

Coping With the Death of a Loved One

A Practical Guide for Family
Members and Caregivers



Let's Talk About It

In this pamphlet you will learn about:

- The next steps after losing a loved one
- How to identify and process feelings of grief
- Where to find extra help for the next step in your journey



Table of Contents

Introduction	5
First Things First	6
Matters for Immediate Consideration	6
Notification: Family, Friends, & Others	7
Funeral Arrangements	7
Families Without Any Financial Resources	8
For Spouse of the Deceased	9
Practical Concerns	10
Personal Checklist	10
Financial Assistance	11
Settling the Estate and Other Affairs	15
How Do I Get Through This?	16
Understanding Grief	16
Checklist - Signs and Symptoms of Grief	20
Getting Through the Crisis	21
Community Resources	24
That's Enough by Deanna Edwards	27



Introduction

Our team extends our sincere sympathy to you and your family.

Coping with the death of a loved one is a most difficult task. You may feel tired, irritable, have difficulty performing daily tasks and have a hard time focusing. People tell us that it leaves them feeling shocked, numbed, lonely, sad, and unable to function.

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 information has been prepared to assist you during this difficult period. We hope it will help you cope with the immediate death-related events, your plans for a funeral or service, burial or cremation, and basic legal and financial matters.

We are here for you and your family when it matters most. The entire family may feel devastated, disorganized and confused at this time — these feelings are normal. At this time of great stress, we encourage you to let us know. A staff member can put you in touch with someone who can help.

First Things First

Matters for Immediate Consideration

At this time of loss you may feel disorganized and overwhelmed, you may be called upon to make sudden arrangements and decisions. Some are required by law, while other decisions depend on you and your personal circumstances.

Staff are available to assist you with any immediate calls you want to make to notify family, close friends, or neighbours. At your request, they can also notify your clergy, and assist you to call the funeral home.

Confirmation of Death

A doctor will confirm that your loved one has died, and will complete a Medical Certificate of Death that states the patient's name, age, date of death, and cause of death. This form will be forwarded to the funeral home or transfer service, which will then issue a Proof of Death Certificate.

A Death Certificate may be needed as proof of death for some benefit claims.

You may request a copy of the Death Certificate from the Registrar General's Office, available about three months after the death. To obtain a copy of the Official Death Certificate, contact:

The Office of the Registrar General
189 Red River Road, P.O. Box 4600 Thunder Bay, ON P7B 6L8
416-325-8305 / Toll Free: 1-800-461-2156 Fax: 807-343-7459

If you require faster service than 6-8 weeks, please apply online at www.serviceontario.ca





Autopsy

You may be asked to consent to an autopsy when the exact cause of death is not clear, or to further medical research. In these cases, it is voluntary. When an autopsy is required for legal purposes such as a sudden unexplained death, the Coroner has the legal authority to order one. An autopsy will not interfere with your plans for an open casket funeral.

Notification: Family, Friends and Others

You may want to notify members of the family, close friends or a neighbour before you leave the hospice. Staff involved in the care of your loved one may assist you with any immediate calls. If you wish, they will notify your clergy or other resource person to assist you. We are available to offer support and comfort, and assist you with some of the difficult decisions you will have to make during the next few hours.

Funeral Arrangements

Calling the funeral home should be one of the first things you do. You may want to choose a funeral home near your own home, or one which has been recommended by others.

The following website may be helpful:

www.funeralboard.com

To find contact information for funeral homes go to the Registrant Search and click on Business Directory.



Families Without Any Financial Resources

Social service departments across Ontario provide assistance and payment for burial in cases where the family of the deceased lacks financial resources. The funeral services provided will be limited, yet dignified, with burial in common ground.

Let the Funeral Director know that you are planning to request financial assistance from Social Services. To have eligibility assessed, contact **Sault Ste. Marie Ontario Works at 705-759-5266 or www.socialservices-ssmd.ca**

Please have the following documents available:

- Social Insurance Number
- Updated bank books (even if account is empty), and/or proof of income such as cheque stubs
- Ontario Health Insurance Number
- Verification of date of birth: such as a Passport, Birth Certificate, Driver's License
- Proof of citizenship: such as a Passport, Landed Immigrant Status papers Proof of Death Certificate - this can be obtained from the funeral home.
- Name, address, and telephone number of chosen funeral home.

Note that Ontario Works requires the benefit received from CPP when requests for financial assistance to support the burial are made to Ontario Works. This is used by Ontario Works to help cover the cost of the burial.

For Spouse of the Deceased

If you or your spouse were receiving Old Age Security, contact Service Canada, Income Security Program to discuss the possibility of new, increased benefits.

If you are between the ages of 60 and 65, and your spouse did not receive Old Age Security, in some cases you may be eligible for Old Age Security Benefits (specifically referred to as the "Allowance for the Survivor").

