

A photograph of a sunset over a vast field of wheat. The sun is low on the horizon, casting a warm, golden glow across the sky and the field. The sky is filled with soft, wispy clouds, and the mountains in the distance are silhouetted against the bright light. The wheat in the foreground is in sharp focus, showing the texture of the stalks and heads.

Funeral Planning in Alberta

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Why plan ahead

Although people tend to avoid thinking about funerals until faced with the death of a loved one, it is really just a natural part of planning for the future. It is as important as naming guardians for your children, taking out life insurance or preparing a will.

Waiting until death, a time of stress and grief, often makes it difficult to finalize the necessary arrangements. Planning ahead can help. We have talked to hundreds of families who have benefited from doing just that—talking about their choices, making many decisions ahead of time—and ultimately reducing some of the anxiety of funeral planning. These families also find they ensure the funeral reflects their own personality, and becomes a more fitting reflection of their life.

By reading this booklet, you'll find out more about many of the steps required in making funeral arrangements:

- What major decisions must be made when arranging a funeral
- How to make funeral arrangements for someone else
- How to plan for your own funeral
- How to donate a body or organs to medical science

We hope this booklet makes the process more meaningful and less intimidating.

Decisions you will face

When making funeral arrangements, here are some of the things you will need to consider:

- What kind of farewell will be most appropriate?
A funeral should reflect the lifestyle of the person, so think carefully about spending more than you can afford or have budgeted for in advance. Consider asking a trusted friend or relative to accompany you when you make funeral arrangements.
- Will the deceased be buried or cremated?
- Will the deceased be embalmed?
- What type of casket is desired?
- Who can make funeral arrangements?

The authority for making arrangements for the disposition of human remains or cremated remains falls in the following order of priority:

- (a) the personal representative (executor) designated in the will of the deceased;
- (b) the spouse, common law spouse, or interdependent adult partner of the deceased if that person was living with the deceased at the time of death;
- (c) an adult child of the deceased;
- (d) a parent of the deceased;
- (e) a guardian of the deceased under the *Adult Guardianship and Trusteeship Act* or, if the deceased is a minor, under the *Child, Youth and Family Enhancement Act*, or the *Family Law Act*;
- (f) an adult grandchild of the deceased;
- (g) an adult brother or sister of the deceased;
- (h) an adult nephew or niece of the deceased;
- (i) an adult next of kin of the deceased determined on the basis provided by sections 8 and 9 of the *Wills and Succession Act*;
- (j) the Public Trustee;
- (k) an adult person having some relationship with the deceased not based on blood ties or affinity;
- (l) the Minister of Human Services

If the right to control the disposition of human remains or cremated remains passes to persons of equal rank, in the absence of agreement between or among them, the order of priority begins with the eldest person in that rank and descends in order of age.

If the person who has the right to control the disposition of human remains or cremated remains is not available or is unwilling to give instructions, the right passes to the next available qualified person.

Living with the deceased includes a situation where the deceased resided before death in a care facility for health reasons and the spouse, common law spouse or interdependent adult partner continued to provide the usual support customarily associated with a couple intending to continue a permanent relationship, or the deceased and the spouse or partner were living apart at the time of death due only to circumstances other than a breakdown of their relationship.

Farewell Service

Funeral services may be simple or lavish, private or public. They may be held in a church, a funeral chapel or other facility. There are two basic types of service:

- A traditional funeral service with the deceased present
- A memorial service where the deceased is not present

A Traditional Funeral Service

A traditional funeral involves a service in a church, funeral chapel, or other facility with the deceased present, followed by burial or cremation or entombment.

The steps may include:

- Removing the deceased to the funeral home
- Using funeral home facilities
- Embalming and cosmetic application
- The casket
- Using a funeral coach for transportation to the cemetery or crematorium
- Arranging religious services
- Registering the death and obtaining the burial permit
- Preparing and placing newspaper obituary notices
- Arranging for flowers
- Funeral stationery which may include funeral service folders, memorial booklets and/or a video tribute.

