

MCCALL GARDENS & SEQUOIA CENTRE

4665 Falaise Drive, Victoria BC Phone 250 385 4465 | Fax 250 385 6792



WWW.MCCALLGARDENS.COM

family business association VANCOUVER ISLAND Your business family.



Presenting The Island Lifestyle

When it comes to selling the home of a departed loved one there is a lot to consider. I am here to guide you through this difficult time and relieve any unwanted pressure.

My experience in the field of real estate, along with my in-depth knowledge of market analytics will help to guide you through the emotions, cost and effort of selling. I have built a network of professionals who will work with you to help maximize the market appeal and value of the property.

May you find comfort and strength in your memories. Those who bloom in the hearts of others never fade away. (Anon)

JAYDEN VO REALTOR®

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McCall Gardens

FUNERAL AND CREMATION SERVICE

FUNERAL PLANNING GUIDE

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"Hothing is more beautiful than the love that has weathered the storms of life."

Throughout your life, you have tried to protect and make life easier for your loved ones. Now you have a chance to help them at a time when they will need it most. One of the best, most unselfish gifts of love you can give is to take time to plan.

This guide provides a place for you to record vital information that your family will need upon your death. We suggest you complete it and keep it in a safe place that is readily available for any revisions or updates that may occur over time.

WELCOME TO MCCALL GARDENS FUNERAL AND CREMATION SERVICE

Planning end of life arrangements can be overwhelming. That is why we are here to help you every step of the way.

We will answer your questions and offer guidance and reassurance as you embark on this emotional journey.

Our professional experience and training, together with our own personal experiences, help us understand what you are going through. We will make the process as smooth as possible.

Here at McCall Gardens, we believe a formal or informal service is a time to honour the life of the deceased and celebrate the heritage of the family. It is an important time for relatives and friends to gather, tell stories, acknowledge loss and support each other. Experts agree that having a service is a vital first step in the grieving and healing process.

It is our greatest privilege to help you prepare a respectful, fulfilling experience that meets the individual emotional needs of your family, friends and community.

We pride ourselves on giving the very best service to the families that we serve. Our goal is to:

- Replace confusion with calm
- Add certainty to doubt
- Provide answers to questions
- Create a fitting memorial for yourself or loved one

Please take a moment to read this brochure. We hope you will find it to be an informative guide to the services and options available from us. If you are in immediate need of assistance, or require any further information, please do not hesitate to call us at 250 385 4465.

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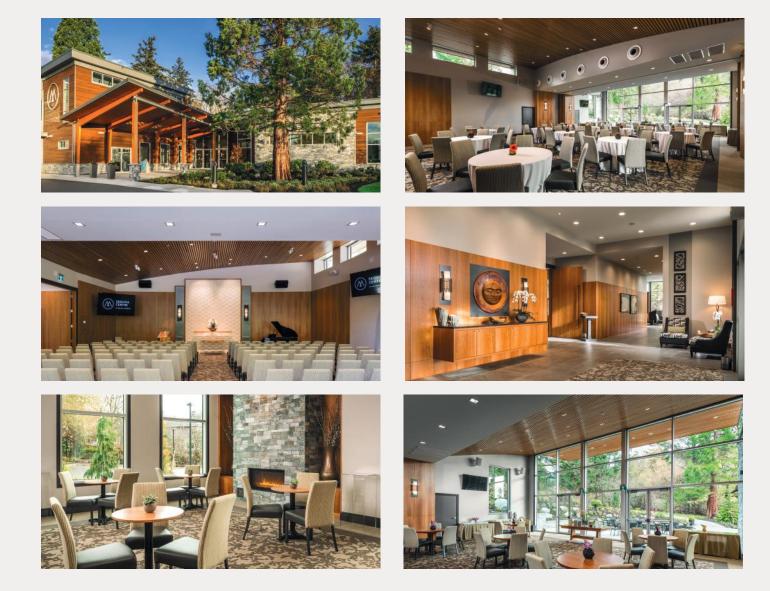
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OUR FACILITIES

The Sequoia Centre was completed in 2016 and is Sequoia Centre Highlights the first of its kind on Vancouver Island. Featuring contemporary, West Coast architecture and flexible spaces to accommodate small or large groups, the Sequoia Centre allows you to create unique services befitting the individual who has passed. Open and bright, with picturesque patios and gardens, the . Sequoia Centre is a welcoming place that embraces what families today are looking for. The Sequoia Centre can accommodate over 300 people, or can be modified for small gatherings.

- Contemporary West Coast architecture with flexible • spaces to create intimate or large scale gatherings
 - Adaptable to non denominational and religious services of all faiths
 - Open and bright with beautiful patios and gardens for outdoor gatherings
- Full service catering and liquor license
- Acoustically engineered for modern media technologies to allow for unique presentations, videos and live streaming services
- All services at one central location with ample parking
- Adjacent to Victoria's largest cemetery and • crematorium, Royal Oak Burial Park.



THE REDWOOD CHAPEL

Located at McCall Gardens, The Redwood Chapel is ideally suited for visitations and smaller gatherings and services for up to 30 people.

Inside the Redwood Chapel is a bright and modern space similar to the Sequoia Centre. It was designed for more intimate gatherings and is equipped with modern presentation and audio technology, and features comfortable seating and a fireplace.



OUR VALUED STAFF





DAVID A. MCCALL Chairman



TREVOR MCCALL





DEAN FREER General Manager







DAWN BOWDEN Aftercare Concierge

RON DAVIES Care Centre Manager





VERONICA STEWART Sequoia Catering Manager

MEGHAN WEBER Funeral Director / Advanced Planning Concierge



JOHN ELLWOOD Funeral Director



MARILYN WEBB Advance Planning Specialist



JOHN MCDONALD Funeral Director



CATHY DUNFIELD Funeral Director



APRIL TRAN Apprentice Funeral Director / Care Centre Assistant



DAVID DUKE Funeral / Event Assistant



MEGAN SAMPSON Creative Designer



MIKE GRIMSTON Funeral / Event Assistant



CAROLYN DUNCAN Office Manager / Accountant



DEANNE BIENERT Executive Assistant



JANET BULLBROOK Administrative Assistant



KATHERINE SEBASTIANO Administrative Assistant





A beautiful place to remember.

Royal Oak Burial Park is pleased to work in partnership with McCall Gardens to help families plan respectful goodbyes and resting places for loved ones. Our beautiful park is a peaceful refuge offering cremation services and burial and interment options which include traditional burial, green burial, mausoleum entombment, and an area for the scattering of ashes. We also offer Little Spirits Garden to memorialize the loss of an infant or pregnancy. For more information, please contact our Family Services team.



ROYAL OAK BURIAL PARK

A beautiful place to remember.

OUR HISTORY

Four generations of the McCall family have compassionately attended to the funeral needs of Greater Victoria since David M. McCall and James McCall founded McCall Bros. Funeral Directors in 1921. It is a testament to the strength and caring nature of our family that one generation has followed another in helping Victoria's bereaved for over 100 years.

McCall Gardens was founded as McCall Bros. Funeral Directors Ltd and was located on the corner of Johnson Street and Vancouver Street in downtown Victoria. It started with the purchase of an 1884 residence built by Victoria pioneer, JH Todd, who founded the Todd Fish Canneries where the Empress Hotel now stands. The residence was purchased from Lee Mong Kow who was an interpreter and important figure in the history of education in Victoria's Chinatown. The residence was substantially improved and converted into a firstclass funeral home for its time. The property across the street was seeded to grass, planted with flowers and carried the name McCall Gardens.

