

What do I do now?



*Steps to take following the death of a
loved one*



Services aux victimes Prescott-Russell Victim Services
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I've just been notified that a loved one has died. What do I do now?

We are so very sorry for your loss. This guide has been designed to assist you. It is our sincere hope that it helps make this time less stressful. Some things need to be done - right away, others can wait. One thing for sure is that there are people willing and able to help – let them.

Services aux Victimes Prescott-Russell Victim Services

Notifying family and friends

The task of notifying others can seem overwhelming. This is a good time to let other people step in and help. Use the following to create a list of who needs to be notified and then divide the list up.

Who to contact

- Family members
- Lawyer – they can check the Will for any special requests – last wishes
- Funeral home. Was the funeral pre-planned by the deceased?
- Clergy (Minister, Priest, Rabbi) – they can help you to decide on any religious rites that are needed
- Employer or business colleagues

When you are ready make an appointment with the funeral home.

The Funeral Director can help you:

- arrange for the transfer of your loved one to the funeral home;
- explain the funeral preparation process;
- help to coordinate with the cemetery;
- decide on the time and place of funeral or memorial service;
- service time, place, readings, eulogy, music, flowers;
- prepare obituary: death notices for the newspapers and/or Internet;
- decide on burial or cremation;
- casket, urn or vault;
- where to direct charitable donations (church, hospice, library, charity or school).

Arrangements to be decided upon

- Pick out clothing - outfit for the deceased if viewing;
- Decide on special ways to remember the deceased (favourite hobby, sports team, activity, habit, characteristic, song, movie etc. and how you might like to incorporate that in the service);
- Pictures, mementos, special items to have around at the service;
- Pall bearers;
- Transportation;
- Food – catering and location for after the funeral;
- House cleaning and other preparations for visitors (can be done by friends);
- Take turns answering the door and the phone – record visitors and callers;
- Arrange for child care if necessary.

Funeral Directors & Homes in the Prescott-Russell Area

FUNERAL HOMES	INFORMATIONS
Maison funéraire Théo Brunet et Fils/Sons Funeral Home	2419, rue Laurier, C.P. 61, Rockland , ON K4K 1K2 613-446-4691
Lamarre et fils/Son Maison funéraire Funeral Home	453 rue St-Philippe, C.P. 520, Alfred , ON K0B 1A0 613-679-2802
Maison funéraire et chapelle Lafleur Funeral Home and Chapel	709, rue Principale, Casselman , ON K0A 1M0 613-764-3286 874, rue Notre-Dame, Embrun , ON K0W 1W0 613-443-3286
Salon funéraire Berthiaume Funeral Home	416, rue McGill, Hawkesbury , ON K6A 1R2 1-877-632-8511 103, rue High, Vankleek Hill , ON K0B 1R0 (Chapelle Liddycoat) 613-678-3000 / 1-877-632-8511
Salon funéraire Hillcrest Funeral Home	151, rue Bond, Vankleek Hill , ON K0B 1L0 613-678-2002 / 1-866-678-2001
Salon funéraire Lavoie Funeral Home	1151 Labrosse, St-Eugène , ON K0B 1P0 613-674-2144

Information for the Obituary

The funeral home will write the article and submit it to newspapers and internet. Gather the following info & give it to the Funeral Home.

Full name & nick names	
Age	
Place of birth	
Cause of death	
Outstanding work	
Time & place of service	
List of survivors in immediate family	
Any other memories you want to share	

You will need the following information to register the death with the government

Full name of the deceased	
Address	
Social Insurance Number	
Date and place of birth	
Date and place of death	
Marital Status	
Occupation	
Education	
Service/Military records	
Mother's name	
Mother's birth place	
Father's name	
Father's place of birth	
Location of the body and when it will be released	
Next of kin/ family contacts	

Documents Required

- Will
- Birth certificate
- Marriage certificate
- Insurance – Life, health, house, car
- Proof of ownership e.g. car
- Deeds – properties
- Income tax returns
- Military papers
-

Payment Arrangements

- Cemetery - services & merchandise
- Funeral
- Clergy – Church
- Florists
- Newspaper
- Clothing
- Transportation
- Catering

Do not plan on paying with inherited money as the deceased debts are to be paid from the estate e.g. legal fees, credit cards and income taxes

How do you get a death certificate?

