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Funeral Planning Guide

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At Kamloops Funeral Home, we can offer you everything you need and want in a full service funeral home. We hold on to the time honoured traditions of the past while embracing the latest that modern technology has to offer.

We accommodate families' needs quickly, while making you feel at ease that you have made the right choice in selecting us to handle final arrangements for your loved ones... or pre-arrangements for yourself.



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Kamloops - Our Story



We have years of experience caring for families. Each family comes to us because they know we are leaders in our profession, dedicated to excellence in service, and have the highest integrity.

We are a family owned and operated funeral establishment providing service in the community Kamloops and surrounding areas. “Our Family Serving Your Family” aptly describes our desire to provide professional and caring funeral services to the families of our community and beyond.

We pride ourselves on serving families with the highest level of care, compassion and personal attention. It is our tireless dedication to supporting and guiding our community during a time of loss that makes us unique.

When we sit down with a family, we have just one goal: to create a fitting, memorable and affordable service for their loved one. Together, we explore the wide variety of services and products available, as well as a wealth of creative ideas and suggestions.

We help design a memorial or funeral service that suits their needs now, and in the future. Families who come to us know that years from now, they will have deep peace-of-mind because in coming to us, they’ve done their best to honor their loved one.

Kamloops Funeral Home is a member of the British Columbia Funeral Service Association and Canadian Independent Group of Funeral Homes. We are also associated with a reputable grief program.



We are proud members of The Green Burial Council, Canadian Federation of Independent Business and The Funeral Service Association of British Columbia.





Lawrence Schrader

Lawrence grew up around his maternal grandfather's funeral home, DeFrane Funeral Home, in Smithers, B.C. After his father Al, purchased it and changed the name to R.A. Schrader Funeral Home. Lawrence began his Funeral Director & Embalmer apprenticeship. Now the proud owner of Kamloops Funeral Home, Lawrence continues a long family tradition of service to the community.



Natasha Schrader

Natasha Schrader was born in Kamloops, and obtained her licence in 2003, having graduated from the Western School of Funeral Service. Natasha is proud to be a member of the Kamloops Funeral Home Schrader Family. She is also a certified Celebrant, able to assist families with creating personalized services for your loved one.



Dennis Broughton

Dennis Broughton is a Senior Funeral Director, starting his career in 1968 in Medicine Hat, Alberta and has been working professionally since 1974 after graduating from the Alberta School of Mortuary Science. He has been working as a Funeral Director, Embalmer for the last 42 years, joining the staff of The Kamloops Funeral Home in 2006. Dennis has been a member of the Royal Canadian Legion for over 47 years. Dennis and his wife Darlene live in the Barnhartvale area and enjoy golfing, travelling and The Kamloops Blazers.



Tim Cook

Tim Cook offers a history of working in the funeral industry as a licensed funeral director and embalmer for over 20 years Tim's favourite past times include spending time with family and friends along with fishing and time at the lake Tim was born in Saskatchewan and has spent the last 46 years in Kamloops which is allowed him to develop a large network of friends and has a good sense of community



Allan Schrader

Alberta son, Al graduated from Red Deer High School. He started with the DeFrane Funeral Home in 1972, which he bought in 1986 and then sold in 1996. Al has come full circle to work at Kamloops Funeral Home with his family.



Donna Schrader

An island girl, Donna met and married Al in 1968, then later moved to Smithers, B.C. in 1972. There she started her 22 year nursing career. She has assisted in all aspects of the Funeral Home for many years.



Marissa Dauelsberg

Marissa moved to Kamloops from her home town in 2013. She began working at Kamloops Funeral Home as a receptionist. She soon started an apprenticeship program to pursue her career and passion as a Funeral Director & Embalmer. Marissa loves to travel with her husband Nic, occasionally gets on the golf course with him and she enjoys taking their beloved K9, Chukha on walks along Kamloops river side.



Elizabeth Spence

Elizabeth Spence is our Office Administrator, handling most of the office paperwork. She graduated from Camosun College in Victoria and has been working in the administration and accounting field for over 20 years. Elizabeth started working with us in 2012, a couple of years after moving to the Kamloops area from the lower mainland. When not working she can normally be found enjoying a round of golf at the Rivershore Golf Links where she was the ladies captain for two years. Her other interests include, skiing, reading and traveling.



Perry Ritchey

I first visited Kamloops in 2000 for business purposes and immediately fell in love with the city and its people. My wife and I decided that it would be the perfect place to raise our family and shortly afterwards moved here from the Fraser Valley. We quickly became involved in the community and serve through active membership with the Kiwanis Club of Kamloops and the Royal Canadian Legion. Like many others, we have lost several loved ones over the years but it was after the death of my father in 2008 that the importance of pre-arranging became apparent. In 2010 I started working with Kamloops Funeral Home as a family support worker and after some schooling, became a certified pre-planning consultant. It's an honour for me that I now get to serve the families of Kamloops through my work and I'm proud to say that I have helped hundreds of families get their affairs in order through pre-arranging.



