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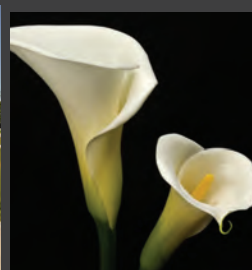
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## FUNERAL PLANNING GUIDE

*Richard A. Wojcik, his daughter Rachel and son Ryan*

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## *Welcome to Wojcik's Funeral Chapels & Crematoriums.*

At Wojcik's Funeral Chapels, you are treated as family by staff who maintain a tradition of providing good old fashioned and personalized Funeral Services.

We are proud to have served several generations of Winnipeg and surrounding areas for almost 20 years, including my home town of Beausejour, where I was born and raised. Wojcik's continues to be an original family-owned and operated Funeral Chapels. Building on our strong tradition of excellence, our compassionate staff helps every family create a service that best honours their loved one. We truly believe that we are able to offer the highest quality of service at the greatest value, every day.

Owning private Crematoriums means we can assure you that your loved one never leaves our care at any time and is not transferred outside the City of Winnipeg or the Province of Manitoba to be cremated.

Wojcik's has been a member of the Funeral Service Association of Canada for several years. FSAC is an Association with members all over the world who are committed to providing "the best service to family and communities with honour and integrity always."

### **Richard A. Wojcik**

President & Owner -

Licensed Funeral Director & Embalmer



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## *About Richard and Wojcik's*



Winnipeg Funeral Director & Embalmer, Richard Wojcik who was born and raised in Beausejour, Manitoba began his career in Funeral Service at the age of 12 - washing cars, cutting grass and answering phones. After graduation he undertook a two-year

Apprenticeship from the Western School of Mortuary Practice in Winnipeg, Manitoba at the University of Manitoba. He then spent the next 11 years employed in various Funeral Chapels honing his skills. While in Beausejour, Wojcik was a Firefighter with the Beausejour Brokenhead Fire Department and also a member of the Beausejour Ambulance Service.

Beginning his career at Russell's Funeral Home and Sobering Funeral Chapel in Beausejour, Wojcik's Winnipeg experience has included both international corporations and privately owned funeral homes - all prior to opening his own business.

Throughout Wojcik's 34 years of dedication to his profession, he had been employed at a number of this Province's well-known funeral establishments including Chapel Lawn Funeral Home, Korban Funeral Chapel, Green Acres Funeral Home & Cemetery, Cropo Funeral Chapel and Leatherdale Gardiner Funeral Chapels.

- October 13, 1998 - Opened first Wojcik's Funeral Chapel at 2157 Portage Avenue, Winnipeg Manitoba
- August 16, 2003 - Opened privately owned Crematorium in Headingley, Manitoba
- April 1, 2008 - Opened second Wojcik's Funeral Chapel at 1020 Main Street, Winnipeg, Manitoba
- April 24, 2015 - Re - Opened Wojcik's Crematorium in Headingley, Manitoba

We offer assistance 24 hours a day, seven days a week, Richard Wojcik says. "We provide a service for All Faiths and Beliefs, at any place of worship and cemetery in Winnipeg and rural Manitoba."

"Wojcik's encourages people to compare prices and services so they can make an informed decision. They usually find that the smaller, privately owned funeral chapels offer a more personal service at a better price. There is no cost or obligation associated with a consultation."

People should also be aware that they are not obliged to use the funeral chapel located in the cemetery they are using. They are free to choose the company they feel most comfortable with. Even prearranged funeral plans can be cancelled or transferred to the funeral chapel of their choice.

Wojcik's Licensed Funeral Directors are professional, honest and sincere. They are all paid by salary as opposed to commissioned sales people who are under pressure to make sales.

This kind of compassionate service is important when you think about all the decisions that have to be considered including arranging for a clergy, soloist, floral arrangements, catering, locations and the details of the service. All this at a time when families are very emotional and are faced with making all the arrangements within just a few days. "One call can take care of all the arrangements," says Wojcik. "Most people are not in a good frame of mind to be making so many difficult decisions. Our goal is to help them through the process and make it as easy as possible." Richard Wojcik suggests it can be helpful to bring someone along who is not as emotionally attached to the situation. Someone who can offer their support and guidance.

If you can, it is definitely a good idea to make your funeral arrangements ahead of time. It means you will get the kind of service you want and makes it much easier for your family because they don't have to struggle with the details at such a difficult time.

## *Preplanning/ Planning Ahead*

### **How To Preplan Your Funeral**

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

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

There are many different ways to begin the planning ahead conversation. You know your family and how your loved ones might best respond to the topic. For some families, it might be a casual conversation over dinner or another family gathering. For other families, a formal meeting might be better suited.

