

DEALING WITH THE LOSS OF A LOVED ONE
TABLE OF CONTENTS

Page 1: Table of Contents

Page 2: When Someone Close to You Dies
If a Crime is Involved
Dealing with the Justice System

Page 3: Police Procedure Investigating Sudden Death

Page 4: Check List of Practical Things to Do

Page 5: Planning the Funeral Services

Page 6: What to Bring to the Funeral Home

Page 7: Sample Obituary Form

DEALING WITH THE LOSS OF A LOVED ONE

Page 9: Check List Form

Page 10 - 12: Financial & Legal Paperwork

Funeral Regulatory Board
 Chapel of Memories Funeral Home
 Income Support & Employment
 Worker's Compensation Board of Alberta

Telephone Numbers Included:
 Canada Pension Plan
 CPP Lump Sum Death Benefit
 Guaranteed Income Supplement
 CPP Survivors Benefit
 Veterans Affairs Canada
 Allowance for the Survivor
 Disability Benefit
 Alberta Senior's Benefit
 Alberta Health Care
 Alberta Blue Cross
 Chief Medical Examiner's Office
 Canada Customs & Revenue Agency
 GST Refund Inquiries
 Lark Transfer Inquiries

6/22/05

Page 13: Important Telephone Numbers

Page 14: Telephone Numbers of Churches / Worship Centers

Page 1

DEALING WITH THE LOSS OF A LOVED ONE

TABLE OF CONTENTS

Page 1:	Table of Contents	
Page 2:	When Someone Close to You Dies If a Crime is Involved Dealing with the Justice System	
Page 3:	Police Procedure Investigating Sudden Death	
Page 4:	Check List of Practical Things to Do	
Page 5:	Planning the Funeral Services	
Page 6:	What to Bring to the Funeral Home	
Page 7:	Sample Obituary Form	
Page 8:	Assistance For Funeral Expenses	Telephone Numbers Included: Alberta Widow's Pension Canada Pension Plan Veterans Affairs Canada Alberta Funeral Services Regulatory Board Chapel of Memories Funeral Home Income Support & Employment Worker's Compensation Board of Alberta
Page 9:	Check List Form	
Page 10 - 12:	Financial & Legal Paperwork	Telephone Numbers Included: Canada Pension Plan CPP Lump Sum Death Benefit Guaranteed Income Supplement CPP Survivors Benefit Veterans Affairs Canada Allowance for the Survivor Disability Benefit Alberta Senior's Benefit Alberta Health Care Alberta Blue Cross Chief Medical Examiner's Office Canada Customs & Revenue Agency GST Refund Inquiries Land Transfer Inquiries
Page 13:	Important Telephone Numbers	
Page 14:	Telephone Numbers of Churches / Worship Centers	

WHEN SOMEONE CLOSE TO YOU DIES

When someone close to you dies, it is difficult dealing with feelings surrounding the loss. It is also difficult determining what needs to be done following a death. This is **ONLY A GUIDE**; in some cases other options must be considered. You are likely to have strong feelings and dealing with the difficult experience may be overwhelming. This booklet offers guidance and reference to those needing assistance.

IF A CRIME IS INVOLVED

If you have lost someone as a result of a crime, the grief process may be more complicated. There will be a police investigation. Criminal charges may be laid by Government lawyers called Crown counsel and charges may proceed to criminal court. Other people will be making decisions that affect you and your family. You may feel frustrated that you do not have control over what is happening. Under these special circumstances, you might find that you delay the process of grieving because you are very involved with the police and the court system. Remember that mourning for your loved one is a normal and important part of recovering, even during the court process it is important to allow yourself time to grieve.

DEALING WITH THE JUSTICE SYSTEM

You may also have to deal with the police and court system. The police will ask many people questions as part of their investigation. You may have to go to court as a witness if they find the person who they think is responsible for the crime. There are services to help you, with trained people available to provide information, practical help and emotional support. These Victim Assistance Programs may be based at your local police station, the local Crown counsel office or in the community.