Service Canada: 1-800-277-9914



Practical Concerns

Personal Checklist

Listed below are items you might find helpful to gather together in a folder. They will assist you with some of the more concrete tasks that need to be completed in the first few weeks.

- OHIP/ Health Card
- Group Medical Benefit Cards
- Birth Certificates for Deceased and Dependents
- Marriage Certificate
- Death Certificate: Funeral Directors & Certified Copies
- Social Insurance Number
- Most Recent Copy of the Will
- Life Insurance Policies
- Bank or Credit Institution Passbooks/Statements
- Credit Cards
- Safety Deposit Box/Keys
- Stocks, Bonds, Certificates, Documents
- Recent Pay Stub from Employer
- Recent Contracts Entered Into
- Loan and Mortgage Documentation
- Real Estate and Property Title Deeds
- Car Ownership Registration and Insurance Policies
- Previous Two Years' Income Tax Returns
- Association and Club Memberships and Subscriptions
- Lawyer (to administer the estate and probate the Will)
- Household Bills (utilities, etc.)





Termination of Coverage or Entitlement to Benefits

One of the tasks that you need to tend to following the death of your loved one is the termination of coverage by government departments. You may also be entitled to collect personal benefits.

Financial Assistance

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

Canada Pension Plan

If the deceased has paid into the Canada Pension Plan (CPP), contact the local CPP office. The CPP death benefit should be applied for as soon as possible after the death occurs. A lump-sum death benefit is payable to the estate of a deceased person who contributed to the Plan for at least the minimum qualifying period. The spouse and dependent children of the deceased may also be eligible for Survivor's Benefits under the plan. The telephone number is listed in the Blue pages under:

Service Canada

English - 1-800-277-9914

French - 1-800-277-9915

Veterans Affairs Canada

Veterans receiving a Veterans Affairs Canada (VAC) pension or allowance may qualify for grants to be applied toward the cost of a funeral. Assistance with cemetery costs may also be provided. All branches of The Royal 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 local VAC office.

Royal Canadian Legion Branch 25

96 Great Northern Rd, Sault Ste. Marie, ON P6B 4Y5
705-945-8721

The Last Post Fund

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

The Last Post Fund

55 St Clair Avenue East, Suite 905 Toronto, ON M4T 1M2
Toll Free: 1 (800) 465-7113

The Workplace Safety & Insurance Board

(formerly Worker's Compensation Board)

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

The Workplace Safety & Insurance Board

200 Front Street West Toronto, ON M5V 3J1
416-344-1000





Ontario (No-Fault) Insurance

If death was the result of a motor vehicle accident, contact the car insurance company as soon as possible. Under Ontario's no-fault insurance program a payment will be made to cover part of the funeral expenses. In cases of motor vehicle accident where neither the deceased nor the other party were insured, contact the Accident Claims Fund. The deceased may still qualify for the funeral benefit.

Accident Claims Fund
416-590-7043

Life Insurance

If the deceased had life insurance, contact the insurance agent or local representative for assistance with claim forms. In the case of the death of a school-aged child, check the insurance policy you may have purchased through the school insurance program.



Organizations & Clubs

Many organizations, lodges, and social clubs provide a death benefit payable to the estate of the deceased member. Contact any organization to which the deceased belonged. Inquire if the deceased paid into survivor's benefit, death benefits or life insurance through the organization. You can also let the Funeral Director know the names and addresses of all the lodges, clubs, and associations to which the deceased belonged. He or she will know organizations that offer a benefit to which you are entitled, and will assist you in applying for them.

Employer

Check with the Human Resources Department to determine whether the deceased was enrolled in a pension plan, has life insurance, or was eligible for some type of termination pay at time of death. If the deceased was a union member, inquire with the union as well, since some private benefits programs exist in conjunction with respective union dues.

OHIP and Other Health Insurance Coverage

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

Car Ownership and Insurance

If the deceased owned a car, you must notify the Ministry of Transport and the insurance company.

Ministry of Transportation

www.mto.gov.on.ca

Settling the Estate and Other Affairs

After the funeral or service is over, you will have to deal with the final legal and financial matters relating to the deceased's affairs, as well as your own.

Contacting your lawyer can help you with such complicated details as locating the Will, having the Will probated, gaining access to safety deposit boxes, closing out bank accounts, or accessing joint bank accounts so you can get immediate cash until more money becomes available to you.

The lawyer can also advise you in all matters related to the estate. If you are concerned about legal fees, ask! Most lawyers will give you an estimate of 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, you might want to call:

The Law Society of Upper Canada Lawyer Referral Service

General Inquiries: 416-947-3300 Osgoode Hall
130 Queen Street West Toronto, ON M5H 2N6
www.LSUC.ON.CA

The Law Society maintains a referral service for those wanting help in choosing a lawyer. If you choose a lawyer from the referral service, mention that you obtained his or her name from the referral service when you phone for an appointment. A free half-hour interview will be provided. You can request a lawyer near your home and/or one who can speak your particular language.



