

To my loved ones:

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

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

The booklet also includes more personal material for eulogies, obituaries, and other remembrances.

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

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Witness: \_\_\_\_\_ Date: \_\_\_\_\_

First person to be notified upon my death:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

Relationship: \_\_\_\_\_

Notes:

Vital statistics about me:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Gender: \_\_\_\_\_

Place of Birth: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Business/Industry: \_\_\_\_\_

Military Service: \_\_\_\_\_

Marital Status: \_\_\_\_\_

Maiden Name: \_\_\_\_\_

Name of Spouse: \_\_\_\_\_

Father's Name: \_\_\_\_\_

His Place of Birth: \_\_\_\_\_

Mother's Name: \_\_\_\_\_

Her Place of Birth: \_\_\_\_\_

My preference for the location of the visitation,  
service or celebration of life:

☐ Fred Jenkins Funeral Home

☐ Place of Worship

Address of Place of Worship: \_\_\_\_\_

☐ Other

Address of other location: \_\_\_\_\_

My preferences for the service:

Clergy or Officiant: \_\_\_\_\_ or ☐ Funeral Home to Recommend

Name: \_\_\_\_\_

Contact Information: \_\_\_\_\_

Notes:

Personal Items:

Eyeglasses: ☐ Remove ☐ Leave On

Jewelry: ☐ Remove ☐ Leave On

Clothing: ☐ Purchase at the time ☐ Selected

Pallbearers (Six are required):

1. \_\_\_\_\_ 4. \_\_\_\_\_

2. \_\_\_\_\_ 5. \_\_\_\_\_

3. \_\_\_\_\_ 6. \_\_\_\_\_

Musical Tributes: \_\_\_\_\_

Soloist: \_\_\_\_\_

Organist/Pianist: \_\_\_\_\_

Congregational Hymns: \_\_\_\_\_

\_\_\_\_\_

Favorite Genre or Artist: \_\_\_\_\_

Community Organizations or Clubs that may participate: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Cemetery instructions:

The following are my wishes regarding my final resting place.

Name of cemetery: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Property, crypt, or niche owned?  
If yes, specify location written on cemetery purchase agreement:

\_\_\_\_\_

\_\_\_\_\_

Final resting place: ☐ Earth burial ☐ Mausoleum

☐ Interment following Cremation

☐ Other

Marker or Monument: \_\_\_\_\_

Purchased: ☐ Yes ☐ No

Monument company name: \_\_\_\_\_

If no, inscription instructions: \_\_\_\_\_

Reception location: ☐ Reception Suites

☐ Place of Worship

☐ Other

☐ Reception to follow Cemetery

☐ Reception to follow Service

Notes:

Information for newspapers - a guideline:

Place of Death: \_\_\_\_\_

Date of Death: \_\_\_\_\_

Spouse, widow, or widower of: \_\_\_\_\_

Married for number of years: \_\_\_\_\_

Children, their spouses, and their places of residence:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Grandchildren, their spouses, and their places of residence:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Siblings, their spouses, and their places of residence:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Education: \_\_\_\_\_

Clubs and Lodges: \_\_\_\_\_

Military Service: \_\_\_\_\_

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

Memorial donations: \_\_\_\_\_

\_\_\_\_\_

A personal life review for the funeral and eulogy:

I would like the following religious beliefs expressed: \_\_\_\_\_

\_\_\_\_\_

Favorite poem, verse, or scripture: \_\_\_\_\_

\_\_\_\_\_

Some significant accomplishments in my life: \_\_\_\_\_

\_\_\_\_\_

One of my fondest memories: \_\_\_\_\_

\_\_\_\_\_

One of the greatest inspirations in my life: \_\_\_\_\_

\_\_\_\_\_

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

\_\_\_\_\_

Favorite places: \_\_\_\_\_

\_\_\_\_\_

Favorite color, flower, food, etc.: \_\_\_\_\_

\_\_\_\_\_

I want my family to remember me for: \_\_\_\_\_

\_\_\_\_\_

A message to my family and friends: \_\_\_\_\_

\_\_\_\_\_

Special notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Funeral Arrangements



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

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

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

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

## Burial plans

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

## Funeral service

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

## Visitation, wake, or viewing

Held the night before or immediately prior to the funeral service, the visitation – also called a wake or a viewing – provides a way for friends and acquaintances to pay respects and offer condolences to your family. As with the funeral service, you may want to decide if you want an open or closed casket should one be present.