Paul Palmer

Paul was born, raised and educated in Winnipeg, Manitoba. He, his wife, Carol and their four children moved to Kamloops in 1982. After retiring from a successful career in Banking, Commercial Lending, Government (UIC), as well as teaching part time at Cariboo College, Paul took on a new occupation in the funeral industry as a Certified Pre-Planning Consultant, a job that he enjoys immensely. Paul is very involved in his theocratic activities, and enjoys golfing when time permits. After his wife died in 2014, Paul took training as a "Companion to the Bereaved" through the Centre for Seniors' Information, and currently volunteers with the Victim Services Unit of the RCMP.



Oliver Schrader

Oliver is Kamloops Funeral Home's official greeter. He was rescued from the SPCA and is very dear to our hearts. He is fond of treats and walks at the dog park.





Services We Offer



We Help You Plan a Celebration of Life

Because a celebration of life is an important step in the healing process – for you and for all of your loved one’s friends and family members, we want to help you plan a celebration that honours and respects your loved one’s life, loves, and accomplishments.

Whether you choose traditional burial or cremation, there are plenty of unique services that can be catered to your wishes. Whatever the chosen service – an elaborate chapel service or an intimate gathering in our reception lounge – it is important that the family’s wishes are respected. Our facility has been designed to be flexible in accommodating every reasonable request.

Burial Services

If burial has been selected, usually any ceremonies we design revolve around the casket being present. You can choose to follow tradition, with a viewing, and then a funeral service in a church or memorial chapel. Or you could decide to have a more relaxed service, even in your family home.

Let’s just say this: there is no ‘hard and fast’ formula for honouring your loved one when burial has been selected. We’re here to listen to your concerns, share our experience, and help you to arrive at the perfect way to gather together before your loved one’s interment in the cemetery of your choice.

Caskets

We are pleased to offer a large selection of traditional Caskets designed to meet the needs of immediate cremation and burial requests. All of our caskets have been selected by us to provide a range of products that meet both the need for quality and affordability that is reflected in the broad requirements of the families we serve. If you are looking for a specific type of casket or manufacturer's model, please let us know and we will make every effort possible to accommodate your needs.

Cremation Services

Cremation only refers to the manner in which you or your loved one has chosen to deal with the physical remains. We want you to know that this decision doesn't limit the ways you can honor your loved one's life. We heartily suggest that you have a funeral or memorial service, because your need for such a healing experience is not lessened by the decision to be cremated. Again, the options are limited only by your imagination. We hope that you will contact us to discuss the wide variety of celebratory options open to you.

Cremation Urns

A growing number of families opting for cremation has given rise to an ever-expanding section of urns in new and exotic types of materials. Many of these urns are best described as works of art. We carry a selection of many different urns. If there is a particular style of urn you are looking for that is not among our selections, please let us know.

Permanent Memorialization

This means creating a dedicated place for family and friends to connect and remember your loved one.

A Consistent Place of Healing

In our modern society, people aren't given enough time to grieve their losses. The pressures of work, even the simple emotional need to 'be busy,' often bring the bereaved back into the 'real' world far too soon.

Also, many families are choosing to scatter the cremated remains of their loved one in a favorite place; the ocean, or even in the skies above. While that may seem fitting at the time, it means that you do not have a consistent place to connect with the memories of the person you loved so dearly.

Having such permanent place – in a cemetery (niche), mausoleum, or scattering garden – that can be visited regularly by family and friends is an essential part of the time following a death. It becomes a focal point of memorialization, and gives everyone a special place to go to remember your loved one, or to commemorate important occasions. It can help to make a birthday or anniversary less painful.

A permanent place to reflect on your loved one becomes a way of connecting to a family's past. Visiting the resting place of grandparents or great-grandparents may provide children with an anchor to their personal history. It is a connection to the past, to love shared. It truly honours the relationship you still have – and will always have – with that person.

Contact us at Kamloops Funeral Home, to find out more about a permanent memorialization for your loved one.

Celebrating a Life

Helping You Plan a Celebration of Life

Because a celebration of life is an important step in the healing process – for you and for all of your loved one's friends and family members, we want to help you plan a celebration that honours and respects your loved one's life, loves, and accomplishments. We'll work with you and your budget to ensure your loved one's memory lives on.

Tribute Videos

Your family photographs are skillfully blended with wonderful graphic images and music, to create an elegantly emotive cinematic video. It can be an integral part of any funeral or memorial service. After the ceremony, the video is sure to become a treasured family keepsake. And, we can make copies as gifts for family and friends.

You knew your loved one better than anyone else. We've got years of experience. Together, we'll design the perfect memorial or funeral service for your loved one.

Live Funeral Webcasting

The newest innovation in funeral service, webcasting, allows everyone you love to attend your loved one's service. A webcast is viewed live over the Internet, archived for delayed viewing, and can be downloaded to DVD for a permanent keepsake. You knew your loved one better than anyone else. We've got years of experience. Together, we'll design the perfect memorial or funeral service for your loved one. If you're ready to discuss the options, or simply have questions, please call us at (250) 554-2577 or (866) 420-7758.