In 1960, Torrey and Graham McCall, second generation, embarked on a project which would see a new funeral home and chapel built replacing the original home. The new funeral home, designed by renowned architect John Di Castri, was leading edge for its time and under the guidance of Graham and Torrey became the largest independent funeral home in British Columbia. Around the same time, the property across the street, McCall Gardens, was repurposed into a parking lot due to parking and traffic concerns. David A. McCall, third generation and son of Graham McCall, became President and owner of the company in 1977. Three years later Graham McCall died unexpectantly at the age of 61. In 1986, David had the vision and foresight to purchase a property on Falaise Drive, conveniently located next to Royal Oak Burial Park. His thought was that the property would one day be needed to relocate operations out of the downtown district. In 1998, David built a small funeral home on the property and named it Sequoia Gardens after the large sequoia trees scattered across the almost three acre property.

In 2014, David and his son Trevor knew it was time to either build a new facility on the Falaise Drive property or embark on a massive renovation to update its downtown facility. After careful consideration and community research, it was decided by the McCall family to sell the downtown properties and build a brand-new state of the art facility on the Falaise Drive property.

On August 3, 2016, the new funeral home opened its doors and McCall Bros. Funeral Directors and Sequoia Gardens combined and was rebranded to become McCall Gardens. In 2018, Trevor, fourth generation, became Owner and President of McCall Gardens. Trevor is proud of the company's history and honoured to continue the family tradition.

Each successive generation that joins McCall Gardens continues to keep it vital and moving forward. The McCall family and staff honour and value tradition but at the same time have embraced change. The ability to evolve to meet customer needs decade after decade has been crucial to the company's longevity.







PLANNING A SERVICE

Most of us are not prepared to plan and carry out a funeral ceremony or celebration of life for someone we love. So much of the information available on this critically important subject fails to focus on what is most important: having a personalized, meaningful service that helps families and friends begin the healing process of mourning after the death of someone we love.

Our dedicated and experienced staff are here to help you and play a critical role in planning and carrying out a traditional or contemporary style of service. Our licensed funeral directors are intimately familiar with the funeral planning process, key decisions a grieving family must make, and the necessary legal documentation that is required during this difficult time. Our funeral professionals can handle all of the details and help you create a unique service that meets your emotional needs and values.

Ceremonies can make a significant difference in how families channel their grief towards health and healing. During the service, the community comes together and responds to the reality that someone has died, and also to the reality that those remaining will need support, compassion, love, hope, and understanding. The service encourages you to think about the person who has died and to explore the ways in which he or she touched the lives of others.

The remembering, reflecting, and choices that take place in the planning and conducting of the service are often an important part of the process of grief and mourning. Ultimately, this process of contemplation and discovery creates a memorable and moving experience for all who attend.

The following list of information is needed to register a death with Vital Statistics:

- Full name of deceased
- Address of deceased
- Date of birth
- Place of birth
- Social insurance number
- Personal health number (care card)
- Father's name and place of birth
- Mother's name (inc. maiden) and place of birth
- Occupation during most of working life
- Marital Status
- Name of spouse (maiden)
- Doctor's name
- Name(s), address, and contact information of executor(s).



WHAT IS A SERVICE?

Burial and Cremation plans

When considering final arrangements, one of the first decisions to make is whether final disposition will be burial or cremation. This decision will often influence other important considerations, such as elements of the service and if cemetery property is required.

Funeral or Memorial service

Funeral service and memorial service are often interchangeable terms and can be either religious and formal, or non-denominational and informal in nature. Generally speaking, memorial services occur after cremation or burial and funeral services occur prior to cremation or burial. The option to have a reception with food and beverages is always available following a memorial or funeral service. All said, how you package and approach a funeral or memorial service is entirely up to you.

Celebrations of Life

Gathering to celebrate the unique life of a loved one is an increasingly popular choice for many families. The celebration of life can be expressed in many ways, all with intention of honouring and remembering a loved one and how they touched our lives. Our approach lets you create a celebration that reflects the true spirit of that person. Special food, music, a customized video tribute, a toast with a favourite drink, the release of balloons or doves are just some of the personalized expressions you can choose. Allow us to coordinate the service and we will provide a complementary video tribute that can be played during the ceremony and/or kept as a personal keepsake. Our fully licensed catering company can provide a full service bar if requested.

Visitation or Viewing

Often held the day before or immediately prior to the service, the visitation – also called a "viewing" – provides a way for friends and acquaintances to pay their respects and offer condolences to your family. As with the funeral service, you may want to decide if the casket is open or closed, should one be present. A visitation can be private for family only or public for friends and colleagues to attend.

Graveside Service

As its name implies, a graveside service is held at the grave site, just prior to burial of a casket or urn. It usually consists of final remarks, prayers and memories.

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

- Where should the service be held? At your place of worship? At McCall Gardens or elsewhere?
- Who should officiate the service?
- Will your service adhere to the traditions of your beliefs or culture?
- Do you want a eulogy, and who should deliver it?
- Will the casket or urn be present?
- Would you like an open or closed casket?
- What music should be played?
- What readings would you like said?
- Is there a special poem you'd like shared with the guests?
- Are there any special photographs or other memorabilia you would like displayed or included in a video tribute.

Cremation

Cremation is an alternative to earth burial or mausoleum entombment: it does not limit the service 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 a service.

A few facts about cremation:

- Cremation cannot occur until the death has been registered with Vital Statistics and the permit has been issued.
- If you choose cremation you can still have a service.
- You have numerous options for the final resting place. Cremated remains/ashes can be...
 - Displayed in a special urn at home.
- Placed below or above ground in a cemetery, providing a permanent resting place where family and friends can visit.
- Scattered on land or in water.
- A combination of the above options.

What is cremation?

Cremation is the process of reducing the body to bone fragments by applying intense heat for a period of several hours. The cremated remains are then removed from the cremation chamber and processed into finer fragments to be placed in an urn. They typically weigh between three and six pounds.

Do we need to buy a casket?

British Columbia Law requires that at a minimum, the deceased be enclosed in a rigid combustible container. Many options of caskets and cremation containers are available to you.

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

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 which items may stay and which items must be removed from the casket.

Do we need to have a service if we select cremation?

Cremation does not limit the type of 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 McCall Gardens or place of worship. Some wish to have a procession to the crematorium following the service, similar to that often done to the cemetery for an earth burial.

If cremation:

- Would you like to have a service or celebration of life before or after the cremation?
- What type of urn would you prefer (metal, wood, marble, ceramic, etc.)?
- What type of final resting place would you prefer (choice of burial, above ground niches, or scattering of cremated remains)?
- If burying in a cemetery, would you like to purchase adjacent cemetery property for a spouse or other family members in the future?

Decisions to be made regarding burial of an urn:

- What type of memorial do you prefer (bronze or granite marker set flush with the ground or an upright memorial)?
- Would you like to protect the urn with a vault?

Decisions to be made regarding above ground niches:

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

Scattering:

Some cemeteries have scattering areas on their property.

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

Taking an urn home:

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

Shipping:

You may wish for the cremated remains to be shipped to another city or 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.

If casket burial:

- What Cemetery?
- Would you like to purchase adjacent cemetery property for a spouse or other family members in the future?
- What type of memorial do you prefer (a marker set flush with the ground or an upright memorial)?

Would you like to protect the casket with a vault?