POLICE PROCEDURE INVESTIGATING SUDDEN DEATH

- Police attend the scene to determine the extent of the investigation warranted.
- Statements will be required from persons who identify the deceased, those who found the deceased and those who last spoke to the deceased.
- The scene will be secured, examined for evidence and photographs will be taken.
- The medical examiner will be contacted and attend, if required and authorize the transfer of the deceased.
- Personal property is secured and turned over to an audit relative upon conclusion of investigation.
- The notification of kin will be done, by the Police, and assistance is available from Victim Services for support, information and referral.
- The body is transferred to the hospital morgue by a Funeral Home Service contracted by the Provincial Government. Costs incurred after the body is released by the Medical Examiner are the responsibility of the funeral home of the family's choice. Information regarding the release of the body may be obtained by your funeral home or crematorium.
- If an autopsy is ordered by the Medical Examiner, the body is transported to a specified medical facility, i.e. Edmonton.
- The immediate family may, if not satisfied with the Medical Examiner's explanation, request an autopsy.
- Autopsy results may not be available for six weeks to six months.
- Family will be re-contacted by Police if the investigation is continuing. In most cases the Police will do the necessary preliminary investigation but will return at a later time to complete it when time is not of the essence.
- *Cleaning may be necessary, depending on the circumstances. It may be covered by an insurance policy. If special cleaning needs to be done after a death, you may ask the funeral home of your choice or contact your local Police or Victim Services units for names of possible contacts.*

CHECK LIST OF PRACTICAL THINGS TO DO:

1. **Make a list of the people to be notified of the death - immediate family, friends, employers and business colleagues.**
2. **Arrange for someone to answer the door and the telephone. With someone else answering, these calls can be screened and the person who answers the door and phone can keep a list of call that need to be returned.**
3. **Consider the needs of the household - getting groceries, preparing meals, doing laundry, etc.**
4. **See that there is care for any children in the family.**
5. **Contact the funeral home - decide on the time and place for the funeral. Start the arrangements by speaking to the funeral director. This discussion is usually best held with the majority of the immediate family members present. The funeral director can help you make appropriate choices.**
6. **Select and notify the pall bearers, honorary pall bearers, clergy, readers, eulogist, soloist or special music..**
7. **Write the obituary and have it delivered to the newspaper. Some funeral homes may assist the survivors with this. If the family wishes donations to go to a particular organization, include this information in the notice.**
8. **Arrange for food and beverages after the funeral service.**
9. **Arrange for disposition of flowers that do no remain at the grave site.**
10. **Have a trusted person house-sit while the family is attending the funeral.**
11. **Keep a list of everyone who sent flowers, brought food, etc., so the family can thank them.**
12. **Notify the deceased person's lawyer or executor, who will look after the details of the will. If there is no will, the lawyer may contact the Public Trustee's Office. (The Public Trustee administers the estate of someone who dies without a will or next of kin).**
13. **Notify all insurance companies with whom policies are held.**
14. **Check on insurance policy's death benefits or whether these policies may provide temporary sources of income.**
15. **Check on what type of plot markers are allowed at the cemetery.**

PLANNING THE FUNERAL SERVICES

- Funeral services are tributes and an opportunity for friends and family to celebrate the life of the deceased. They are an important social ritual as they allow family and friends to reflect, grieve and say good bye and to begin their journey of healing. Guidelines and customs vary about how services can be conducted. Your pastor and / or funeral director can help you make appropriate choices. Bear in mind the more elaborate the ceremony the more expense you incur.
- If the funeral was not prearranged, you will need to select people to be included in the funeral ceremony - pall bearers, honorary pall bearers, clergy, readers, eulogist, soloist or special music, accompanist, etc. The pastor, funeral director or other family and friends can assist you with these decisions.
- Contact those individuals selected as soon as possible to determine their availability. Be prepared to tell them time and place of service and what their duties would be. Expect some to refuse: they may feel too overwhelmed with their own grief, have unavoidable complications with the time frames or other things that make their involvement impossible. Have an alternative available who is able to serve at the last moment in case of illness or bad weather, etc.
- Arrange hospitality for visiting relatives and friends. This might be with local family or close friends, or if they request it, make a reservation at a local hotel (their cost). If babysitting might be needed you could have someone on call.
- Most airlines offer "Compassionate Fare" for family members who fly in for a funeral on a full price return economy fare, which is a partial fare reimbursement that must be applied for. Usually, the airline requests a document from the funeral home or from the attending physician in order for family to qualify for this reduced rate. Their travel agent can provide details when the flight is booked.
- Consider needs of the household: stocking the cupboards for guests, cleaning, etc. which might be done by friends or could be contracted with a cleaning service.