Catering Services

Kamloops Funeral Home has organized receptions in our wonderful facility, for families in their homes, as well as in reception halls within our community. While dealing with the loss of a loved one is an emotional time for the family, here at Kamloops Funeral Home we offer to make your arrangements for the reception. No event is too small or too large for our resourceful planners. We are capable of providing any service for any number of guests.







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We have the financial tools to help ensure you and your loved one's assets are managed and protected.

With a variety of options, we can help find the right solutions. Let's talk.



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Pre-Planning / Planning Ahead



Plan for the Inevitable...

Pre-planning your funeral should be a natural part of life, because it provides you with time to make end-of-life decisions in a calm and rational atmosphere. Start the online planning process now, or meet with one of our pre-planning advisors. It just makes sense.

Why Plan Ahead?

Pre-planning is a matter of taking the time to think about – and record – your end-of-life desires. It's a thoughtful gesture to those you love, and a way to let go of anxieties about the future. Once done, you can relax, knowing your plans are in the hands of reliable friends or family.

It's All About Taking Control

Given time to consider it, you'll quickly realize that pre-planning is all about ensuring that your wishes are known, so they can be acted upon when the time comes. Making the commitment to planning ahead:

- Is easy. There's no health questionnaire or physical exam required. Absolutely everyone can make a pre-plan, and there is no waiting for return documents. The plan is completed, and put on file in our office.
- Pre-planning lets your family clearly know your wishes.
- Relieves your family members of making very personal decisions on your behalf at the time of need.

Does Pre-planning Require Pre-payment?

The simple answer is just two letters: No. You can set plan to paper by simply recording your wishes, and leave it for your family to pay for your desired services at the time of your passing.

Or, you can protect you and your family, by pre funding your plan. This ensures your expenses will be covered when you need them to be.

Why Pre-Plan with Kamloops Funeral Home?

By pre-planning with us, you're assured that your final wishes are known. This relieves your family of the burden of making difficult decisions, under emotional duress.

Ready to get started?

Contact us (250) 554-2577 or (866) 420-7758.

How to Pre-Plan Your Funeral

Preplanning your funeral will make certain that your choices are respected and carried out, without leaving your family to wonder what your wishes might have been.

You also have the option of paying for your funeral in advance. This locks in the cost of the funeral at today's prices.

But when you're ready to make a real plan, send us an email and we will have one of our preplanning counsellors call you to set up an appointment. There are many different ways to begin the planning ahead conversation. You know your family and how your loved ones might best respond to the topic. For some families, it might be a casual conversation over dinner or another family gathering. For other families, a formal meeting might be better suited.

Regardless of your approach, the conversation is much easier to have when death is not imminent. Bringing up the subject with loved ones earlier in life when they are younger, and most likely healthier, makes the topic easier to discuss and keeps the focus on the celebration of life rather than an impending loss.

Here are some tips that may help you start the advance planning conversation with your loved ones:

- Set a time to have the conversation. Schedule it as an appointment with your loved ones, whether you want to share your plans with them or ask them to make their plans to share with you.
- Tell your parent or loved one that you want to ensure their final arrangements are done according to their wishes, and you need their help to make that happen.
- Ease into the conversation. Questions such as "Have you ever thought about where you would like to be buried?" or "What type of funeral would you like to have?" may open the discussion to more details about your loved one's wishes.
- Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member or colleague or watching a movie or television show with funeral scenes may naturally prompt the discussion with your own loved ones. Talk about what you liked or didn't like about the services you saw or attended.
- Tell your children or loved ones that because you care for them so much, you don't want to burden them with difficult decisions when you're gone. Tell them you've made your own final arrangements, and give them a written record of what they are.

- Make your funeral and cemetery plans with us and then wrap a copy of your contract and wishes in a gift box, and present it to your children.
- Make it a family affair. Schedule an appointment with your chosen funeral home or cemetery provider and invite your children along to participate in the selection of services, funeral merchandise and cemetery property.

Whether you're sharing plans for your own final arrangements with loved ones, or encouraging loved ones to make and share their plans with you, the conversation about planning ahead is an important one that every family should have. While no one wants to think about their death or the death of a loved one any sooner than they must, having the conversation in advance alleviates the need for potentially more unpleasant or difficult conversations in the future.

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 honours.

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

- Honour, recognize and celebrate the life of the deceased
- Allow friends and family to say their last good-byes
- Provide closure after the loss of a loved one
- Allow friends to console the family of the loved one

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 honours.

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

Regardless of 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 12 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 preplanning a 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:

About Cremation

Cremation is an alternative to earth burial or mausoleum entombment: it does not limit the funeral in any way. Should you choose cremation, you will still have the same options for memorialization that any other family has. Cremation can take place before or after the funeral service. 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 weigh typically 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. Regulations allow only one cremation at a time and also state that crematoriums can only be situated on cemetery property.

Do We Need To Buy A Casket?

A casket is not required however, law requires 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 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 the 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 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.