## Memorial or tribute service

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

## Graveside service

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

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

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

Regardless of the service or services you choose to include in your funeral plan, you can personalize them in almost any way imaginable. For example, just consider the following questions:

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

## Cemetery property

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

A common misconception that people often have when they purchase the right of interment in a cemetery is that they have purchased the land itself, when in fact what they have really purchased is the right to be interred (also referred to as buried, entombed, enriched or placed) on or in that particular piece of property.

## Burial

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

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



## Cremation

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

- A permanent site gives loved ones a physical place for visitation and reflection.
- The ceremony accompanying the placement of an urn in a cremation niche or a cremation garden in a cemetery provides family and friends with closure after the loss of a loved one.
- When ashes of a loved one are kept with relatives, they can easily become misplaced or discarded through the years, as future generations may not feel a connection to the deceased.
- A permanent placement provides future generations with a location to visit when researching heritage.



Some common methods of final disposition of cremated remains are:

- **Cremation niche:** an above-ground space to accommodate a cremation urn.
- **Columbarium:** Often located within a mausoleum or chapel and constructed of numerous niches designed to hold urns.
- **Cremation garden:** a dedicated section of a cemetery designed for the burial, scattering, or other permanent placement of ashes.
- **Memorial benches:** benches that either simply memorialize a loved one scattered or buried in a cremation garden, or actually contain the remains within.
- **Headstones:** Some cemeteries allow upright headstones, called “monuments,” to be used with ground burials. Headstones that are flat against the ground are called “markers.” In some cemeteries or sections of cemeteries, only flat markers are used to preserve the natural appearance of the landscape.

## Practical information for your survivors

In addition to pre-planning your funeral, completing a Personal Information form and giving a copy to your estate trustee, spouse, and children will give you the peace of mind of knowing they will have all the information they need to properly handle your wishes and the details of your estate. Don't put this form in your safety deposit box as these can be sealed until after the funeral.



# Cremation FAQs

Cremation is an alternative to earth burial or mausoleum entombment; it does not limit the funeral in anyway. Should you choose cremation, you will still have the same options for memorialization that any other family has. Cremation can take place before or after the funeral service. In this section, we've answered the most common questions we are asked about cremation. If you require further information, please contact us at any time, by telephone or email.

## What is cremation?

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

## Where and when does cremation take place?

Cremations occur at a crematorium in a special furnace called a cremation chamber or retort.

## Do we need to buy a casket?

A casket is not required however, law states that at a minimum, the deceased must be placed into a rigid combustible container. Many options of caskets and containers are available to you.

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

Many personal items may be placed in the casket. However, some items may need to be removed

prior to the cremation process. All items left in the casket will be destroyed during the cremation. Your funeral director can advise you on what items may stay and what items must be removed from the casket.

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

Cremation does not limit the type of funeral service that may be chosen. The same options that apply to earth burial are available with cremation. Some of these choices include: casket type, location of the service and visitation, music selection, open or closed casket, and the display of personal mementos. Some families elect to have a complete service at the funeral home or place of worship. Others prefer to have a procession to the crematorium similar to that often done to the cemetery for an earth burial.

## Is embalming required?

Embalming is not mandatory however, some circumstances may require it. If you prefer an open casket with a visitation prior to the service, embalming is highly recommended.