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

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

- Set a time to have the conversation. Schedule it as an appointment with your loved ones, whether you want to share your plans with them or ask them to make their plans to share with you.
- Tell your parent or loved one that you want to ensure their final arrangements are done according to their wishes, and you need their help to make that happen.
- Ease into the conversation. Questions such as "Have you ever thought about where you would like to be buried?" or "What type of funeral would you like to have?" may open the discussion to more details about your loved one's wishes.



- Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member or colleague or watching a movie or television show with funeral scenes may naturally prompt the discussion with your own loved ones. Talk about what you liked or didn't like about the services you saw or attended.
- Tell your children or loved ones that because you care for them so much, you don't want to burden them with difficult decisions when you're gone. Tell them you've made your own final arrangements, and give them a written record of what they are.
- Make it a family affair. Schedule an appointment with one of Wojcik's Funeral Chapels and invite your children along to participate in the selection of services, funeral merchandise and cemetery property.

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

# Funeral Arrangements

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

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

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

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

## Burial Plans

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

## Funeral Service

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

## Visitation, Wake or Viewing

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

## Memorial or Tribute Service

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

## Graveside Service

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

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

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

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

- Where should the funeral be held? At your place of worship? At one of Wojcik's Funeral Chapels?
- Who should officiate the service?
- Will your service adhere to the traditions of your faith or culture?



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

## Cemetery Property

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

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

## Burial

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

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

## Cremation

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

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

Some common methods of final disposition of cremated remains are:

- Cremation Niche: an above-ground space to accommodate a cremation urn
- Columbarium: Often located within a mausoleum or chapel and constructed of numerous niches designed to hold urns
- Cremation Garden: a dedicated section of a cemetery designed for the burial, scattering or other permanent placement of ashes
- Memorial Benches: benches that either simply memorialize a loved one scattered or buried in a cremation garden, or actually contain the remains within

## Headstones

Some cemeteries allow upright headstones, called “monuments,” to be used with ground burials. Headstones that are flat against the ground are called “markers.” In some cemeteries, or sections of cemeteries, only flat markers are used to preserve the natural appearance of the landscape.



## *Practical Information For Your Survivors*

### **Cremation**

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

### **About Cremation**

The number of people choosing cremation has increased significantly in the past few years, yet cremation carries a long tradition and remains largely unchanged.

Cremation simply expedites the process of reducing a body to bone fragments through application of intense heat.

What is done before or after the cremation is up to the survivors, or up to you. You can relieve the burden of these decisions by preplanning your arrangements in advance of need so that your wishes will be honoured.

Contrary to what some people believe, cremation does not limit choices, but, in fact, increases one's options. It is a process which is performed in a respectful and dignified manner and can be memorialized in many ways.

## Cremation and Funerals

Choosing cremation neither eliminates nor does it require a funeral service. Traditional or contemporary services are often planned before or after the cremation process. A funeral service followed by cremation may be exactly the same as a funeral service followed by ground burial. They can be elaborate or simple and traditional or non-traditional. Arrangements and ceremonies tend to be as individual as the persons for whom and by whom they are made. They may be personalized specifically to reflect the life of the deceased, and thus have a special meaning. One of Wojcik's Funeral Chapels in Winnipeg are able to assist in any and all of your Funeral Service needs. To obtain more information on funeral services please call **204 – 897 – 4665** or **204 – 586 – 8668**.

The Complete Cremation Service will be just like a complete funeral service except cremation will follow instead of the casketed burial. This can be accommodated by the use of a cremation container (container that is designed to be cremated) or the use of a rental casket. Following the viewing, service or ceremony, and eventual cremation, the cremated remains can be buried, properly scattered, or returned to the family for safe keeping. Urns are used to hold the cremated remains. Urns can be constructed out of basic materials like cardboard or plastic, or constructed out of more protective materials like basic and semi-precious metals, ceramics, and woods. The Immediate Cremation Service can be arranged as an immediate disposition of the body, but is most times followed by a memorial service at the church, funeral home or other location. A memorial service is one where the body is not present.

A Direct Cremation refers to a cremation being provided, while limiting funeral services to the transportation of the deceased into our care.

In this section, we've answered the most common questions we are asked about cremation. If you require further information, please contact us at any time, by telephone or email.

## What Is Cremation?

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

## Where And When Does Cremation Take Place?

Cremations occur in Wojcik's privately owned Crematorium located at 51 Nicola Drive, Headingley, Manitoba, in a special furnace called a cremation chamber or retort, regulations allow only one cremation at a time.

## Do We Need To Buy A Casket?

A casket is not required however at a minimum the deceased must be placed into a rigid combustible container. Many options of cremation containers are available to you.

## Can We Place Personal Mementos In The Container Prior To Cremation?

Many personal items may be placed in the container; however, some items may need to be removed prior to the cremation process. All items left in the container will be destroyed during the cremation. One of Wojcik's Funeral Directors can advise you on what items may stay and what items must be removed from the container.