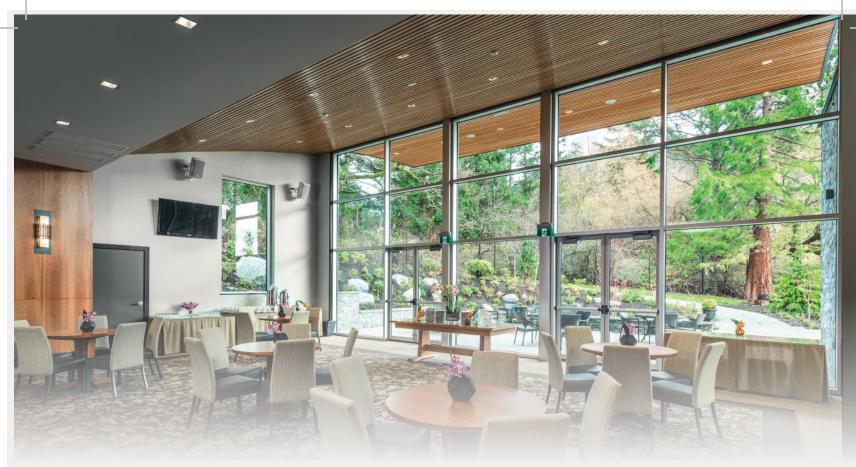
If casket entombment:

• Would you like to purchase a double crypt for a spouse or adjacent crypts for other family members in the future?

Burial

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

- Traditional ground burial: A vault or outer burial container is required at many cemeteries.
- Green burial: The most natural option. There is no marker on the gravesite, rather native flora is planted.
- Mausoleum: a large building that provides above ground entombments.
- Private family mausoleum: a small structure that provides above-ground entombment of, on average, two to twelve decedents.
- Companion crypt: permits two interments or entombments side-by-side.
- Private family estate: a small section of a cemetery, usually bordered by gates, shrubbery, or other dividers, that allows for ground burial of several members of the same family.



SEQUOIA CATERING

A Memorial Reception or Celebration of Life is a social occasion and an opportunity to welcome and be comforted by the support of family and friends. Our Sequoia Catering team has taken great care with our menu development and food services, including a priority on fresh, locally sourced and sustainable food choices where possible. We cater both light fare and cocktail receptions. Our wine list places a priority on local BC wineries, spirits and craft beer.



Let us know what would suit your gathering and we will recommend an appropriate food service or you can arrange a custom menu with our Catering Manager.







AFTER SERVICE CARE

Many families do not know what to do after the death of a loved one. Our Aftercare Concierge is qualified and prepared to help. The concierge provides valuable hands on assistance for many of the tasks that executors and survivors must deal with when settling an estate. Such tasks include; applications for death and survivor benefits, insurance and pension claims, bank account updates and cancellations, title transfers and cancellation notifications. The concierge also provides in depth checklists and guidelines designed to help executors make appropriate notifications in a timely manner.

The concierge does not provide legal advice. McCall Gardens recommends that a family member or executor contact a lawyer who specializes in wills and estates. The lawyer will provide guidance and advice pertaining to probate and other applicable estate matters.

McCall Gardens understands that everyone is affected by bereavement differently. For those who are in need of bereavement counselling or further support, the concierge has a list of qualified professionals and support groups in Greater Victoria who can help. In a single, typical 30 minute appointment, the concierge will provide detailed information and guidance which may include the following tasks:

- Service Canada Applications and Claims
- Canada Pension
- Old Age Security
- Retirement and Pensions
- Canadian Forces Pension
- Public Service Superannuation
- Veteran Affairs Canada
- Life Insurance Policies
- Brokerage Accounts
- Automobile Insurance and Transfers
- Real Estate Title Transfers
- Credit Card Cancellations
- Bank Account Updates
- Referrals to Grief Counselors and Pertinent
 Professionals

OBITUARY TEMPLATE & SUBMISSION GUIDELINES

ROBINSON, Jane Elizabeth (nee Matthews)

Jane died peacefully after a courageous battle with cancer on March 3, 2021 in Victoria, BC. She was born on March 28, 1937 in Winnipeg, Manitoba.

Predeceased by her husband, William in 2015; Jane is survived by her children, Patricia (Frank) Thompson, Matthew (Sally), and Peter; grandchildren, Robin Thompson, James and Jessica Robinson; and her cat, Maddy. She will be missed by many other relatives and friends.

Jane and Bill married in 1947 after Bill returned from the war. They moved shortly thereafter to Victoria where they decided to raise their family. After the children were in school, Jane returned to nursing at the Royal Jubilee Hospital. In retirement, Jane and Bill were active in local car clubs and enjoyed winters in Maui. Her greatest pleasure was received when spending time with her family.

A Celebration of Jane's Life will be held in the Sequoia Centre at McCall Gardens, 4665 Falaise Drive, on Friday, March 8, 2021 at 2:00 pm.

In lieu of flowers, donations may be made to BC Cancer Agency, 2410 Lee Avenue, Victoria, BC, V8R 6V5.

Condolences may be offered to the family at www.mccallgardens.com.

Announcement:

The formal notification of death that states the full name and desired phrase (died, passed away, etc.) and date and city. The cause of death is not often stated but may be if desired. The date and place of birth are usually listed next.

Survivor Information:

Listing the spouse, children, grandchildren, great grandchildren, nieces, nephews, in-laws, other close relatives, close friends and even pets. Predeceased relatives are usually noted before the survivors.

Biographical Information:

This will include information about the deceased's life, education, work, honours, passions, hobbies, etc.

Scheduled Ceremonies:

This will include the time and location of events where the public is welcome (Celebration, Funeral, Viewing, Prayer Service, (etc.).

Contributions or Flowers:

Some families request that contributions be made to a meaningful organization instead of sending flowers.

Condolences:

Add this phrase at the end of the notice to let family and friends from around the world know that they can submit messages for the family.

McCall Gardens Website: www.mccallgardens.com

There is no fee for an obituary and photo to be posted on our website. Obituaries on our website allow family and friends to be notified of service details as soon as possible and not have to wait for it to appear in a newspaper. Current notices on our website can be used as an additional resource for structure and choice of words.

Victoria Times-Colonist Costs: Text only:

1 day - \$60.39 for the first 3 lines, \$5.13 each addition line 2 days - \$60.39 for the first 3 lines, \$4.77 each addition line 3 days - \$60.39 for the first 3 lines, \$3.95 each addition line Photos: Black & White - \$97.47/day Colour - \$172.47/day Rates have been supplied by the Times-Colonist and are subject to change without notice.

Submitting the Obituary:

Email the text and photo (jpeg attachment) to your Funeral Director and to info@ mccallgardens.com so they can be forwarded to the newspaper(s) for print and added to our website. Please indicate what day(s) it is to be printed and in what newspaper(s). Once added to our website you will be emailed a link that can be forwarded to family and friends throughout the world and added to social media.

Remember: Please feel free to ask us to help compose a meaningful and personalized obituary. We can also review or proofread your draft before submission to newspaper(s). There are no charges for us to assist with these services. Your Funeral Director will add the exact cost received from each newspaper to your Funeral Services Contract. This guide is only a suggestion. There is no legal requirement to have an obituary or any legal requirements as to its content. Please call us at (250) 385-4465 if you have any questions. McCall Gardens, 4665 Falaise Drive, Victoria, BC V8Y 1B4 – www.mccallgardens.com



PRODUCT SELECTION

McCall Gardens Funeral and Cremation Service has a wide selection of funeral products available. We are here to help you with your choices, whether you are in immediate need or are pre-planning.

