

## **II. FUNERAL HOMES AND FUNERALS**

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### **1. Choosing and Notifying the Funeral Home:**

You may wish to choose a funeral home near your residence, or one whom family or close friends recommend or to contact a specific transporter from your mosque or temple. A list of funeral homes in the area is available on request. Your clergy or faith representative can also assist you with this decision. Funeral directors are familiar with the rites and customs of all religions. The funeral home chapel is also available for funeral or memorial services.

Call the funeral home and tell them that you would like them to take care of the funeral arrangements and that the body is at the hospital. Please ensure that you know when the body will be released from the hospital, when planning the funeral.

At the earliest convenient time, you and/or members of your family will need to go to the funeral home to complete arrangements. Plan and decide the type of funeral and burial you want. In some cases the deceased may have pre-planned and arranged their funeral. It is important that you plan a funeral that you can afford and one with which you feel comfortable. Family, clergy and friends can support and assist you in making decisions about the type of funeral that you want for your loved one. You might consider the cost, the wishes of the deceased as well as the needs of yourself and the family. (See pages 8-9 for some questions you may wish to consider).

### **2. Costs:**

The cost of the funeral may be a matter of great concern to you. Funerals do not need to be elaborate or costly. You can express your love for the deceased with a simple, dignified funeral. The funeral director can assist you by providing a list of the services available and their costs.

# ***What Do I Do?***



An information pamphlet  
on what to do at  
the time of death

required for legal purposes as in the case of a sudden unexplained death. In such cases the Coroner has the legal responsibility to order an autopsy.

Some results may be available immediately after the autopsy while others may take months.

The hospital cannot send you a report of the autopsy findings. To obtain that information, call your family doctor or the doctor who was responsible for the patient's care while in hospital.

If an autopsy was ordered by the Coroner, contact the Coroner's office at **416-314-4100**.

Some people wish to donate their body to a medical school after death. The consent form attached to the person's driver's license and signed by that individual is considered legal consent. If there is no signed consent the medical school requires written consent from the next of kin.

Medical schools accept bodies based on learning needs and may not require your loved one. Medical schools **do not** accept stillborn babies, bodies of those who died of cancer and where autopsies have been performed.

**The next of kin carries out the following:**

a) Contacts the medical school at:

**Department of Anatomy  
Medical Science Centre  
University of Toronto**

Telephone: 416-978-2692 (0900 – 1700hrs)  
Email: anatomy@utoronto.ca

b) Contacts the funeral home or transfer service authorized by the medical school once acceptance has been received. Transfer care is usually designated to **MacKinnon and Bowes Removal Service.**

Telephone: 416-465-7508

**Autopsy:**

A physician or nurse may ask you to give permission for an autopsy. An autopsy is an examination of a body to determine the exact cause of death and to increase medical knowledge about the disease or cause of death. This knowledge will be of value in treating future patients and may provide some answers to your doctor and you.

The autopsy will not interfere with plans for an open casket viewing. You can refuse consent for an autopsy, unless it is

The Rouge Valley hospital staff extends their sincere sympathy to you. We have prepared this booklet, which may be a guide for you through this difficult period.

If you require further help or assistance please do not hesitate to call the Chaplain's office.

**ROUGE VALLEY CENTENARY** 416-284-8131  
Chaplain's Office ext. 7225

**ROUGE VALLEY AJAX-PICKERING** 905-683-2320  
Chaplain's Office ext.2510

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You will find that there are many things that will need attention in the next few days. This booklet notes a few of these items:

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## Dealing with Your Grief

The loss you have sustained will be felt at the center of your being, and in that sense, no one else will ever know exactly how you feel. There will always be part of this experience that you will have to bear alone. This does not mean that you should not talk about how you feel, in fact; you are encouraged to do so.

Every person's grief is personal and in the process of grieving a wide variety of feelings may be experienced but you will have your own way of grieving. There are, however, feelings and thoughts common to the grief experience and we want to touch on these in the hope that you may be reassured that they are part of the normal grieving process.