## Do We Need To Have A Funeral If We Select Cremation?

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

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Many people have special situations that require special care in estate planning. That is especially true of people who run their business through one or more corporations, or people in common law relationships, or people in second or subsequent marriages, or couples with children from former relationships, or people with special needs children. There are legal techniques that can help you ensure that your property passes to the people who you want to benefit and that tax efficiency is maximized.

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Whether you are planning your funeral in advance or you are in the midst of grieving, my primary goal is to help Seniors and their families come to the best decision for their circumstances, which may or may not involve selling their family home.

By earning the Seniors Real Estate Specialist designation, I have the necessary knowledge and expertise to counsel clients age 50+ through major financial and lifestyle transitions and to help them create a plan for the future.

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### **Is Embalming Required?**

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

### **What Is An Urn?**

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

### **What Can We Do With The Cremated Remains?**

#### *Burial*

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

#### *Inurnment*

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

#### *Scattering*

Some cemeteries have scattering areas on their property. Cremated remains may be scattered on private or public property if authorization is obtained. Properties may be bought and sold so it is important to know that once the scattering takes place, the cremated remains are irretrievable. Manitoba Law now allows scattering to take place except on private property where permission is required from the property owners.

### *Shipping*

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

### *Keeping*

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

### **Is Cremation Cheaper Than Burial?**

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

## *Helping a Friend Cope With Loss*

### **Before the funeral**

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

### **After the funeral**

1. Prepare or provide dinner on a day that is mutually acceptable 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 anniversaries, birthdays, holidays, and the day of death
10. Always mention the deceased by name and encourage reminiscing

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





## *What To Do First - A Checklist*

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

Notify these people as soon as possible:

- One of Wojcik's Funeral Chapels to arrange for the transfer of the deceased (usually this can be done within 1-2 hours although it may take longer to obtain a release from the hospital) and set an appointment with you to make further arrangements
- Relatives, executor/executrix and friends
- Employers (the employer of the deceased and relatives who will need time off)
- Insurance agents (life, health and accident)
- Religious, fraternal, civic and veterans organizations and unions, if applicable
- Lawyer and accountant

Secure the vital statistics of deceased:

- Full legal name - other names must be identified by "also known as" (AKA)
- Home address and telephone number
- Name of business or employer's name, address and telephone number
- Industry and occupation
- Military service serial number
- Social Insurance Number (S.I.N)
- Date and place of birth
- Passport & Driver's License
- Father's name and birthplace
- Mother's name, maiden name and birthplace
- Locate the Will

## Meet with Wojcik's Funeral Chapels

Decide within a few hours:

- Clothing that the deceased will be buried or cremated in
- Whether your loved one is to be buried, cremated or entombed
- One of Wojcik's Funeral Directors will assist you if you have not made any arrangements with a cemetery
- Service details - would you like a visitation period, formal service, a reception?
- Whether a member of the clergy will be engaged for the service
- Pallbearers, music, pictures, flowers, scripture or other readings
- Casket selection
- If you would like a charity to receive donations in lieu of flowers
- Obituary

Decide within a few hours:

- Whether you would prefer cremation or casket burial or entombment (if you haven't already decided)

### If cremation:

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

Decisions to be made regarding burial of urn:

- What type of memorial do you prefer (bronze or granite marker set flush with the ground or an upright memorial)?
- Would you like to protect your loved one's urn with a Cemetery Urn Vault?

Decisions to be made regarding above ground niches:

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

Decisions to be made regarding scattering:

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

### If Casket Burial:

- Would you like other members of the family to be with your loved one in the future? This determines the size of the lot.
- What type of memorial do you prefer (a marker set flush with the ground or an upright memorial)?
- If not mandatory, would you like to protect your loved one's casket with a cemetery burial vault?

### If Casket Entombment:

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

### Pay For

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



## Collect Documents

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

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

## Tips For Writing A Death Notice

You may choose to have it printed in a newspaper. When you have the arrangement conference, Wojcik's would be glad to assist you in composing the death notice and will make arrangements with the newspaper for you.

The following information is customarily included in a death notice:

- Full name of the deceased (nickname could be included)
- City or town of residence
- Some indication of the nature of the death - such as, "suddenly," or "after a long illness"
- List of immediate family members of the deceased, specifying if they are alive or dead, through the terms "deceased was pre-deceased by his sister..." or "is survived by his wife"
- Locations and times for the visitation and funeral service

- Any memorable way of honouring the deceased, as by mentioning personal achievements, hobbies and interests, military service.
- Please visit our website at [www.wojciksfuneralchapel.com](http://www.wojciksfuneralchapel.com) for our complete guide

## Transporting The Deceased To Another Country For Burial

We have extensive experience shipping caskets to other countries for burial. If you require international transportation, please advise us as soon as the death has occurred so we can begin making arrangements with the appropriate authorities. Please be advised that complying with the requirements of other jurisdictions takes time - a minimum of one week, often longer.