1. The physician or coroner attending the death completes the Medical Certificate of Death and submits it to the local **Division Registrar**.
2. A family member and funeral director complete the **Statement of Death** and submit it to the local Division Registrar.
3. Once the death is registered, the next of kin may print and fill out the **Request for Death Certificate application (hard copy is attached or it is available on the website)**
4. Send the completed form to the **Office of the Registrar General** with the proper fees.

Information from death registrations is used for medical and health research and for statistical purposes.

How do you register a death?

For most purposes, the Funeral Director will provide the family members with a Funeral Director's **Statement of Death**. To register a death, a family member and the Funeral Director usually complete the Statement of Death with information about the deceased. This serves as proof of the death for many organizations. It usually takes 6-8 weeks for the death certificate to arrive.

When do you need a death certificate?

You may need an official death certificate or certified copy for:

- Settling an estate
- Insurance purposes
- Access to/termination of government services, i.e. health card, pension, voters' list
- Genealogy searches

How do you get a burial permit and when do you need it?

Funeral services cannot be performed until the burial permit is issued. Funeral Directors usually look after this requirement for the family.

If the death occurs in Ontario but the burial or other disposition is to take place outside of Ontario, the body cannot be removed until an Ontario burial permit is obtained. A funeral director usually assists, or may make these arrangements.

How do you get a travel permit?

If the death occurs outside of Ontario but the burial or other disposition is to take place outside of Ontario, a burial, transit or removal permit is required from the jurisdiction where the death occurred.

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If the death occurs outside of Ontario but the burial or other disposition is to take place in Ontario, a burial, transit or removal permit is required from the jurisdiction where the death occurred.

<http://www.cbs.gov.on.ca/MCBS/english/deaths.htm>

Taking care of the details:

You will need to notify:

- Distant relatives, acquaintances and friends
- Family Doctor
- Insurance companies – Life, health, house, car
- Bank(s)
- Accountant
- Schools
- Landlord
- Mortgage Company
- Dentist
- Canada Pension Plan (how to do this is listed further on)

Cancel or transfer subscriptions to:	Cancel or transfer memberships:
<ul style="list-style-type: none">❖ newspapers❖ magazines❖ internet❖ email accounts❖ television/satellite❖ Social media accounts	<ul style="list-style-type: none">❖ the gym❖ library❖ church❖ community groups

Cancel or transfer

You will need the account #'s and/or the most recent statement

- hydro
- water
- telephone
- gas
- propane
- cell phone
- mortgage
- general insurance such as contents, travel, medical
- car insurance, registration and ownership

Cancel all credit cards and store cards

Ask if the person had extra insurance coverage in case of death. This is offered by the card companies and there may not be records of it elsewhere.

Cancel Driver's License

Take the death certificate and driver's license to the closest licensing office and they will take care of it.

Cancel Passport

The passport should be returned to passport Canada with a copy of the death certificate and a letter indicating if the cancelled passport should be destroyed or returned to you. We recommend that you send the documents by registered mail to:

Passport Canada
Foreign Affairs and International Trade Canada
Gatineau QC K1A 0G3
Canada

From the Ministry of Government Services website

<http://www.cbs.gov.on.ca/MCBS/english/deaths.htm>

Canada Benefits

The following information is from the Canada Benefits website.

Canadian Pension Plan: Survivor's Pension

The Survivor's Pension provides a monthly pension paid to a surviving spouse or common-law partner of a deceased contributor.

Toll Free: 1-800-277-9914 / TTY: 1-800-255-4786

Apply as soon as possible after contributor's death as CPP can only make back payments for up to 12 months.

Canada Pension Plan: Death Benefit

The Death Benefit provides a one-time payment to, or on behalf of, the estate of a deceased contributor.

Toll Free: 1-800-277-9914 / TTY: 1-800-255-4786

Apply as soon as possible after contributor's death as CPP can only make back payments for up to 12 months.

Benefits for Children

The Canada Pension Plan (CPP) provides a monthly benefit to the dependent children of disabled or deceased contributors.

Toll Free: 1-800-277-9914 / TTY: 1-800-255-4786

Apply as soon as possible after contributor's death as CPP can only make back payments for up to 12 months.

Allowance for the Survivor

This program provides a monthly non-taxable benefit to low-income widows who are not yet eligible for the Old Age Security pension.