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. Arrange housing
7. Offer to provide transportation for out-of-town visitors
8. Help him/her keep the house cleaned and the dishes washed

After the Funeral

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

A Pre-Planning Checklist

For many, it feels like there's an overwhelming amount of things to think about. However, taking control of the important things in life just feels good; you know it's the right thing to do for you, and your family.

Prepare

Laying the foundation for a well thought out plan for you or a loved one takes a bit of time, but, it's worth every moment spent. After all, you're setting the stage for a more relaxed and enjoyable life, because you'll have the peace-of-mind preparedness brings. Here's what to do to get started:

- Prepare a contact list of individuals who should be notified in a medical emergency or death
- Write an obituary or simply jot down information you would like included in an obituary
- Decide where obituary and memorial information should appear
- Choose the type of service you would like including the burial you prefer and make those arrangements. You will need to decide:
 - Cemetery lot location
 - Casket type; cremation urn type
 - Vault or sectional crypt
- Type of service: religious, military, non-denominational, or fraternal
- The contact details for the funeral home you designate to care for you
- Pallbearers, music, flowers, scripture or other readings
- Charity to receive donations in lieu of flowers, if donations are preferred
- Select the speakers and the eulogies that you would want to represent you
- Decide what organizations or church will benefit from memorial donations in your name

Arrange & Delegate

The people who know and care about you will be there when you need them. Your role is to provide them with instructions, important financial details, and then relax. You're in good hands.

- Provide your Executor a copy of your Will.
- Make sure your delegate has a list of important account information or telephone numbers for retirement plans, insurance policies, investments, bank accounts, safe deposit boxes, properties, preferred law and accountant firms.
- Designate a power of attorney to ensure that proper information can be accessed in the event of your illness or death.







Helping you plan for your future

Whether we are helping someone plan to buy a home, leaving their estate to their children, planning their retirement or making debt work to their advantage, the financial planning team at D.W. Page Wealth Management walks with their clients through life. Our commitment is to tailor a financial plan that can meet or exceed our client's objective.

Experience & wisdom combined with Money Management Principles and a complete Variety of products and services means Clarity, Confidence & Excitement. Both personally & financially to create Financial Security With Peace of Mind™

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makes Sense and Fee Based
Financial Planning means:

NO COMMISSIONS
NO TRAILERS
NO BIASES

Helping you plan for your future,
that's our personal guarantee. -
David, Caroline and Ryan



David W. Page, CFP, CDFA, CPCA
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Photo: The team at D.W. Page Wealth Management: (top row) Caroline Knox, David Page and Ryan Puri. (Bottom row) Lois Wass, Donna Page and Cara Petri.



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www.dwpage.com

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: _____

Province: _____ Postal Code: _____

Social Insurance 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:

☐ Kamloops Funeral Home (Fortune Drive)

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

Jewellery: ☐ 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: _____

Favourite 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: _____

Province: _____

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: _____

Favourite 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: _____

Favourite places: _____

Favourite colour, flower, food, etc.: _____

I want my family to remember me for: _____

A message to my family and friends: _____

Special notes: _____



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A PARTNERSHIP OF LAW CORPORATIONS

*We extend our greatest sympathy
in your time of loss*

At Chahal Priddle LLP we understand your need for solid counsel and valued solutions to navigate the probate process.

As an Executor, you can trust the experience and professionalism of our lawyers and staff to work with you to administer your loved one's Estate with compassion, competence and efficiency.

Our lawyers will give you the personal attention that you expect and the support that you need in your difficult but important role as Executor.



102 - 635 Victoria Street | Kamloops, BC V2C 2B3

Telephone: (250) 372-3233 | Fax: (250) 372-5525

BRANCH OFFICE:

Merritt, BC | Telephone: (250) 378-4966

www.chahalpriddle.ca





CHAHAL PRIDDLE ^{LLP}

A PARTNERSHIP OF LAW CORPORATIONS

While being an Executor does not have to be difficult, there are a lot of details that need to be organized.

Call **Chahal Priddle LLP at (250) 372-3233** to arrange an appointment with one of our experienced Estate Planning and Administration Lawyers to support and guide you through the Probate process. Let our professional and competent counsel prepare and manage the legal paperwork so you can focus on what matters to you.

Below is a list of information and documents to bring with you to the initial meeting with your lawyer to begin Probate proceedings.

- ☐ 1. Original Will and Death Certificate
- ☐ 2. Deceased Birth Certificate and Social Insurance Number
- ☐ 3. Name and address of:
 - Spouse (or siblings if unmarried)
.....
 - Children
.....
.....
 - Children of any Pre-Deceased Children
.....
.....
 - Former Spouse and date of Death or/and Date of Dissolution of Marriage
.....
- ☐ 4. List of assets (including benefits/insurance ie. union) and most recent property assessment
- ☐ 5. Recent bank statements
- ☐ 6. Recent debt/expenses invoices
- ☐ 7. Receipts for all expenses paid on behalf of deceased
- ☐ 8. Vehicle registration papers
- ☐ 9. Funeral invoice
- ☐ 10. Contact information of accountant
.....