How Do I Get Through This?

Understanding Grief

We have been told that the death of a loved one may bring about profound changes. Grief is our normal response to life's losses as well as a natural part of the cycle of change. It is not an event but a process which takes time to unfold. Often, with the initial shock, people don't feel the full impact of the loss right away. It may come sometime later, when all the activity surrounding the funeral or service is over, and the initial shock has worn off.

People have different ways of expressing their feelings around death. You may feel the need to cry or talk about your feelings. Some people become focused on "doing something", while others prefer to work it through alone. There is no right way to grieve. Do what you need to do. While every individual experiences loss differently, a number of reactions may be experienced as part of grief. Some people experience these feelings in a matter of days - for others, these feelings can come and go, on some level, throughout life.

Shock - "I just can't believe it."

The first actual announcement that a death has occurred is often shocking. The impact of the tragedy may take a few minutes, or days, or weeks, or even longer to realize. This sense of shock may occur even if you are "prepared" for the death. The sense of unreality of the death may even reoccur in the future.

Emotional Release - "I can't stop crying."

Tears may be one reaction to death, and may ease the tension and strain of grieving.





Guilt - “I should have...”

Frequently, survivors recall things that they think could have been done for the person who died. These feelings of guilt are common, and frequently are tied to our sense of regret when someone dies. Sometimes people even experience guilt stemming from situations that were beyond their control, for example in the case of traumatic, sudden death.

Anger - “Why me? It’s not fair!”

You may feel anger toward the health care team, family, friends, or the deceased for leaving you alone, or anyone you think might have been able to prevent the death, and even toward the Creator. These feelings can be both surprising and uncomfortable. Disclosing these feelings may be helpful.

Sadness - “Is life worth living? Life will never be happy again.”

Sadness is a feeling which you turn inwards, and is highly personal. A feeling of weariness may develop from depression and frustration. Sometimes, people can’t imagine how they will go on living. At times, suffering in silence seems easier than sharing with others. No one has ever felt these feelings exactly as you do. Memories of your loved one may be both joyful and sad, but in time, the sadness will lessen. Be patient with yourself. The expression of sadness is not a sign of weakness but an indication of strength.

Depression - “Life is not worth living. What’s the point?”

Bereaved people often feel deep despair, unimaginable loneliness, and a sense of hopelessness - nothing feels worthwhile. Your life has changed and you feel that you cannot adapt. These feelings are most intense if you are on your own, or have limited family or social supports. Depression is not just feeling sad. It is a combination of emotions and physical reactions which can go on for a long time. Prolonged depression, panic, a desire to run away, and suicidal thoughts may occur. If you are experiencing any of these, it is time to get help and consult a professional.

Loneliness - “I just can’t bear it. Without her/him, I can’t go on.”

Bereaved people often feel isolated. Quiet times can be most difficult after friends and family leave and return to their daily routine. Anxiety and loneliness can create emotional pain. The strain of grief can even cause physical distress. If you find that physical symptoms continue for any period of time, you may want to contact your family doctor.

Confusion and Preoccupation - “I feel like I’m going crazy!”

It may be difficult to concentrate on anything because of constant memories of the deceased. Your mind is bombarded by a storm of emotions and thoughts. This could result in you experiencing confusion, memory loss, having trouble concentrating or making decisions. It might feel like you are “going crazy.” This state of confusion is temporary. In fact, continual preoccupation with the loss may cause us to worry about our own stability, and feel that we are losing control. Not knowing what to do and not understanding what is happening can result in panic. Give yourself time to remember as well as a way to remember - perhaps by creating a memory book, or framing a special photograph. Move forward at a pace that is comfortable for you.





Lost - “I don’t know how to go on alone.”

The death of a loved one may involve the death of your dreams, and the loss of your future as you thought it would be. You may feel completely lost. This feeling is often accompanied by intense anxiety over what the future holds for you. Part of the healing process is to regain a sense of self and purpose. You will either need to work towards this, or it may happen without you even being aware of it.

Relief - “I feel lighter, they would’ve wanted it this way.”

If the death has followed a long illness, you may feel a sense of relief that the suffering is finally over. This does not mean a lack of love for your loved one, and will not lessen your times of sadness, loneliness and tears. It is okay to feel relief. You can strike a balance between your feelings of loss, and honouring your loved one’s memory.



