**LOOKING AFTER YOURSELF**

You have experienced a painful loss. It is important to know that you will not always feel this way; the pain will get less intense with time. But at first there are some things you can do that will help you adjust. Remember that this a difficult time for you, so take care of yourself.

**Help is available if you need it - do not hesitate to ask for it.**

Family and friends can be a great comfort, and expressing your feelings to them can help in the healing process.

Talking about your feelings is a way to feel more comfortable with them

and to lessen their intensity. Holding them in too long can make it harder to deal with them in the long run. It can be very important to find a situation that feels safe for you to express yourself - with relatives and friends you trust, people who have shared the same experience, counselors or clergy. For some people, keeping a journal of their thoughts and feelings is a help over time.

You may feel that you can't continue to ask for support from friends and relatives over a long period of time. But the process of grieving takes time, so don't be afraid to lean on people. They may not offer help because they don't know what you need or they may be afraid of intruding.

Be sure to take care of your physical needs, as well. Getting enough sleep, getting some exercise, and eating regularly - even if you aren't very hungry - will help to reduce the stress of dealing with a sudden death. Plan to do something you enjoy every day - small pleasures can make a great differ­ence.

Many people find that, even with the support of family and friends, they want to talk to a counselor or get other professional help. This is particularly important if you are having physical symptoms, such as difficulty with eating or sleeping, or if you have strong feelings that persist or seem overwhelming. Some counseling agencies feel six months after the loss is a good time for some to start receiving professional help. Also, keep in mind sometimes it takes this long just to get an appointment. Depending on your needs, you may want to seek support earlier. Dealing with your loss and working through the grief will be a life-changing experience. You discover comfort in quiet moments of reflection, recalling precious memories and reminiscing about funny and happy times that you shared. Perhaps you Will even find that part of their unique personalities, their humor, their view of life, their influence - is alive in you and the life lessons that you learned through them. If you shared a common faith then you will find comfort there as well.

**MAKING TIME FOR YOURSELF**

There is so much business at the time of a loved one's death that those who are going to find it hardest to cope, are often the very people who have been too busy to even think about what this change will mean.

Never be hesitant about saying "I need a hug" or about giving one.

Your personal grief will be individualized for you and for the people around you. It often takes months or longer to reconcile the loss of someone special.

Grief is an emotional experience, often including feelings of confusion, anger, loneliness and despair, disbelief, and denial. Motivated by regret for lost time and opportunities, it tries to put your world back in order.

Expect your mind, your spirit, even your body to show the symptoms of grief. Some of them include: change in sleep patterns, change in appetite with weight gain or loss, loss of concentration, dwelling on the past, rest­lessness, nervousness, irritability, overwhelming sadness, fatigue, lack of interest in usual things, and even a sense of the presence of the lost person.

If you had "unfinished business" with the deceased, you may feel that you have been left alone with an impossible burden to carry. If you were wronged by them, or if you have regrets of your own, you may need some help to work through your distress.

Grief is not a process that you can hurry or avoid. Alcohol, drugs, or over­work may numb your pain; but it will still be waiting for you when the chemicals and the fatigue have worn off. There is no "right way" to grieve. Men and women often grieve differently; adults and children deal with loss in different ways. Shutting yourself off from those who love you may hide your grief from them but will not diminish your pain. You will only have more time to think of your loss.

Grief can be shared with others who understand and who care about what you are feeling. Talking to someone you trust may provide comfort end help you find your focus.

PEOPLE WHO CAN HELP YOU DEAL WITH YOUR GRIEF

* The Pastor or Clergy who conducted the funeral service
* Someone from the Church or place of worship whom you are comfortable with
* Many Churches offer Bereavement Groups
* Your family Physician
* An Employee Assistance Counselor at your workplace
* Crisis Line 1-877-303-2642
* Mothers Against Drunk Driving 1-800-665-6233
* A Grief Counselor
* A Close Friend

**ONGOING EMOTIONS**

**Shock**

An unexpected death is a great shock. Shock can leave you feeling numb emotionally. You may be unable to cry. It can also affect you physically, so that you may feel tired, weak or cold. Keep warm and rest; the physical symptoms will likely pass fairly quickly and the feeling of numbness will be replaced by other feelings.