When Death Occurs



Who to Call First

Whether you received a 2 a.m. phone call with news of an unexpected death or shared your loved one's final moments of a long illness, your initial reaction to the death was likely shock. It doesn't seem to matter how prepared we are – or aren't – a loved one's death often leaves us feeling numb and bewildered. If you're responsible for making the funeral arrangements or executing the will, shock and grief can be immobilizing. Even simple decisions can be overwhelming.

Making the first phone calls

What to do first depends on the circumstances of the death. When someone dies in a hospital or similar care facility, the staff will usually take care of some arrangements, such as contacting the funeral home you choose, and if necessary, arranging an autopsy. You will need to notify family, friends and clergy. It may be easier on you to make a few phone calls to other relatives

or friends and ask each of them to make a phone call or two to specific people, so the burden of spreading the news isn't all on you. If you are alone, ask someone to keep you company while you make these calls and try to cope with the first hours after the death.

Call a Funeral Director

Whatever the circumstances of death, one of your first calls should be to a licensed funeral director. We are here to help you: transport the body, obtain a death certificate, select a casket, urn and/or grave marker, arrange the funeral, memorial and/or burial service, prepare the obituary, help you notify the deceased's employer, attorney, insurance company and banks, offer grief support, or direct you to other resources.

How to Register a Death

If a person dies in British Columbia, the death must be registered with the Vital Statistics Agency. The death registration process consists of the following steps:

A medical practitioner or coroner will complete and sign a medical certificate within 48 hours after the death. The medical certificate will be forwarded to a funeral director.

On the request of the funeral director, the particulars of the death will be provided by an appropriate person in a form required by the Chief Executive Officer of the Vital Statistics Agency. This particulars can be provided by:

- Nearest living relative of the deceased person present at the death or last illness;
- If no such relative is available, by any relative of the deceased;
- Any adult present at the death, if no relative is available;
- Other adult having knowledge of the facts;
- Adult occupying the premises where the death occurred;
- Coroner who has been notified of the death, made an inquiry or held an inquest regarding the death
- The funeral director will register the death after receiving a medical certification of death and the particulars of the deceased from an appropriate person. The funeral director can then issue a death certificate and issue a burial permit for the deceased. Alternatively, a person may order a death certificate at any Vital Statistics Office or Service BC Office.





Frequently Asked Questions



What is a Funeral?

The funeral is a ceremony of proven worth and value for those who mourn. It provides an opportunity for the survivors and others who share in the loss to express their love, respect and grief. It permits facing openly and realistically the crisis that death may present. Through the funeral, the bereaved take that first step towards emotional adjustment to their loss.

What Type of Service Should I Have?

Only you can answer that question. The type of service conducted for the deceased, if not noted in a pre-plan, is decided by the family. The service is usually held at a place of worship or at the funeral home. The service may vary in ritual according to religious denomination or the wishes of the

family. The presence of friends at this time is an acknowledgment of friendship and support. A private service is by invitation only where selected relatives and a few close friends attend the funeral service. A memorial service is usually a service without the body present and can vary in ceremony and procedures according to the family's community and religious affiliations.

Can I Personalize My Funeral Service?

Absolutely, in fact, we recommend it. After all, the funeral is a celebration of life. Our Funeral directors are happy to discuss all options and ensure your funeral is tailored to your wishes. It may be personalized in many unique ways. Contact us at (250) 554-2577 to explore the possibilities.

Why Do We Need an Obituary Notice?

It is helpful to friends and the community to have an obituary notice published announcing the death and type of service to be held. A notice can be placed on our website and/or in a local newspaper.

What Do Funeral Directors Do?

Funeral directors are both caregivers and administrators. In their administrative duties, they make the arrangements for transportation of the body, complete all necessary paperwork, and implement the choices made by the family regarding the funeral and final disposition of the body. As caregivers, funeral directors are listeners, advisors and supporters. They have experience assisting the bereaved in coping with death. Funeral directors are trained to answer questions about grief, recognize when a person is having difficulty coping, and recommend sources of professional help. Funeral directors also link survivors with support groups at the funeral home or in the community.

What Should I Do if the Death Occurs in the Middle of the Night or on the Weekend?

We are available 24 hours a day, seven days a week. All you need to do is place a call to us at (250) 554-2577. If you request immediate assistance, one of our professionals will be there within the hour. If the family wishes to spend a short time with the deceased to say good bye, it's acceptable. Then they will come when your time is right.

What Should I Do if the Death Occurs while Away from Home?

We can assist you if a death occurs anywhere on the globe. We can assume responsibility and coordinate the arrangements for the return of the deceased person to the Kamloops area.

Funeral Etiquette?

The accepted customs of dress and behaviour in a funeral have changed over time, but courtesy never goes out of style. Here's what we'd like you to know about funeral etiquette. It's important to know what religious, ethnic or personal considerations you need to take into account. And it's also important to be respectful of the emotions of close family members. Here are a few things expected of you:

Offer an expression of sympathy.

