



## Advance Planning and Family Aftercare Guide





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Plan for your present or future needs by calling us to book a tour and choose your future in one of our privately owned and operated lifestyle establishments. We offer the best of both worlds.

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10 Water Street, St. Jacobs, ON





# DREISINGER FUNERAL HOME ADVANCE PLANNING AND FAMILY AFTERCARE GUIDE

Our team of compassionate funeral directors and support staff is dedicated to providing a funeral experience thoughtfully tailored to each unique life we are privileged to pay tribute to. We are service-minded professionals, who feel there is no greater honour than being entrusted with the care of a loved one. We are thankful that we have been – and continue to be – the choice for generations of families in their time of need. Over a century later, we maintain the legacy of the Dreisinger family by serving Elmira and the surrounding communities with integrity, sincerity, value and trust.

Our Advance Planning and Family Aftercare guide was carefully created to provide assistance for your family throughout your journey. Whether you are just starting to gather information about planning ahead for yourself or a loved one, have recently suffered a loss, or are looking to us as a community resource, please know that we are here to help.

Sincerely,

***Becky, Laura, Grace and the entire Dreisinger team.***

## CONTENTS

- 2. Our History
- 3. How We Can Help
- 5. Advance Planning Guide
- 10. Product Options
- 12. Practical Information For Your Family
- 16. When A Death Occurs
- 18. Family Aftercare Guide
- 20. Benefits for Survivors and the Estate
- 24. Legal Issues
- 26. Probate
- 30. What Is Grief?
- 33. Continued Care & Grief Support
- 34. Important Notes





## OUR HISTORY

### Family Owned and Operated for over 115 years

Dreisinger Funeral Home has been faithfully serving the community with a history spanning generations. Christian Dreisinger first purchased the undertaking business from Charles Ruppel in 1905. The Ruppel family had included undertaking as a service offered alongside their furniture business as far back as 1878.

In 1905, Christian Dreisinger operated out of his home on Cross Street in Elmira. In 1906, he bought the Wachsmuth Block at the intersection of Church and Arthur Streets in downtown Elmira, where he relocated his undertaking business, and also established a retail furniture store.

In 1977, the business moved to its current location, the former St. James Lutheran Church manse, and a one-storey addition was built. Christian Dreisinger was followed into the business by his son George, and eventually Christian handed the company over to his granddaughter, Hazel Brown, and grandson, David Dreisinger.

Hazel Brown's daughter, Grace Maher, entered the profession along with David's son, John Dreisinger as the fourth generation. Grace continues to serve the community with compassion and excellence to this day, over 50 years later.

In 2009, Monty and Karen Steenson purchased the funeral home from John Dreisinger. Extensive renovations of the interior of the funeral home were completed in 2011 to better reflect the changing needs of the community. Monty and Karen continued to operate the funeral home until their retirement in September, 2020.

Becky Steckly and Laura Riley are now at the helm of the Dreisinger Funeral Home, blending fresh ideas with traditional values, and a strong commitment to service and community engagement.

Becky, Laura, Grace and the dedicated Dreisinger team continue the century long tradition of unparalleled care to families in and around Elmira as an independent, family-owned and operated funeral home.





## HOW WE CAN HELP

As a Class-1 Licensed Funeral Establishment, Dreisinger Funeral Home has the expertise and resources to assist families with all types of services, from simple cremation to full traditional funerals, personalized to reflect the wishes of you and your family. In hearing your stories, we create experiences that honour your loved one, their unique life story, and your memories.

- Professional, caring and experienced licensed funeral directors available to assist you 24 hours a day, every day including holidays
- Tastefully appointed facilities to host gatherings, services and receptions
- On-site chapel with seating for up to 150
- Creative and customized services, stationery options, and experiences for families and their guests
- Up-to-date technology for livestreamed and recorded services
- Affiliations with local crematoriums to simplify the application paperwork for families choosing cremation
- Complimentary Aftercare program including assistance with CPP benefit applications
- Longstanding relationships with local churches, cemetery operators, caterers, florists, estate professionals and other trusted community resources to help coordinate services for families



**At this difficult time, allow us to ease the pressure  
when it comes to managing your real estate needs.**

Whether selling your house or helping you find that dream home  
you've been searching for, your satisfaction is our top priority.