McCall Gardens provides compassionate, budgetconscious assistance to you and your family. Please feel free to contact us with any questions or stop by for a tour of our facilities and merchandise. We will be happy to provide you with any information you may require.

Casket Selection

When choosing a casket your first decision should be whether to have a wood or metal casket. It is then a choice of the type of wood or metal. Caskets can be customized using additional adornments such as custom corners or medallions, all of which provide a unique, fitting selection for your loved one. Following is a brief summary of different options available:

Wood Caskets

Mahogany: Mahogany has a reddish-brown hue and a closed grain, which lends itself to deep, rich colours and high lustre finishes. A mahogany casket is an elegant choice when the very best wood casket is desired.

Oak: Known for its prominent grain, oak is a hardwood that depicts strength and durability. Oak is naturally a light to medium brown colour, which can have a variety of stains and finishes added to it.

Pine: Pine is a durable wood that is characterized by a straight grain with a colouring of pale yellow to light brown. Due to being a softer wood, pine caskets can be stained and finished to achieve the desired effect. Pine makes an economical solid wood choice.

Cherry: Cherry is a beautiful hardwood with a warm, creamy reddish colouring. Caskets are available in a variety of styles.

Maple: Maple is a popular choice for hardwood caskets. It encompasses strength and beauty and is wear resistant with a grain that can either be straight or wavy.

Pecan: A strong, heavy hardwood that is light in colour. Pecan caskets are popular among families desiring a fine hardwood casket with a matte finish.

Eco-friendly: There are several options available for those who are environmentally conscious, while still combining beauty and strength. Please ask us for information on the options.

Green Burial Caskets: Biodegradable caskets are used for the woodlands section of Royal Oak Burial Park.

Steel and Precious Metal Caskets

Bronze: Beautiful finishes and solid construction delivers the very finest of metal caskets, encompassing superior quality, strength, and durability.

Copper: Naturally non-rusting, a copper casket has a rich beauty, with a selection of finishes available.

Stainless steel: A natural choice for those who desire the added protection of a metal casket but at a more moderate price. Stainless steel is a popular choice, with a selection of styles to choose from.

Carbon steel: Available in a wide choice of colours, finishes, and style, a carbon steel casket can have various thicknesses, enabling greater flexibility when choosing a casket.

Cremation Caskets and Containers

There is also a choice of caskets when choosing a cremation service.

Traditional wood casket: Adds warmth and beauty to a viewing service.

Wood cremation casket: Specifically constructed to be used for cremation. These are less expensive than traditional caskets.

Rental casket: Designed especially for reuse, they comprise of an exterior shell with an internal container. For sanitary purposes, embalming is required. The internal container remains with the body and is cremated; it is only the shell of the casket that is reused.

Urns

An urn is a small container used for holding the cremated remains. Urns may be buried, placed in a mausoleum or kept at home. There are many styles, prices and materials, including bronze, hardwood, marble, glass, acrylic, and much more. Some urns are biodegradable and are designed for scattering.

Please feel free to ask for more information or advice on our selections.







My wife and I each wear the beads we had created every day. There are no words to explain what it means to us to have these keepsakes close to us every day and how much we appreciate the care and love that went into making them. - S. Kyte Working with Mel was a bright spot in a very difficult time in my life. When my Mom passed away, I wanted to find a way to keep her close to me. Full Circle Memory Beads offers the perfect solution. The craftsmanship is beautiful and the presentation is simple but elegant. I wear my Mom's ashes on a chain around my neck every single day. That way, she is always there when I need her.

- K. Riley



"Ash keepsakes symbolize a life coming full circle. They are a visible sign of something invisible. Each keepsake has a lifetime of stories within it"

- Owner/Artists Adam and Mel

250 308 9388 fullcirclememorybeads@gmail.com www.fullcirclememorybeads.com





HONOURING THE LIVES OF THOSE WHO SERVE

The Veterans Affairs Canada Funeral and Burial Program ensures that eligible Veterans receive dignified funeral and burial services. The Last Post Fund (LPF), a non-profit organization, delivers the program on behalf of Veterans Affairs Canada. To be eligible for the program, Veterans must meet both military and financial criteria. For more information, please visit the Last Post Fund website at www.lastpostfund.ca

Matter-of-Right

When a Veteran's death is related to military service due to a condition for which Veterans Affairs Canada provided a disability benefit, assistance may be granted as a matter-of-right (no means testing). This must be determined by a medical authority from Veterans Affairs Canada.

Means Tested

Under the program, the LPF may provide funeral and burial assistance to:

- a former member of the Canadian Armed Forces or any predecessor naval, army or air forces of Canada or Newfoundland; or
- a Canadian Merchant Navy Veteran of the Second World War or the Korean War; or
- an Allied Veteran who served with the Allied Forces during the Second World War or the Korean War and has also lived in Canada for at least 10 years, or lived in Canada prior to enlisting and was living in Canada at time of death.

If the estate of the deceased and the financial resources of any surviving spouse are not sufficient to pay the expenses of the funeral and burial then assistance may be provided to cover all or part of the cost.

The Means Test

In determining eligibility for means-tested assistance, the following assets in the deceased's estate will not be included in the calculation of financial status:

- Assets to a value of \$36,310 where the deceased left a surviving spouse
- Assets to a value of \$700 for each dependent child (as defined under the legislation)
- The family home (including normal household furnishings) and the family automobile
- Regular income cheques (payments under: Old Age Insurance, Guaranteed Income Supplement, War Veterans Allowance, or disability pension payments) issued to the deceased for the month of death.

Where the deceased is not survived by a spouse or dependent children, all estate assets are examined to determine financial need.

Funeral and burial expenses of the deceased, as well as other debts, are considered when determining the value of the estate. If it is determined that the estate and, if applicable, the financial resources of any surviving spouse are sufficient to provide for the funeral and burial, assistance will not be approved. If there are sufficient assets to cover a portion of the expenses, a grant in the amount of the difference, up to the maximum amounts stipulated by legislation, may be approved.

Benefits

Financial assistance is payable for the following costs:

• any medical costs of the deceased person's last sickness that were not otherwise paid by the Minister and that are not insured under a private or provincial health care plan;

- the costs of the following funeral services:
 - preparation / embalming
 - provision of a casket that meets the standards specified by the Minister or provision of an urn,
 - provision of ceremonial services,
 - provision of death notices,
 - transportation of the remains from the place where the death occurred to McCall Gardens and to a place of burial or cremation, and
 - transportation of the remains that requires the services of two funeral homes because the funeral home or place of burial or cremation are not in the same locality as the place where the death occurred;
- if necessary, the cost of any special preparation of the remains for viewing;
- if required, the cost of providing a single grave and reasonable costs of opening and closing the grave and its perpetual care;
- if a grave liner is required by the authorities of the cemetery, municipality or province, the cost of a decomposable or non-decomposable grave liner;
- the cost of cremating the remains; and
- a military style grave marker (upright or flat granite, or in certain cases, flat bronze) conforming to the standards of Veterans Affairs Canada.

Application for Assistance

An application for funeral and burial assistance can be made by calling the Last Post Fund toll-free at 1-800-465-7113 within one year following the death of the Veteran. Applications that are received after the one-year time limit will not be considered.

For more detailed information about the regulations, please visit the website Veterans Burial Regulations: www.veterans.gc.ca



EXPERIENCING GRIEF

When someone close to us passes, the confusion and mixed emotions we feel can often become overwhelming. However, it is important to recognize that there is no standard way of experiencing loss and no right way to grieve. It is completely normal to feel a mixture of shock, anger, guilt, despair and relief, along with many other different emotions. There are, however, some things that you can do which may help you to cope, along with people who can support you, if you need it, during this period in your life.