## Acknowledging Kindness

In the month after a funeral, it is customary to send thank you notes to friends and family who have served as pallbearers, made memorial donations, or sent flowers, mass cards, food or other condolence gifts.

People tell us they sometimes find it hard to come up with the appropriate words for these thank you notes. Just a few lines are all that is needed to show that you and the family appreciate the kindness that has been shown you.

## *What is Grief?*

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

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

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

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

## The Grieving Process

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

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



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

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

### **Allow Yourself to Mourn**

Someone you love has died. You are now faced with the difficult, but important, need to mourn. Mourning is the open expression of your thoughts and feelings regarding the death and the person who has died. It is an essential part of healing. You are

beginning a journey that is often frightening, painful, overwhelming and sometimes lonely. This brochure provides practical suggestions to help you move toward healing in your personal grief experience.

### **Realize Your Grief is Unique**

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

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

## **Talk About Your Grief**

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

## **Expect to Feel a Multitude of Emotions**

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

As strange as some of these emotions may seem, they are normal and healthy. Allow yourself to learn from these feelings. And don't be surprised if out of nowhere you suddenly experience surges of grief, even at the most unexpected times. These grief attacks can be frightening and leave you feeling overwhelmed. They are, however, a natural response to the death of someone loved. Find someone who understands your feelings and will allow you to talk about them.

## **Allow for Numbness**

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

## **Be Tolerant of Your Physical and Emotional Limits**

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

## **Develop a Support System**

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

## **Make Use of Ritual**

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

## **Embrace Your Spirituality**

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

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



### **Allow a Search for Meaning**

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

### **Treasure Your Memories**

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

### **Move Toward Your Grief and Heal**

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

Reconciling your grief will not happen quickly. Remember, grief is a process, not an event. Be patient and tolerant with yourself. Never forget that the death of someone loved changes your life forever. It’s not that you won’t be happy again. It’s simply that you will never be exactly the same as you were before the death.

### **Accepting a Loss**

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

- Being told you have a serious, possibly terminal illness.
- Having to give up interests and activities that have been a major part of your life.
- Seeing serious decline in mental or physical health of someone you love.

- Retiring from a work career or voluntary activity that has helped shape who you are and what you stand for.
- Losing a significant part of your independence and mobility; even giving up driving a car can be a significant loss for many people.
- Moving out of your home.
- Saying goodbye to a favourite pet.

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

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

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

## *Administering the Estate*

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

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

### **Estate Settlement Issues**

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



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# YourStyle

## FINANCIAL

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The loss of a loved one can be a difficult time. During this emotional time, please take comfort in knowing that I have assisted many families in dealing with their loved ones estate. At YourStyle Financial, we handle each estate with the utmost professionalism, understanding and sensitivity. We recommend practical solutions to benefit your loved ones for years to come.



Nardella Photography

Doug Buss, CLU, CPCA, CFP;  
Loreen Bockstael; Maria DeRosa

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# Real Life Stories



*In 2012, one of my mother's 7 brothers suffered a stroke and died from an aneurism at the age of 70. The death of my Uncle Johnny was unexpected as it was his wife, Karen, who had been battling cancer for the past several years.*

*As I approached the funeral home to attend Uncle Johnny's memorial service, I was greeted by the sound of sirens and the sight of emergency medical staff in the parking lot. Fearing the worst, they were not working on my Aunt, but rather another of my mother's brothers. Uncle Gordie, age 73 and also my godfather, had succumbed to a cardiac arrest while intending to pay his respects to his older brother's family. Two family members gone in the space of a week. Unfortunately, my Aunt Karen's cancer took her shortly thereafter at the age of 69.*

*As tough as it was attending three funerals in a very short span of time, I was comforted that I had done well by my family. As a financial planner, I have made a point of sitting down with each of my family members to ensure that the proper plans are in place in case of the unexpected.*

*As well as offering my heartfelt condolences to the remaining family members, I could sit across the pew from my parents, siblings, aunts, uncles and cousins knowing that they were financially secure despite the loss of loved ones.*

***As I approach 30 years in financial services, I have seen the passing of a number of clients from age 5 to 94. I feel thankful that I have done my best to counsel my clients, who are like family, to plan for the best, but prepare for the worst. It's never too late to put contingencies in place.***

*I would welcome getting together with you and your family to ensure the appropriate plans are in place to protect and secure your loved ones.*

Doug Buss

*In January 2014, my family and I suffered the sudden and unexpected loss of my husband. After being diagnosed with terminal brain cancer in December 2013, Guy passed away 37 days later.*

*We had been long term clients of Doug's and had been working together diligently on our future retirement plans. We had met Doug through our employer as he looked after our group benefit plan. My husband and I would get together with Doug a couple of times a year to review our plans for the future as well as to ensure we had insurance coverage for any unseen events. Thank goodness we had built in to our plan contingencies for unexpected illness and death.*

*A few years prior to my husband's passing, Doug had counselled us to include Critical Illness coverage to our suite of group and individual insurance solutions. Doug was there to deliver the cheques to my children and me and ensure that our family was financially looked after during our time of need. We didn't need to worry about money while grieving the loss of a father and husband.*

*Our children now meet with Doug on a regular basis to develop their own financial plans and to ensure that their inheritance and financial affairs are well looked after.*

***Doug is more than a financial planner. He is caring and compassionate and we were grateful to have both him and the YourStyle Financial Team with us every step of the way.***

Wendy L.