Sometimes we are at a loss for words when encountering something as final as death. Simply saying "I'm sorry for your loss" is usually enough. Be respectful and listen attentively when spoken to, and offer your own words of condolence.

Find out the dress code.

These days almost anything goes, but only when you know it's the right thing. In fact, sometimes the deceased has specified the dress code; 'no black' is a common request. If you are unable to find out the wishes of the family, then dress conservatively, and avoid bright colours.

Give a gift & Sign the register book.

It doesn't matter if it is flowers or a donation to a charity; as always, "it's the thought that counts." Always make sure to provide the family with a signed card, so they know what gift was given, and by whom. Include not only your name, but your relationship to the deceased. This helps family place who you are in future.



After Care & Grief



What is Grief?

After the cards are all open, the guests have gone and the flowers have faded, families are left with the difficult task of recovery in the weeks, months and years following a funeral.

With our free grief support you're assured of our commitment to helping you through this difficult time. Kamloops Funeral Home is very proud to be able to offer a comprehensive grief follow-up program to assist the surviving loved ones with practical guidance, literature and emotional support any time it's needed. Our mission is to help the family not just during the funeral process, but also be there with support and other programs as the needs arise.

"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, griever 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 brochure 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 a normal part of your grief journey. Find caring friends and relatives who will listen without judging. 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 & 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 do 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 for 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. 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 favourite 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.

Bereavement & Support Services

Grief Resource & Support Program (GRASP)
Support groups & Volunteer companions for all age groups.

www.csikamloops.ca

C&C Resources for Life - Individual bereavement counselling with Mary Widmer

www.theravive.com/therapists/mary-widmer

Kamloops Hospice

www.kamloopshospice.com

Circle of Friends (Boys & Girls Club of Kamloops)

www.bgckamloops.com

Compassionate Friends (Kamloops Chapter)

www.tcfcanada.net/chapters/british-columbia

Dana Goodman

www.theravive.com/therapists/dana-goodman

Neon Counselling

www.neoncounselling.com

The Centering Corporation

www.centering.org

Growth House, Inc.

www.growthhouse.org

The Coping Centre

www.copingcentre.com

Supporting Grieving Children/Adolescents

www.winstonswish.org.uk

First Candle

www.sidsalliance.org

Canadian Crime Victim Foundation (CCVF).

www.ccvf.net

Lean On Me

www.lean-on-me.org

Genesis Bereavement Resources

www.genesis-resources.com

The Centre for the Grief Journey

www.griefjourney.com

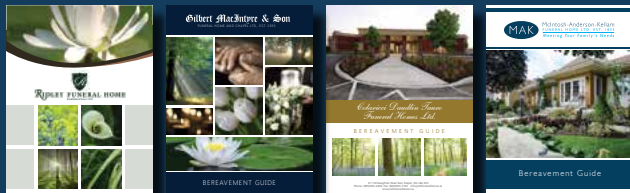






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We will work together with the Funeral

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We will make sure all your flowers arrive at the funeral home or church at no additional delivery cost to you.

From flowers to decor and candles, we are there for you.

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www.alloccasionsfloralshop.com

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- Personalized service and professional advice

* Maximum reset age is December 31st of the year the Annuitant turns age 80.

What is a Segregated Fund?

Segregated funds are investment funds that pool together the assets of investors with similar objectives who want to diversify their investments, reduce their risk and lower their investment costs. They are called 'segregated' because the fund assets are kept separate from the general assets of the insurance company.

Like mutual funds, segregated funds are professionally managed, come with a variety of payment options and can be easily tracked in the media. Since segregated funds are sold as investment options within annuity policies issued by life insurance companies, they can offer additional benefits that traditionally come with insurance contracts. The most important benefits of segregated funds are the maturity and death benefit guarantees.

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Administering the Estate



Probate is a rather formal procedure. One minor omission, failure to notify all required parties, or a missed deadline can cause unnecessary delays. While there is no requirement to use a lawyer, having help from someone who knows the process can certainly be an advantage.

The death of a family member or friend is a stressful time. Experience shows that even in close families it is possible to get emotional over estate matters, which can be upsetting and raise issues of fairness or create unfounded suspicion. A lawyer can often help during these difficult times.

Estate Settlement Issues

Wills, probate, administration without a will, Canada 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. We hope that this document might eliminate some of the mystery and help you in the process. This guide is not intended to be a substitute for specific individual tax, legal, or estate settlement advice, as the issues and concerns of each estate are different. 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 concerns, it's also important to move at a pace that is comfortable for you during your grieving process.

Important Documents

Locate as many of the following documents as possible: death certificates, wills, land title documents, bank statements, statements from financial advisors, Canada Savings Bonds, stock certificates, social insurance card, income tax statements, pension statements, vehicle and boat registration documents, insurance policies, and marriage and divorce documents.

Death Certificates

Before the business and legal issues of the estate can be pursued, it will be necessary to obtain at least one original death certificate. You can order it from the funeral director or directly from the Division of Vital Statistics in Victoria. You should also obtain several certified copies of the death certificate, either from the funeral director or from a lawyer or notary public. It is always better to order a few more than you think you will need. Most agencies will only accept certified death certificates, not photocopies.