Recognizing grief

Losing someone we love is something that we all have to go through at some point in our lives. Each experience is personal and different, and can be influenced by many factors. Your feelings are likely to be affected by the relationship you had with the person, your cultural background, and your religious beliefs.

It is important to remember that grief may be displayed in different ways for each individual.

Grief can manifest itself in a range of emotions:

Shock – you may have thought that you were prepared if the death was expected or because you've experienced a loss previously. Whatever the circumstances it is common to feel an initial sense of shock at the passing of someone close to us.

Anger – it is common to feel anger while you are grieving. Perhaps because they passed before their time or because of personal issues that were unresolved. It is very common to be angry that they are no longer there to share love and support.

Guilt – people often feel a sense of guilt that they themselves have not passed, or guilt that they could have done something to prevent the death.

Despair – a grieving person can feel despair as to how they will cope without their loved one and worry about what their future life will be like.

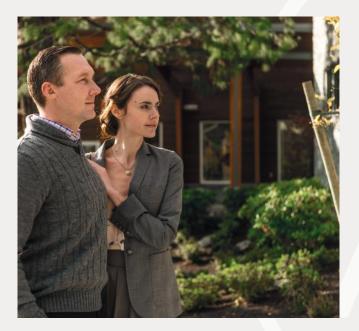
Numbness – it can often feel like you are living in a fog after the loss of a loved one. You may feel numb or worry that you have not cried. Feeling numb is a coping mechanism when experiencing intense emotional grief. Gradually over time the feeling of numbness subsides as healing progresses.

Physical symptoms of grief

When grieving it is common to experience physical symptoms, such as:

- Loss or increase in appetite
- Difficulty sleeping
- Lethargy feeling drained, having no energy
- Headaches

It is important to be kind to yourself and give yourself the time and care that you need to transition through the grieving process.



Coping with grief

There are many different factors that contribute to how we express our grief and various processes that can help us cope:

Give yourself time – focusing on one day at a time will help you cope with your emotions and get through simple, everyday tasks.

Recognize your emotions – recognize that your grief and emotions can impact you physically. It is important to take care of your own physical health.

Support from family and friends – having a support network of family and friends can be extremely helpful. If you do not have this type of network then support can often be found through counseling services.

Talk about your grief – talking about your feelings and loved one is an important part of the healing process.

Sometimes grief can become overwhelming. It is important to recognize when to get additional help. Part of the process is to acknowledge that life will not return to normal - it is about understanding that your life has changed and finding a balance between the two.

Working through your grief is not about forgetting the person but about learning how to live your life with the grief that you feel.

Over time your life will take on a new shape and meaning.

"There are things that we don't want to happen but have to accept, things we don't want to know but have to learn, and people we can't live without but have to let go." – Author Unknown

PRE-PLANNING

The Advantages of Planning Ahead

The idea behind planning ahead is simple. One day, a great deal of vital information about you or a loved one will be needed by your family and anyone whose responsibility it is to assist them. Those who plan ahead can be assured that not only will their personal wishes be fulfilled, but other unnecessary difficulties will be avoided.

Both you and your family can benefit when funeral or cremation arrangements are made in advance. It can be beneficial to include your immediate family in these plans, ensuring those left behind are aware of your wishes and able to plan a meaningful funeral or celebration of life that will meet their emotional needs. By discussing plans in advance, you can take time to make decisions about cremation or burial, the type of ceremony, and other elements of the arrangements. You may want to discuss your thoughts and decisions not only with your family but also with a funeral service professional. This planning guide can be used to capture your wishes and biographical information in advance. Upon completion, simply store it in a safe place with your other important documents.

Most of us plan ahead in life. We plan for our wedding, our children's education, family vacations, and other significant expected life events. We also plan for the unexpected events of life by purchasing home, auto, and medical insurance. Understanding the benefits of pre-planning has prompted many to take the step to plan their own end of life arrangements.

WHY PRE-PLAN?

Peace of mind

Pre-planning takes the burden of making important decisions off your loved ones during a difficult time.

Financial assurance

Pre-payment of your end of life wishes with McCall Gardens will render the costs associated with your final expenses inflation-proof.

Longevity

Pre-planning your end of life wishes will make certain that your choices are respected and carried out, without leaving your family to wonder what your wishes may have been. There are many different ways to begin the planning ahead conversation. You know your family and how they 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. Discussing the subject with loved ones earlier in life when they are younger, and most likely healthier, makes the topic easier to talk about and keeps the focus on the celebration of life rather than an impending loss.

HOW DOES PRE-PLANNING HELP?

Pre-planning is a loving gift you can make for your family and survivors that provides complete peace of mind to everyone involved.

Why should you make pre-arrangements?

- You can plan together as a family
- You help spare your loved ones from having to make difficult decisions
- It ensures your wishes are well-documented and carried out
- It ensures all your personal documents are organized and easy for your survivors to locate
- It helps control costs
- You can personalize your plan to reflect your unique personality

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

Set a time to have the conversation. Schedule it as an appointment with your family, whether you want to share your plans with them or ask them to make their plans to share with you.

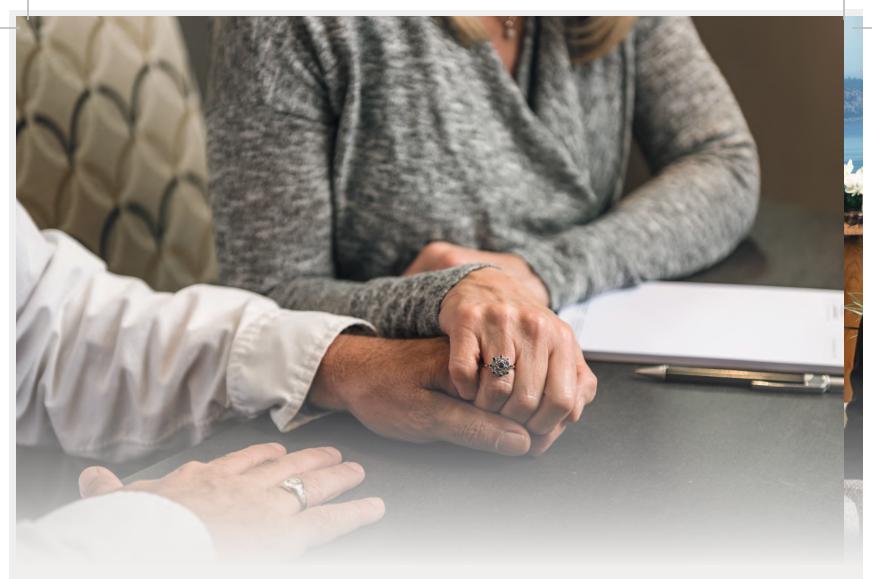
Tell your parent or loved one that you want to ensure their final arrangements are done according to their wishes, and you need their help to make that happen.

To open the discussion to learn more details about your family's wishes, ease into the conversation with questions such as:

- "Have you ever thought if you would like to be buried or cremated?"
- "Have you ever thought about where you would like to be buried?"
- "Have you ever thought if you want your ashes buried or scattered?"
- "What type of service would you like to have? A Funeral or Celebration of Life?"

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 family. Talk about what you liked or didn't like about the services you saw or attended.





FUNERAL ARRANGEMENTS

Whether you're planning for yourself or for a loved one, the service is one of the most important elements of a person's final arrangements.