What's  
important  
to you

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**The passing of a loved one** is a difficult chapter in the ongoing life of a family. Shouldn't the world stop, if only briefly? But time keeps marching forward and so do uncertainties in many personal areas. However, the last thing that loved ones want to do at this vulnerable time is to deal with a host of legal issues and challenges as they are grieving and torn by their loss.

A properly drafted will should set out your wishes clearly and succinctly with no margin for error. Will kits and self-drafted documents can be a recipe for disaster. To be valid, wills have to be properly drafted, properly executed and should deal with your possessions, real property and businesses. Your will may also name the person you wish to be the guardian of your minor children. It is important that your will contemplates your family situation to ensure that your spouse, children, grandchildren and even step-children receive what you desire.

Probate is the court's approval of your will and provides your executor the legal authority to pay your debts, complete your taxes and distribute your estate. Proper

legal advice during the administration of your estate will ensure your executor is protected from personal liability and your estate is completed in a timely manner.

Proper estate planning should also consider the preparation of a Power of Attorney and Health Care Directive. A Power of Attorney allows you to name the person or persons who can assist you, while you are living, in dealing with paying your bills, investing your assets and even selling your real property if necessary.

A Health Care Directive allows you to set out your wishes for your health care in the event you are no longer able to communicate. Your health care proxy will make health care decisions if you are not able and you can set out what treatment you wish taken in the event of an extended illness.

**Boni Singbeil Stienstra LLP** prides itself in providing timely, caring, thoughtful and cost-effective advice in the areas of wills, estate planning and estate administration and we would be honoured to assist you.

\* \* \* \* \*

*Michael Stienstra and Darren Singbeil*

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Darren Singbeil | Michael J. Stienstra | John F. Boni

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*The loss of a loved one is extremely difficult and emotional, and with the added stress of settling the estate, it can easily become overwhelming. I can help ease the process of selling the family home. With honesty and integrity, I will do my very best to ensure that the process is as quick and stress free as possible.*

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## Important Documents

Locate as many of the following documents as possible: Wills, Deeds, Bank Books, Stock Certificates, Military Discharge Papers, Social Insurance Card, Tax Forms, Vehicle and Boat Titles, Insurance Policies, etc.

## Death Certificates

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

## Administration of a Will

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

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

A Will cannot be used to leave:

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

# Probate

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

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

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

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

## Question #1 What is probate?

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

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

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

## Question #2 Why is probate necessary?

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

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

## Question #3 What is involved in administering an estate?

Answer: Your executor has many duties including:

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

## Question #4 How long does estate administration take?

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

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



### **Question #5 What is the probate process of an uncontested Will?**

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

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

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

### **Question #6 Who is responsible for handling probate?**

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

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

## Question #7 Should I plan to avoid probate?

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

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

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

## Checklist for Estate Matters

Please note: this is only a guideline - for a full listing, we recommend you contact an attorney.

1. If you have requested Wojcik's to order a Death Certificate from the Province of Manitoba, it will be mailed from Vital Statistics directly to your home. **(Usually around 6 weeks)**. If you have questions contact Vital Statistics directly at the below number:  
**Vital Statistics: 254 Portage Avenue, Winnipeg, Manitoba R3C 9Z9. 204 - 945 - 3701**
2. A possible Lump Sum Death Benefit of up to **\$2,500.00**; monthly Spousal Allowance and Orphan Benefits is available. Make application at the addresses below. Inform Income Security (Old Age Pension) of the death. The deceased's

next-of-kin is entitled to all monies until the end of the month in which the death occurred.

Wojcik's Funeral Director's Statement of Death, a Marriage Certificate & an Invoice from Wojcik's Funeral Chapel & Crematorium Inc., proving everything is paid for is required.