## What is an urn?

An urn is a container designed to hold cremated remains permanently. It may be constructed from a variety of materials such as wood, bronze, copper, steel, pewter, granite, marble, clay pottery, or fine porcelain. We have a large selection of urns available designed to reflect the lifestyle of an individual. Urns may also be personalized by engraving. Urns also come in a variety of sizes that allow more than one member of the family to have a portion of the cremated remains.



## What can we do with the cremated remains?

### Burial

The cremated remains may be buried in an existing cemetery plot or a new plot may be purchased.

### Inurnment

The urn may be placed in a niche in an above-ground structure called a columbarium.

### Scattering

Some cemeteries have scattering areas on their property. Cremated remains may be scattered on private or public property if authorization is obtained. Properties may be bought and sold so it is important to know that once the scattering takes place, the cremated remains are irretrievable. Scattering on either public or private property may offend some people and there may be laws prohibiting such action.

### Shipping

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

### Keeping

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

### Is cremation cheaper than burial?

Typically, it is less expensive than earth burial. Depending on which cemetery is selected, the cremation cost may be less expensive than the purchase of a cemetery plot. There are coroner fees to authorize the cremation, an urn to purchase, and possible transportation costs of delivering the urn to its final destination.

# Veterans Services

Of the 25 million veterans currently alive, nearly three of every four served during a war or an official period of hostility. About a quarter of the nation's population -- approximately 70 million people -- are potentially eligible for VA benefits and services because they are veterans, family members or survivors of veterans. Below we will touch on some of the burial benefits available to our deceased veterans. The government marker or headstone, flag and burial benefits. These are just some of the benefits available.

### Marker and headstone

#### VA's Headstones and Markers

Upon request, the Department of Veterans Affairs (VA) furnishes, at no charge to the applicant, a headstone or marker for the grave of any eligible

veteran in any cemetery around the world. For deaths that occurred before Sept. 11, 2001, VA may furnish a headstone or marker only for graves that are not already marked with a private headstone.

Headstones and markers are provided for eligible spouses and dependents of veterans only in national, military post or state veterans cemeteries. Spouses and dependents buried in private cemeteries are not eligible for a government headstone or marker. Flat bronze, granite or marble markers and upright granite and marble headstones are available. The style chosen must be consistent with existing monuments at the place of burial. Niche markers are also available to mark columbaria used for inurnment of cremated remains.





### Eligibility

Any deceased veteran discharged from the U.S. armed forces under conditions other than dishonorable is eligible for a government headstone or marker.

Service after Sept. 7, 1980, must be for a minimum of 24 consecutive months or be completed under special circumstances (e.g., death on active duty). Persons who have only limited active duty service for training while in the National Guard or Reserves are not eligible unless there are special circumstances (e.g., death while on duty or as a result of training). Persons with 20 years of service in the National Guard or Reserves who are entitled to retired pay are also eligible for a government headstone or marker. A copy of the Reserve Retirement Eligibility Benefits Letter (commonly called the "Twenty-Year Letter") must accompany the application. Active duty service (other than active duty for training) while in the National Guard or Reserves also establishes eligibility.

For death occurring on and after Sept. 11, 2001, any deceased active duty servicemember or eligible veteran discharged from the U.S. armed forces under conditions other than dishonorable is entitled to a government-furnished headstone or marker. If the death occurred before Sept. 11, 2001, by law VA may only furnish a headstone or marker if the grave is unmarked.