Funeral directors are legally required to provide a written contract which must contain a detailed list of funeral goods and services provided and the costs for each.

There may be additional charges for cremation, cemetery fees, flowers, monuments, obituary cost, honorariums, etc.

Memorial Service

A memorial service is most often held within a few days or weeks of the death. Memorial services, like funeral services, can be large or small, and can be held in a church, funeral home chapel, or other facility.

A memorial service is held when the deceased is not present. For example, the deceased may have been buried immediately after death, cremated or donated for medical research prior to any service.

Burial or Cremation

Burial is a traditional choice for Albertans but cremation is becoming much more popular. Deciding between burial and cremation will depend on many factors, including the wishes of the deceased, personal values and religious beliefs.

If the funeral home you have chosen does not have a crematorium, there may be additional costs for transporting the deceased to a crematorium at another facility.

Burial

Burials must be made in registered cemeteries. There are two ways to do this. The first is the traditional earth burial, where the deceased is placed in a casket and lowered into the ground. The second type of burial is less common: it involves placing the deceased and the casket permanently in a mausoleum, or tomb, above or just below the ground.

Cemeteries are owned and managed by churches, local municipalities or private businesses. Once you decide on a cemetery, and before you agree to purchase a plot or other goods or services, ask for a written statement listing all costs. Compare quotes as cemetery costs may vary widely.

Here are some other things to inquire about:

- The price of a grave varies, depending on the cemetery and location of the grave within a cemetery.
- Cemeteries must give reduced rates to veterans, although they might not provide space nearby for other family members. The cemetery may allow a spouse's cremated remains to be buried in or scattered on the plot.
- Some cemeteries restrict the style of grave markers and limit you to their approved list of suppliers. You may have to pay an installation charge.
- There may be fees for services such as lawn maintenance.
- The casket may be enclosed in a vault or box in the ground.
- Cemeteries may allow two burials in one plot, one deep and one shallow.
- There may be a fee for opening and closing of graves.
- If the deceased lived outside the area, a surcharge may be applied.

Cremation

Before a body can be cremated, the Medical Examiner must review the Medical Certificate of Death, signed by the attending physician. The Medical Examiner will then issue a Form 4, which gives approval for the cremation.

There is no legislation in Alberta required that a burial casket be used in cremation. Funeral homes and crematoriums do require the deceased be enclosed in a container which is combustible, of rigid construction, and equipped with handles. You may supply your own home-made container providing it meets the requirements of the crematorium.

After cremation, all that usually remains of the body is 2 to 3 kilograms of mechanically reduced bone and ash. These materials are pure and represent no health risk. You are free to take care of the cremated remains as you see fit.

Crematoriums and funeral homes may provide temporary storage of the remains, but the legislation does not allow long term or forever storage at these locations.

Cemetery facilities for cremated remains vary. It is best to check with the cemetery in question. Some have an urn garden where cremation lots are available for burial of an urn. Others have a columbarium, an above-ground structure where urns are held. Another option is to bury the cremated remains in a family plot. Some cemeteries and funeral homes also offer a common scattering garden.

Scattering Remains

The family may choose to scatter the cremated remains in a particular place, or the deceased may have left specific instructions for this. However because the act of scattering is irreversible, it is recommended that this decision be discussed and thought out in advance.

An option might be to scatter some cremated remains and keep some in a registered cemetery so there will be a permanent record of the death.

Permission must be obtained from the landowner prior to the scattering of cremated remains on any property, including Crown land and public spaces (parks, golf courses, etc.). Scattering cremated remains in the flowing waters of a National Park is strictly prohibited.

Embalming

Embalming involves substituting a chemical fluid for bodily fluids to preserve the deceased temporarily. This is usually done for cosmetic and sanitary purposes when the deceased is to be viewed in an open casket.

Embalming is not necessary to transport the deceased in a vehicle owned by the funeral home, or by a private vehicle. However, keep in mind that a body will decompose if it is not refrigerated and/or embalmed. Embalming also allows a time interval between time of death and time of disposition. Embalming is required if a deceased is transported by common carrier unless the body is placed in a sealed metal container.

