

# An information guide for grief and bereavement

## **Victim Services of Nipissing District**



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## **WE ARE HERE TO HELP**

### **A GUIDE FOR GRIEF AND BEREAVEMENT**

We recognize this is a very difficult time for you. It is important for you to know that Victim Services of Nipissing District (VSND) is here to provide assistance, resources and referrals.

Coping with a loved one's death is a difficult process. It is often painful, exhausting and confusing.

During the next few hours and days you will be called upon to make many decisions – some you are required to do, others you may choose to do. This resource guide has been designed to assist you through this time of change and to help you make appropriate arrangements as easily as possible.

Grief in the first few days can be very intense and families are often overwhelmed. If you find yourself in need of more assistance, VSND staff and volunteers will be able to discuss your needs and help you find the best service match. A list of these services and their contact information is located at the back of this booklet.

In this resource guide you will find information on grief responses, funeral arrangements and important tasks. We have also included information on coping with death by suicide and how to talk to children about death.

VSND is a non-profit organization dedicated to providing assistance to individuals who have been victimized as a result of a crime or tragic circumstance. VSND works in partnership with police as well as emergency and other community based services to ensure victims receive the help they need to assist them in the development of their personal path to recovery.

## **UPON THE DEATH OF YOUR LOVED ONE:**

### **What do I do now?**

If you are alone call someone immediately to be an emotional support for you and to assist you.

If the death is at a hospital, hospice or other health care facility, a chaplain could be available for support. They are able to call someone to come support you such as family, a friend or member of your faith community. Make sure you take all your loved one's personal belongings with you when you leave.

If you are not the Executor, call them immediately. The Will may contain information pertinent to funeral planning. They will need to advise the staff what funeral home will be used.

As soon as you are able;

- Contact family members and advise them of the death.
- Ask someone to be an emotional support for you and to assist you. It is helpful if someone can: answer the phone and keep a list of the people who call (time, date, phone number); answer the door and keep a list of the people who bring food or who came to support you; be there for you
- If you are the Executor, call the funeral home to arrange for or finalize funeral arrangements (if pre-arranged).

Gather information about the deceased;

- Full name
- Date and place of birth
- Date and place of death
- Social Insurance Number
- Address
- Occupation/employer
- Next of kin
- Parents names

Other things;

- Arrange for the care of small children and family pets belonging to the deceased
- Ask for help with daily chores and food arrangements
- You may need some immediate grief or bereavement support for family members and yourself. Your elder, spiritual leader or bereavement support counsellor will be able to help you at this time. Ask for the comforting support you need right away.

### **I'm a partner, parent or friend: What can I do?**

People who have experienced a sudden death need the support of their family and friends. A sudden death is traumatic and can bring with it overwhelming feelings. Everybody has very different grief experiences. They may not want to talk about what happened. Be ready to listen when they are ready to talk. Let them know you care about them and are willing to help when and how they feel it is needed.

At the back of this booklet you will find a list of agencies and their contact information that may assist you and your loved one during this difficult time.

# Emotional Reactions

## Understanding grief

Grief is complex and is experienced differently by everyone. Grieving is a natural response to loss. It's the emotional pain we feel when something or someone is taken away from our lives. It is a process that allows us to feel all sorts of emotions that we may not want to feel.

Expect to feel a variety of emotions. Find someone you can speak openly to about your thoughts and feelings. Often in the first stages of grieving you may experience symptoms of shock which can make you feel dazed and numb. The feeling of numbness allows your emotions to catch up with what your mind has told you.

*Remember grieving is difficult, but is part of the healing process.*

## Grief has no time limit

One person's journey through grief may be completely different than another's. Your body and mind has to experience your feelings on your own terms and in a personalized manner. It is helpful to take one day at a time as each day will come with its own struggles and some days will be more difficult than others. It is important to understand the importance of mourning your loss.

As grief is experienced by the emotions which accompany loss, mourning is the outward expression of grief. Mourning includes rituals or other actions that are specific to a person's religion, culture and personality. Mourning is an important part of the grieving process.

## Stages of grief

The grieving journey is not a linear process and can involve many different stages. Some people go back and forth between stages with varying lengths of time spent in each stage. It is an individual journey unique to each person.

**Numbness and shock:** At first it may seem as if you function almost on automatic, mechanically going through daily responsibilities. You can feel anger, confusion and even relief; all normal feelings. You may feel like keeping an emotional distance from others to avoid discussing the death, engaging in uncomfortable conversations or having to repeat yourself.

**Disorganization:** During this phase you may feel lonely, sad, depressed and tearful. You're eating and sleeping patterns can be altered. You might feel sorry for yourself and agonize over things you wish you could have done differently and/or changed for the deceased. It is important to reach out and discuss your feelings with a trusted support source.

Reorganization: During this phase you will begin to feel more comfortable and find that there are times throughout the day and weeks where you no longer think continuously about your loss. The intensity of your feelings will lessen and your ability to focus on daily responsibilities will increase. During this phase, seek out support and encouragement to re-enter life's mainstream. It is important to be patient and kind with yourself, recognizing there is hope and help. You may never get over the loss of your loved one, but you will overcome the grief.

### **Embrace your spirituality**

During this time you may have questions and some confusion about your spirituality. Death is a reminder of your lack of control and can make us feel powerless. You may want to speak to an elder, pastor, rabbi or any other spiritual guide of your own faith to help guide you with any questions or confusions you are struggling with. They may be able to offer their guidance and any support groups that your faith may offer. It's ok to express your spirituality in a way that is appropriate to your beliefs and surround yourself with people that support those beliefs.