### The flag

*Why does VA provide a burial flag?*

A United States flag is provided, at no cost, to drape the casket or accompany the urn of a deceased veteran who served honorably in the U. S. Armed Forces. It is furnished to honor the memory of a veteran's military service to his or her country. VA will furnish a burial flag for memorialization for each other than those dishonorably discharged

- Veteran who served during wartime
- Veteran who died on active duty after May 27, 1941
- Veteran who served after January 31, 1955
- Peacetime veteran who was discharged or released before June 27, 1950
- Certain persons who served in the organized military forces of the Commonwealth of the Philippines while in service of the U.S. Armed Forces and who died on or after April 25, 1951
- Certain former members of the Selected Reserves

### Who is eligible to receive the burial flag?

Generally, the flag is given to the next-of-kin, as a keepsake, after its use during the funeral service. When there is no next-of-kin, VA will furnish the flag to a friend making request for it. For those VA national cemeteries with an Avenue of Flags, families of veterans buried in these national cemeteries may donate the burial flags of their loved ones to be flown on patriotic holidays.

# What To Do First - A Checklist

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

### Notify these people as soon as possible:

- Your doctor who may provide a medical certificate of death or request an autopsy to determine the cause of death.
- The funeral home to arrange for the transfer of the deceased (usually this can be done within 1-2 hours although it may take longer to obtain a release from the hospital) and set an appointment with you to make further arrangements.
- Relatives, executor/executrix, and friends.
- Employers (the employer of the deceased and relatives who will need time off).
- Insurance agents (life, health, and accident).
- Religious, fraternal, civic and veterans' organizations, and unions, if applicable.
- Lawyer and accountant.

### Secure the vital statistics of deceased:

- Full legal name - other names must be identified by "also known as" (AKA)
- Home address and telephone number
- Name of business or employer's name, address, and telephone number
- Industry and occupation.
- Military service serial number.
- Date and place of birth.
- Citizenship

- Father's name and birthplace
- Mother's name, maiden name, and birthplace
- Locate the will

### Meet with funeral home

*Decide within a few hours:*

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



### If Cremation:

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

### Decisions to be made regarding burial of urn:

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

### Decisions to be made regarding above-ground niches:

- Would you like the niche to be inside a building or outside?
- What type of material would you like the niche to be constructed from? Granite or bronze are choices for outdoor niches and marble or glass are choices for indoor.

### Decisions to be made regarding scattering:

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

### If Casket Burial:

- Would you like other members of the family to be with your loved one in the future? This determines the size of the lot.
- What type of memorial do you prefer? Choice of a marker set flush with the ground or an upright memorial.
- Would you like to protect your loved one's casket with a concrete vault?

- What type of presentation would you prefer for the burial service? E.g. a tent canopy, chairs, mats leading to the grave etc.

### If Casket Entombment:

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

### Pay For

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

### Collect Documents

*(Required to establish rights for insurance, pensions, survivor benefits, ownership, etc.)*

- Will
- Legal proof of age or birth certificate
- Social Insurance card
- Marriage license
- Citizenship papers
- Insurance policies
- Bank books
- Deeds
- Car ownership papers
- Income tax returns, receipts or cancelled cheques
- Military discharge papers

# On helping a friend cope with loss

## Before the Funeral

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

## After the Funeral

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

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





# Writing an obituary

Writing an obituary is a difficult and emotional task. First, you will need to gather information from family and friends of the deceased about their childhood, education, career and hobbies and interests. As well, speak to the funeral home to receive any important information on the date, time and location of any funeral service, or other funeral related events. Using the template will help make the process easier and will ensure you write a properly structured obituary.

Instructions: Replace all items in CAPITALS below with the appropriate information.

[GIVEN NAME] [MIDDLE NAME (AND NICKNAME)] [SURNAME NAME], [AGE], of [CITY], [STATE], passed away on [DATE OF DEATH] in [LOCATION OF DEATH].

[NAME] was born in [LOCATION OF BIRTH] to [PARENT'S NAMES] on [DATE OF BIRTH]. He/she went to high school at [SCHOOL NAME] and graduated in [YEAR]. He/she went on to earn a degree/certificate in [DEGREE TYPE] from [SCHOOL NAME]. He/she worked as a [JOB TYPE] for [COMPANY] for [NUMBER OF YEARS]. He/she enjoyed [ACTIVITIES/HOBBIES]. He/she received [AWARDS/HONORS] and was involved in [CHARITIES/ORGANIZATIONS].