Toll Free: 1-800-277-9914 / TTY: 1-800-255-4786

Funeral, Burial and Gravemarking Assistance

This benefit funds funeral and burial services for eligible war veterans, military disability pensioners and civilians. Toll Free: 1-866-522-2122

Surviving Dependant Benefits (Disability)

When a veteran receiving the disability pension dies, his or her survivor continues to receive this benefit for one year, after which a survivor's pension is automatically paid.

Toll Free: 1-866-522-2122

Compassionate Care Benefits

These benefits provide temporary financial assistance to eligible workers who must temporarily reduce their regular working hours in order to care for an ill family member.

You can access Employment Insurance (EI) On-line Services.

Toll-Free: 1-800-206-7218

www.canadabenefits.gc.ca

Canceling benefits following the death of a pensioner/beneficiary

When an Old Age Security (OAS) and/or Canada Pension Plan (CPP) pensioner/beneficiary dies, their benefits must be cancelled. Benefits are payable for the month in which the death occurs; benefits paid after that will have to be repaid.

This includes the following benefits:

- Old Age Security Pension, including
- Allowance, and
- Allowance for the survivor
- CPP retirement pension
- CPP disability benefits
- CPP survivor benefits

How to cancel OAS/CPP benefits:

Please notify us of the death an OAS/CPP pensioner/beneficiary as soon as possible by calling our toll-free number: 1-800-277-9914 / 1-800-255-4786 (TDD)

If possible, please have the person's Social Insurance Number (SIN) on hand when you call.

Canada Post – if mail needs re-directing

There will be no charge applied to Mail redirection Services on behalf of a deceased person's estate. Service is valid for a full year. An Executor, Administrator or next of kin appointee must file the Change of Address Notification form and provide the following legal documents in order for Canada Post to provide the following legal documents in order for Canada Post to provide the service:

A death certificate and one of the following:

-a Canada Post Statutory Declaration form

-a certificate of appointment of estate trustee with a will

-a certificate of appointment of estate trustee without a will

Priority Courier, Xpresspost, Expedited parcel and Regular parcel items will be redirected only under specific circumstances within Canada only. Additional postage will apply. Letter mail with an endorsement 'Do Not Forward Mail' will not be redirected, but will be returned to sender due to contractual terms, Registered and Certified mail will not be forwarded outside of Canada.

www.canadapost.ca

Local Bereavement Support

AGENCY	TELEPHONE #
Bereaved Families of Ontario Helping the bereaved learn to live with grief. Create programs, services and resources to support bereaved families.	Cornwall: 613-936-1455 216 Montreal rd. www.bfocornwall.ca
Canadian Mental Health Association Research, information services and resource centers.	Hawkesbury : 613-938-0435 Alexandria/Casselman/Rockland/Cornwall/Winchester: 1-800-493-8271 http://www.cmha.ca/
Carefor Health and Community Services Provide services for elder persons. Many services can be provided in the comfort of client's home, retirement facility or in a local community setting.	Cornwall office: 613-932-3451/1-800-267-1741 Hawkesbury office: 613 632-0418 (contact person Penny) www.carefor.ca
Centre Royal Comtois Center Psychiatric consultation, psychiatric follow-up, psychopharmacology, psychotherapy, social anxiety program.	Hawkesbury: 613-632-0139 Ligne de crise: 613 632-8454 www.hgh.ca
Child, Youth & Family Crisis Line	613-260-2360 (Ottawa) Toll-Free: 1-877-377-7775 www.icrs.ca
Child and Youth Counseling Services Provide outpatient services for children. Mental health program. Provides assessment therapy and support, counseling and consultation. In English only.	Cornwall : 613-932-1558 / 1-866-531-2600 www.champlainhealthline.ca
Kids Help Line Phone counselling for kids and teenagers.	1-800-668-6868 (24/7) www.kidshelpphone.ca
Mental Health Crisis Line	613 632-8454 / 1-866-520-8172 (Between 8 a.m. & midnight) 1-866-996-0991 (Between 8 a.m. & midnight) www.crisisline.ca
Paroisse St-Trinité (la Traversé)	Rockland : 613-446-5933 Salle Curé Hudon 2178 Laurier Rockland
Services aux victimes Prescott-Russell Victim Services	1 main street, suite 110, Hawkesbury, ON K6A 1A1 Hawkesbury: 613-632-5282 Toll Free: 1-877-632-7530