### Canada Pension Plan & Income Security:

P. O. Box 818, Stn Main, Winnipeg, Manitoba R3C 2N4. 1-800-277-9914.

### Service Canada Winnipeg Locations:

393 Portage Avenue, 1001 St. Mary's Road,  
2599 Main Street & 3393 Portage Avenue.

### Please phone prior to ensure you bring all the required documents

3. Inform Driver & Vehicle Licensing of the death. The deceased's next-of-kin or executor is entitled to a refund of a driver's license. (A Funeral Director's Statement of Death, an obituary or a death certificate is required along with a signed letter from the family requesting a refund). The cheque will be issued and mailed to the estate of deceased. **Any Autopac Agency.**
4. Inform all Insurance Companies of the death, and make application for proceeds.
5. Inform current and/or past employers where pension and/or insurance may be in place, and request information necessary for proceeds where applicable.
6. Close all accounts that are solely in the name of the deceased within 90 days.
7. Change all information on accounts that are joint.
8. File a date of death Income Tax Return from January 1st until the date of death.  
**Canada Revenue Agency:**  
325 Broadway, Winnipeg, Manitoba R3C 4T4.  
1-800-959-8281. [www.cra.gc.ca](http://www.cra.gc.ca)
9. Inform all companies where the deceased held assets, such as GIC's, T-Bills, RRSP's, Bonds, etc., and get professional investment advice.



**10. Inform Manitoba Public Insurance (AUTOPAC)** within 15 days of date of death. **204 - 985 - 7000.** Information on this matter is in the "Policy Guide", page 29. Ownership registration can be made at any Autopac outlet.

**11. Information concerning Lands, contact: Land Titles Office,** 276 Portage Avenue, Winnipeg, Manitoba R3C 0B6. 204-945-2042. **(A Provincial Death Certificate is required. They will photocopy, and then return to you)**

**12. For information concerning Probate, contact your Attorney and/or:** Probation Of Wills; Law Courts Building, 408 York Avenue, Winnipeg, Manitoba R3C 0P9. **204 - 945 - 3184**

**13. Goods And Services Tax (GST) Credit:** If deceased was receiving a GST Cheque every 3 months, forward a Funeral Director Statement of Death to the Winnipeg Tax Centre, 66 Stapon Road, Winnipeg, Manitoba R3C 3M2. For more information, please call **1-800-959-1953.**

**14. If your family is in need of social services: Employment & Income Assistance:** 2nd Floor – 111 Rorie Street, Winnipeg, Manitoba R3B 3N1. **204 - 948 - 4450**

Funeral Director's Statements of Death are provided from our Funeral Chapel. Though they are accepted as proof of death by many establishments, they are not an official proof.

The death certificates issued by the Province of Manitoba, is the only official proof of death. Death certificates are always necessary for transfer of title of lands, and Wills that are to be probated. They are sometimes required for life insurance proceeds, and transfer of assets, such as RRSP's, Bonds, and savings accounts, to name a few.

Some establishments will only require seeing an original death certificate and placing a photocopy on file. Others will require the original to be placed on file.

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# Protecting The Value Of Your Estate

There is an old saying that there are only two certainties in life; Death and Taxes. Most people have definite goals during their life which are both personal and financial. However, without a plan to focus your efforts, it will be difficult to achieve them. Estate planning is a continual process that evolves over time, so even if you already have an estate plan, keep reading.

Simply put, some of the goals of estate planning are to: protect the value of your assets both during and after your lifetime, minimize tax and probate costs arising as a result of your death, providing for your family and loved ones, as well as allowing for an orderly transition of assets to your beneficiaries. Planning for these events before your death takes the burden of the administration of your estate and guessing what your wishes were off your loved ones during an already very difficult time.

When developing your estate plan, be sure to not only focus on your beneficiaries; think about yourself and the income and assets you'll need to enjoy the lifestyle you want while you are living. There are a number of steps you can take during your lifetime to maximize the value of your estate such as; paying down personal debts, saving for your retirement; taking advantage of income splitting opportunities with your family; insurance policies and putting in place power of attorney when necessary.

Once you have ensured you have structured things to maximize the value of your estate, the next step is to ensure that the tax on your estate is minimized. Opportunities to minimize taxes include; making gifts to charity, taking advantage of income tax deferral strategies by transferring assets on a rollover basis to your spouse or children, providing for infirm dependants, completing an estate freeze and structuring your affairs to allow income splitting with lower income family members. The methods to accomplish these are varied and every person will have a different plan based on assets, family and goals. There is no such thing as a universal one size fits all estate plan.

Just like prearranging your funeral, estate planning should be done in advance to ensure that your wishes are carried out after your passing. An estate plan is very important no matter what stage of life you're at. Just like you, this plan will continue to evolve as you grow older and your needs and goals change. Talking to your advisors, both legal and tax, will ensure that your will and estate plan work seamlessly together to ensure the maximum value of your estate is preserved and your goals are carried out. It is never too soon to start or modify a plan, but without a plan you risk someone else deciding the outcome of your life's assets and the payment of unnecessary taxes and fees.

*Geoff Garland, Tax Partner, BDO Canada LLP*



## ESTATE PLANNING

Like most people, you have definite goals, both personal and financial. However, without a plan to focus your efforts, it will be very difficult to achieve them. Having a trusted advisor on your side can help minimize the confusing and stressful world of estate planning, and give you peace of mind knowing that you are providing for your dependents.