[NAME] is survived by his/her [RELATION], [NAME] of [CITY]. (List all survivors: spouse children, siblings, parents, grandchildren, nieces and nephews). He/she is preceded in death by his/her [RELATION], [NAME].  
(List predeceased: spouse, parents, children and siblings.)

Funeral service will be held at [LOCATION] on [DATE] at [TIME] with Reverend [NAME] of [CHURCH] officiating. Burial will follow at [CEMETERY NAME], [CEMETERY LOCATION]. Visitation will be held at [LOCATION] on [DATE] at [TIME]. [NAME OF FUNERAL HOME] will be handling the funeral arrangements.

Memorial donations may be made to [ORGANIZATION NAME], [MAILING ADDRESS]. The family wishes to extend their gratitude to [ORGANIZATION/NAME] [FINAL WORDS].

Remember most newspapers charge by the word, this template is good for getting all the information necessary in as few words possible. However, this template can be changed based on what you feel is necessary.

# Writing a Eulogy

Giving a meaningful, moving eulogy can be a nerve-wracking situation for even the most accomplished public speaker, but it need not be. How can you summarize somebody's life in a few short minutes, while being both somber and funny at the same time? Writing and delivering a eulogy is a therapeutic tool to help deal with your grief, and being chosen to give a eulogy is an honor and should be treated that way. Here are some tips for writing and delivering an eloquent and memorable eulogy.

- **Gather information.** Talk with family members, close friends and co-workers to get important information on the deceased. Some important information to include in the eulogy is the persons family and other close relationships, their education/career, hobbies or special interests, places the person lived or travelled to, and any special accomplishments they had.
- **Organize your thoughts.** Jot down your ideas by whatever means are most comfortable and familiar to you. Create an outline of your speech, and fill in the information that you gathered about the person.
- **Write it down.** This is not a toast at a wedding where you can make off the cuff remarks, and you should not adlib a eulogy. Writing it all down allows you to include and remember every detail you wanted in your eulogy. When you bring a copy of your eulogy to the podium make sure it is easy to read, print it out in a large font, or if it hand-written leave a few spaces between the lines. Keep in mind your time constraints; it's best to keep things on the short side, especially if there are other speakers.

- **Review and revise.** Your first draft will not be the last. When you think you are done, sleep on it and look it over in the morning when it is fresh again, that will be the time to make any necessary revisions.
- **Practice, practice, practice.** Read over your eulogy several times in order to become familiar with it. Practice in front of a mirror, read it over to some friends or family and have them give you feedback. Become familiar with your speech so you can recite it without making it look like you're reading from a script. The more you practice the more comfortable you will be.
- **Make them laugh, but be respectful.** A funeral is not a roast, however, there is room for humor in your eulogy. Fondly remember a story about the person that everyone can relate to. Keep it appropriate; there will be children and the elderly there that may not share the same sense of humor. Laughter is truly the best medicine, and some well placed humor will help people cope, and will bring back fond memories of the deceased.
- **Don't be afraid to show emotion.** Funerals are an extremely emotional event; nobody expects you not to shed a few tears. However, if you feel that you will be too strongly overcome by your emotions, have a back-up plan in place where someone you trust can deliver the eulogy for you. Give them a copy well in advance if you feel this could be an issue.
- **Have a glass of water as well as tissues handy.**

# What is Grief?

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

The death of a loved one is life's most painful event. People's reactions to death remain one of society's least understood and most off-limits topics for discussion. Oftentimes, grievers are left totally alone in dealing with their pain, loneliness, and isolation. Grief is a natural emotion that follows death. It hurts. Sadness, denial, guilt, physical discomfort, and sleeplessness are some of the symptoms of grief. It is like an open wound which must become healed. At times, it seems as if this healing will never happen. While some of life's spontaneity begins to return, it never seems to get back to the way it was, it is still incomplete. We know however, that these feelings of being incomplete can disappear.