Administration of a Will

Preparing a will allows you to deal with your estate in the manner you choose. With the assistance of a lawyer this should be fairly straightforward. A will makes the administration of your estate much simpler and less expensive. However, a will might not deal with all of your assets, such as:

- Assets that have a specific named beneficiary, such as life insurance proceeds, pass directly to that beneficiary and not through the estate. This can sometimes be affected by the wording in a will and care has to be taken in that regard.
- Property that is held in joint tenancy with someone else generally passes automatically to the surviving joint tenant. A provision in a will leaving the deceased's share in that joint

asset to someone other than the surviving joint tenant would have no effect unless all joint tenants died simultaneously.

- Property that is held in a spousal or other trust remains in the trust and does not pass to the beneficiaries named in the will.
- Pension plans, registered retirement savings plans (RRSP) or registered retirement investment funds (RRIF) that have a named beneficiary do not pass through the estate.

Probate and Administration

Probate is the court process that confirms the existence of a valid will and confirms the legal representative of the estate.

Administration is also a court process but a representative is appointed to handle the estate, usually of a person who died without a will. Once the legal representative is confirmed or appointed, they can handle the Deceased's estate. Obtaining probate or administration of an estate is not cheap or quick. Both probate and administration are processes that require court approval. The executors of a will, or the administrators of an estate without a will, must determine the assets and liabilities of the estate. This process can be time consuming depending on the complexity of the assets of the Deceased. Documents outlining the assets and liabilities must be presented to the court for approval. Court approval can take several months, depending on how busy the court registry is.

Most people have not dealt with the legal process of obtaining probate or administration. It is much like trying to fix your own car. You can get a manual and try to do it yourself, but most of us go to our friendly mechanic when our vehicle breaks down. Lawyers have the experience to help you in these matters. A lawyer who is experienced with estate matters can provide an estimate of the legal costs involved to assist you with your loved one's estate. Do not hesitate to ask for help.

Q1. What is Probate or Administration?

Answer: Probate is the legal process whereby your named executor applies to the court to have the will proven as valid and to be given the authority to deal with the estate property in accordance with the provisions of the will.

Typically, probate is a procedural matter that does not involve an actual court appearance. However, if the will is challenged this changes considerably. Only a small percentage of wills are challenged.

Your executor determines the various assets and liabilities of the estate and presents them to the court in an affidavit. All of the beneficiaries and potential beneficiaries must receive notice of the application. If the court is satisfied with the documentation, and no one challenges the will, then probate is granted in favour of the executor.

It is preferable to have a will so that the Deceased determines how their estate is distributed and who will deal with the process. If the Deceased died without a will in British Columbia, their estate passes in accordance with the provisions of the Wills, Estates and Succession Act. A formula is followed to determine how the estate is distributed. If there is no will, the next-of-kin usually takes on the role of the administrator of the estate and goes through basically the same process as an executor to determine the assets and liabilities of the Deceased. The court process to be appointed as an administrator is very similar to that of obtaining probate. There are some extra steps due to the fact that there is no will and it is generally more expensive to deal with an estate without a will. In both situations, the court will issue an Estate Grant to the approved representative. If there is a will, the Estate Grant appoints an executor. If there is no will, the Estate Grant appoints an administrator.

Q2. Why is Probate or Administration Necessary?

Answer: Probate establishes the executor or administrator as the legal representative of the estate and gives the executor or administrator the power to distribute the assets of the estate in accordance with the provisions of the will or pursuant to the Wills, Estates and Succession Act. If the net value of the estate is less than \$25,000 it may not be necessary to apply to the court to administer the estate. The probate or administration process also provides a mechanism for setting a deadline for contesting a will and creates a timeframe for the distribution of the Deceased's property.

Q3. What is Involved in Administering an Estate?

Answer: Your executor/administrator has many duties including: Identifying, cataloguing and safeguarding all property owned by the Deceased; Obtaining a valuation of the estate assets; Paying all debts and taxes; Proving that the will is valid and legal; and Distributing the property to the rightful heirs.

Q4. How Long does Estate Administration take?

Answer: The duration varies with the size and complexity of the estate and any difficulties determining the Deceased's assets and liabilities, locating the beneficiaries of the estate, obtaining the Estate Grant and preparing and filing tax returns for the estate. It can take up to 12 months after the Estate Grant is obtained to get final clearance from the Canada Revenue Agency. If the will is contested or, if anyone objects to any actions of the executor or administrator, the process can take a long time. A normal estate takes between 12 and 18 months to complete. Some estates have been known to drag on for decades.

Q5. What is the Probate Process of an Uncontested Will?

Answer: Typically the executor or administrator deals with a lawyer experienced in probate matters. The probate or administration documents outlining the assets and liabilities of the estate are submitted to the court for approval. All of the beneficiaries and potential beneficiaries must be notified of the process. This gives them a chance to file an objection if they disagree with the application. The vast majority of estates are resolved in this way. Unfortunately, you only hear about the estates involving a dispute. The reality is that less than five percent of estates are actually formally disputed. If no objections are received, and everything appears in order, the court approves the application and issues the Estate Grant appointing the executor or administrator.