You may feel numb as though this death has not happened. You may feel angry and blame yourself or others. You may feel guilty that you didn't do enough. You may also feel relief. You may feel deeply sad and alone. Your feelings may come and go rather like a roller coaster and this can go on for some time.

You may never get over your loss completely because even when the sharpness of your grief has passed, your loved one will continue to be remembered. You may find yourself feeling very troubled, confused, hurt or lonely.

Call on your family and friends, your religious community, or call one of the community agencies listed in this booklet and they will direct you to the appropriate sources of support.

Some Bereavement Support Groups are listed in the back of this booklet as a resource for you.

**Rouge Valley Health System,  
Chaplaincy Services**

## I. AT THE TIME OF DEATH

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### ***Confirmation of Death:***

The attending physician (or a registered nurse or another physician acting on his/her behalf) will confirm that your family member has died. The physician will complete a "Medical Certificate of Death", which states your family member's name, age, date of death and cause of death. This must be completed before their body may be removed from the hospital. (This is not the government's official death certificate. See pages 10 and 16). Your family member's body will remain in the hospital morgue until you have selected the funeral home. The funeral home is responsible for moving your loved one from the hospital to the funeral home.

### ***Interfaith Chaplain:***

On many occasions an interfaith staff chaplain will be contacted. He or she is available to assist and support you and your family.

### ***Notifying Others:*** (family, clergy, friends etc.)

You are encouraged to notify another member of your family, a close friend or a neighbour before you leave the hospital. It is often better to have someone with you when you have just experienced the death of someone who was close to you.

### ***Organ Donation:***

In the event of sudden death family members may be approached by the staff to help others and to consider the possibility of organ and tissue transplant.

There are long lists of patients whose lives could be saved by receiving a donated organ such as heart, kidney, liver, lung or pancreas. Other patients could have their lives improved by receiving a donated cornea, long bone graft, or even skin.

### ***Donation of the body after death to a Medical School:***

### **III. SETTLING THE ESTATE AND OTHER AFFAIRS**

After the funeral is over, you will need to deal with the final legal and financial matters relating to your loved ones business affairs. You may wish to call a lawyer.

**1. If you have a lawyer**, he/she can help you with many of the complicated details, such as locating the will, having the will probated, gaining access to safety deposit boxes, closing out bank accounts, or opening closed joint bank accounts so that you can get immediate cash until more money becomes available to you from other sources. The lawyer can advise you in all matters related to the estate. If you are concerned about what the legal fees will be – **ask!** He/she can give you an estimate on what the maximum fee will be.

The lawyer may feel that you can deal with some of the matters yourself and will advise you how to do so.

**If you do not have a lawyer and are concerned about choosing one, call:**

**The Law Society of Upper Canada  
Osgoode Hall, Toronto  
Main Reception 416-947-3300  
24hr Auto Attendant 416-947-7600**

Monday to Sunday – 8am to 8pm with a touch tone phone.  
Monday to Friday – 9am to 5pm with a rotary dial phone.

The Law Society maintains a referral service for those wanting help in choosing a lawyer. If you choose a lawyer from the referral service, tell him/her you were referred by the Law Society and you will not be charged for the first half-hour of consultation. Be sure to ask, however, about subsequent fees.

Choose only those services that you want and can afford. You may want to talk with more than one funeral home before you make your decision.

### **PLANNING THE FUNERAL AND THE BURIAL:**

After a person has died, the family and relatives may spend time at the bedside. When everyone has left, the deceased is taken to the hospital morgue and will be transported to the funeral home once the family has contacted the funeral home of their choice.

**1. When organizing the funeral** the following are some decisions you will need to make in consultation first with the funeral director and then with the place of your worship.