There is no one right way to plan a funeral service: we truly believe that each service or gathering should be individual and memorable. By providing you with the opportunity for personalization, the service can reflect the uniqueness of the life it honours.

When planning your own 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 of Life focusing on great memories made with family and friends. Maybe it's a combination of both. You can have one service, or several, to honour your life. Regardless of whether you or your loved one have opted for burial or cremation, the funeral, memorial or Celebration of Life fills an important role. It can:

- Honour, recognize, and celebrate the life of the deceased
- Allow friends and family to say their last goodbyes
- Provide closure after the loss of a loved one
- Allow friends to console and support the family of the loved one
- Be a healthy first step in the grieving process



LIFE INSURANCE

Life insurance is often used as a method to pay for funeral services and other financial expenses. Many people feel that if they have life insurance, everything will be taken care of because their family will have the means to carry out their wishes.

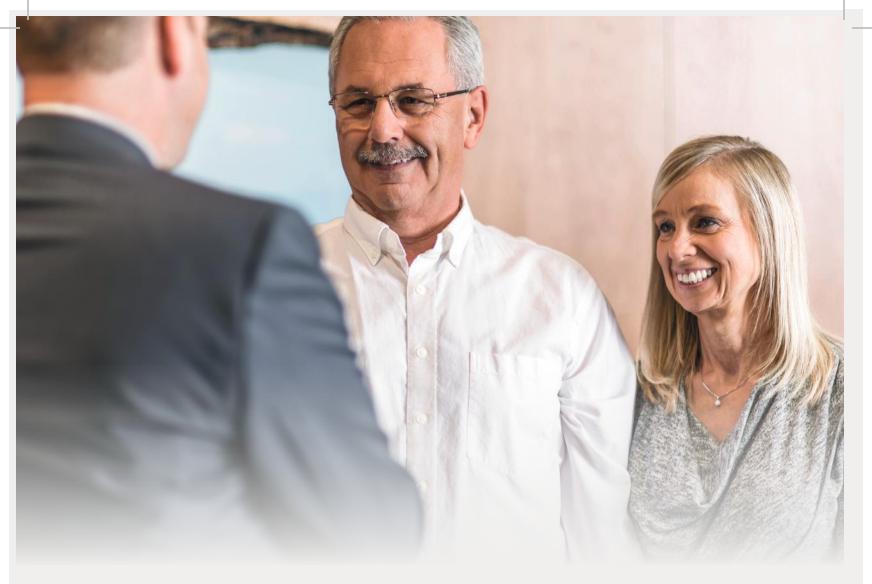
There are several considerations when funding with insurance.

Unfortunately, over time, life events occur that can jeopardize the death benefit we once felt was sufficient.

While insurance policies are very helpful, it is wise to ensure they are kept up to date from time to time by confirming the benefit, the owner, and the beneficiary. We may forget that we took a loan out, thus reducing the death benefit. Policies sometimes lapse due to other economic needs requiring our attention. Confirm your policy is not just an accidental policy, or a policy that terms out at a certain age. Ensure that over time inflation has not eroded the value and that it will still provide that for which you have planned.

While insurance is certainly a way to fund funeral expenses, it is important to understand what can happen to policies so that you are able to ensure the policy performs as you wish at the time of need.

Life insurance provides funding, but unless you make your wishes known, your family may not necessarily know, or agree. It is important to **preplan** your final wishes, as much as it is important to **fund** your final wishes. We can assist you in making your arrangements to complement the funds in your policy.



GUARANTEED FUNERAL FUNDING

Insurance policies provide funding while **pre-need policies** combine both funding and your end of life wishes. Creating your pre-arrangement involves deciding on final disposition (burial or cremation) and selecting goods and services based on how you wish to memorialize your life. Funding options through a policy designed to work in concert with your wishes are available.

Pre-need insurance polices have been created for funeral homes to fund the exact amount of your funeral pre-arrangement.

The policy is generally irrevocably assigned so that it is no longer considered a cash asset. This protects the policy for the purposes it was intended for.

The policy can be purchased in a simple single premium or in monthly payments over a period of years, through McCall Gardens. Funds are held by the insurance provider.

The pre-need policy is structured to pay McCall Gardens directly for the goods and services originally selected. The cost of goods and services will be covered by the benefit amount in your pre-need policy and there will not be any additional cost to your family at the time of death.

The policy can be cancelled and refunded at any time if life's circumstances change or if you move to a different city.

FREQUENTLY ASKED QUESTIONS

Why is having a funeral or other type of service important?

Throughout human history, and around the globe, people have gathered together to acknowledge the death of a member of the community. A funeral ceremony is the one and sometimes only opportunity for everyone to come together to acknowledge the death, recognize the community's shared loss, and share the burden of grief.

How does the cost of a funeral ceremony compare to the cost of a memorial service or celebration of life?

The cost of any of the three is totally dependent on the choices you make during the arrangement conference. Please ask us for a complete itemized price list.

Who should be invited to a service?

A person's role at a funeral is two-fold. They are there to demonstrate support for the bereaved family and to tend to their own sorrow in the safety of a shared collective experience. While it's not common to send out invitations to a funeral (generally, the service details are published in the newspaper or online, and those who wish to attend, do) it does make sense to reach out to certain individuals by phone, email, or social media to ensure they are aware of the service date/time (and express your desire for their presence).

When preparing the guest list for a funeral service, you should both listen to your heart and use common sense. You know the people who mattered most to your loved one, as well as those who mattered least.

Is it necessary to have flowers at the ceremony?

Flowers create a background of warmth and beauty which adds to the dignity and consolation of the service. "Necessary" may not be the right word but there's no doubt flowers at an end-of-life ceremony serve a valuable purpose; including a means of a visual expression of sympathy, love, and respect.

What is Green Burial?

Green Burial is an increasingly popular choice and the most natural one. The casket and clothing must be biodegradable and along with the body are intended to return to the earth and nurture new life. There is no marker left on the gravesite, rather native flora is planted to promote environmental health. Remembrance boulders with the names of those buried are scattered throughout the area.

If one is requested, am I obligated to make a memorial donation?

Certainly not. It is important to never feel obligated to do anything in response to the death of a community or family member. Your actions (whether sending flowers, preparing a casserole and taking it to the family home, or making a donation) should always come from the heart.

What's involved in preparing the deceased for viewing at a visitation or funeral?

The preparation of the deceased can involve a number of different tasks performed by trained and licensed embalmers and restorative artists. Upon arrival to the care centre at McCall Gardens the decreased is sheltered in a refrigeration unit. The deceased is washed, dressed, and then placed in the chosen casket for viewing. Please ask us about the benefits of embalming.

If it makes people uncomfortable, why is it necessary to view the deceased in the casket?

Viewing the deceased is very important for some people, and for others it is not important at all. It can often be an important step in the grieving process and provides an opportunity for a final goodbye. You may find it a cathartic time where you can quietly share a long-held secret, let go of any anger or resentment, and otherwise come to terms with the death.

How long is a funeral service?

Simply put, it depends on the service. Just as no two movies or novels are the same length or cover the same emotional ground, no two end-of-life ceremonies are the same. In most cases services range from 30 minutes to one hour.

How can I best prepare my children to attend a funeral?

It is best done with honesty and awareness. Let them know what they can expect. Tell them there will be people who will be sad and may cry openly; and that some people may talk about how much they loved the person. Let them ask all the questions they need to ask and reassure them that you will be right next to them throughout the experience. Encourage children to attend but never force them.

What is a celebrant?