**Denial**

 Often an initial reaction to death can be denial. At first, your mind may refuse to acknowledge that your loved one has died. This is temporary. You will gradually adjust to the new reality that the person is no longer alive and with you.

**Anger** You may feel anger at the circumstances of the death, at your loved one for deserting you, or at yourself. If you feel angry, do not be afraid to tell someone about it. Anger is a normal part of grieving. If you have lost someone as a result of a crime, you may feel especially angry. Talking to someone about it can help provide a safe outlet for this anger.

**Guilt**

Many people experience guilt because of "unfinished business" at the time of the death. You may not have said all the things you wanted to say to your loved one; you may have had differences that were not resolved. You may simply feel "guilty" for being the one who survived. These feelings also will fade with time.

**Sadness**

Intense sadness often comes and goes during the months after you have lost someone. Especially at first, it may feel as though the pain and sorrow is unbearable. Crying is a very natural response and can be a great release for anyone.

**Loneliness**

You may suffer from loneliness, even when other people are present. You miss the person who has died. At first, you may feel a need to isolate yourself while grieving, but as soon as you are able, reach out to family and friends.

**Panic and Fear**

 You may have sudden feelings of panic and fear. You may fear that you cannot cope with all the feelings of losing someone you love. You may be afraid of such a large change in your life, anxiety about your own death or the death of other loved ones.

**Stress**

The shock of losing a loved one may result Physical symptoms of stress, such as changes in sleeping or eating habits, depression or illness. You may experience nausea, headaches, or fainting. It is, normal to have these disruptions, but as soon as possible, try to get back to regular eating, sleeping, and exercise routines. You may also want to talk to your family doctor about what you are experiencing.

**Confusion**

Feelings such as denial and anger toward the person who has died are often unexpected and can lead to confusion about your feelings. You might find yourself laughing one minute and crying the next. You may also be uncertain as to how to take care of the practical details at this time. If you have lost someone as a result of a crime, you will likely feel confused and overwhelmed by the police and the court system with which you must deal.

**POLICE PROCEDURE INVESTIGATING SUDDEN DEATH**

* Police attend the scene to determine the extent of investigation warranted.
* Statements will be required from persons who identify the deceased, those who found the deceased, and who last spoke to the deceased.
* The scene will be secured, examined for evidence, and photographs will be taken.
* The Medical Examiner will be contacted and attend, if required, and authorize the transfer of the deceased.
* Personal property is secured and turned over to an adult relative upon conclu­sion of investigation.
* The notification of next of kin will be done by the Police, and assistance is available from Victim Services for support, information and referral.
* The body is transferred to the Medical Examiner’s Office by a Funeral Home Service contracted by the Provincial Government.
* Costs incurred after the body is released by the Medical Examiner are the responsibility of the funeral home of the family's choice. Information regarding the release of the body may be obtained by your funeral home or crematorium.
* If an autopsy is ordered by the Medical Examiner, the body is transported to a specified medical facility, i.e. Red Deer, Calgary, Edmonton, etc.

The immediate family may, if not satisfied with the Medical Examiner's explanation, request an autopsy.

Autopsy results may not be available for six weeks to six months.

Family will be re-contacted by Police if the investigation is continuing. In most cases the Police will do the necessary preliminary investigation but will return at a later time to complete it when time is not of the essence.