### **Support**

Following a loss, social and emotional support can help you through your grief journey. Accepting support can often be difficult, especially when feeling hurt and vulnerable. Find people who are supportive and caring with whom you can reminisce with and share stories of the deceased. Treasure the memories you've had with the deceased, good and bad.

Remember that you are not alone, and that there are many resources in the community that are there to aid you in this difficult time.

### **Does grief ever end?**

Even as you learn to go on with your life following the death of a loved one, grief can reoccur with strong feelings over the course of your lifetime. This does not mean grief is constant, but rather there are times of revisiting feelings or memories that involve strong emotions and upsurges of grief. Triggers for reoccurring grief emotions can include life developments (weddings, graduations, births), occurrence of meaningful dates (anniversary, birthdays, holidays) or in the event of any reminder of our deceased loved one. It is important to recognize that these feelings are normal, expected and are not a setback in the healing process.

# ARRANGING A FUNERAL

Making funeral plans and attending the funeral are important steps in coming to terms with the death of someone important to you.

If the deceased has not pre-planned the funeral arrangements, as a first step, you must choose a funeral home. They have staff on-call 24 hours a day. Local funeral homes are listed in the back of this resource booklet. Funeral Directors are trained to assist people of all religious faiths.

You should contact the executor of the Will immediately, as the Will may contain information you will need for planning the funeral.

## **The Funeral Director Will:**

- Arrange the transfer of the deceased from place of death to the funeral home
- Set up time to arrange the funeral
- Schedule a date and plan the funeral service with family members
- Explain the embalming and funeral preparation process
- Obtain and file death certificate permits
- Provide professional care of the body including sanitation and dressing
- Arrange for appropriate clothing, jewellery, hairstyling, etc. for the deceased
- Put together an obituary and place it in the newspaper
- Arrange floral pieces and distribution after the funeral as per request of the family
- Provide register book, prayer cards, acknowledgements, as per request of the family
- Make arrangements with the cemetery, crematory or other place of disposition
- Make arrangements with the clergy person, church, music etc. according to the family's choice.

As soon as you are able, contact family members and advise them of the death and ask someone to be an emotional support for you and to assist you. Many institutions have chaplains available to support you. They are also able to call family, friends, or members of your faith community to come support you.

Funeral customs vary from family to family. An important guideline is to plan what feels comfortable to you and your family, in accordance with any wishes of the deceased.

In arranging a funeral, there are a number of decisions that you will need to make:

- Will the deceased be buried or cremated?
- If a funeral service is desired, will it be held in your place of worship or in the funeral home chapel?
- Is the funeral to be officiated by clergy? If you are not affiliated with a church, temple or synagogue, the funeral director can arrange for clergy on your behalf.
- Place of burial: If you do not have a cemetery plot, the funeral director will advise you.

- In the case of cremation, what are your plans for the ashes? (i.e. burial or scattering)
- Do you want visitation at the funeral home? If so, for how long?
- Do you want a closed casket?
- If you want pallbearers, who will be asked?
- Do you want music at the funeral service?
- Do you want/have pictures to display?
- Do you want a funeral notice and obituary? The funeral director can assist you with this task.
- Do you wish flowers or donation to the charity of your choice?

In order to make funeral arrangements – you will require:

- Social Insurance Number of the deceased
- Marital status of the deceased
- Name of the deceased's spouse (maiden name of wife)
- The deceased's father's and mother's name.

### **Arranging a Funeral through Social Services**

Municipal Social Services, (DSSAB) provide funds for a simple yet dignified funeral service for those with limited income/assets. To assess eligibility and for referral to the office most convenient to you in the near north region contact:

District of Nipissing Social Services  
 200 McIntyre St. East  
 North Bay, ON P1B 8V6  
 (705)-474-2151

Following these steps may be helpful:

- Choose a funeral home and discuss your wishes, (including intention to seek assistance from social services. No payments should be made to the funeral home). If the deceased has already purchased a plot, Social Services can still cover other funeral expenses.
- Visit the Social Services office informing the person at the front desk that you wish to apply for funeral assistance. A trained worker will assist you in applying. Once the application is approved, you will be given the document that is required by the funeral home.

Before visiting Social Services, have the following documents available:

- Social Insurance Number of the deceased
- Bank statement(s) and/or proof of income such as cheque stubs
- Proof of citizenship (e.g. passport, landed immigrant status papers)
- Insurance policies (if appropriate)
- Employment history of the deceased
- The deceased's birth date

- If the deceased had been living in a family situation, bring information/documents indicating family's assets/income
- Your I.D., if you are the person applying on behalf of the deceased (you do not have to be a family member)

Documentation you may require for other purposes:

- Copy of the Will
- Proof of Death Certificates are provided by the funeral director

Get several copies of the death certificate. You will need these for legal matters, banking concerns, insurance purposes or government agencies. The funeral director arranges this for you and they are also available through the Registrar General for the Province of Ontario. Contact:

360 Plouffe Street  
North Bay, ON P1B 9L5  
705-495-8307

## Who to notify after the funeral

The following is a guideline of people and organizations that should be notified upon the death of a loved one. It is not all-inclusive.