Contact Geoff Garland, CA  
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[www.bdo.ca](http://www.bdo.ca)



### To my loved ones:

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

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

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

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

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

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

### First person to be notified upon my death:

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

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

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

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

Notes:

### Vital Statistics about me:

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

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

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

Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Social Insurance Number: \_\_\_\_\_

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

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

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

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

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

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

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

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

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

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

His place of birth: \_\_\_\_\_

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

Her place of birth: \_\_\_\_\_

### My preference for the location of the Visitation, Service or Celebration of Life:

☐ Wojcik's Funeral Chapels

☐ Wojcik's Reception Centre

☐ Place of Worship

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

☐ Other

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

### My preferences for the service:

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

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

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

Notes:

#### Personal Items:

Eyeglasses: ☐ Remove ☐ Leave On

Jewellery: ☐ Remove ☐ Leave On

Clothing: ☐ Purchase at the time ☐ Selected

#### Pallbearers (Six are required):

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

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

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

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

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

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

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

Favourite Genre or Artist: \_\_\_\_\_

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

### Cemetery Instructions:

The following are my wishes regarding my final resting place.

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

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

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

Province: \_\_\_\_\_

Property, crypt or niche owned?

If yes, specify location written on cemetery purchase agreement:

\_\_\_\_\_

\_\_\_\_\_

Final resting place: ☐ Earth burial ☐ Mausoleum

☐ Interment following Cremation

☐ Other

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

Purchased: ☐ Yes ☐ No

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

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

Reception location: ☐ Reception Suites

☐ Place of Worship

☐ Other

☐ Reception to follow Cemetery

☐ Reception to follow Service

Notes:

### Information for newspapers - a guideline:

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

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

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

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

Children, their spouses and their places of residence:

---

---

---

Grandchildren, their spouses and their places of residence:

---

---

---

Siblings, their spouses and their places of residence:

---

---

---

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

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

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

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

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

---

## A personal life review for the funeral and eulogy:

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

\_\_\_\_\_

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

\_\_\_\_\_

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

\_\_\_\_\_

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

\_\_\_\_\_

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

\_\_\_\_\_

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

\_\_\_\_\_

Favourite places: \_\_\_\_\_

\_\_\_\_\_

Favourite colour, flower, food, etc.: \_\_\_\_\_

\_\_\_\_\_

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

\_\_\_\_\_

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

\_\_\_\_\_

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

\_\_\_\_\_

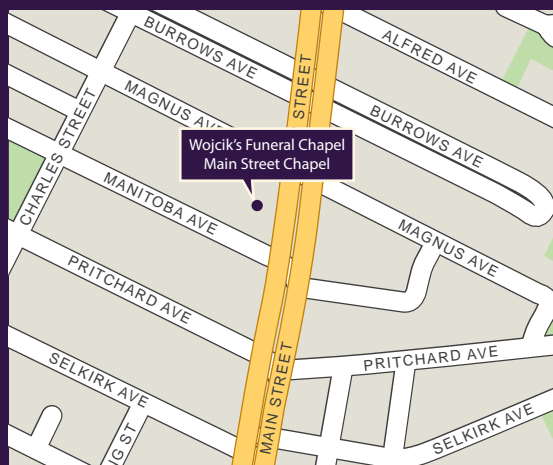
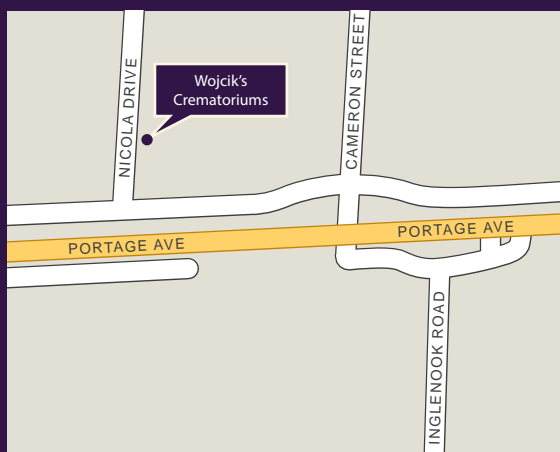
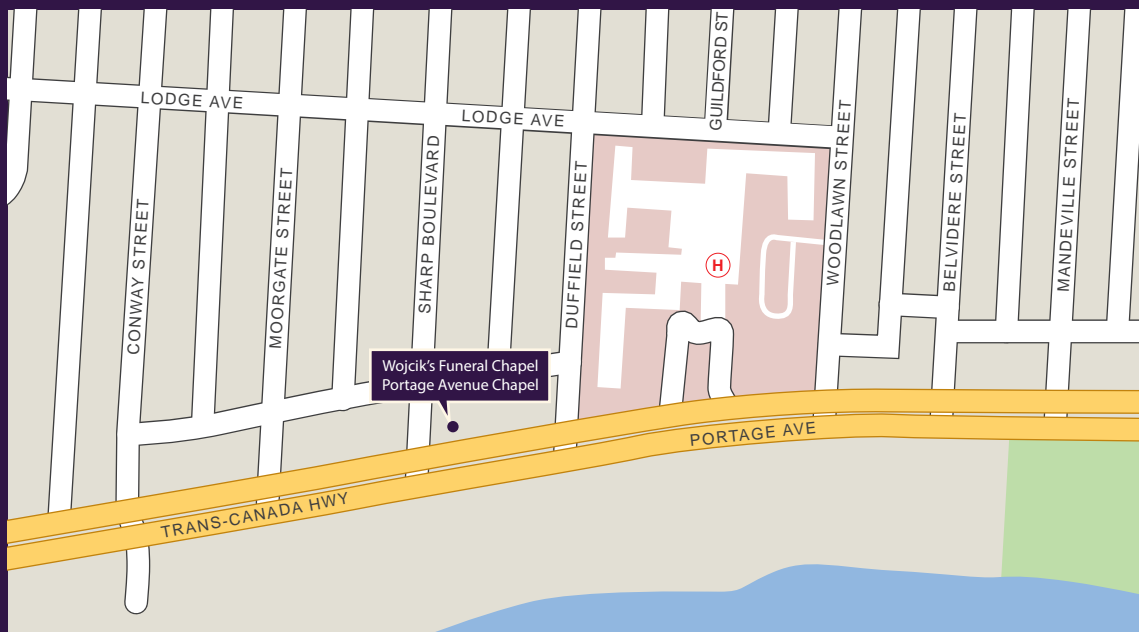
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## Wojcik's Funeral Chapel