Healing is a process of allowing ourselves to feel, experience, and accept the pain. In other words, we give ourselves permission to heal. Allowing ourselves to accept these feelings is the beginning of that process.

The healing process can take much less time than we have been led to believe. There are two missing parts. One is a safe, loving, professionally guided atmosphere in which to express our feelings, the other is knowing how and what to communicate.

## The grieving process

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

moves through a series of emotional stages such as shock, numbness, guilt, anger, and denial, and physical responses are typical also. They can include sleeplessness, inability to eat or concentrate, lack of energy, and lack of interest in activities previously enjoyed.

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

Sometimes a person can become overwhelmed or bogged down in the grieving process. Serious losses are never easy to deal with, but someone who is having trouble beginning to actively re-engage in life after a few months should consider getting professional help. For example, if continual depression or physical symptoms such as loss of appetite, inability to sleep, or chronic lack of energy persists, it is probably time to see a doctor.

## Allow yourself to mourn

Someone you love has died; you are now faced with the difficult, but important need to mourn. Mourning is the open expression of your thoughts and feelings regarding the death and the person who has died, it is an essential part of healing. You are beginning a journey that is often frightening, painful, overwhelming, and sometimes lonely. This guide provides practical suggestions to help you move toward healing in your personal grief experience.

## Realize your grief is unique

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

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

## Talk about your grief

Express your grief openly. By sharing your grief outside yourself, healing occurs. Ignoring your grief won't make it go away; talking about it often makes you feel better. Allow yourself to speak from your heart, not just your head. Doing so doesn't mean you are losing control, or going "crazy", it is simply a normal part of your grief journey. Find caring friends and relatives who will listen without judging and seek out those persons who will "Walk with, not in front of" or "behind" you in your journey through grief. Avoid people who are critical or who try to steal your grief from you. They may tell you, "keep your chin up" or "carry on" or "be happy." While these comments may be well-intended, you do not have to accept them. You have a right to express your grief; no one has the right to take it away.

## Expect to feel a multitude of emotions

Experiencing a loss affects your head, heart, and spirit, so you may experience a variety of emotions as part of your grief work. Confusion, disorganization, fear, guilt, relief, or explosive emotions are just a few of the emotions you may feel. Sometimes these emotions will follow each other within a short period of time, or they may occur simultaneously.

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

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

## Allow for numbness

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

## Be tolerant of your physical and emotional limits

Your feelings of loss and sadness will probably leave you fatigued; your ability to think clearly and make decisions may be impaired; and your low energy level may naturally slow you down. Respect what your body and mind are telling you. Nurture yourself.; get daily rest; eat balanced meals; lighten your schedule as much as possible. Caring for yourself doesn't mean feeling sorry for yourself, it means you are using survival skills.

## Develop a support system

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

## Make use of ritual

The funeral ritual does more than acknowledge the death of someone loved; it helps provide you with the support of caring people. Most importantly, the funeral is a way for you to express your grief outside yourself. If you eliminate this ritual, you often set yourself up to repress your feelings and you cheat everyone who cares a chance to pay tribute to someone who was, and always will be, loved.



### Embrace your spirituality

If faith is part of your life, express it in ways that seem appropriate to you. Allow yourself to be around people who understand and support your religious beliefs. If you are angry with God because of the death of someone you loved, recognize this feeling as a normal part of your grief work. Find someone to talk with who won't be critical of whatever thoughts and feelings you need to explore.

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

### Allow a search for meaning

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

### Treasure your memories

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

### Move toward your grief and heal

The capacity to love requires the necessity to grieve when someone you love dies. You can't heal unless you openly express your grief. Denying your grief will only make it become more confusing and overwhelming. Embrace your grief and heal.