WHAT TO BRING TO THE FUNERAL HOME

Personal Information of the Deceased

Name _____

Date of Birth _____

Place of Birth _____

Social Insurance Number _____

Alberta Health Care Number _____

Driver's Licence Number _____

Father's & Mother's Name _____

Father's & Mother's place of Birth _____

Sibling's Names _____

Sibling's Place of Birth _____

Children's Names _____

Children's Place of Birth _____

Before the Funeral

- Decide on pictures that are to be on the memorial card.
- Decide on any pictures to be enlarged and displayed at the funeral service.
- Decide on the music and / or musicians to play at the service.

SAMPLE OBITUARY FORM

OBITUARY FOR _____
Full Name _____
Age at Death _____ Place and Date of Death _____

Personal Information (Usually including some or all of the following):

Date & Place of Birth _____

Origin of Family (Optional) _____

Occupation _____

Education Degrees & Awards _____

Memberships Held _____

Military Service _____

Outstanding Work or Achievements _____

Civic Awards or Honors _____

Predeceased Family Members (If so Desired) _____

Survivors in the Immediate Family _____

Date & Time of Viewing, Prayers, Memorial Service, Service of Committal,
Wake, etc. - With Other Special Information That Would be Relevant _____

Disposition of Flowers or Donations _____

Deliver the Obituary in person to newspapers. Some newspapers charge for death notices and prices vary widely so check beforehand. Ask funeral homes if their fees include assistance with writing or editing the obituary, delivery to newspapers and if they cover part or all of the paper's fees.

ASSISTANCE FOR FUNERAL EXPENSES

Alberta Widow's Pension: RITE # 310 - 0000 ask for 422 - 4080

Canada Pension Plan: 1 - 800 - 277 - 9914

Veterans Affairs Canada: 1 - 866 - 522 - 2122

"Last Post". Veterans who served with Allied Armed Forces during WWI, WWII or the Korean Conflict may apply to Last Post for assistance in the form of a basic funeral service with specific casket. Eligibility is on a needs basis and determined by the estate.

Alberta Funeral Services Regulatory Board: 1 - 800 - 563 - 4652

This board has useful information that can help you clarify cost related issues to funeral planning.

Chapel of Memories Funeral Home: 624 - 2686 Vern Weber 624 - 2165

Income Support & Employment: RITE # 310 - 0000 ask for local office
Peace River 624 - 6135
McLennan 324 - 3200
High Prairie 523 - 6650

Individuals who receive assistance from Alberta Social Services are provided with a basic funeral service and a casket as stipulated by the department. Indigent persons and those receiving support from the Assured Income for the Severely Handicapped (AISH) program may also be eligible for assistance.

Worker's Compensation Board of Alberta (WCB): 1 - 866 - 922 - 9221
(Toll Free)

CHECK LIST FORM

Do you have a detailed list of these items and do you know where the items are located?