We will walk you through the real estate process step by step.

We are committed to serving you long after the purchase is complete.

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who are happy to help you get settled into or spruce up your new home!



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# ADVANCE PLANNING GUIDE

## WHAT IS ADVANCE PLANNING?

At its simplest, Advance Planning means to consider end-of-life issues and make some decisions prior to need, whether for yourself or a loved one. This can include some or all of the following:

- Creating or revising a **Legal Will**
- Putting in place **Power of Attorney** documents for health and finance
- Creating an **Advance Care Directive**
- Discussing your wishes with your **Estate Trustee (Executor)** and **Power of Attorney**
- Purchasing **cemetery property**
- Meeting with your financial planner for **estate planning** advice
- **Prearranging and prepaying funeral expenses**

## THE BENEFITS OF PREARRANGING A FUNERAL

"Is this what they would have wanted?" is an all too common question we hear when families plan a funeral after a death occurs. Making your wishes known ahead of time and having conversations in advance with your family equips them later to confidently carry out your wishes with the assurance that it is indeed what you would have wanted. Gathering information and considering all of the options available results in informed decision making and takes stress off your family in their time of grief.

## AT DREISINGER FUNERAL HOME, YOU HAVE THE OPTION TO:

1. **Prearrange the Funeral Details:** We'll discuss options, record your service wishes and vital statistics, and keep a file at the funeral home for your family in the future
2. **Pre Pay for the Funeral:** Many families find additional comfort in knowing the funeral has not only been planned, but also paid for in advance

## WHAT IS PREPLANNING?

Preplanning is the process of drawing up plans for a funeral before they are needed. It involves compiling a variety of family information and making decisions about the type of service you want (e.g. where the funeral itself should take place and who might participate). Working together with a Funeral Director, you can plan, organize and record all of your requests.

Our staff can lead you through the process, providing advice and guidance along the way. They will ensure that you have all the information you need about our products and services, allowing you to make informed decisions.

You may choose to pay for the arrangements in advance, or your plans can simply be held on file at the funeral home to be carried out when they are needed and invoiced to the estate or family at that time. Our staff will explain your options in more detail when you meet with them.





## WHY PREPLAN?

While everyone who makes the decision to preplan has their own reasons for doing so, we are often told the greatest motivator is the desire to protect their family by ensuring that they won't face the difficult task of making arrangements at a time of loss.

We advocate preplanning because our experience has shown us that not only is planning ahead virtually stress-free, but people have the time and information they need to make carefully considered, pressure-free decisions that are the best informed choices for themselves and their families.

## WHAT ABOUT PREPAYMENT?

For many people, funeral preplanning has become a valued extension of the estate planning process as one plans for retirement and the next stage in life.

Choosing to prefund funeral arrangements is another way in which people can protect their families and it can mean locking in the cost of the arrangements at current prices.

## SHOULD I PREPAY?

Each person's individual circumstances will influence this decision, but there are a number of advantages to prepayment that you should consider:

**Guaranteed Services:** Once you have fully funded your preplanned arrangements, we guarantee to deliver the selected services and merchandise regardless of price increases. This can help protect you and your family from the effects of inflation on funeral costs over time.

*Please Note: We cannot guarantee related services such as newspaper notices, catering, flowers etc. because they are not provided by us directly. Our staff are skilled at helping you to estimate these expenditures and to make allowances for them in your funding arrangements.*

**Estate Planning:** People often choose to preplan and prepay in the years leading up to retirement given these are typically prime earning years when people have the most expendable income. As such, this may be the most manageable time to potentially remove an unpredictable future expense from one's financial planning.

**Budgeting:** Many funding options are available to suit your circumstances. You can pay in full, pay for certain selections, or use a payment plan. The funds you invest are held in your name. Your funeral investment is insured and protected by law.

