T
How Do We Tell the Children; Schaefer, D
Samantha Jane's Missing Smile; Kaplow, J
Tear Soup; Schweibert, P
When Dinosaurs Die; Brown L
When Someone Very Special Dies; Heegaard, M
When Your Pet Dies; Ryan, V
Healing the Heart; Jacques, J

TEENS

- Fire In My Heart, Ice In My Veins; Traisman, E
Living With Grief, Children & Adolescents; Doka, K
Straight Talk About Death to Teenagers; Grollman, E
Teen Grief Relief; Horsley, H
Teenagers Face to Face With Bereavement; Gravelle, K
The Grieving Teen, Fitzgerald, H
Weird is Normal When Teenagers Grieve; Wheeler, K
When a Friend Dies; Grootman, M

ADULT

- A Grief Observed, Lewis, C.S.
Empty Cradle, Broken Heart; Davis, D
Families Making Sense Of Death; Nadeau, J
Fatherless: How Sons of All Ages Come to Terms; Chethik, N
Grieving a Suicide: Loved One's Search for Comfort; Hsu, A
Healing After Suicide of a Relative; Smolin, A
Healing the Adult Child's Grieving Heart; Wolfelt, A
How to Go On Living When Someone You Love Dies; Rando, T
How to Survive the Loss of a Parent; Akner, L

I Can't Stop Crying; Martin, J
I Wasn't Ready to Say Goodbye; Noel, B
Journey Through Grief; Bozarth, A
Lessons of Loss; Niemeyer, R
Life After Loss; Deitz, B.
Life Goes On; Boulanger, C
Living When a Loved One Has Died; Grollman, E
Living With Grief, Before & After Death; Doka, K
Lost Fathers: Women Losing Fathers; Herring, L
Midlife Orphan; Brooks, J
Motherless Daughters; Edelman, H
Moving Beyond Death, Divorce and Other Losses, James, J
No Time to Say Goodbye-Surviving Suicide of a Loved One; Fine, C
Poems & Readings; Lucinda, A
Remembrances & Celebrations; Harris, J
Straight Talk About Death; Grollman, E
Suicide and Bereavement; Jordan, J
Surviving Holiday, Birthdays and Anniversaries; Noel, B
Unattended Sorrow; Levine, S
Understanding Your Grief, Wolfelt, A
When Parents Die; Myers, E
When Your Baby Dies; Gamino, L
You're Not Alone; Noel, B

Personal Data

My full name is _____
LAST NAME

FIRST NAME MIDDLE NAME

Place of residence: _____

Date of birth: _____

Birthplace: _____

Alberta Health Care Number: _____

Driver's License Number: _____

Social Insurance Number: _____

Occupation: _____

IF RETIRED, KIND OF WORK DONE MOST OF WORKING LIFE

Husband's name or maiden name of wife: _____

Place & date of marriage: _____

Never married, married, widowed, divorced: Please circle

Full name of father: _____

Father's place of birth: _____

Mother's maiden name: _____

LAST NAME FIRST NAME MIDDLE NAME

Mother's place of birth: _____

My will can be found at: _____

Leave these pages in the booklet and advise next-of-kin of your instructions.

Instructions Concerning My Funeral

Funeral home to be: _____

Funeral service to be held in: _____

If church, please provide name: _____
CHURCH OR FUNERAL CHAPEL

Name of clergy/celebrant requested: _____

It is my wish by body be: _____

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

If cremation, disposition of cremated remains: Interred in
Cemetery , Placed in Columbarium Given to Relatives or
Scattered

I have or have not made pre-arrangements regarding my
funeral with a funeral home.

If you have, please list funeral home: _____

I wish to have the following hymns or music at my funeral:

Active pallbearers to be: _____

Honorary pallbearers to be: _____

Other details or instructions: _____

(Date): _____ (Signature:) _____

ACKNOWLEDGEMENTS

This booklet is made possible by the following funeral homes whose membership in the Alberta Funeral Service Association (AFSA) is an assurance that the public interest will be served, that full information will be provided to anyone on request, and that the wishes of a person or family will be met in every detail.

For the most current referral information please contact the Alberta Funeral Service Association on our toll free line 1.800.803.8809, or inquiry@afsa.ca or www.afsa.ca.

AFSA CODE OF ETHICS

As Funeral Directors, we acknowledge our responsibilities to the citizens of this Province especially those we serve and our mutual responsibilities to the funeral service profession.

To the public, we pledge strict adherence to provincial health laws, pre-need service regulations, and all laws pertaining to our business or profession, a high moral and service standard to all, regardless of race, color or creed.

To those we serve, we pledge confidential business and professional relationships, to conduct all services in a dignified and respectful manner, to provide all merchandise at fair prices, to care for, and to show respect for the loved ones, entrusted to our care.

To our profession, we pledge support of higher educational standards and licensing to fair business practices, and honourable relationships with one another.

We Pledge in Matters of Professional Conduct and Cooperation to:

- Adhere to the rules and regulations set out by the Alberta Funeral Services Regulatory Board, and the laws and regulations set out by the Municipal, Provincial and Federal governments, where they apply.
- Respect all faiths, beliefs and customs of families served and the public at large.
- Respect the role of the clergy and adhere to the policy, rules and regulations of the church in which the service is to take place.
- Conduct all business in a professional manner such as appearance and verbal exchange with all personnel, families served, colleagues, service providers, suppliers and the public at large.
- Ensure that all personnel employed are properly trained for their duties and encourage a "life long learning" environment.
- Encourage and foster an open line of communication with all agencies to better serve families in a professional and timely manner.

We Further Pledge in Matters of Accountability to the Family to:

- Uphold in the strictest confidence, by all personnel, matters and aspects pertaining to the family of the deceased.
- Provide a wide range of options to the family regarding types of funeral services offered and selection of merchandise.
- Advise families of all aspects of the funeral service and the costs ensuring the family is in complete understanding of the expenses being incurred. To disclose all costs in writing on the funeral service agreement. Ensure that all verbal or written requests from the family are fulfilled.
- Ensure that, in the matter of cremation bodies are cremated individually, unless under the direction of the family.
- Inform the family of death benefits that may be available through various government and private agencies.
- Demonstrate professional conduct when the circumstance arises whereby family members are indecisive as to choosing one funeral home over another.
- Demonstrate professional conduct when the circumstance arises whereby one funeral home has been called upon to transfer the human remains from a place of death and the family has requested another funeral home to handle the arrangements. Business transactions resulting from this situation shall be expedited between the two funeral homes in a mutually equitable and professional manner. This
- Transaction shall not cause undo hardship to the family being served.

We Further Pledge in Matters of Respect for the Deceased that:

- Funeral home personnel shall demonstrate care and respect for the deceased entrusted to their care.
- During the embalming of the deceased only employees of the Funeral Home, authorized licensed personnel or those registered in an approved school program or persons approved by the family, shall be in attendance.

We Pledge a High Standard of Operation & Maintenance of the Funeral Home and that:

- The Business Manager shall be accountable in maintaining a high professional standard in the operation, management, and maintenance of the funeral home.

We Pledge In Matters of Media Relations and Marketing that:

- Funeral Directors shall welcome the opportunity to educate the public in all matters relative to funeral service ensuring factual information is extended.
- Funeral service businesses and their personnel shall ensure that they do not create advertising or make representations that contain: false or misleading statements, price claims that are misleading, statements that reflect negatively towards their colleagues, businesses or the profession as a whole.