- Whether you are the Executor of the Will or helping someone who is, it is important to expect delays, frustration and bureaucratic procedures. The Executor usually carries out most tasks.
- Get advice of a lawyer or an accountant when probating a will. Different jurisdictions have different regulations and family law reform laws may have some restrictions on estate settlement. They can advise you on these concerns and the procedures for the distribution of assets according to the person's will.
- If you do not have a lawyer and need legal advice, call the Lawyer Referral Service at 1-800-268-8326 to connect with a local lawyer who deals in estate law.
- Consult with the deceased's creditors if there will be a delay in payment due to settling of the estate.

## COMPENSATIONS, PENSIONS AND BENEFITS

The Executor should contact former employers of the deceased for company pensions. The Executor should also contact the following applicable offices to either find out eligibility for or to cancel benefits:

- Life insurance companies
- Old Age Security Pension
- Canada Pension Plan
- International Benefits
- Quebec Pension Plan
- Guaranteed Annual Income System (GAINS)
- Veterans Affairs Disability Program Benefits
- Veterans Affairs Funeral, Burial and Grave Making Assistance
- Ontario Disability Support Program
- Workplace Safety and Insurance Board Benefits
- Ontario Works
- National Defence Disability and Death Benefits
- Goods and Services Tax (GST) Credit
- Canada Child Tax Benefit (CCTB)

## **Income Tax**

The Executor must still complete an income tax form for the deceased:

- Guides and forms for completing a tax return for a deceased person can be ordered from the Canada Revenue Agency at 1-800-959-828.

## **Banks, Financial Institutions and Credit Cards**

The Executor should contact the person's banks and financial institutions

- Banks inside Canada
- Centrals
- Credit Unions
- Trusts

Notify and show the statement of death. Showing the Will is necessary when the deceased had any accounts in their own name. You may want to keep one joint account open for a couple of months to deposit any cheques with the deceased's name on it.

The Executor should also contact credit card companies to cancel any cards.

## **Other Government Offices**

The Executor should contact the government offices that apply:

- Canadian Citizenship
- Canadian Passport
- Drivers Licence
- Firearms Licence
- Foreign Passports
- Health Card
- Indian Status
- Outdoor Card
- Social Insurance Number

## **Vehicles**

The Executor may need to look into the following:

- Car insurance companies
- Canadian Automobile Association (C.A.A.)
- Car ownership
- Accessible parking permits

In case of car ownership notify the Ministry of Transportation – Motor Vehicles Office regarding change of ownership.

Motor Vehicles Office  
392 Airport Road, Unit 7  
North Bay, ON P1B 8X1  
705-495-3481 or 1-800-268-4686

## **Property**

The Executor may need to look into the following:

- Home insurance
- Real estate and property title feeds, property taxes
- Mail to be redirected or held by your local Post Office
- Utilities, cable, telephone, hydro within your municipality for any name changes and cancellations
- Land Transfer Tax
- Land Transfer – Wills and Estates

## **Clubs, Organizations, Services and Professional Associations**

The following may need to be contacted;

- Frequent Travelers/Buyers Cards
- Places where the deceased volunteered
- Professional organizations where the deceased was a member
- Post-secondary institutions where the deceased was an alumnus
- Caregivers of other health service organizations

## **Birth Certificate**

Only a long form (certified copy) of a birth certificate will be issued to the next of kin, Executor, or estate administrator for a deceased individual born in Ontario. Indicate that the person is deceased on the birth certificate application form and provide proof of death (i.e. copy of Funeral Director's Statement of Death).

## **Citizenship Cards**

Citizenship documents (certificate and/or 'proof of' card) can either be destroyed or returned to: Immigration, Refugees and Citizenship Canada.

- A copy of a death certificate is not required but recommended
- For more information, visit the website:  
[canada.ca/en/services/immigration-citizenship](http://canada.ca/en/services/immigration-citizenship)

## **Driver's Licences and Disabled Person Parking Permit**

The deceased's Ontario Driver's Licence must be cancelled. Take the licence and death notification to your local ServiceOntario.

- For more information call the Ministry of Transportation at 1-800-268-4686
- If the deceased was in possession of a Disabled Person Parking Permit it must be returned to the Ministry of Transportation or to the Driving Examination Office, to be cancelled.

## **Federal Government Pensions – Canada Pension and Old Age Security**

The Ontario Funeral Services Association has an agreement with the Income Security Programs to fax the information regarding the deceased person in order to cancel the Old Age Security Benefits and the Canada Pension Plan Benefits promptly. However, it is advisable to also send a copy of the death certificate if you are not applying for any benefits. This will ensure that all T4 slips will be sent to the Executor.

- Please note that the estate is entitled to the Canada Pension and Old Age Security benefits payable to the deceased for the month of the death. If payments are received following the month of death they must be returned to the Income Security Office.
- There may be entitlement to benefit from the Canadian Pension Plan or from Old Age Security.
- These may include:
  - CPP Survivors Benefits – paid to the legal or common-law spouse at the time of death
  - CPP Death Benefit – one time lump-sum payment, paid to the estate. The maximum is \$2500.00.
  - CPP Child Benefit – paid to the natural or adopted, or child in care of the deceased, if under 18, or between 18 and 25 in full-attendance at school
  - Allowance of the Survivor – for low-income seniors, 60-64 years old
  - Guaranteed Income Supplement – Old Age Security recipients who have little or no other income
- The following documents may be required to support the applications for benefits
  - Birth or baptismal certificate for the deceased, the surviving spouse and the eligible children

- Social Insurance Number for the deceased, the surviving spouse and the eligible children
  - Marriage certificate
  - Death certificate
  - Proof of funeral expenses
  - Past year's Income Tax
- It is important to note that all photocopies of supporting documents must be certified as true copies
- Contact the Health and Welfare Canada – Income Security Program 1-800-277-9914 for more information
- If the loss of your spouse has left you in financial difficulty, contact Social Services. In North Bay call 705-474-2151.