## STARTING THE CONVERSATION

There are many different ways to begin the planning ahead conversation. Regardless of your approach, the conversation is much easier to have when death is not imminent. Bringing up the subject with loved ones earlier in life when they are younger and most likely healthier, makes the topic easier to discuss and keeps the focus on the celebration of life rather than an impending loss.

When you're ready to make a plan, call us to set up an appointment. Our funeral directors are here to help.

Here are some tips that may help you start the advance planning conversation with your loved ones:

Tell your parent or loved one that you want to ensure their final arrangements are fulfilled according to their wishes and you need their help to make that happen.

Ease into the conversation. Questions such as "Have you ever thought about where you would like to be buried?" or "What type of funeral would you like to have?" may open the discussion to more details about your loved one's wishes.

Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member or colleague can give you the opportunity to talk about what you liked or didn't like about the service.





Tell your children or loved ones that because you care for them so much, you don't want to burden them with difficult decisions when you're gone. Tell them you've made your own final arrangements and give them a written record of what they are.

Make it a family affair. Schedule an appointment with us or your local cemetery provider and invite your children along to participate in the selection of services, funeral merchandise and cemetery property.

*“I was surprised how easy it was to prearrange my funeral. I chose my casket and discussed my wishes for the service. Grace was so knowledgeable and kind. I feel better knowing it's paid for and my kids won't have to worry.”*

## PERSONALIZATION

As funeral directors, helping a family realize its creative vision for a service or visitation is our greatest honour. If you can dream it, we'll do our best to make it happen!

Theme receptions, a candlelight evening service, an informal gathering, an at-home wake or funeral, a green burial... anything is possible and we would be happy to discuss unique options with you.

Once the basic plans are decided upon, families often ask how to make the events meaningful. Personalization of the funeral is a wonderful way to add warmth, significance and beauty to the service, as well as reminding family and guests of favourite stories, memories, achievements and attributes of their loved one.

*“My dad loved the cottage and his canoe. We had a wooden canoe paddle at his visitation that everyone signed instead of a registry book. People loved it, and it felt like him, if you know what I mean.”*

Whether you're sharing plans for your own final arrangements with loved ones, or encouraging loved ones to make and share their plans with you, the conversation about planning ahead is an important one that every family should have.

While no one wants to think about their death or the death of a loved one any sooner than they must, having the conversation in advance alleviates the need for potentially difficult conversations at a time of illness or grief in the future.

Below are some creative ways to personalize the visitation or service:

- **Music selections:** Processional and recessional songs, hymn selections, and music for the visitation and reception
- **Memory Table or Display:** Photos, favourite items, a gameboard or activity book, sports equipment, sewing projects, service uniforms
- **Custom Stationery Selections:** Let us design and create a personalized memorial card, laminate, order of service bulletin or other stationery item that will become beautiful keepsakes
- **Unique Floral Tributes:** Arrangements and sprays don't have to be standard. Personalize them with favourite flowers, colours and even interests. We've had florists incorporate golf clubs, produce or wheat for farmers, tartans, photos; the options are endless
- **Special touches:** Incorporate a meaningful touch into the service such as having a dove or butterfly release, a bagpiper or cellist play; using bubbles, sparklers or candles; having a flower or petal laying at the cemetery; or incorporating a video eulogy or message from a loved one far away



## UNDERSTANDING SERVICE TYPES

Families always have the option of customizing their service needs to fit their unique circumstances. There is no one, right way to plan a funeral service.

We believe that each funeral should be as unique and memorable as the life it honours.

Here is a helpful overview of the most common choices when deciding what type of service suits your family best.

### ALL SERVICE TYPES INCLUDE:

Aftercare estate assistance including benefit applications, government documents, review of Executor tasks, and unlimited Proof of Death certificates.

#### TRADITIONAL FUNERAL SERVICE (WITH OR WITHOUT VISITING)

Family and friends gather for a funeral service, either in our chapel or the facility of your choice. We then proceed by funeral coach to the cemetery for a graveside committal service and burial.

If cremation is to follow the funeral service, a service at a later date for interment of the urn in a niche or grave is included.