Q6. Who is Responsible for Handling Probate?

Answer: 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, another family member has to step forward to apply to deal with the estate. This is typically the closest capable relative, or the person who inherits the bulk of the deceased person's assets.

Q7. Should I Plan to Avoid Probate?

Answer: Generally, in a situation involving the first marriage of a husband and wife, it is possible to arrange your legal affairs so that property can pass to the surviving spouse without the necessity of probate or administration. It is almost always necessary to go through the probate or administration process following the death of the second spouse.

It is becoming less common for people to have only one marriage. If you are in a second marriage, or have significant assets, it is a good idea to get sound legal and accounting advice when planning your estate.

Settling an Estate

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

British Columbia Bereavement Checklist

This website provides contact information for many agencies that can assist you with identifying key federal departments and provincial ministries that should be notified of a death to terminate benefits and services or to initiate benefits for survivors.

http://www.servicebc.gov.bc.ca/services/Bereavement_Checklist_WEB.PDF



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.

Canada Pension Plan
www.hrsdc.gc.ca

Workplace Safety and Insurance Board
www.wsib.on.ca

Peacehold After-Care Specialists
www.peacehold.com

Canada Pension Plan (CPP)
www.hrsdc.gc.ca

Veterans Affairs Canada, Services and Benefits
www.veterans.gc.ca

Employment Insurance,
Compassionate Care Benefits
www.servicecanada.gc.ca





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- Estate-related dispute resolution / litigation

Meet our Estate Team



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We have expertise in, and a passion for, this area of law that is second to none. Our firm has served Kamloops and area residents for over 130 years, and we are proud to carry on that tradition of excellence.

WHAT OUR CLIENTS SAY ABOUT US

The Fulton & Company lawyer was very approachable and helpful, which alleviated our anxiety through the wills and estate planning processes. From the very first meeting, she explained everything and helped us to make informed decisions that were right for our particular situation.

– Shad F.

Leah has been working with me on a very complicated estate file. She has been helpful in advising me of potential concerns and 'red-flags' before the problems have popped up, which has helped me anticipate potential problems and prepare my responses to them in advance. Leah has been able to answer any questions I have had quickly and concisely. I am very thankful for Leah's professional advice, patience, and insight!

– Melody F.

During my lifetime, I have worked with many lawyers and I have found Leah Card to be among the best of them. In this last year, I had a delicate family matter and I found that Leah was not only a knowledgeable lawyer, but a caring and likeable person, which made starting an Alter Ego Trust efficient and successful. It was a pleasure to work with her and her staff.

– Harry O.

"As a lawyer practising exclusively in estate law, I have assisted many executor clients who are settling estate matters while, at the same time, working through their own grief in the aftermath of the death of a loved one. I see my role as ensuring the legal aspects of the estate are completed in order to protect the executor from liability, carrying out the administration quickly and efficiently for the benefit of the beneficiaries, and minimizing costs."

– Leah Card, lawyer at Fulton & Company LLP

"We also help clients make the decisions they need in order to set their affairs in order, ahead of time. We prepare estate plans that can range from the simple Will to comprehensive restructuring of assets, all in order to provide our clients with the peace of mind that their affairs will be handled with the utmost efficiency after their passing, to ease the burden on their loved ones.

We also help with the critical area of incapacity planning, to address the question of "Who will look after me and my affairs if I become incapable at some point in the future?"

– Danielle Leslie, lawyer at Fulton & Company LLP

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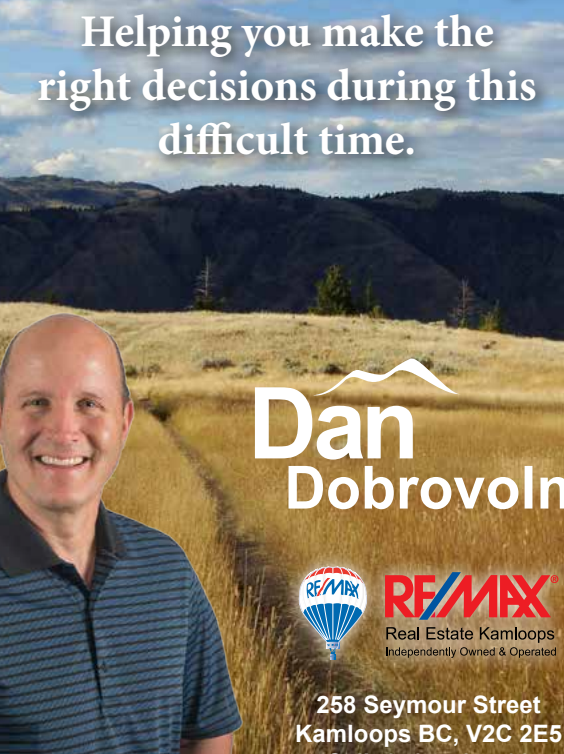
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During this difficult time



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