When death results from certain specified communicable diseases, embalming is not permitted by law.

Consider the benefits of embalming and the wishes of the deceased and next of kin. If you decide against embalming, inform the funeral home immediately. Funeral homes should only charge you for embalming if you have approved the cost in advance.

Caskets

The price of a casket must be taken into account when you consider the total cost of a funeral. Prices range from a few hundred dollars to thousands of dollars depending on whether you choose a plywood, cloth covered, hardwood or metal casket. Ask to be shown all choices available.

Ways to plan ahead

Planning your own funeral in advance provides two benefits: it saves your family the burden of making decisions during a time of grief, and you will also ensure your funeral arrangements reflect your personal wishes. There are a variety of ways to prearrange your funeral:

- Prearrange your funeral with the help of a funeral home. You may enter into a guaranteed pre-need contract funded by trust or funded by an insurance policy. All items listed on the contract will have the price guaranteed and there can be no additional charges for these items at the time of need.

- An insurance policy can be purchased from a licensed insurance agent, which will be a sum of money to go towards funeral costs. Be aware that specific goods and services will not be price guaranteed with this product.
- Set out your wishes in a letter of instruction for your next of kin or executor to follow after your death. You may also set aside money at a financial institution to pay for the funeral.
- Ask a funeral home or a memorial society to keep a list of your wishes on file for quick reference at the time of death. In such cases no money changes hands.
- It should be noted that at the time of death any prearrangements may be altered by the next of kin or personal representative (executor). Be sure to tell your next of kin and personal representative about your wishes.

Prearranging a funeral

Under the *Funeral Services Act* funeral homes that accept payment for a prearranged funeral must be specially licensed. All details of the arrangements and the payment plan must be provided in a written contract. 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 case the seller may charge you an administration fee of up to 15% of the total cost of the pre-need funeral contract. The seller must deposit the money you pay for a prearranged plan into a trust account.

Your contract will tell you where the trust account is located.

Some funeral homes sell prearranged funeral plans that are funded by a life 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.

When looking for a prearrangement plan, shop around if possible as the prices for funeral goods and services can vary greatly. Ask these questions before signing any contract:

- What is my budget for a prearranged funeral contract? It is important to be clear in your own mind what you can reasonably afford.
- Does the pre-need contract cover all the items that are needed for the funeral or will there be other costs for my family/estate to pay at time of need?
- Does the contract/future funeral service, reflect what my wishes are?
- How will the prearranged funeral be funded? Will the funeral home be placing your payments in trust or will it be funded by an insurance policy? It is important to know this, as there are advantages to each form of payment. For example, a trusted plan may have better cancellation rights than an insurance plan, but an insurance plan may be more easily transferred if you move to another part of the province or country.
- Does the funeral home have a good reputation? Ask friends for recommendations or check with the Better Business Bureau.
- If you are making installments, what are the finance charges that you will be paying? Is there an extra charge for late payment? What happens if you miss a payment?

It is illegal for a funeral services business to contact you over the telephone or door-to-door to offer to sell prearranged funeral plans unless you have specifically requested a presentation. This also applies to sellers of life insurance contracts that are advertised or represented as paying for specified funeral goods or services, or in which the beneficiary is a funeral business.

Buying a cemetery plot

In most cemeteries, you can buy interment space (a cemetery plot, mausoleum crypt or columbarium niche) in advance. An interment space is not considered a prearrangement as the funds for the plot do not need to be placed in trust. The consumer owns the plot once it is paid for. Be sure to confirm the location of your plot with the cemetery operator to ensure the location you have chosen matches what your paperwork says.

In some cemeteries, other goods and services can be purchased in advance such as opening and closing the grave or vaults. If these items are prepaid, the cost is guaranteed and you will not have to pay any more at the time of need. These funds must be placed into trust if you are dealing with a commercial cemetery, and the contract will specify where that money is held. The requirements for a prearranged cemetery contract are the same as for a prearranged funeral services contract. Municipal and religious cemeteries are exempt from the trust requirement.