- Personal Will _____
- Birth Certificate of the Deceased _____
- Marriage Certificate _____
- Driver's License of the Deceased _____
- Deceased Social Insurance Number _____
- Alberta Health Care Personal Number _____
- Military I.D. Card _____
- Safety Deposit Box _____
- Property Deeds & Leases _____

- Insurance Policies:
- Employment _____
 - Life _____
 - Disability _____
 - Home _____
 - Auto _____
 - Business _____
 - Other _____

Bank Accounts: (Branch, Address, Account Numbers) _____

Investments: _____

Tax Deductions: _____

Bonds: _____

- Personal Property:
- Vehicles _____
 - Jewelry _____
 - Other _____

Trust Funds _____

Outstanding Debts _____

Were Funeral Pre-Arrangements Done? _____

- Professional Contacts:
- Attorney _____
 - Accountant _____
 - Employer _____
 - Other _____

- Personal Contacts:
- Executor _____
 - Co-Executor _____

If the deceased lived alone, notify utilities and the land lord and tell the post office where to forward mail. Take precautions against thieves, especially during the funeral / memorial service. Have someone "house sit" for added security.

FINANCIAL & LEGAL PAPERWORK

In order to apply to the following agencies for benefit, a death certificate or a funeral director's statement of death and proof of age and marriage may be required; (common-law marriages may be recognized). Phone numbers listed for details.

Canada Pension Plan (CPP)

1 - 800 - 277 - 9914

Cancel pension cheques by phone, giving the name of the deceased, their address & social insurance number. *The estate is entitled to the pension cheque in the month that the death occurred.* If another cheque comes after that month, it must be returned to the Income Security Department, care of the "Receiver General for Canada". If you cash a late cheque in error, it must be repaid by a cheque or money order.

CPP Lump Sum Death Benefit

1 - 800 - 277 - 9914

This benefit is based on the CPP contributions of the deceased.

Guaranteed Income Supplement (OAS/ CPP)

1 - 800 - 277 - 9914

Widows / widowers over 65 may be entitled to this benefit.

CPP Survivors Benefit

1 - 800 - 277 - 9914

(Spouse / common-law partner and / or children's benefits)

This benefit is based on the CPP contributions of the deceased. The amount of this benefit will vary depending on the age of the surviving spouse / common-law partner and other dependency factors. In addition, there may be benefits available for children who are under age 18, or who are between ages 18 and 25 attending school or university full time. An original certified copy of the marriage certificate may be required.

Veterans Affairs Canada

1 - 866 - 522 - 2122

Benefits continue for a period of one year. Contact Veterans Affairs for specifics.

Allowance for the Survivor

1 - 800 - 277 - 9914

Widows / widowers may be entitled to this benefit if their income qualifies. *This is not retroactive, so apply for it immediately.* Applications are available through the phone number listed. Proof of marriage is required, although common-law relations will be considered.

Disability Benefit

1 - 800 - 277 - 9914

If the deceased has been receiving this benefit it needs to be cancelled.

Alberta Senior's Benefit

1 - 800 - 642 - 3853

This income-based program provides a benefit to low income seniors which fully or partially subsidizes Alberta Health Care premiums. Notify them by phone and give them the deceased's personal health care number. *The estate of the deceased is entitled to the cheque for the month in which the death occurred.* You must return any additional cheques.

Alberta Health Care (AHC) Insurance Plan RITE# 310 - 0000 ask for 427 - 1432
To cancel the policy of the deceased, AHC requires written notification of the name, address and personal health number of the deceased.

Alberta Blue Cross (ABC) 1 - 800 - 661 - 6995
Alberta Health Care normally notifies ABC, however, you can contact them directly with the name & Alberta Health Care number of the deceased, name & address of the executor and name & address of the person calling.

Enduring Power of Attorney / Executors

If an Enduring Power of Attorney exists, it ceases at moment of death and the Executors named in the will, then control then estate. For further information, contact an attorney or lawyer.

Obtaining a Death Certificate

For most purposes, the funeral director's certificate is sufficient and they usually provide several copies. A provincial death certificate may be obtained by going to your local Licence Registries Service. *The local Victim Services Unit has available certificates.*

Medical Examiner's Office

1 - 780 - 427 - 4987

When a death occurs suddenly or cannot be explained, the Office of the Chief Medical Examiner conducts an investigation. All such deaths in Alberta are investigated under the authority of the Fatality Inquiries Act. The investigation is held to determine the cause and circumstances of the death. In some cases, a public inquiry is held and recommendations are made to help prevent similar deaths.