#### TRADITIONAL GRAVESIDE SERVICE

The funeral service takes place at the graveside, with a clergy person, a family member or a funeral director officiating. Families may choose to meet at the funeral home to process to the cemetery.

Families have the option to have a brief private viewing of their loved one prior to the service.

BODY IS PRESENT IN A CASKET

#### MEMORIAL SERVICE (WITH OR WITHOUT VISITING)

Immediate family may see their loved one at the funeral home for brief identification and final goodbyes prior to cremation.

At a later date, with the option of having an urn present, family and friends gather for a funeral service, either in our chapel or the facility of your choice. Inurnment at a cemetery is included, or the urn can be returned to the family.

#### MEMORIAL GRAVESIDE SERVICE

Immediate family may see their loved one at the funeral home for brief identification and final goodbyes prior to cremation.

At a later date, family and friends gather for a service at the cemetery, officiated by a clergy person, a family member or a funeral director.

#### IMMEDIATE DISPOSITION

Immediate family may see their loved one at the funeral home for brief identification and final goodbyes prior to cremation. No funeral service takes place.

CREMATION TAKES PLACE FIRST  
CREMATED REMAINS PRESENT IN AN URN (OPTIONAL)





*“I’m grateful we decided to have a visitation the day before the service. It allowed our family time to reconnect and share memories with mom’s friends and neighbours in a relaxed setting. It was wonderful to hear stories about her and we shared a lot of laughs and happy tears.”*



# PRODUCT OPTIONS

We have a large selection of caskets, urns, jewelry and keepsakes available to select from at our funeral home, in price ranges to suit most budgets.

Products can be special ordered and often can be customized.

The Dreisinger Funeral Home proudly offers Canadian-made caskets from Victoriaville Casket Company, finished and shipped locally from Mount Forest, Ontario.



**St. Thomas PC - Solid Oak**



**Woodstock PC - Solid Oak**



**Carnaby PC - Painted Poplar**



**Fairholme Oct - Solid Oak**



**Dominion PC - Solid Maple**



**Heavenly White PC - Painted Poplar**





Montclair PC - Ash Veneer



Payne Orchid PC - 20 Gauge Steel



Winfield PC - Solid Poplar



Woodmont PC - Unfinished Poplar



Glenbar PC - Unfinished Pine



Jutzi Minimum Container

# PRACTICAL INFORMATION FOR YOUR FAMILY

The following pages will assist you during the planning process. We recommend giving a copy to your Executor, your spouse and family, and we can also keep this information in your file at the funeral home. You will have peace of mind knowing your family has all of the information they will need to properly handle your funeral arrangements and the details of your estate.

**TIP:** Don't put this form in your safety deposit box as these are often difficult to access immediately following a death.

Location of Legal Will: .....

Executor Information: .....

## VITAL STATISTICS

Full Name (First, Middle, Last): .....

Address: .....

City: .....

County: ..... Postal Code: .....

Social Insurance Number: .....

Date of Birth: ..... Gender: .....

Place of Birth (City, Province): .....

Occupation: .....

Employer: .....

Business/Industry: .....

Marital Status: .....

Date of Marriage: .....

Maiden Name: .....

Name of Spouse (incl. Maiden Name): .....

Father's Name: .....

Father's Place of Birth (City, Province): .....

Mother's Name (incl. Maiden Name): .....

Mother's place of birth (City, Province): .....

My preference for the location of the Service or Celebration of Life:

☐ Funeral Home ☐ Church ☐ Other Facility

Address of venue, place of worship or other location: .....

Notes: .....



# PREFERENCES FOR MY SERVICE

Name of Clergy or Officiant: ..... or ☐ Funeral Home to recommend

Contact Information: .....

Notes: .....

Pallbearers (Six are recommended):

1. .... 5. ....

2. .... 6. ....

3. .... 7. ....

4. .... 8. ....

Personal Items: .....

Eyeglasses: ☐ Remove ☐ Leave on

Jewellery: ☐ Remove ☐ Leave on

Clothing chosen: .....

Music: ..... Favourite Genre or Artist: .....

Soloist: ..... Organist/Special Musician: .....

Congregational Hymns: .....