### **Health Card**

A health card can be cancelled in the following ways:

- Visit any Service Ontario Centre and bring with you the health card and death certificate (this can be a death certificate from the funeral home or a certificate from Service Ontario)
- If you do not have a death certificate, you can complete a Change of Information Form available from Service Ontario

### **Income Tax, GST, Canada Child Tax Benefit**

A certified copy of the death certificate should be sent to the Canada Revenue Agency as soon as possible if:

- Good and Services Tax (GST) was being received by the deceased
- Canada Child Tax Benefit (CCTB) was being received by the deceased or deceased spouse
- Canada Child Tax Benefits payments were being paid for the child who became deceased

This will ensure that the payments will be stopped and if applicable, transferred to the surviving spouse.

GST cheques received after death must be returned to the Canada Revenue Agency. The estate is not entitled to these benefits. The surviving spouse may submit a request for future GST entitlements. A tax return must be submitted if the surviving spouse did not complete one upon last filing.

If the deceased person is in receipt of the Canada Child Tax Benefit (CCTB) the surviving spouse (residing at the same address) can request a transfer of the benefit by contacting the Canada Revenue Agency with the date of death. Guardians (including ex-spouses) must complete a Canada Child Tax Benefit application to request payments.

The surviving spouse can also complete an “Election to Change Martial Status” (RC65) form which would allow the CCTB to be recalculated and may result in higher amounts provided.

A terminal return must be filed to the date of the death on behalf of the deceased. As well, a T3 Income Tax Return may be required during administration of the estate for more complex income tax situations.

The Canada Revenue Agency has many helpful publications. Visit the website: [canada.ca/en/revenue-agency](http://canada.ca/en/revenue-agency) for more information.

### **Secure Certificate of Indian Status**

Make sure to report the death of a registered family member to Indigenous Northern Affairs Canada (INAC) by:

Providing any of these following documents:

- Death certificate
- Vital statistics death record or extract
- Church death registration or document
- Coroner's report
- If available, also provide the deceased family member's status card when reporting the death.

Submitting the document(s) to your INAC regional office or your local band office, or by mailing the package to:

Office of the Indian Registrar  
Indigenous and Northern Affairs Canada  
10 rue Wellington  
Gatineau QC K1A 0H4

### **Insurance Policies – Life, Car and Home**

Notify the life insurance companies and they will send a representative to see you or mail forms to be filled out. Each will need a copy of the proof of death, the policy number and the policy itself.

- Car insurance companies need to be notified of the death of the individual. Some insurance, i.e. comprehensive, will need to remain on the vehicle even if the vehicle will not be driven. If there was a fatal car accident, check if there is any insurance from C.A.A. or Auto Insurer.
- Home insurance companies will need to be contacted and notified of the death. If the home will be vacant, you will need to make arrangements for someone to check on the home in order for the insurance coverage to remain valid.

## **Passport**

Valid passports may be returned to the Passport Office or Local Service Canada. Include a copy of the death certificate and a letter explaining why the Passport Office should destroy the cancelled passport or return it to you.

You do not need to return an expired passport. However, if you want the Passport Office to securely destroy it, send a note and a copy of the death certificate along with the expired passport asking for its destruction.

Passport Program  
Gatineau QC K1A 0G3  
Canada

Service Canada  
Canada Place  
107 Shirreff Avenue, Suite 102  
North Bay, Ontario

## **Social Insurance Number**

Social Insurance Number cards should be returned to the local Service Canada Office, with the original copy of the death certificate. If the card is not available, record the number on the death certificate. Mail them to the following address:

Service Canada  
Social Insurance Registration office  
Post Office Box 7000  
Bathurst, NB E2A 4T1

or visit

Service Canada  
Canada Place  
107 Shirreff Avenue, Suite 102  
North Bay, Ontario

## **Veterans Affairs Benefits**

Contact the Department of Veteran Affairs (DVA) if the deceased was receiving benefits through the DVA. Under provisions of the Veterans Burial Regulations, the department can provide a funeral and burial program grant and may also provide a military grave maker, when the value of the estate and, if applicable, the resources of the surviving spouse are insufficient to meet reasonable funeral and burial costs.

Veterans Affairs Canada  
107 Shirreff Street  
North Bay, ON P11B 7K8  
1-866-522-2122

Have the file number or H0 number or Social Insurance Number available.  
A copy of the death certificate is required

### **Workplace Safety and Insurance Benefits**

If the deceased person was in receipt of benefits from WSIB, please notify them at  
1-800-387-0750

- Have the claim number or the Social Insurance Number available
- WSIB will be in contact with further instructions
- Visit the website for more information at: [wsib.ca](http://wsib.ca)

## **IMPORTANT TASKS FOR NEXT OF KIN**

- If the deceased lived in a retirement or nursing facility, find out the amount of time provided to retrieve the belongings.
- If the deceased lived alone:
  - Immediately dispose of perishable items.
  - Contact the landlord (if applicable).
  - Secure the home or apartment, especially if it will be left vacant
  - Remove any valuables for safekeeping until the Executor is identified
  - Care for and make arrangements for pets
  - Firearms could be your responsibility for safekeeping. Call the Canadian Firearms Program for more information 1-800-731-4000.
- Look for the Will and contact the Executor
- If the death occurred out of the country you can contact Global Affairs Canada at 1-800-267-8376. If the burial is to take place in Ontario, a burial, transit or removal permit is required from the jurisdiction where the death occurred.