**IF A CRIME IS INVOLVED**

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

**DEALING WITH THE JUSTICE SYSTEM**

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

**PLANNING THE FUNERAL SERVICES**

Funeral services are tributes and an opportunity for friends and family to celebrate the life of the deceased. They are an important social ritual as they allow family and friends to reflect, grieve and say good bye and to begin their journey of healing. Guidelines and customs vary about how services can be conducted. Your pastor and/or funeral director can help you make appropriate choices. Bear in mind the more elaborate the ceremony, the more expense you may incur.

If the funeral was not prearranged, you will need to select people to be included in the funeral ceremony - pall bearers, honorary pall bearers, cler­gy, readers, eulogist, soloist or special music, accompanist, etc. The pastor, funeral director or other family and friends can assist you with these decisions.

Contact those individuals selected as soon as possible to determine their availability. Be prepared to tell them time and place of service, and what their duties would be. Expect some to refuse; they may feel too over­whelmed with their own grief, have unavoidable complications with the time frames, or other things that make their involvement impossible. Have an alternate available who is able to serve at the last moment in case of illness or bad weather, etc.

Arrange hospitality for visiting relatives and friends. This might be with local family or close friends, or if they request it, make a reservation at a local hotel (their cost). If babysitting might be needed you could have someone on call.

**Most airlines offer "Compassionate Fare" for family members who fly in for a funeral** on a full price return economy fare, which is a partial fare reim­bursement that must be applied for. Usually, the airline requests a document from the funeral home or from the attending physician in order for family to qualify for this reduced rate. Their travel agent can provide details when the flight is booked.

Consider needs of the household: stocking the cupboards for guests, clean­ing, etc. which might be done by friends or could be contracted with a cleaning service.

**OBITUARY**

<https://www.legacy.com/obit-writer/publish> is a free resource to help you write an obituary

Place and Date of Death:

Personal information (usually including some or all of the following):

Date & Place of Birth:

Origin of Family (optional):

Occupation:

Educational Degrees & Awards:

Memberships held:

Military Service:

Outstanding Work or Achievements:

Civic Awards or Honors:

Predeceased Family Members (if desired)

Survivors in the Immediate Family

Date & Time of Viewing, Prayers, Memorial Service, Service of Committal, Wake, etc.

 - with other special information that would be relevant

Disposition of Flowers or Tributes & Donations

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

**CHECK LIST**

**First 24 hours:**

* Notify close friends and family
* Call Funeral Home
	+ Tofield Funeral Home (Weber) 780-662-3959
	+ Viking Funeral Home 780-336-4842
	+ Burgar Funeral Home 780-672-2121
* Notify Employer

**Within the first week:**

* Plan Funeral
* Write Obituary
* Obtain Death Certificates (from funeral home)
* Protect unoccupied property
* Secure assets

Locate the following:

* Personal Will
* Birth Certificate of the Deceased
* Marriage Certificate
* Driver's License of the Deceased
* Deceased's Social Insurance Number
* Alberta Health Care Personal Number
* Safety Deposit Box(s)
* Property Deeds & Leases

**Within the first Month:**

Notify:

* Canada Revenue Agency
* Bank
* Insurance
* Credit card
* Utilities/Services
	+ Cell phone
	+ Internet
	+ Water/Sewer
	+ Electric/Gas
	+ Security
* Land lord
* Post office

**Within the first three months:**

* Inventory Assets and Debts
* Notify RCMP about firearms (if applicable)
* Close online/social media account

**ASSISTANCE FOR FUNERAL EXPENSES**

**Alberta Widow's Pension:** [Survivor's Pension - Canada.ca](https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor-pension.html)

**Canada Pension Plan: Death Benefit:** 1-800-277-9914 [Death Benefit - Canada.ca](https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html)

**Veterans Affairs Canada:** 1-800-866-1240

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

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

[www.afsrb.ab.ca](http://www.afsrb.ab.ca)

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

**Alberta Social Services:** [Funeral benefits | Alberta.ca](https://www.alberta.ca/funeral-benefits)

Individuals who receive assistance from Alberta Social Services are provided with a basic funeral service and casket as stipulated by the department. Indigent persons and those receiving support from the Assured

Income for the Severely Handicapped (AISH) program may also be eligible for assistance.