Community Organizations or Clubs that may participate: .....

Favourite poem, verse or scripture: .....

Some significant accomplishments in my life: .....

One of my fondest memories: .....

One of the greatest inspirations in my life: .....

Favourite places: .....

Favourite colour, flower, food, etc: .....

I want my family to remember me for: .....

A message to my family and friends: .....

## CEMETERY INSTRUCTIONS

The following are my wishes regarding my final resting place

Name of Cemetery: .....

Address: .....

City: ..... County/Province: .....

Plot or Niche Owned? ☐ Yes ☐ No

If yes, specify location written on cemetery purchase agreement: .....

Final Resting Place: ☐ Burial ☐ Interment following cremation ☐ Niche ☐ Return Urn to Family

Other: .....

Marker or Monument: ..... Purchased: ☐ Yes ☐ No

Monument company name: .....

Inscription Instructions: .....

Reception Location: ☐ Funeral Home ☐ Church ☐ Other Venue

Details: .....

Notes:



# Never Enough Thyme is a family kitchen

that is always bustling with creative chefs looking to impress your office team, family and friends.



We desire to create food that will be enjoyed and remembered. Striving to create lasting memories and always provide top quality food without making sacrifices. A meal with us will fill your home with the smell of handmade soups, casseroles and freshly baked bread!



## Services

Food Shoppe | Social Catering | Baking  
Celebration of Life | Gift Baskets | Wholesale



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Let us help you celebrate the ones you love. Our qualified designers will guide you while choosing the perfect arrangements in remembrance of your loved ones.





# WHEN A DEATH OCCURS: WHAT TO DO FIRST

When a death occurs there are so many things to consider and decisions to make. These lists can help you navigate through them.

## WHEN A DEATH OCCURS:

**At Home:** If the death was expected, notify the homecare nurse or family doctor. The healthcare team will contact the funeral home on your behalf once the deceased can be transferred into our care. If the deceased was not under at-home care, call 911.

**At a Hospital:** Notify the hospital which funeral home you have selected. The hospital will contact the funeral home on your behalf once they have completed their necessary documents.

**At a Hospice Facility:** Notify the hospice facility which funeral home you have selected. The hospice staff will notify the funeral home on your behalf.

**At a Nursing/Long Term Care Facility:** Notify the staff as to which funeral home you have selected; they will notify the funeral home on your behalf.

**Out of the Country:** Even if a death occurs away from home you should notify your local funeral home. If you plan to have the deceased casketed and brought home, or if you plan to have services in your hometown, your local funeral home can help facilitate transportation and coordination with a funeral home where the death occurred.

## CONTACT THESE PEOPLE AS SOON AS POSSIBLE

- The funeral home to set an appointment to make further arrangements. The Dreisinger Funeral Home is available 24 hours a day, 365 days a year
- Relatives and friends
- Executor or Personal Representative
- Cemetery where interment will take place
- Employers (the employer of the deceased and of relatives who will need time off)
- Insurance agencies (life, health and accident)
- Religious, fraternal, civic and veteran's organizations and unions (if applicable)
- Lawyer and Accountant

## SECURE VITAL STATISTICS OF THE DECEASED

- Full legal name - other names must be identified by "Also Known As" (AKA)
- Date and place of birth
- Social Insurance Number
- Home address
- Father's name and birthplace
- Mother's name and birthplace, including maiden name
- Occupation and Industry

## DOCUMENTS TO COLLECT

These may be required to establish rights for insurance, pensions, survivor benefits, ownership, etc.