Reconciling your grief will not happen quickly. Remember, grief is a process, not an event. Be patient and tolerant with yourself and never forget that the death of someone loved changes your life

forever. It's not that you won't be happy again. It's simply that you will never be exactly the same as you were before the death.

*"The experience of grief is powerful. So, too, is your ability to help yourself heal. In doing the work of grieving, you are moving toward a renewed sense of meaning and purpose in your life."*

- Dr. Alan D. Wolfelt, Center for Loss and Life Transition

### Accepting a loss

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

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

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

# Administering The Estate



While there is no requirement to use a lawyer, probate is a rather formal procedure. One minor omission, one failure to send Great Aunt Tillie a copy of the application, or a missed deadline, can cause everything to come to a grinding halt or expose everyone to liability.

The death of a family member or friend sometimes tends to bring out the very worst in some people. Experience shows that even in close families there is a tendency to get overly emotional about relatively trivial matters at the time of a loved one's death, such as who gets the iron frying pan and who gets the kettle. Such minor matters, or any delays or inconveniences can be upsetting, pose issues of fairness, and create unfounded suspicion among family members. Thus it generally is a very good idea to "let a lawyer do it".

### Estate settlement issues

Wills, probate, administration with no will, social security or pension plan benefits, veterans benefits, insurance benefits, joint property, beneficiary designations, claims of dependants and creditors, probate fees, income and estate taxes and other issues may appear overwhelming after the death of a loved one. Sorting and settling all the details may be confusing because many of the terms are unfamiliar. This guide is not intended to be a substitute for specific individual tax, legal, or estate settlement advice, as certain of the described considerations will not be the same for every estate. Accordingly, where specific advice is necessary or appropriate, consultation with a competent professional is strongly recommended. Most of all keep in mind that while it is important to take care of all of these activities, it's more important to move slowly at a pace that is comfortable for you during your grieving process.

### Important documents

Locate as many of the following documents as possible: wills, deeds, bank books, stock certificates, military discharge papers, social insurance card, tax forms, vehicle and boat titles, insurance policies, etc.

### Death certificates

Before the business and legal issues of the estate can be pursued, it will be necessary to obtain certified copies of the death certificate. You can order them from the funeral director or directly from the Registrar of Vital Statistics in your area. It is always better to order a few more than what you think you will need. Most agencies will only accept certified death certificates and not photocopies.

### Administration of a will

Wills are simple, inexpensive ways to address many estates. But they don't do it all. Here are some things that may not be accomplished in a will:

- Named beneficiaries for certain kinds of property, although sometimes wills contain beneficiary designations that overrules previous ones.

### A will cannot be used to leave:

- Property you held in joint tenancy with someone else. At death, the deceased's share will automatically belong to the surviving joint tenant(s). A will provision leaving the deceased's share to someone other than the surviving joint tenant, would have no effect unless all joint tenants died simultaneously.
- Property that was transferred to a living trust.
- Proceeds of a life insurance policy for which there is a named beneficiary.
- Money in a pension plan, individual retirement account (IRA), 401(k) (RRSP or RRIF) plan or other retirement plan.



# Probate

Probate is the process that transfers legal title of property from the estate of the person who has died (the decedent) to their proper beneficiaries.

The term probate refers to a proving of the existence of a valid will, or determining and proving who one's legal heirs are if there is no will. Since the deceased can't take it with them, probate is the process used to determine who gets their property.

Property left through a will usually must spend several months or a year tied up in probate court before it can be distributed to the people who inherit it.

Probate is not cheap or quick. Because probate requires court approval, the process can tie up property for a year or more. In addition, probate may be expensive. Estate lawyers, who may charge a flat fee, percentage or an hourly rate, usually handle probate. Their fees and court costs may cost up to 5% of the estate's value, or more if problems or litigation arise. A will is a very personal document, and may reveal private family and financial issues and concerns. But once it is entered into the court record, it becomes public, and can be inspected by anyone.