The Celebrant Foundation and Institute define celebrants as "trained professionals who believe in the power and effectiveness of ceremony and ritual to serve basic needs of society and the individual. The celebrant's mission is to help the client create a ceremony that reflects his or her beliefs, philosophy of life, and personality." A life-cycle celebrant is especially valuable when a family has no religious affiliations or ties to a clergy person or minister. Involving a celebrant in the process has been found to enhance the experience for all concerned. The celebrant comes to the table with no agenda, and no preconceived notion of what the ceremony should or must look like. Instead, through careful interviewing, the celebrant discovers what is meaningful for each client. If you think hiring a celebrant is the right choice for your family's situation, contact us for more details.

Must I wear black to the funeral ceremony?

Black used to be the only colour to wear to a funeral but not anymore. Today things are less formal than they once were, and it is not totally uncommon for families to ask prospective guests to wear bright colours. However, black or conservative attire is still in good taste. Should you have additional questions about funeral attire or etiquette, please contact us.

What else would you like to know?

This list of frequently asked questions was compiled through our professional experiences. We thank the hundreds of inquisitive, questioning families and individuals we have had the privilege of serving over the years. If you have a question about anything, please do not hesitate to contact us. We are here to help.

PRE-ARRANGEMENT RESOURCE KIT WHAT TO DO WHEN SOMEONE PASSES AWAY

Since most deaths occur in health care institutions such as hospitals, nursing homes and hospices, the attending staff should provide guidance and procedural information for you to follow. If the death occurs at home and is expected, please notify the physician or attending registered nurse so he or she can pronounce the death. This must take place prior to us transferring the decedent into our care. Phone the police immediately if the death is unexpected or if there are any peculiar circumstances. No matter what the circumstance, our brief checklist will help you along the way.

First Step: Initial Contact

- Contact doctor, nurse, coroner or police if necessary.
- Contact McCall Gardens by phone at (250) 385-4465 we are available 24 hours / day.
- When you call, please be prepared to answer the following questions:
 - What is the full name of the person who passed away?
 - What is his or her date of birth?
 - Where did the death occur? Is he or she still at that location?
 - Are you ready for the transfer to take place now?
 - Who is the executor and what is their contact information?
 - What is your name and contact information? (if you are not the executor)
 - Is there a pre-arranged funeral or cremation with McCall Gardens?

Second Step: Complete the Funeral and/or Cremation Arrangements

- Call McCall Gardens to make an appointment with a licensed funeral director. We can meet at our location, at your residence, or at a different location of your choice.
- During the arrangement we will ask you to provide the following information and items:
 - Vital Statistical information of deceased
 - Pre-arrangement documentation (if applicable)
 - Birth certificate
 - Cemetery documentation (if applicable)
 - A recent photograph
 - Clothing
- Decide if the deceased will be buried (traditional or green), cremated, or entombed in a mausoleum.
- Decide on the location of the service, if any Sequoia Centre or Redwood Chapel at McCall Gardens, church or other facility that is appropriate for hosting events.

- Decide who will officiate the service (clergy, celebrant, family member, friend). Your funeral director will provide guidance and recommendations.
- Set the date and time of the service.
- Determine details of the service (participants, pallbearers, music, readings, catering, etc)
- Compose an obituary. We recommend that family members compose the obituary and then email it with a photo (digital or hard copy) to your funeral director for proof reading and formatting. We will post the text and photo on our website and submit them to newspapers for print. (McCall Gardens does not charge extra for this service)
- Determine the number of death certificates and notarized copies that will be needed.

Third Step: After the Arrangements and Before the Service

- Prepare a list of family, friends and business colleagues to be notified we will provide you with a link to the obituary on our website which you can email to others.
- Notify membership organizations such as churches, legions, golf courses, alma mater, etc
- Start a notebook or list to keep a record of visitors, flowers and other gifts that are delivered to the house if anything is delivered to McCall Gardens we will notify you.
- Be prepared for "Please let us know if there is anything we can do"
 - Be prepared (and don't feel bad) to accept this generosity from people who offer make a list of items and tasks such as meals, household duties (cleaning, mowing the lawn), transportation (for out of town family or friends or even picking up kids from school) again don't feel bad accepting this help, your friends want to help but usually don't know what to offer.
- Arrange for child care if necessary... although we strongly suggest that all family members be present at the service, including young children.

Fourth Step: After the Service

- Set an appointment with our After Service Concierge (there is no additional charge for this service). The concierge will assist with practical matters that the executor must deal with, including:
 - Application for the Canada Pension Plan death benefit
 - Notification of institutions (banks, pension plans, insurance companies, brokerage accounts, etc)
 - Cancellation of credit cards and driver's license
 - Submitting phone numbers to Do Not Call lists
- Contact a lawyer if necessary
- Decide final disposition of ashes (inter in cemetery, keep at home, scatter on land or water)
- Create a list of people and organizations to send thank you cards to consider sending a copy of the memorial card to those who were not able to attend the service the concierge will provide you with 20 thank you cards at the appointment. Please let us know if you need more.



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As one of Victoria's leading law firms, we are very proud of the service we have provided to our clients over the past 40 years and are enthusiastic about the services that we will provide in the future.



All our clients are our top priority. There are no small cases.

We've been around long enough to develop respect in the community and an in-depth knowledge of our practice areas. Many of our clients have been with our firm for decades and we're honoured to play a role in their success.

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TO MY LOVED ONES

It is my wish that you will be spared anxiety, expense, and inconvenience at the time of my death.

Therefore, in this book you will find information I have recorded, and a plan that represents arrangements I have made in advance.

As difficult as it has been for me to set this down, I feel greater stress would be placed on one of my loved ones if these decisions were left to be made with no indication of my specific wishes.

I sincerely hope you will find these arrangements satisfactory and that they will help you retain a warm memory of the wonderful years we have spent together.

With love,

MEMORIAL INSTRUCTIONS

In recognition of the inevitable I have given thought to how I wish to be remembered. You will find the following arrangements are in accordance with my wishes.

\Box I have arranged: \Box I have not arranged, but prefer:
Funeral home:
Address: Phone:
City: Province:
□ I own cemetery property: □ I do not own cemetery property, but prefer: □ Cemetery property not needed
Name of cemetery:
Address: Phone:
City: Province:
Location of deed:
Church affiliations:
Clergy or celebrant desired:
Fraternal affiliations:
Type of service preferred: □ Funeral □ Memorial □ Celebration of Life □ Family to decide
\Box Graveside Service \Box Other \Box No service
Location of Service:
Final resting place: Earth burial Mausoleum Interment following cremation Scattering
I would like my ashes scattered: Yes No Location:
Marker or monument:
Purchased: Yes No
Monument company name:
Inscription instructions:

I would like my obituary printed in the following newspapers:
Reception location:
□ Reception to follow cemetery
□ Reception to follow service
Preferred type of casket or cremation container: Solid Wood Metal Wood Veneer Cloth Covered No Preference
I would like the following to serve as pallbearers:
Special requests (i.e., music, flowers, clothing, poems, scriptures, photos, officiant, participants etc.)
Other Requests:
At my request,
Phone #:

DOCUMENTS AND PERSONAL PAPERS

BANK ACCOUNTS

Name of bank:		
Address:		
Name of bank:		
Address:		
	DOCTOR'S DETAILS	
Name of doctor:		
Address:		
	LAWYER'S DETAILS	
Name of lawyer:		
Address:		
	SAFETY DEPOSIT BOX	
Location of box:		
Location of keys:		
	LOCATION OF IMPORTANT PAPERS	
Birth certificates:		
Marriage license:		
Last will and testament:		
Deeds and titles:		
Mortgages and notes:		
Insurance policies:		
Income tax records:		
Stocks and bonds:		
Other important papers:		





VITAL STATISTICAL INFORMATION

McCall Gardens will require the information below to register the death with Vital Statistics.