- Will
- Legal proof of age or birth certificate
- Marriage license
- Insurance policies
- Bank information
- Deeds
- Car ownership papers
- Income tax returns, receipts or cancelled cheques





## DISCUSS WITH FUNERAL HOME

- Whether your loved one is to be buried or cremated
- Service details (e.g. would you like a visitation period, a formal service, a reception)
- Clothing the deceased will be buried or cremated in
- If a member of the clergy will be engaged for the service
- Pallbearers, music, pictures, flowers, scripture or readings
- If you would like a charity to receive donations in memory of your loved one
- The Funeral Director will ask if you have made any arrangements with a local cemetery. If you have not done this, you will need to visit the cemetery

## IF CASKET BURIAL

- Would you like other members of the family to be with your loved one in the future? This determines the size and type of cemetery property needed
- What type of memorial would you prefer (a marker set flush with the ground, or an upright monument)
- If you would like to have an in-ground liner or vault

## IF CREMATION

- Would you like a viewing or visitation prior to cremation?
- Would you like to use our chapel for a short service prior to the cremation?
- A temporary urn is provided by the crematorium. Urns and keepsakes can be purchased through the funeral home if you wish
- Would you like the urn engraved?
- What type of final resting place would you prefer for your loved one (ground burial, columbarium wall, scattering or urn kept at home)
- Would you like other members of your family to be with your loved one in the future? This determines the size and type of the final resting place

## SCATTERING: WHAT IS PERMISSIBLE IN ONTARIO?

Here are some options:

- You may buy rights to place the cremated remains in a niche (or compartment) in a columbarium
- Although the burial of cremated remains is not permitted outside a licensed cemetery, you may scatter the ashes or cremated remains on private property with the written consent of the land owner
- You may also scatter the cremated remains on unoccupied Crown lands and Crown lands covered by water so long as there are no signs prohibiting scattering
- If you wish to scatter cremated remains on municipally-owned lands, check local by-laws first
- For more information, visit [www.ontario.ca](http://www.ontario.ca) and search for the crown use policy

## TIPS FOR WRITING AN OBITUARY

You may choose to have an obituary printed in the newspaper and on the funeral home website.

When you make arrangements at the funeral home, we will be glad to assist you in composing the obituary and will make arrangements with the newspaper for you.

The following information is customarily included in an obituary:

- Full name of the deceased (nickname is often included)
- City or town of residence
- Date of passing and age
- List of immediate family members of the deceased
- Locations and times for the visitation, funeral or memorial service and graveside service
- Any memorable way of honouring the deceased, such as mentioning personal achievements, hobbies, community service work, interests, etc
- A favourite or special charitable organization for people to donate to in your loved one's memory





# FAMILY AFTERCARE GUIDE

## CONTINUING ASSISTANCE WITH RESPECT TO THE ESTATE

### ***Our care for your family continues...***

We would like to take a moment to thank you for allowing us the honour of caring for you and your family during this difficult time. Following a loss and after decisions have been made regarding funeral plans, your thoughts may naturally turn to handling estate matters. For most, the idea of being an Executor or Administrator is overwhelming, and you may not know where to begin. In an effort to assist you through issues you will be faced with in the days to come, we will meet with you for an Aftercare appointment during which we will review and complete the following tasks together:

- ✓ We will provide you with Funeral Director's Proof of Death Certificates

*This document is kept on file at our office. If you require additional copies, please call us to order more. There is no charge for extra Proof of Death Certificates. Copies will be released to the Executor(s) only.*

- ✓ We will return the Social Insurance Number (SIN) card
- ✓ We will return the Provincial Health Card
- ✓ We will notify and cancel Canada Pension Plan (CPP) and Old Age Security (OAS)
- ✓ We will apply for the Canada Pension Plan (CPP) Death Benefit and Survivor's Pension

### Items we will need to apply for the CPP Survivor's benefit:

- Marriage certificate or proof of Common Law Union. We will certify a copy for you so it won't be necessary to send the original. If you can't locate it other options are available
- In some circumstances a birth certificate will be required if the deceased or the survivor is not receiving CPP Benefits
- A void cheque to provide banking deposit information to the government
- The surviving spouse's Social Insurance Number and address



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# BENEFITS FOR SURVIVORS AND THE ESTATE

## CANADA PENSION PLAN

**Lump Sum Death Benefit:** If eligible, a one time payment which is based on the contributions of the deceased into CPP over their working life. As of January 1, 2019 the death benefit amount is \$2,500.

**Survivor's Pension:** A monthly benefit paid to the surviving spouse or common-law partner of the deceased and is based on the contributions of the deceased into CPP over their working life. If the surviving spouse or common-law partner is receiving their own CPP pension - this may affect the amount of the survivor's pension.