Checklist - Signs and Symptoms of Grief

In addition to the roller-coaster of feelings, there are a number of other reactions related to grief. They may occur at any point in the bereavement process - early on, or much later, even when you might think that you are no longer experiencing the effects of grief. Although there is a wide range of grief reactions, some common ones are listed below:

Physical reactions

- exhaustion, sighing
- change in appetite
- susceptibility to illness
- sleeping problems
- lack of strength
- headaches
- lack of/increase in energy
- increased sensory awareness
- change in self-care
- numbness
- palpitations/breathlessness

Spiritual beliefs

- spiritual confusion
- questioning belief system
- shattered faith
- loss of hope
- search for meaning/purpose
- support from Higher Power/God

Behavioural reactions

- disoriented to time and place
- searching and yearning
- blaming others
- apathy

Thought processes

- impaired self-esteem
- repeated review of events
- detached from surroundings
- difficulty concentrating
- increase/decrease of dreams

Associated feelings

- emptiness
- despair
- hopelessness
- helplessness
- bitterness
- euphoria

Getting Through the Crisis

Grief “Work”

It is often difficult to come to grips with the full reality of what has happened. Some people say that viewing the body of the deceased and discussing the death with friends, helps them to begin accepting the permanency of the loss.

Support

As soon as you are able, you might want to accept the sympathy of people. Their warmth and support may be helpful at this critical moment, and throughout the grief process. Being with friends, sharing your feelings with them, is one way to allow others to show they care.

Hasty Decisions

Sometimes we might be tempted to make hasty decisions during periods of crisis or loss.

Memories

Your own memories of the person who died are important. By remembering the past, good and bad, you may eventually be able to move on.

Consulting Professionals

Feel free to contact your clergy, faith leaders, family doctor, and/or local grief support services. They can all be excellent resources.







Caring for Yourself - “I don’t have time to think about myself.”

All of the practices that make sense for maintaining good health are more important to remember now. There is a strong relationship between high levels of stress, such as that which is endured when a loved one has died, and your body’s ability to resist illness.

Do what you can to take the best care of yourself physically, emotionally, and spiritually. It is important to remember to get enough rest, eat nutritious food, exercise and share your feelings with someone you can trust and feel comfortable talking to.

When to Seek Professional Help for Grief

If you recognize any of the symptoms of complicated grief or clinical depression, talk to a mental health professional right away. Left untreated, complicated grief and depression can lead to significant emotional damage, life-threatening health problems, and even suicide. But treatment can help you get better.

Contact a grief counselor or professional therapist if you:

- Feel like life isn’t worth living
- Wish you had died with your loved one
- Blame yourself for the loss or for failing to prevent it
- Feel numb and disconnected from others for more than a few weeks
- Are having difficulty trusting others since your loss
- Are unable to perform your normal daily activities

In emergency situations, please seek **Crisis Services: Sault Area Hospital** which is accessible 24 hours a day:

750 Great Northern Road Sault Ste. Marie, Ontario P6B 0A8
705-759-3398

Community Resources



If the intensity of the grief does not lessen over time, you may consider seeking help from a professional or support service.

The following are some free resources that can refer you on to counselling and other support services in your community.

ARCH Hospice

Telephone: 705-942-1556

Website: www.archhospice.ca

229 Fourth Line West

Sault Ste. Marie, ON P6A 0B5

Clergy/Churches

There are many clergy and church groups who connect with individuals during a time of grief and loss. Please reach out.

Canadian Mental Health Association: Central Access and Information Service

Telephone: 705-759-5989

Website: www.ssm-algoma.cmha.ca





Compassion Helpline

Telephone: 1-866-649-9641

Crisis Services: Sault Area Hospital

No appointment is necessary.

Telephone: 705-759-3398

Website: www.sah.on.ca

750 Great Northern Road

Sault Ste. Marie, ON P6B 0A8

Employee Assistance Program

Ask your supervisor or Human Resources Department if you have an Employee Assistance Program (EAP). Often these services include grief counselling at no cost to employees and sometimes support family members as well.

Mental Health Helpline

Telephone: 1-866-531-2600

Website: www.mentalhealthhelpline.ca



That's Enough

*I can't remove your loneliness, or heal your broken heart.
Can't take away the shadows, that make your nights so dark,
But I can stay beside you, when life is getting tough.
If we come close together, that's enough.*

*I don't have all the answers, and I don't know what to say.
I can't make living safer, or take the rain away,
But I can always hold you, when the storm is getting rough.
If we come close together, that's enough.*

*I had to learn so many things, and fail so many times,
Before the day I finally realized,
If we could take the sorrow, from every loss that comes along,
We'd have to take the loving out of life.*

*I can't remove the dangers, from a world so full of fears.
I can't make living safer, or take away your tears.
But I can always love you, with a love that you can trust.
And if we come close together, that's enough.*

- Deanna Edwards



Comfortable End-of-Life Journeys

229 Fourth Line West
Sault Ste. Marie, Ontario P6A 0B5
info@archhospice.ca | 705-942-1556