The Will

The executors should be notified as soon as possible, as they are responsible for taking care of the estate. Keep the original Will in a safety deposit box and a copy of the Will in a more accessible location. If the Will cannot be located, you can check with the lawyer who drew up the Will; she / he may have a copy of it, although it is not required.

Probating the Will, a process by which the Will is proved valid by the Court is not always necessary. If there is a large amount of money in a bank account that is held jointly, the bank will usually require probate before releasing it, but if the estate is small, property held jointly such as real estate, bank accounts or bonds can be easily transferred to the surviving spouse or individual named.

If there is no Will, or if no Will is found, the deceased died intestate and you may need advice from the Public Trustee to settle the estate. Phone the RITE # 310 - 0000 ask for Public Trustee.

Canada Customs & Revenue Agency

1 - 800 - 959 - 8281

Revenue Canada require notification of death and will require the executors of the estate to submit a tax return within a set period of time. Details may be obtained by contacting them directly.

Income Tax

A final return must be filed. If the death occurred between January 1 and October 31, the final return is due by April 30 of the following year. If the death occurred between November 1 and December 31, the final return is due six months after the death. Uncompleted returns from prior years must also be filed.

Bank Accounts, Credit Cards, RRSP's, GIC's & Shares

Notify the bank of the death and ask what documents they require; different banks have different requirements. Joint accounts, RRSP's & GIC's can be transferred to the survivor. Contact your financial advisor for information.

GST Credit - Revenue Canada - Refund Inquiries: 1 - 800 - 959 - 8281

If the deceased received the GST Rebate, notify the above number. *If the death occurred in a month where the GST is mailed (January, April, July or October), the estate can cash the payment.* Otherwise, the cheque should be returned to them.

Insurance

Notify all insurance companies, including car insurance, if the deceased owned an insured vehicle at the time of death.

Vehicle

If vehicles were registered to the deceased, a transfer of ownership should be made through a probate registry agent.

Land Transfer

A land transfer must be made if there is real estate. Contact Alberta Registries for details. Phone RITE # 310 - 0000 ask for Land Titles

IMPORTANT TELEPHONE NUMBERS

- Peace Regional Victim Services 624 - 6626
- Chapel of Memories Funeral Home (Vern Weber, Director) 624 - 2686
- Vern & Marion Weber (Residence) 624 - 2165
- Alberta Funeral Services Regulatory Board 1 - 800 - 563 - 4652
- Alberta Widow's Pension RITE # 310 - 0000 ask for 422 - 4080
- Canada Pension Plan 1 - 800 - 277 - 9914
- Veterans Affairs Canada 1 - 866 - 522 - 2122
- Income Support & Employment RITE# 310 - 0000 ask for local office
- Peace River 624 - 6135
- McLennan 324 - 3200
- High Prairie 523 - 6650
- Worker's Compensation Board of Alberta 1 - 866 - 922 - 9221
- Alberta Senior's Benefit 1 - 800 - 642 - 3853
- Disability Benefit 1 - 800 - 277 - 9914
- Allowance for the Survivor 1 - 800 - 277 - 9914
- Alberta Health Care RITE# 310 - 0000 ask for 427 - 1432
- Alberta Blue Cross 1 - 800 - 661 - 6995
- Chief Medical Examiner's Office (Edmonton) 1 - 780 - 427 - 4987
- Canada Customs & Revenue Agency 1 - 800 - 959 - 8281