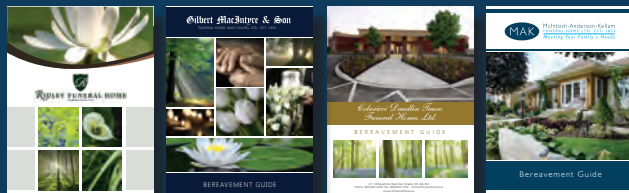
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[jennyzilkie@gmail.com](mailto:jennyzilkie@gmail.com)

*Helping **you** is what I do.*



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# Important Notes

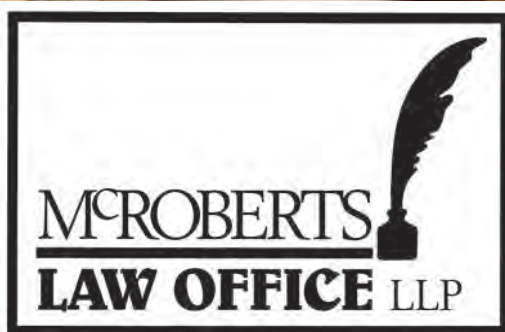
Handwriting practice lines consisting of 20 horizontal dotted lines.

# Important Notes

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# Important Notes

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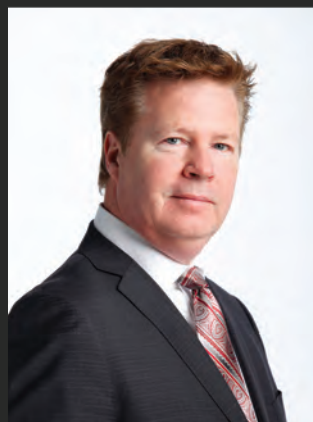
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Guy began his real estate career in 1984 and in 1989 he became a part owner of a successful real estate franchise in St. James. In 1999-2001 Guy worked as the provincial coordinator for the Trans Canada Trail Relay 2000, the Federal Government's premier Millennium Project to join the Trans Canada Trail across the country. Guy supports the local arts community and makes his home in Charleswood with his two boys. An accomplished real estate professional, Guy has over 30 years of experience with a keen interest in finding solutions to the marketing needs of homeowners in Winnipeg.



**Ryan Bartley**  
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Ryan began his real estate career in 1985 and has achieved award winning sales performance, including Winnipeg Real Estate Board awards. He co-owned and managed a real estate office and has extensive Corporate Development, Office Broker/Owner/Manager, Sales/Sales Management experience. He has also managed office operations while maintaining a highly successful sales career. He excels in prospecting, gaining trust of clients, rapport building, follow-up, maintaining a communication level that far exceeds client expectations, and putting the clients' interests first to ensure a positive selling experience.

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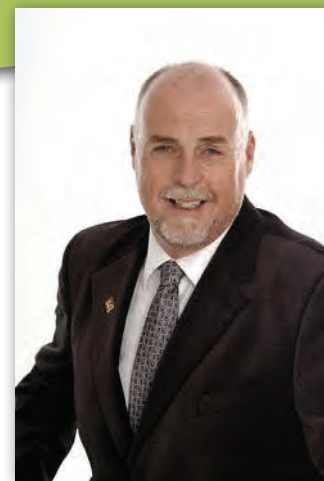
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