**Worker's Compensation Board of Alberta (WCB**): [www.wcb.ab.ca](http://www.wcb.ab.ca) 1-866-922-9221

**Crimes Compensation:**  310-0000 ask for 780-427-7217

**FINANCIAL & LEGAL PAPERWORK**

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

**Canada Pension Plan (CPP)** 1-800-277-9914

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

**CPP Lump Sum Death Benefit**  1-800-277-9914

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

**Guaranteed Income Supplement (OAS/CPP)**

Widows/Widowers over 65 may be entitled to this benefit (if their income qualifies).

**CPP Survivor's Benefit**  1-800-277-9914

(spouse/common law partner &/or children's benefits)

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

**Veterans Affairs Canada**  1-800-666-1240

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

**Allowance for the Survivor** 1-800-277-9914

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

**Mailing address:**

Disability Benefit Alberta Widow's Pension Program,

Family & Social Services,

Edmonton, Ab. T5J 3E1

12th Floor, Centre West, 10035-108th Street,

**Disability Benefit** 1-800-277-9914

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

**Alberta Senior's Benefit** 1-800-642-3853

This income-based program provides a benefit to low income seniors which fully or partially subsidizes Alberta Health Care premiums. Notify them by phone and give them the deceased's personal health number. *The estate of the deceased is entitled to the benefit cheque for the month in which the death has occurred*, so it is recommended that you wait until you have received that cheque and then notify the office that the death occurred. You must return any additional cheques.

**Alberta Health Care** #310-0000 ask for (780) 427-1432

To cancel the policy of the deceased AHC requires notification of the name,

address and, personal health number of the deceased

**Mailing address**:

Alberta Health Care Insurance Plan

P. 0. Box 1360, Edmonton, AB.

**Enduring Power of Attorney / Executors**

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

**Obtaining a Death Certificate**: For most purposes, the funeral director's certificate is sufficient, and they usually provide several copies (a number or copies will be needed). A provincial death certificate may be obtained by going to one of the private registry offices in your area (for a nominal fee). Name, address, social insurance number and date and place of death are needed.

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

*Probating the Will*, a process by which the Will is proved valid by the court, is not always necessary. If there is a large amount of money in a bank account that is not held jointly, the bank will usually require probate before releasing it, but if the estate is small and property is held jointly, there may be no need for probate. Any property held jointly such as real estate, bank accounts, or bonds, can be easily transferred to the surviving spouse or indi­vidual named.

If there is no Will, or if no Will is found, the deceased died intestate and you may need advice from the Public Trustee to settle the estate.

**Canada Customs & Revenue Agency:** 1-800-959-8281

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

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

**Bank Accounts, Credit Cards, RRSP's, GIC’s & Shares:**

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

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

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

Mailing Address

Goods & Service Tax

Tax, Revenue Accounting,

Winnipeg, Manitoba. R3C 3M2

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

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

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

**DEALING WITH CHILDREN'S FEELINGS**

Children grieve over the loss of a loved one just as adults do, but perhaps in different ways. It is important to include children in the process of grieving. Tell them the truth, using words they can understand, and be honest about your own feelings. Don't exclude them in order to protect them from the pain of their loss - it will only increase their confusion and fear about their own feelings and the feelings they see around them.

Young children may have a hard time expressing their feelings in words, and they may have a limited understanding of what death means. Their fear, anger and sense of loss may be expressed in changes in behavior. They may have nightmares, or trouble eating or sleeping. They may go back to earlier childhood behaviors, such as bedwetting. Some children might become quiet and withdrawn.

It is important that children be able to express these feelings safely. At this time, when you are coping with your own grief, it may be difficult to also deal with the special needs of children. Help is available for children and families, so be sure to ask for it. Contact your doctor or clergy for help and information, as well as your local Victim Services Unit.