**Children's Benefit:** A monthly benefit paid to the surviving children of the deceased who are under the age of 18, or between the ages of 18 and 25 attending school full time.

*For information and inquiry into CPP Benefits or to schedule an appointment with the local Income Securities office, please call 1-800-277-9914 (press '0') or visit their website at [www.sdc.gc.ca](http://www.sdc.gc.ca)*

## OLD AGE SECURITY

**Guaranteed Income Supplement:** A monthly OAS benefit that is available for low income seniors age 65 and older. To qualify, you must meet the income eligibility. If you think you might qualify for this benefit, call Income Securities to have them send you the application forms.

**Allowance for the Survivor:** A monthly OAS benefit for a surviving spouse age 60-64. To qualify, you must meet the income eligibility. If you think you might qualify for this benefit call Income Securities to have them send you the application forms.

*For information and inquiry into Old Age Security Benefits or to schedule an appointment with the local Income Securities office, please call 1-800-277-9914 (press '0') or visit their website at [www.sdc.gc.ca](http://www.sdc.gc.ca)*

## DO I NEED A LAWYER?

It may be helpful to contact a lawyer following the death of a family member. A lawyer may expedite the process of administering the estate. If you do not have a lawyer, contact the Law Society of Upper Canada to receive a free public legal information service that is sponsored by the above society and the Lawyers of Ontario. This service offers general legal information and can be accessed on the internet at [www.lsuc.on.ca](http://www.lsuc.on.ca)

You can also call the Law Society Referral Service at 1-800-268-8326 to give you the name of a lawyer who can help you.

A lawyer can assist you when:

- Probate is required
- The deceased held property in his/her name
- There are multiple beneficiaries
- No legal will exists

Further information about Lawyers and Probate can be found at the end of this guide.

## FINANCIAL TASKS:

**Financial Institutions:** Banks, Credit Unions and other financial institutions must be notified.

**Accounts:** Accounts held solely in the name of the deceased may be frozen for a period of time. Joint accounts usually remain open depending on the policies of the financial institution. Often the bank will advise that an estate account be set up to accommodate deposits and/or bills that need to be paid.

**Tip:** Don't forget to return and cancel any bank cards associated with a bank account.

**Note:** Funeral and related expenses may be released even though the account may be frozen. To release funds for these expenses talk with the manager of the financial institution.





**Safe Deposit Box:** A safe deposit box may only be opened by those persons named on the safe deposit box or by the executor(s) named in the will. The following documents may be required to have a safe deposit box opened:

- Funeral Director's Proof of Death Certificate
- Legal Will or letters of probate

**Loans and Mortgages:** If loans and/or mortgages are life insured, outstanding monthly payments will stop. If loans and/or mortgages are not life insured, payments will continue to be withdrawn as usual. The following documents may be required:

- Funeral Director's Proof of Death Certificate
- Legal Will or letters of probate

**Investments:** Call to make an appointment with the deceased's financial planner or investment broker and they will help you manage the investments. Some investments like RRSP's and RIF's may have a named beneficiary. The following documents may be required:

- Funeral Director's Proof of Death Certificate
- Legal Will or letters of probate

**Note:** If the deceased is named as the beneficiary on your investments - don't forget to change it with the company and name someone else.

**Note:** Unclaimed Bank Accounts can be searched by visiting [www.bankofcanada.ca](http://www.bankofcanada.ca)

**Credit Card Cancellation:** It is important to contact the credit card company (even if the card is jointly held) as soon as possible to avoid fraud. A credit card may carry balance insurance which will pay off the balance held on the card in the event of a death.