### **Bills**

Notify the utilities, cable, telephone, cellular, hydro, etc. companies for any name changes or cancellations.

### **With a Will**

You will want to find out if the person left a Will. Some people file their Will with the estates divisions of their local court, but it could just as easily be with their lawyer, and/or in a safety deposit box, or hidden in a drawer in their home. Once the Will is located it may or may not go to probate in the courts to decide on its legality. The Executor of the estate carries out the wishes contained in the Will.

### **Without a Will**

If the person dies without a Will (interstate), the estate will be distributed according to the law. You may want to contact a lawyer.

### **Death out of Country**

If the person dies in another country, contact the Canadian Consulate Office for that country for instructions on how to proceed.

## Death Certificate

The funeral director will be able to provide you proof of death that you will be able to use in certain situations. In some situations, you may require an official death certificate from the Province of Ontario, Office of the Registrar General.

- The Statement of Death is completed by the Funeral Director and is submitted to the local municipal clerk's office for registration.
- The Funeral Director will provide you with a "Certificate of Death", this is not a provincial death certificate but it can be used as proof of death to cancel or apply for benefits.
- If the provincial death certificate and/or medical certificate of death are required, an application can be submitted to the Office of the Registrar General. This certificate is seldom required and a copy will only be given upon request by the next of kin.
- An Ontario Death Certificate Application form is available from your local ServiceOntario or by visiting the ServiceOntario website. Electronic applications are processed in 15 business days, (not including shipping time), in certain cases they can be expedited with payment of a premium surcharge.
- It takes approximately 10-16 weeks for a death to be registered. Your request for a certificate will be processed after the registration is complete. Note that the medical certificate (cause for death) will not be provided unless specifically requested when filling out the application.
- Certified copies of death certificates are available for an additional \$22.00, provided that the death was registered. An emergency service is available through the ServiceOntario Centre located at 47 Sheppard Avenue East, unit 417, 4th Floor, Toronto, by applying in person. Proof of urgency is required and additional surcharges may apply.
- For more information contact ServiceOntario at 1-800-267-8097.

## **SUDDEN TRAUMATIC LOSS**

Sudden loss that involves terrible circumstances in which your loved one died and your corresponding intensity of emotional response can be sometimes described as traumatic. The total lack of anticipation or chance to prepare may be overpowering, your entire world will be turned upside down. Your ability to cope is further overwhelmed because of the common initial reactions of confusion, shock and the overall intensity of the experience.

Distinctive features of a sudden traumatic loss include;

- Lack of warning – no chance to anticipate this traumatic loss
- No chance to say goodbye – sense of unfinished business or troubling memories of your last interaction(s)
- Intense grief – nature of loss fuels or complicates the emotional experiences (helplessness, guilt, powerlessness, anxiety, fear)
- World no longer feels safe or predictable – experience profound confusion and anxiety because you know no other way to understand the world
- Consumed by the death itself - looking for some way to understand it, by repeatedly thinking or reviewing the death and events leading up to it

## **Death by Suicide**

### **A different kind of loss**

Grief associated with death by suicide can be complicated and seem very different than what is experienced after other sudden deaths.

Common emotions after a death by suicide can include shock, blame, anger, relief and guilt.

**Shock:** One of the overwhelming emotions you may feel is shock. This feeling can occur as you may not have even known your loved one was thinking of suicide. Shock often numbs the pain of your grief and once it wears off you may feel the intense pain of some of the emotions that follow.

**Blame:** No, you are not to blame. After a suicide, those who know the deceased often re-play pre-death events and circumstances, blaming themselves for things they could have done differently. Suicide is an individual decision however those left behind often react with survivor's guilt. Reach out to a trusted support source to discuss these feelings of responsibility.

**Anger:** Feelings of anger are natural. All loss is painful and the issues dealing with a death by suicide are different from other types of loss. You may direct your anger at the deceased for leaving you with the burden of death and the circumstances surrounding it. It is important to not deny your feelings and work through them with trusted support. Facing your feelings is important so that they do not stop you from healing and recovering from grief.

**Relief:** It is normal to feel relieved. Depending on the circumstances you may feel a sense of relief. If the deceased person had been suffering and/or unwell for some time you may be relieved they are no longer suffering. You may also feel relieved that the stress of supporting, loving and/or living with someone who is suffering is lifted off your shoulders. Talk about these feelings with a trusted support so that you can process your grief.

**Guilt:** It is natural to experience feelings of guilt. It is normal to regret things you did or did not say; do or feel. You may feel guilty for not doing more to help your loved one or prevent their death, for not being able to say goodbye, and/or for negative words or interactions with your loved one before they died. Allow your feelings to come forth and express them either by talking, crying, writing or through physical exercise.