You have 30 days to cancel your contract for any reason and receive a full refund of what was paid. If you change your mind after 30 days, the cemetery is not required to refund the money paid for the interment space. If the cemetery allows you to sell the interment space on the open market, it would be up to you to find a buyer. However, if the cemetery does not allow the sale of the interment space on the open market, the cemetery is required to pay 85% of the current market value to you.

Before signing a contract, get the answers to these questions:

- What can you do about your plot, crypt or niche if you move out of the area or change your mind? Will the cemetery buy it back?
- What additional expenses may the estate/family be required to pay at time of need?
- What are the terms required for payment on the space or other goods and services?
- Does the cemetery have a perpetual care fund? How will the cemetery continue to care for the cemetery site in the future?

It is illegal for a provider of prearranged cemetery goods or services to contact you by telephone or door-to-door unless you have specifically requested a presentation. This also applies to sellers of life insurance contracts that are advertised or represented as paying for specified cemetery goods or services, or in which the beneficiary is a cemetery services business.

The independent approach to prearrangement

You may want to make plans and arrange for payment for your own funeral, without paying money in advance to a funeral home. If so, please refer to the center pull-out section, "Personal Instructions Concerning My Funeral", and follow these steps:

1. Once you know what you want, set aside the necessary funds in a bank or trust account. (Another option is to purchase an appropriate life insurance policy. Ask your agent.)
2. If you have specific wishes about what is to be done with your body, write them out and discuss with family members and your executor. This can be important if some family members are opposed to the arrangements you want.
3. If there is an objection to your plan and you feel strongly about your wishes, prepare specific instructions and have them written in your Will. Tell your family or personal representative (executor) that your funeral instructions are in the Will, since a Will is not usually read until after the funeral.
4. If your family agrees to your plans, simply write out your preference in a letter of instruction. Describe the type of service you want, and whether you would prefer burial or cremation. Also give any pertinent personal information.
5. Prepare a Will and financial record and advise where you keep it in your letter of instruction. Tell a family member or friend that a letter of instruction has been prepared. Keep this letter, and other important papers where they can be easily located by survivors at the time of death.

The Alberta Funeral Service Association, a non-profit, voluntary organization of Alberta funeral homes, provides information and brochures about funeral arrangements, cost, traditions and organ donations.

Providing Assistance For Funerals

Individuals Without Funds

Funeral homes can assist families to apply for funding for the funeral. There will be eligibility requirements to be met which are determined through the application process. The application approval process may delay the funeral service.

Human Services Funeral Benefits—This program is in place to ensure deceased persons are given a proper burial or cremation where the estate or responsible survivors are unable to pay for funeral expenses. Applications for funeral benefits are submitted by the funeral home to the Alberta Supports Contact Centre. Eligibility is based on the financial resources available in the estate of the deceased.

Last Post Fund—The Veterans Affairs Canada Funeral and Burial Program ensures that eligible Veterans receive dignified funeral and burial services. This program is administered by the Last Post Fund. Veterans must meet both military service and financial criteria. 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 your eligibility.

It is best to contact the Last Post Fund to discuss your specific situation. They can be contacted at 1-800-465-7113 (toll free) or by email: info@lastpost.ca. The website is www.lastpostfund.ca

Public Trustee

The Public Trustee is appointed by the Alberta Government under the *Public Trustee Act* to protect the financial interests of vulnerable Albertans. They act on behalf of people with mental disabilities, administer the estates of deceased persons and protect the property interests of minors. When no appropriate person or corporation is found to handle the estate, the Public Trustee will be called upon as a last resort. When a minor or a represented adult has an interest in a deceased person's property and financial assets, the Public Trustee may be called upon to be the personal representative of the estate. This happens when there is no will and the minor or represented adult is the closest next-of-kin in Alberta or when an Executor cannot be found and no adult beneficiaries are found in Alberta. For more information visit their website at www.publictrustee.gov.ab.ca or call toll free 310-0000 then dial 780-427-2744 for the Edmonton office or 403-297-6541 for the Calgary office.