## What Is probate?

Probate is a legal process where your named executor goes before a court to have the will proven as valid and to be given the right to administer estate property and proves the will.

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

Probate usually works like this. After your death, the person you named in your will as executor - or, if you die without a will, the person appointed by a judge - files papers in the local probate court. The executor proves the validity of your will and presents the court with the value of your property.

## Why is probate necessary?

The primary function of probate is transferring title of the decedent's property to their heirs and/or beneficiaries. If there is no property to transfer, there is usually no need for probate.

The probate process also provides a mechanism for setting a deadline for dependents and creates a timeframe for the distribution of the remainder of the estate's property to ones' rightful heirs.

## What is involved in administering an estate?

Your executor has many duties including:

- Identifying and cataloging all property owned by the deceased.
- Appraising the property, and paying all debts and taxes.
- Proving that the will is valid and legal.
- Distributing the property to the heirs as the will instructs.

## How long does estate administration take?

The duration varies with the size and complexity of the estate, the difficulty in locating the beneficiaries who would take under the will, if there is one or under provincial law where there is no will. Delays may occur because of tax filing obligations.

If there is a will contest, or anyone objects to any actions of the executor or estate trustee, the process can take a long time. Some matters have taken decades to resolve, but a year may be closer to the norm.

## What is the probate process of an uncontested will?

Typically the person named as the deceased's executor goes to a lawyer experienced in probate matters who then prepares an application for the court and takes it, along with the will and an affidavit by a witness to the will, and files it with the probate court.

The lawyer for the person seeking to have the will admitted to probate typically must notify all those who would have legally been entitled to receive property from the deceased if the deceased died without a will, plus all those named in the will, and give them an opportunity to file a formal objection to admitting the will to probate.

If no objections are received, and everything seems in order, the court approves the petition, and appoints the executor.





## Who is responsible for handling probate?

In most circumstances, the executor named in the will takes this job. If there isn't a will, or the will fails to name an executor, the probate court names someone (sometimes called an administrator) to handle the process - most often the closest capable relative, or the person who inherits the bulk of the deceased person's assets.

No formal probate may be required if the property of the decedent does not require probate to transfer legal title. In such a case, the executor or estate trustee named in the will may administer the estate without obtaining probate. Or where there is no will, a close relative or friend may agree to serve as an informal estate representative. Normally, families and friends choose this person, and it is not uncommon for several people to share the responsibilities of paying debts, filing a final income tax return and distributing property to the people who are supposed to get it.

## Should I plan to avoid probate?

Probate rarely benefits your beneficiaries, and it always costs them money and time. Probate may make sense if your estate will have complicated problems, such as many debts that can't easily be paid from the property you leave.

Whether to spend your time and effort planning to avoid probate depends on a number of factors, most notably your age, your health and your wealth. If you're young and in good health, a simple will may be all you need - adopting a complex probate avoidance plan now may mean you'll have to re-do it as your life situation changes. And if you have very little property, you might not want to spend your time planning to avoid probate.

But if you're older (say, over 50), in ill health or own a significant amount of property, you'll probably want to do some planning to avoid probate. Probate saving strategies can be complex and may require a lawyer to ensure your property is distributed the way you want, and to avoid income tax issues.

## Settling an estate

The deceased remains a legal entity through their estate - the assets, debts and obligations of the individual need to be settled, we can help you complete required paperwork to wrap up the deceased's affairs.

## Survivor benefits

The sites listed here all provide some form of survivor benefits to the estates of qualifying individuals following a death, or assistance with the accurate and timely completion of the necessary forms and documents to maximize government and corporate benefits after the death of a loved one, as well as help in returning all identification documents, thus limiting the opportunity for identity theft.

**Disabled Veterans Nation Foundation**

www.dvnf.org

## US Department of Veterans Affairs

[www.benefits.va.gov](http://www.benefits.va.gov)

## Important Notes