TELEPHONE NUMBERS OF CHURCHES / WORSHIP CENTERS

• Peace River Ministerial Association	624 - 2370
• Alliance Church	624 - 1202
• St. James Anglican Church	624 - 2743
• First Baptist Church	624 - 2611
• Church of Jesus Christ of Latter Day Saints	624 - 4011
• Jehovah's Witnesses	624 - 1502
• Our Lady of Peace Roman Catholic Church	624 - 2635
• Prince of Peace Lutheran Church	624 - 3963
• Salvation Army Church	624 - 2370
• Christian Life Assembly	624 - 2430
• Seventh Day Adventist Church	624 - 8047
• St. Paul's United Church	624 - 2615
• Diocesan Formation Center	624 - 9211
• Cornerstone Worship Center	624 - 2246
• Gospel Fellowship Church (Nampa)	322 - 3865
• St. Charles Church (Nampa)	322 - 3852
• United Church (Nampa)	322 - 2375
• United Church (McLennan)	324 - 3771
• St. John the Baptist Cathedral	324 - 3583
• Paroisse Du Sacre Coeur (Donnelly)	925 - 3829
• Paroisse Notre Dame De Lourdes	323 - 4268
• Ste. Anne's Parish (Falher)	837 - 2151
• Jehovah's Witnesses (Falher)	837 - 2697
• St. John United-Anglican Church (Manning)	836 - 3757
• St. James Roman Catholic Rectory (Manning)	836 - 3125
• Jehovah's Witnesses (Manning)	836 - 3420
• Manning Calvary Gospel Temple	836 - 3722
• Manning Gospel Tabernacle	836 - 3412
• Christ the King Catholic Church (Keg River)	981 - 2008
• Northern Christian Revival Ministry (Manning)	836 - 0035

GRIEF & LOSS

Reactions and Ways to Cope

Grief Reactions

Coping Ideas

SHOCK

Feeling temporarily stunned; in a trance; tending to let others make decisions. **Characterized by:** disorientation and confusion. Can last for minutes, hours, even days.

Will resolve naturally as reality sets in. Things that help: seeing the body, participating in rituals like funerals, memorials – becomes "real".

DENIAL

An emotional place where strength can be gathered to face what lies ahead. **Characterized by:** disbelief in what has happened – sometimes even refusal to discuss to avoidance of thinking about the loss and minimizing the impact. **Caution:** Sometimes people can get "stuck" here because change would force an admission of the significance of the loss.

Talk over fears and concerns with a trusted friend or counselor; confront and deal with issues which much be faced. Think positively about yourself and your ability to cope. Find new ideas to ease tension and fear even if you do not feel they relate directly to your situation. Participating in rituals such as funerals, etc. will help make the loss "real" and denial will subside.

FEAR

Can range from minor annoyance to full blown panic. **Characterized by:** dread of the future; negative interpretations of everything that happens and lack of awareness of positives; fear of facing reality; speculation on "what ifs"; preoccupation with bodily sensations, even death.

Focus on positive things. View the slightest progress as moving in the right direction. Record improvements. Tell yourself affirming things. Talk to a good listener. Investigate – don't worry about things that will never happen. Find humor or create it. Practice deep breathing when feeling panic or fear.

HELPLESSNESS

Feelings of being pushed along where you do not wish to go; being out of control. **Characterized by:** mood swings including panic, depression and defeat; loss of belief in your personal power. **Caution:** Family and friends may take over too many tasks for too long.

Make a list of things you are able to do; allow others to help; be aware that this is a state of mind; avoid people who "smother"; seek out sources of courage and strength; use humor; give yourself credit for small steps. Get back into some sense of routine.

ANGER

Desire to blame someone; downward spiral which uses a lot of energy; internal "simmering"; irritability; bitterness. **Characterized by:** reliving of situation that generated anger; verbally attacking people over insignificant issues; blocking out positive feelings; actively fighting opportunities for joy. **Caution:** Suppressing anger can make you feel like you are going "crazy". Unhealthy outbursts of anger that hurt yourself or others is also not helpful

Talk with someone who can be trusted to keep conversations confidential. A professional counsellor can serve this purpose. Ask if being angry is helping. If not, replace it with more positive thoughts & feelings. Practice healthy ways of releasing angry – physical activity, relaxation, build or create something, clean the house. Use the anger as energy to spur activity. The goal is to channel your anger into energy that becomes productive.