## **Stigma**

Death by suicide is often stigmatized in the community. There are many reasons for this such as societal and religious attitudes towards suicide and mental health. Stigma is further fuelled when survivors refuse to talk about their experiences of loss as a result of suicide. Survivors may be reluctant to talk about the death and supporters may feel awkward about how to address it. When suicide is cloaked in shame and secrecy especially in families, it can last years and even generations. The impact creates isolation and can hinder the healing process.

## **Helping you deal with suicide related grief**

The following may help you in resolving your grief;

- Face the truth about the nature of this death – creating myths around the death can hinder your ability to resolve your grief and move on with your life.
- Learn all you can about how the death occurred – details while painful, can help you understand the death and answer questions.
- Recognize the intensity of your grief – allow yourself to feel the pain of your emotions as part of your healing process.
- Talk – being alone with grief is not helpful. Having one or two trusted supports with whom you can share your grief can be of great assistance.
- Do something to honour your loved one who died – find a way to honour who they were as well as what they accomplished in life.
- Learn from this experience – take time to ask difficult questions, use it to rebuild your life based on the insights you have gained.

## **Family and suicide:**

Not all members of your family will react or grieve the same way. It is important to give space and time to all members so they can grieve in their own way. Be open and honest with children about the cause of death so as to avoid repeating the grieving process when the truth about the death becomes known. Acknowledge the grief and the process of grieving in children. They are experiencing it and the grief around them and should not be “protected” from it.

It is important to work through your feelings in order to move through the bereavement process. When there is a failure to move forward, mental and physical illness can be triggered and relationships experience strain. Work with a trusted support source to come to terms with the suicide and progress on your healing journey.

## **As a friend what can I do to support?**

Be patient and understanding. Never blame or make judgements as suicide is an individual decision and the grieving process is complicated by the stigma associated with suicide.

Do not push your friend to heal at a faster rate. The grieving process proceeds at an individual pace. Instead be supportive and understanding without ignoring or overwhelming your friend. Acknowledge their feelings and help them to lessen their self-blame. Treat them as you would anyone who has lost a loved one. Listen, do chores or cook a meal. Ask your friend what they need in terms of support and how they need help. Encourage them to access professional supports through a counsellor or support group.

## **What can help you as you grieve after a suicide.**

- Recognize the cycle of grieving includes ebbs and flows. There are many different reactions, both physical and emotional that can vary in intensity.
- Expect triggers. Triggers can bring on certain emotions unexpectedly. Prepare for them and reach out to your supports.
- Connect to a support system.
- Practice self-care.
- Take time to remember – remembering the person with rituals, ceremonies, photos and journaling.
- Connect to others who are grieving similar deaths.
- Connect with Crisis Intervention if you are expiring a crisis at 1-800-352-1141.

# WHEN CHILDREN GRIEVE

## Talking to children about death

Children grieve too. They might not completely understand what is going on or quite understand what they are thinking and feeling. A trusting adult can explain what is happening to help them understand and feel comfortable to express their grief.

It is common for children to learn by example. Children will observe how the adults in their life are coping with their grief and follow that example. By being open with your own grief, you can open a dialogue to allow children to ask questions about death and their feelings. Be open to their questions to help them work towards forming a healthy understanding of life and death.

Some people question whether or not children should be involved in the planning, the arrangements and the funeral itself. This is an opportunity to ask the child if they would like to attend the funeral. Explain what will happen at the funeral and that it is a way to honour the person who has died. Being involved in the service can help children have an understanding of what is happening, feel included in the process, and be able to ask questions about what is happening as they experience it.

Sharing religious beliefs that your family has with a child can sometimes be difficult, as there may be abstract terms that they might not understand right away. It may be helpful to assist them to understand some of the prominent pillars of your religious beliefs before discussing more intricate components. Provide the opportunity for questions to engage their interest, clarify concerns, and facilitate further discussion.

### Things to remember:

- Provide children with clear and accurate information. As much as possible, don't share potentially disturbing details, but be honest with the child that the person who died is dead, not breathing, and will not be able to do things with them anymore.
- Be open to their questions and encourage them to ask, even if they continuously ask the same questions. Children may require more time to understand and make sense of a situation.
- Reassure your child that you are available to them. Let them know that you are sad too, but you will be here for them to talk with, cuddle or cry. Children may be afraid that you will die too. Reassure them that most people live a long time and that you plan to be with them for a very long time.
- Reassure them that what they are feeling may change as they move through the grief process and promote healthy outlets of such feelings (i.e. crying, talking to friends or family or counsellors, journaling, etc.).
- Be aware of how you are talking to your children. Be calm, patient and sensitive to their thoughts and feelings; establish open communication with your children so they feel heard and accepted.

- It is important to talk to children before and after the service to provide some information for what they may expect and to see if they have questions or concerns. Be simple and direct.
- Ask questions to each child individually as children have varying experiences and individual needs. Maintaining a supportive and patient stance is beneficial.
- Notify the school about the death. Meet with the school administration and classroom teacher. Ask for delays in deadlines or lighten assignment load. Encourage your child to share with you about any difficulties they are experiencing at school.

## **PETS**

If you have any questions about whether or not your pet should see the deceased, you can speak to your funeral director about arranging for your pet to see the deceased prior to the funeral. Pets may act sleepy, have a loss of appetite, or react with negative behaviour. If you have any questions or concerns regarding your pet, it may be wise to talk to your veterinarian.