Full Legal Name:
Full Legal Name at Birth (if different):
Date of Death (if applicable):
Place of Death (if applicable):
Date of Birth:
Place of Birth:
Address of Residence:
Martial Status:
Name of Spouse (including maiden name):
Occupation During Most of Working Life:
Industry of Employment During Most of Working Life:
Social Insurance Number:
Personal Health Number (Care Card):
Doctor's Name (GP):
Father's Name:
Father's Place of Birth:
Mother's Maiden Name and Given Names:
Mother's Place of Birth:
Name of Executor(s):
Relationship of Executor(s):
Address, Phone Number, Email Address of Executor(s):

PLANNING CHECKLIST

Recording Personal Information

- Full legal name of decedent
- Address of residence
- Date and place of birth
- Date and place of death
- Personal health number (care card)
- □ Social insurance number
- Occupation during working life
- Business or industry of work
- Martial status
- □ Spouse's full name (maiden)
- □ Father's name
- □ Father's place of birth
- □ Mother's name (maiden)
- □ Mother's place of birth
- □ Next of kin / Executor's full name
- Executor's address & phone number
- Executor's relationship to decedent
- Doctor's name & phone number

Making Service Choices

- □ McCall Gardens Royal Oak
- Set date & time of service
- \Box Choose location of service
 - O Sequoia Centre
 - **O** Redwood Chapel
 - \bigcirc Church or other
- Choose burial, green burial, cremation, or entombment
- Private family visitation or public visitation / prayers
- Request preparation and embalming

- □ Decide if jewellery is to remain with decedent for burial
- □ Provide clothing for decedent
- Select photographs to display
- Select memorabilia to display
- Select photos & song for complimentary Video Tribute
- □ Select musical selections
- Select scripture or literature
- Compose & submit obituary
- Determine number of death certificates

Making Specific Decisions

- Select casket or cremation container
- Select burial vault
- \Box Select urn(s) and memorial jewellery
- Choose to preserve DNA
- Choose to live stream service
- Select burial or cremation plot
- Select memorial grave marker
- □ Select guest register
- □ Select memorial cards
- Select music or provide playlist for prelude & postlude
- Choose floral arrangement(s)
- □ Select catering details
 - \bigcirc Menu Selection
 - \bigcirc Number of people to attend
 - \bigcirc Cash or host bar

Participants

Clergy or celebrant
 Pianist or other musicians
 Pallbearers (6 required for burial)
 Family or friend to perform eulogy
 Family or friend to read scripture or poem(s)

Transportation

- Transfer from place of death to McCall Gardens
 Funeral coach to cemetery or crematorium
- □ Family or pallbearer limousines

Funeral escort

Documents to Locate

Will

- \Box Deed to cemetery plot
- Birth certificate
- \Box Marriage certificate
- □ Citizenship papers
- □ Insurance policies
- \Box Bank documents
- □ Titles to property
- □ Vehicle ownership
- Tax returns
- □ Military discharge papers

People to Contact

Extended family and friends

- \Box Doctor (GP or Specialist)
- Accountant

Lawyer
Employer
Insurance agent
Creditors
Clubs, unions & organizations
Financial advisor / banker
Bereavement counselor if needed

Pay for the Following Services

- Funeral Home
- Cemetery (plot, care & interment)
- Grave memorial, inscription & installation
- Service participants
- □ Newspapers
- Hospital & Ambulance

Personal Data to be Considered for Obituary Notice

- □ High school or university attended
- □ Military record
- □ Family & professional history
- □ Offices or positions held
- Accomplishments: personal & professional
- Citations
- □ Hobbies, activities and interests
- Charities & other special requests

Please note: The preceding list is only a guideline; actual arrangements will be unique to each individual.





HELPING A FRIEND COPE WITH LOSS

Above all, just listening and showing your concern, along with your presence, will be of great help to your friend.

Before the service

- 1. Offer to notify his/her family and friends about when and where the service will be
- 2. Help answer the phone and greet visitors
- 3. Keep a record of everyone who calls, visits, or has been contacted
- 4. Help coordinate the food and beverage supply
- 5. Offer to pick up friends and family at the airport and arrange housing
- 6. Offer to provide transportation for out-of-town visitors
- 7. Help him/her keep the house cleaned and the dishes washed

After the service

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

EXPRESSIONS OF SYMPATHY

Listen with your heart

Helping begins with your ability to be an active listener. Your physical presence and desire to listen without judging are critical helping tools. Don't worry so much about what you will say. Just concentrate on listening to the words that are being shared with you.

Be compassionate

Give your friend permission to express his or her feelings without fear of criticism. Learn from your friend; don't instruct or set expectations about how he or she should respond. Never say, "I know just how you feel." You don't.

Avoid clichés

Words, particularly clichés, can be extremely painful for a grieving friend. Clichés are trite comments often intended to diminish the loss by providing simple solutions to difficult realities. Comments like "You are holding up so well," "Time heals all wounds," "Think of all you still have to be thankful for," or "Just be happy that he/she is out of his/her pain" are not constructive. Instead, they may hurt and can make a friend's journey through grief more difficult.

Offer practical help

Preparing food, washing clothes, cleaning the house, or answering the telephone are just a few of the practical ways of showing you care.

Understand the uniqueness of grief

Keep in mind that your friend's grief is unique. No one person will respond to the death of someone loved in exactly the same way. While it may be possible to talk about similar phases shared by grieving people, everyone is different and shaped by experiences in their own unique lives.

Make contact

Your presence at the service is important. As a ritual, the service provides an opportunity for you to express your love and concern at this time of need. As you pay tribute to a life that is now passed, you have a chance to support grieving friends and family. At the service, a touch of your hand, a look in your eye, or even a hug often communicates more than words could say.

Share a favourite memory of the person who died

Relate the special qualities that you valued in him or her. These words will often be a loving gift to your grieving friend, words that will be reread and remembered for years. Use the name of the person who has died either in your personal note or when you talk to your friend. Hearing that name can be comforting, and it confirms that you have not forgotten this important person who was so much a part of your friend's life.



YOU SHOULD HAVE A WILL

Everyone should be safeguarded by a properly drawn and executed will. Without a will, the courts will decide how your assets and even the future of your minor children are to be treated. The absence of a will deprives you of making decisions about how YOU want these important issues resolved.

The preparation of a will is not a one-time event. A will should be reviewed every few years in the context of changing family status, obligations, tax laws and wishes that you may have.

Upon death, your will may require probate in court. If so, the court must approve the executor and an estate inventory must be prepared and filed. Taxes and debts must be recognized. Often, the services of an attorney and/or accountant is required to assist with all estate matters.

Since much difficulty and hardship can be encountered at the time of death, delays and expenses can be more severe without competent, professional assistance.

We recommend that you seek reliable, professional assistance in the preparation of your will and that you update it regularly as circumstances dictate. It is important to carefully consider your selection for the executor of your estate. These issues are of vital importance for the protection of your estate - and most importantly - for the protection of those left behind.

Name:		
Date of Will:		

Location of Will:

RELATIVES TO BE NOTIFIED AT THE TIME OF MY DEATH:

Name:	Phone/Cell:
Address:	Relationship:
Name:	
Address:	Relationship:
Name:	Phone/Cell.
Address:	
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