- **Cemetery Plot?** Do you own a cemetery plot? If not, speak to the funeral director on how to purchase one?
- **Clergy?** Do you have a clergy who will conduct the service or do you need the funeral director to arrange for one?
- **Clothes?** Have you decided what clothes the deceased will be buried in?
- **Date and Time of Service?** Have your consultation with your family, the funeral director and/or clergy?
- **Donations?** Do you prefer flowers or donations to a charity or an organization?
- **Honorarium for the Clergy?** Do you want the funeral director to add this to the funeral cost or do you want to pay for the clergy yourself?
- **Music?** Do you want music at the service using an organist, a choir, a soloist or taped music?
- **Pallbearers?** You will need to choose and ask each individual if they are able to serve. Usually six pallbearers are required.
- **Participants?** Is the appropriate ceremony of any lodge or organization to be included? This may take place prior to/or following the religious service.

- **Place?** Will the funeral service be held in your place of worship (church, temple) or in the funeral home chapel?
- **Visitation?** Do you want visitation? How many days and what hours? An open or closed casket viewing? A special prayer service?

which you may be entitled, and will assist you in applying for them.

## 2. Other Choices to think about:

- **Cremation rather than burial?** Plans are required for ashes after cremation.
- **Embalming?** Do you want immediate burial or cremation, without embalming or viewing? Make sure the funeral director knows your plans as soon as possible. Embalming is ordinarily done as a routine matter. The law only requires embalming when a body is being transported out of the province.
- **Home Visitation?** You may wish to have the body rest in your own home.
- **A Memorial Service rather than a Funeral Service?** Decisions will be required for where, when and who will conduct the service?

These are some of the general decisions you must make. The funeral director can advise you, answer your questions and offer alternative arrangements; however, you make the final decisions. Once you have made your decisions the funeral director will look after all the details to make sure that everything proceeds smoothly.

## 3. Additional Information you should have ready for the Funeral Director:

- Surname and given names of your deceased family member
- Permanent address
- Proof of citizenship
- Province, State or Country of Birth

#### **4. Families without any Financial Resources for Funeral and Burial:**

Social Service Departments across Ontario provide assistance and payment for burial in cases where the family of the deceased lacks financial resources. Assistance can be obtained through Metro Social Services at your local Social Services office.

**Toronto Client Services\*** 416-392-2956

**Durham Social Services\*** 905- 668-7711

\*Phone for directions to the closest branch.

The person applying for financial assistance should take along the deceased person's Social Insurance number and any bank account book(s) if they exist.

The funeral home should be advised that you are making arrangements for financial assistance. But do not sign anything at a funeral home until Social Services have been contacted and instructed you to do so.

#### **5. Life Insurance:**

If the deceased had life insurance, contact the insurance agent or local representative for assistance with claim forms or you may contact the insurance company on your own accord.

In the case of the death of a school-aged child, check the insurance policy you may have purchased through the school insurance program.

#### **6. Organizations and Clubs:**

Many organizations, lodges, and social clubs provide a death benefit payable to the estate of the deceased member. You should let the funeral director know the names and addresses of all the lodges, clubs and associations to which the deceased belonged. The funeral director will know which organizations offer a benefit to

- Date of Birth
- Social Insurance Number
- Trade, profession or occupation
- If retired, date last worked at this occupation
- Marital status. i.e. married, widowed or divorced and name of husband or maiden name of wife
- Name of father
- Maiden name of mother
- Birth place of father
- Birth place of mother

This information is required for the funeral director to complete the "Statement of Death" form so the death can be registered and a "Burial Permit" issued.

The funeral home will provide you with copies of the **Funeral Director's Statement of Death** also called "death or proof of death certificate".

#### **4. Death Notice**

If you wish, the funeral director will arrange newspaper notices. He/she will need additional personal information about the deceased, and any other information you would like included in the notices. The cost of newspaper notices will be added to the funeral bill.

#### **RETURNING THE BODY TO THE COUNTRY OF ORIGIN:**

##### **1. Returning the body to the country of origin for funeral services and burial.**

This is possible but is a complex and expensive process. The country of origin sets the regulations for this and they vary from country to country. You may also require input from a specific country's Consulate based in Toronto. As soon as possible inform the funeral home that you wish to have the body transferred back to the country of origin so that the necessary arrangements can be made.