## SELF-CARE

A sudden death falls outside of normal everyday life and you may need some new strategies to cope. For some people, the traumatic event can get stuck in the brain and body, and you may need assistance from a trained professional counsellor to move through this experience. Do not be afraid to ask for support through your family members, friends, 2SLGBTQ+ community, Elders, doctors, clergy and/or counsellor. Remember, grief is a process, not an event. Taking care of you is important to your overall health and wellbeing.

### Helpful things to do may include:

- Nurture yourself. Rest daily, eat well, and listen to what your body and mind are telling you.
- Do not overwhelm yourself by taking on too many responsibilities.
- Realize grief is unique, and do not compare your grief to others.
- Ignoring your grief will not make it go away.
- Talk to someone you trust. Find extra support if you are feeling overwhelmed or distressed.
- Give yourself permission to reach out for professional help through trained professional counsellors, the Employment Assistance Program (EAP) and/or your family health practitioner.
- Try to avoid over use of alcohol, drugs and/or caffeine.
- Resist making life changing decisions following a sudden death.
- Record or journal your experiences, thoughts and feelings.
- Be aware that traumatic events can sometimes bring back memories of other sad or traumatic events that have happened in your life, and this is normal.
- Practice deep breathing (e.g. take a longer exhale than inhale).

## **DOCUMENTS YOU MAY NEED TO SEARCH FOR**

- Bank/credit cards and account numbers, loan and mortgage documentation, RRSPs, RRIF, stocks, bonds, certificates, etc. inform bank and credit union etc.
- Bills – advise companies
- Birth Certificates for the deceased and dependents
- Canadian Citizenship Card and Passport – return to Service Canada
- Credit cards – cancel
- Death Certificates and/or Statement of Death
- Driver's Licences and ownership registration, disabled person parking permit – cancel/transfer
- Group medical cards – cancel
- GST/Child Tax Benefit – advice CRA
- Health Card – Cancel through MOHLTC
- Insurance Policies – life and health, car and home – advise agent/broker
- Loan and Mortgage documents – inform bank
- Military discharge papers
- Old Age Security number – cancel/return to Service Canada
- Prenuptial agreement, divorce, separation documents
- Previous two years income tax returns
- Real estate and property title deeds
- Recent contracts
- Recent pay stub from the employer
- Record of benefits through Old Age Security and/or Canada Pension, private or foreign pension, the employer, WSIB, Veteran Affairs, Club memberships and subscriptions – advise organizations
- Safety deposit keys
- Secure Certificate of Indian Status – return to INAC
- Social Insurance Number – return to Service Canada
- Title and deed to property/property lease agreements

# Executors' Checklist

## Legislative

- Obtain funeral director's statement of death or apply for provincial death certificate.
- Determine entitlement to and apply for Canada Pension Plan Death Benefits, Survivor's Benefits and Children's Benefits.
- Notify Health and Welfare to cancel old age security cheques and Canada Pension Plan.
- Notify previous employer and determine Survivor Pension Benefits or insurance proceeds.
- Complete or cancel outstanding broker's orders.
- Ascertain assets and liabilities by writing to financial institutions, insurance companies, brokers, employer, RRSP/RRIF trustees.
- Obtain prior year's tax returns. Prepare and file any T1 returns for previous years.
- Locate and obtain title documents for real property, mortgages, share certificates, bonds, debentures, and guaranteed investment certificates.
- Arrange appraisal for real estate, securities, personal property and cars, to estimate value.
- Review adequacy of insurance coverage and alter if necessary.
- Arrange for a review of the investment portfolio.

## Beneficiaries

- Ascertain whereabouts of beneficiaries and determine immediate cash requirements.
- List contents of safety deposit box, if any.
- Arrange for safe custody of valuables.
- Send a copy of the Will to each beneficiary.
- Notify dividend and bond disbursing agents to change address of record.
- Prepare inventory of assets and liabilities. List assets by class, their value and all particulars including certificate number, maturity date, interest rate, payment frequency and dates.
- Consult with an estate administration expert regarding probate procedures, notice to beneficiaries and all other preliminary administration matters.

## **Executor Administration and Distribution Beneficiaries**

- Apply for grant of probate or administration with professional assistance.
- When probate is granted, obtain sufficient notarial copies to transfer assets.
- Report to beneficiaries on progress of administration and provide each residuary beneficiary with a copy of the inventory of assets and liabilities.
- Arrange for publication of Advertisement for creditors and other's prior to distribution of estate assets.
- Ask estate administration expert to register probate on title to real estate if necessary.
- Settle all claims and debts.
- Close safety deposit box and take possession of contents.
- Complete declarations of transmission and powers of attorney required to transfer securities.
- Invest surplus cash in accordance with terms of the Will.
- Review the Will and determine scheme for distribution of assets. Consult with the beneficiaries regarding special distribution where appropriate.
- Review with estate administration expert any time periods or restrictions imposed on distribution of estate, i.e. family law considerations or dependents relived applications.
- Initiate re-registration and transfer of securities, or arrange for sale of securities if converting to cash.
- Prepare cheques for payments of debts, legacies and interim distributions.
- Deliver personal effects, legacies and securities (if distribution in kind) to beneficiaries and obtain receipts.
- If Will provides for outright distribution, obtain release for distribution and transfer assets or fund to beneficiaries. Retain sufficient funds as a reserve for income taxes and any outstanding accounts.
- If Will provides trust, set up testamentary trusts and arrange for ongoing review of investments, and ongoing compliance with the rest of the terms of the trusts, i.e. payment of income.

