

Funeral Planning

FEATURE PAGE

Estate planner offers guidance to seniors and more

By Trina Rehberg

IN less than a year-and-a-half, Maggie Clarke quit her job, wrote a book, and founded an estate planning company that is already a growing success. She may be busy, but it's paying off — and not just financially.

"My business is built on relationships," said Clarke. "I got into it because I wanted to help people, and I wanted to help seniors."

She worked in the financial industry for 16 years and decided it wasn't the ideal career for her, although she felt the experience she had gained could be put to use elsewhere. With Winnipeg's large population of senior citizens and a lack of estate planning services for that particular market, Clarke saw a gap that she took upon herself to fill.

"They need guidance and advice," said Clarke, adding that seniors also need to know "what to do with everything, so that the taxman doesn't take everything at the end of the day."

In February of 2004, ExecuCare Executor Assistance Services opened for business. Clarke takes clients through each step of the estate planning process, ensuring that they're prepared. By working in close association with other professionals, she has found she's in a better position to serve her

clients.

"We have accountants, we have lawyers, we have financial planners and real estate consultants, so we pull from all these people's specialties so that we get the job done sooner," said Clarke.

They document personal information and assets, review financial details, and go over other particulars with the client, which leaves a lesser burden for their estate executor. It also gives clients peace of mind, Clarke said.

"Most people are concerned about their families; they want to relieve them of the stress by planning ahead, so should they get sick or should a tragedy happen, they want to make sure everything is in order," said Clarke.

Each item is compiled into a binder so clients can keep all their important information in one place. Gathering everything is certainly a thorough process, but it doesn't have to be difficult.

"Estate planning is really not as complicated as what people hear it is," Clarke said. "They think it's like eight to 10 hours sitting down with a lawyer and with a financial planner and haggling about different things. It's more about being prepared financially in the event that something happens."

Clarke has attempted to break the process down even further by developing a guidebook that will help readers create an estate



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Maggie Clarke (left), with ExecuCare Executor Assistance Services, working with business consultant Lizanne Roziere-Penner.

plan. The book, called Execu-Assist: An Estate Preparation Guide, is geared specifically at Manitoba residents and is expected to be available in the fall of 2005. Clarke

looks at it as a supplement to her business.

She's not stopping there. In the next three to five years, ExecuCare offices may be open franchises throughout western Canada.

The expansion is something Clarke is working toward, and ultimately, that would mean achieving her goal of helping as many as she can in the estate planning process.

Advance purchase locks in price

By Todd Lewys

AS Reg LeClaire knows all too well, dealing with the death of a loved one is never easy.

In many cases, the death is sudden, which means a family member (or members) is charged with the unenviable task of making funeral arrangements.

Front-and-centre in that process is deciding whether to go the casket and burial, or urn and cremation route. Making such a decision is not easy in such an emotionally fragile state.

"Usually, people buy a casket or urn at need," says LeClaire, who along with brother Aurele runs LeClaire Brothers Factory Direct Caskets and Urns in Winnipeg. "It's very infrequent that people purchase a casket or urn before a loved one dies. Deciding which way to go isn't always easy in the emotion of the moment."

That's why LeClaire recommends purchasing beforehand, if at all possible. He says the reason for this is simple.

"It locks in the price, and because material expenses go up every year, it's a good idea. If you buy a casket or urn several years in advance, it can save you quite a bit of money."

LeClaire says buying in advance is figurative, not literal.

"Purchasing beforehand entails the customer purchasing the casket or urn, and then having the money put in trust with an insurance company such as Purple Shield, which specializes in funerals," he explains. "As a safeguard to have the model selected on hand several years down the road, we often have people choose a model that has been around for a long time. If it's discontinued when time comes to use it, you can choose a similar model at a slight extra charge. In some cases, people get refunds if the model they choose is cheaper."

As far as urns are concerned, most people store them at home due to the smaller size.

"It's more common for people to purchase an urn and then store it," says LeClaire. "More and more people are doing this because cremation has become more popular, due mainly to competitive costs. It's just a more affordable option these days. Some people prefer the warmth of wood, others prefer the durability of stainless steel, marble or granite. The choices are virtually endless."

At times, he adds, some funeral homes aren't always happy about a family not purchasing a casket or urn from their estab-

lishment.

"With the majority of homes, it's not a big problem. With others, they're unhappy because they're not making a profit from the sale," he says. "But it's a family's right to purchase a casket or urn that best suits the occasion. Where they get it from shouldn't matter. It's their choice, and the funeral home should abide by it."

With possibly the city's largest showroom, LeClaire Brothers has been selling factory direct caskets and urns since 1993. They also have a funeral services arm should people want them to plan the whole service from start to finish.

"We're committed to providing the best customer service available," says LeClaire. "It's our job to meet families' needs in every way at a very difficult time. We work hard at listening so we get each and every detail right. Anything we can do to make the process easier, we'll gladly do."

That includes province-wide delivery of caskets and urns.

"Just so people know, we deliver to anywhere in Manitoba. We've even delivered products to places as far away as Nunavut," he says. "It our job to help meet people's needs in their time of need, no matter what they might be."



TODD LEWYS / WINNIPEG FREE PRESS

Reg LeClaire with LeClaire Brothers Factory Direct Caskets and Urns.

Autumn & Winter

Destination Manitoba

The Winnipeg Free Press' guide to tourism in Manitoba will be published on Sept. 18, 2005.

The magazine will include stories from eight geographical regions of Manitoba, including festivals and fairs, culture and history, outdoor adventure, road trips, and more — all with a focus on fall & winter travel in Manitoba.

If you would like to submit an event or attraction for consideration for use in the editorial, please include a

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Destination Manitoba will also publish "postcards" submitted by the public, describing your favourite vacation spot or event. Please limit these to 50 words.

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