## **2. Returning ashes to the country of origin.**

Ashes may be returned to the person's country of origin. It is important to let your chosen funeral home know that this is your wish and to inform them of the specific country involved. You will require a "Declaration of Contents" letter from the crematorium.

The airlines require that the container of ashes be in carry-on baggage and not packed in general luggage. Some countries may require a seal on the container from the Consulate before the ashes can be transported to the country of origin. Your funeral director will tell you if this seal is needed.

### **FINANCIAL ASSISTANCE:**

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You may be eligible for financial assistance from some of the following sources.

#### **1. Canada Pension**

A lump-sum death benefit is payable to the estate of a deceased who contributed to the Plan for at least the minimum qualifying period. Contact your local Canada Pension Plan office for further information. The telephone number is listed under the Government of Canada, Human Resources Development, and Canada Pension Plan. Application forms can be obtained from the funeral director.

Public Inquiry Line:

#### **Scarborough Client Service Centre**

Serves East York, Markham, Stouffville & Durham Income Security

1-800-277-9914 (English)

1-800-277-9915 (French)

#### **2. Veterans**

Veterans receiving a Department of Veteran Affairs pension or allowance and their dependents are eligible for grants

(approx. \$550.00) to be applied towards the cost of a funeral.

Assistance with cemetery costs may also be provided. All branches of the Canadian Legion have a welfare officer who can provide further information and assistance with claims. The funeral director can also assist you in contacting the Department of Veteran Affairs.

#### **Scarborough Service Centre**

55 Town Centre Court, Suite 205

General Inquiries: 1-866-522-2122 (English)

1-866-522-2022 (French)

#### **The Last Post Fund:**

The Last Post Fund provides for a dignified burial of any veteran who served in the Armed Forces of Canada or of Canada's allies during a major war. Contact:

#### **The Last Post Fund Inc.**

55 St. Clair Avenue East, Suite # 905

Toronto, Ontario

M4T 1M2

Tel: 416-923-1608 1-800-563-2508

#### **3. Workers Compensation:**

A burial allowance is available for a person who died accidentally while on the job. Inquiries and applications for this allowance should be directed to:

#### **Workplace Safety and Insurance Board**

200 Front Street West

Toronto, Ontario

M5V 3J1

General Information 416-344-1000

Long Distance 1-800-387-0750



**You or a member of your family can probably look after the following matters.**

- ***Car Ownership and Insurance***

If the deceased owned a car, you must notify the Ministry of Transportation and the insurance company as soon as possible.

- ***OHIP and Other Health Insurance Coverage:***

If insurance was in the deceased's name, notify the insurance companies in writing.

OHIP is listed in the telephone directory under the Ministry of Health (OHIP).

General Information: 416-327-4282

For the address of other insurance plans, check any brochures, policies or cards issued by the companies.

- ***Canada Pension Plan:***

You may be eligible for continuing benefits in addition to the death benefit.

Contact your nearest Canada Pension Plan office.

Government of Canada  
Human Resources Development  
Canada Pension Plan Benefits  
1-800-622-6232

## **2. Life Insurance Policies:**

Contact your agent or local representative, or notify the company directly. They will send you the appropriate forms to complete.

### **Employer:**

Check with the Personnel Department to determine whether the deceased was enrolled in a pension plan, life insurance,

or was eligible for some type of termination pay at the time of death.

**3. Department of Veteran Affairs Pension:**

Contact your nearest Department of Veteran Affairs office. You may be eligible for some type of dependent's benefits in addition to the death benefit.

Check through the deceased's papers. There may be other benefits available to you such as insured loans, Credit Union, deposits, etc.

**4. Proof of Death Certificates:**

In many cases, applications for benefits or claims must be accompanied by a "proof of death" document or a Funeral Director's Statement of Death, which is certified with a special seal from the funeral home. Upon request additional copies can be obtained free of charge from your funeral director.