### **Legislative**

- Arrange rollover or transfer of RRSP/RRIF proceeds.
- Prepare and file necessary estate tax returns for foreign assets, if any.
- Prepare and file a T1 tax return and other returns with Canada Revenue Agency and request a Clearance Certificate. Terminal period returns must be filed by April 30<sup>th</sup> of the year following the year of death, or by six months from the date of death, whichever is later.
- Prepare and file T3 Trust Information Return. The T3 return must be filed within 90 days from the year-end of the taxation year chosen from the estate.
- Prepare Accounts for passing or approval by beneficiaries. Prepare releases.
- Write to the beneficiaries with the accounting and request approval.
- If beneficiaries approve the accounts, confirm all releases received.

- If accounts are to be audited by the Court, ask estate administration expert to prepare application and all necessary notices and to arrange an appointment.
- After obtaining approval from the beneficiaries or the court, take executor's compensation, maintain holdback. Reserve pending receipt of necessary clearance certificates, and distribute any remaining funds or deliver assets.
- Apply for tax clearance certificate.
- Calculate executor's compensation.
- Write to beneficiaries with a final report on all aspects of the administration.

# SUPPORT

## **Community Counselling Centre of Nipissing**

361 McIntyre street East  
North Bay, ON P1B 1C9  
705-472-6515  
cccnip.com

## **Crisis Intervention**

-North Bay Regional Health Centre  
1-800-352-1141  
-West Nipissing General Hospital  
Alliance Centre  
Open 7 days a week  
3:30 p.m. – 11:00 p.m.  
705-753-3110 ext. 288  
-Mattawa Hospital  
Nipissing Mental Health Housing Support Services  
Open Monday to Friday  
9:00 a.m. – 4:00 p.m.  
705-744-6014

## **The Compassionate Friends**

(loss of a child)  
First Monday of the month, 6-8pm  
Caldwell Ellam Community centre  
398 Carruthers St. North Bay  
705-223-6362  
tcfcanada.net

## **Kids Help Phone**

1-800-668-6868  
kidshelpphone.ca

## **MADD Nipissing**

171 Balsam Crescent North Bay ON P1B 6M2  
1-800-665-6233 ext. 312  
maddchapters.ca/nipissing

## **Near North Palliative Care Network**

2025 Main Street West, North Bay  
705-497-9239  
nnpccn.com

## **North Bay Indigenous Friendship Centre**

980 Cassells Street.  
North Bay, ON P1B4A6  
705-472-2811  
nbifc.org

**North Bay Multicultural Centre**

100 Main Street East  
North Bay, ON P1B 1A8  
705-495-8931  
nbdmc.ca

**Victim Services of Nipissing District**

135 Princess Street, West  
PO Box 1532  
North Bay, ON P1B 8K6  
705-472-2649  
vsnd.ca

**Victim/Witness Assistance Program**

360 Plouffe St,  
North Bay, ON P1B 9L5  
(705) 495-8339

**Warm Line**

1-866-856-9276(WARM)

**ONLINE**

[mygrief.ca](http://mygrief.ca)

[kidsgrief.ca](http://kidsgrief.ca)

[opentohope.com](http://opentohope.com)

[rainbows.ca](http://rainbows.ca)

# FUNERAL HOMES

## **A M Paul Funeral Home**

531 Main Street, Powassan  
705-724-2024  
paulfuneralhome.ca

## **Basic Cremation Services**

641 Cassells Street, North Bay  
705-476-4444

## **Hillside Funeral Services**

362 Airport Road, North Bay  
705-474-7655  
hillsidefuneral.ca

## **Martyn Funeral Home**

464 Wyld Street, North Bay  
705-472-8810  
martynfh.com

## **Martyn and Sloan Mattawa Chapel**

530 McConnell Street, Mattawa  
705-744-7400  
martynfh.com

## **McGuinty Funeral Home**

591 Cassells Street, North Bay  
705-472-8520  
mcguintyfuneralhome.com

87 Lansdowne Road, Callander  
705-752-1772  
mcguintyfuneralhome.com

123 Railway Street, Sturgeon Falls  
705-753-6038  
mcguintyfuneralhome.com

## **Theoret-Bourgeois Funeral Home**

119 King Street, Sturgeon Falls  
705-753-0350  
theoretbourgeois.com

## **Whispering Pines Funeral Home**

15 King Street, Powassan  
705-724-9734  
Whisperingpinesfuneralhome.ca

## MY CONTACTS:

<b>Officer in Charge</b>			
<b>Name:</b>		<b>Position:</b>	
<b>Business Phone:</b>	<b>Cell Phone:</b>		<b>Email:</b>
<b>Office Location:</b>			<b>Incident Number:</b>

<b>Funeral home</b>	
<b>Funeral Director:</b>	
<b>Business Phone:</b>	<b>Location:</b>
<b>Notes:</b>	

<b>VSND Worker</b>	
<b>Name:</b>	
<b>Business Phone:</b> 705-472-2649	<b>Office Location:</b> 135 Princess Street West North Bay, ON P1B 8K6
<b>Notes:</b>	

For more information, please contact:  
 Victim Services of Nipissing District  
 135 Princess Street West  
 North Bay, ON P1B 8K6  
 Telephone 705-472-2649  
 Website: [www.vsnd.ca](http://www.vsnd.ca)