Memorial Societies

Memorial societies are voluntary, non-profit organizations dedicated to helping people arrange simple, dignified and inexpensive funerals in advance. There is a membership registration fee.

Most memorial societies have either a legal contract or an agreement with one or more local funeral homes to provide services for members.

Memorial societies that are unable to get such an agreement from local funeral homes will give advice to people who want to prearrange their funeral. Members are given a form where desired arrangements can be indicated. If you move, your membership file can be transferred to the new local memorial society.

Donating a Human Body

Medical science makes valuable use of donated tissues and organs for research, teaching and transplants. The entire body may be donated under the *Human Tissue Gift Act*. It is quite easy to make such a donation. A financial contribution may be requested for donating a body to science.

You should also be aware that not all bodies are accepted.

Be sure to tell your next of kin about your wishes. It is advisable to carry a signed donor card in your wallet and/or fill in the donor form on the back of your Alberta Personal Health card.

If you are willing to donate an entire body for medical research and education contact the university nearest you:

University of Alberta

Division of Anatomy

501 Medical Sciences Building, Edmonton, AB T6G 2H7

780-492-2203

Email: anatomy@ualberta.ca

University of Calgary

Department of Cell Biology and Anatomy

3330 Hospital Drive NW, Calgary, AB T2N 4N1

403-220-6950

Email: anatomy@ucalgary.ca

Donating Organs

If you want more information about donating human organs, eyes and tissues for transplantation, therapy, medical research or education, contact Human Organ Procurement and Exchange (HOPE) in Edmonton or Calgary. Representatives are available to give information to the family at the time of death:

HOPE c/o

Aberhart Centre
11402 University Avenue, Edmonton, AB T6G 2J3
1-866-407-1970

HOPE c/o

Foothills Medical Centre
1403—29 St. NW, Calgary, AB T2N 2T9
403-944-8700 (24 hours)

Website: www.albertahealthservices.ca/services/page13174.aspx

Where To Get More Information

Alberta Funeral Services Regulatory Board

The Alberta Funeral Services Regulatory Board was formed in 1993. Of the six Board members, three are elected from the funeral industry and three are appointed by the Provincial Government from the public at large. The Board administers the Funeral Services Act and is also responsible for developing and maintaining professional standards for funeral services in Alberta. It licenses funeral services businesses, crematories, funeral directors, embalmers, and persons selling prearranged funeral plans and sets the education standards required. The Board also monitors performance standards and investigates consumer complaints. If you have any questions or concerns about the funeral industry, or if you need more information, call the Alberta Funeral Services Regulatory Board at 1-800-563-4652 or email: office@afsrb.ab.ca. The website is: www.afsrb.ab.ca.

Where To Get More Information

Office of the Chief Medical Examiner

This office deals with all sudden, unexpected and unexplained deaths and all unnatural deaths. Call one of the 24-hour lines listed below if a death occurs under these circumstances and you have a question about what to do. Edmonton: (780) 427-4987 (780) 422-1265 (fax) * Calgary: (403) 297-8123 (403) 297-3429 (fax).

Death Certificates

A Funeral Directors Statement of Death is accepted for most purposes in dealing with the estate of a deceased. If a Government of Alberta Death Certificate is required it may be obtained through any Alberta Registries' private agent in the province. To make application directly through one of their offices, either call or visit the website listed below.

Edmonton area: 780-427-7013

* Alberta Toll Free: 310-0000 then dial 427-7013

Website: www.servicealberta.gov.ab.ca/registry-services.cfm

Alberta Funeral Services Association

- The Alberta Funeral Service Association (AFSA), a professional organization of funeral service providers in the Province of Alberta, is dedicated to the betterment of funeral service through support to the public, as well as to their members. Their commitment to public support is provided through brochures (such as *Funerals: An Information Guide*), public seminars, a web-site and telephone information lines.
- For more information contact:

The Alberta Funeral Service Association
3030—55 Street, Red Deer, AB T4P 3S6

Ph: 403-342-2460

Email: Inquiry@afsa.ca

Website: www.afsa.ca



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