A "Death Certificate" may be also obtained by writing directly to:

**Office of the Registrar General**  
P.O. Box 4600  
189 Red River Road  
Thunder Bay, Ontario  
P7B 6L8

Phone: 416-325-8305 or 1-800-461-2156

There is a fee for each certificate requested from the Registrar General.

### Ajax Pickering Information Services (Language Issues)

134 Commercial Avenue  
Ajax, Ontario  
L1S 2H5  
905-686-2661  
[socialdev@interhop.net](mailto:socialdev@interhop.net)

### Information United Way

Oshawa Shopping Centre  
419 King Street West, Suite # 175  
L1J 2K5  
Oshawa, Ontario  
Tel: 905-434-4636

### Community Information and Resources in York Region:

#### Helpmate Community Information & Volunteer Bureau

Central Richmond Hill Library  
1 Atkinson Street, 4<sup>th</sup> Floor  
(Major MacKenzie & Yonge)  
Richmond Hill, Ontario  
L4C 0H5  
Tel: 905-884-3000, 1-800-363-2412  
Fax: 905-884-4798  
[helpmate@volnetmmp.net](mailto:helpmate@volnetmmp.net)

#### Information Markham

101 Town Centre Blvd.  
Markham, Ontario  
L3R 9W3  
Tel: 905-415-7500

## IV. BEREAVEMENT SUPPORT GROUPS

In addition you may find help and support from one or more of the following groups and publications:

<b>Counseling for Children Individual or Family Counseling</b> Fee based on income	<b>Markham-Stouffville Bereavement Support</b> 905-852-9771
<b>Information, Books, Articles &amp; Videos:</b>	<b>Durham Grief Resource Centre</b> 124 King Street East Oshawa, Ontario L1H 1B6 905-433-4711
<b>For Families of Persons with Aids:</b>	<b>Aids Committee of Toronto (ACT)</b> 399 Church Street, 4 <sup>th</sup> floor Toronto, Ontario M5B 2J6 416-340-2437  <b>Aids Committee of Durham</b> 22 King Street West, Suite 301 Oshawa, Ontario L1H 1A3 905-576-1445
<b>For Parents Who Have Lost Children</b>	80 Woodlawn Avenue East Toronto, Ontario M4T 1W6  <b><u>Durham Region</u></b> 1050 Simcoe St. North Oshawa, Ontario L1G 4W5 905-579-4293
<b>For Parents who have lost a child to Sudden Infant Death Syndrome</b>	<a href="http://www.sidscanada.org">www.sidscanada.org</a> 1-800-363-7437

<b>Grief Support Group</b> Rouge Valley Ajax and Pickering Site	
<b>When Your Baby Dies Support Group</b>	Scarborough Hospital Grace Division 416-495-2535
<b>Survivor Support (for death by suicide)</b>	416-595-1716

If it would be helpful, please call the Chaplaincy Services or Social Work to make an appointment to come and talk to us.

## **V. COMMUNITY RESOURCES**

These agency resources provide assessment, information, referral and advocacy and are the leading provider of information on social service and government agencies.\*

### ***Community Information Centre of Metropolitan Toronto:***

Tel: 416-397-INFO (4636) or **Dial – 211 (Toronto only)**  
8:00a.m. – 10:00p.m. 7 days per week.

Information and referral service on a wide range of community, human services and government programs. Information provided by telephone, mail, e-mail [cit@web.ca](mailto:cit@web.ca), or personal interview in 140 languages.

### ***Community Information Fairview:***

#### **Fairview Mall**

1800 Sheppard Avenue East  
Willowdale, Ontario  
M2J 5A7  
416-493-0752

Serves: Victoria Park Avenue to Bayview Avenue;  
Lawrence Avenue to Steeles Avenue.

Languages: Chinese (Cantonese), English, French and German.

**\* Because there are frequent changes in government offices and phone numbers, please check these phone numbers in your current telephone directory before calling**

### ***Community Information Resources in Durham:***