*If you do not see the number for a card listed below, check the back of the card, often a number to call is printed there.*

#### MASTERCARD

Bank of Montreal	1-800-263-2263
Canadian Tire	1-800-459-6415

#### VISA

Scotiabank	1-800-387-6466
CIBC	1-800-465-4653
Royal Bank	1-800-769-2512
TD Canada Trust	1-800-983-8472
Citibank	1-800-950-5114

#### GAS CARDS

Esso	1-800-567-3776
Petro Canada	1-800-668-0220
Shell	1-800-661-1600

#### MISCELLANEOUS CARDS

HBC	1-800-263-2599
Home Depot	1-800-747-3787
Air Miles	1-888-247-6453
Aeroplan	1-800-361-5373
Shoppers	1-800-746-7737

American Express	1-800-387-9700
CAA Membership	1-800-268-3750
Platinum Card	1-800-263-1616

**Pension Plans:** If the deceased contributed to or was receiving a pension payment, other than CPP or OAS the organization handling the pension plan must be notified. Below are some common phone numbers to various pension plan organizations:

OMERS	1-800-387-0813
HOOPP	1-888-333-3659
OTPP	1-800-668-0105
Gov. Pension	1-800-561-7930

**Life Insurance:** Notify the agent or life insurance company as soon as possible and they will send you all the forms required to process the claim. There may also be a group policy through the employer or pension company. Contact the employer, union or pension company to inquire. The following documents may be required:

- Funeral Director's Proof of Death Certificate
- Doctor's certificate or signature stating the cause of death

*(this is not always required but if it is, contact the family doctor or the physician who signed the Medical Certificate of Death and he/she will issue a letter or complete the insurance claim form. The funeral home does not have this information.)*

**Note:** If the deceased is named as the beneficiary of your life insurance policy - don't forget to change it with the company and name someone else.

## GOVERNMENT TASKS & DEPARTMENTS

**Income Tax:** A final tax return is required to be filed. If a third party is preparing the tax return, simply provide them with the documents they request. If you are preparing the tax return yourself, you will require the "Deceased Persons Income Tax Guide" available online containing all the required forms. If the death occurred between January 1 and October 31 inclusive, the due date for the final return is June 1 of the following year. If the death occurred between November 1 and December 31 inclusive, the due date for the final return is 6 months after the date of death. The following documents will be required to file the final tax return:

- Funeral Director's Proof of Death Certificate
- All pertinent tax slips (T4, T4-A, receipts, etc.)

Revenue Canada (Tax Inquiries) 1-800-959-8281

**Note:** You may request a Clearance Certificate from CRA prior to distributing assets so you are not liable for any unpaid taxes owed by the deceased. For more information about Clearance Certificates visit [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

**Department of Veteran's Affairs:** If the deceased had been receiving benefits from DVA, then the department needs to be notified. To notify or to inquire about available benefits contact:

- Veterans Affairs 1-866-522-2122
- Last Post 1-800-465-7113

### HST/GST Tax Credit and Ontario Trillium Benefit:

(Credits deposited into the person's account prior to death may be kept, however other payments must be returned)

The following documents will be required to cancel these benefits:

- Funeral Director's Proof of Death Certificate
- A complete and signed copy of the last will and testament

Address: T1 Specialty Services, Sudbury Tax Centre,  
Post Office Box 20000, Station A, Sudbury, ON P3A 5C1  
For questions, please call: 1-800-959-8281

**Elections Canada:** Family members of the deceased and executors do not have to notify Elections Canada about the death of an elector unless it occurred outside of Canada. In that case, please contact:

Elections Canada: 30 Victoria Street, Gatineau, QC K1A 0M6

**Passport:** A Canadian Passport should be returned to Passport Canada with the Proof of Death Certificate and a cover letter. It is recommended that the documents be sent by registered mail or you can take these documents to your local passport office.

Address: Passport Program, 22 rue de Varennes Street,  
Gatineau, QC J8T 8R1  
Toll Free: 1-800-567-6868

*To cancel a passport issued by another country, contact the consulate or embassy that represents that country.*

**Provincial Health Coverage** - When a resident of Ontario dies, the Provincial Health Card must be returned to the Ministry of Health and Long Term Care. **If you have brought your loved ones Health Card to Dreisinger Funeral Home, we will return it to the Ministry of Health.**

Call Service Ontario at 1-800-267-8097 to find the address of the nearest Ministry of Health and Long Term Care Office. The following documents will be required:

- Funeral Director's Proof of Death Certificate
- Health Card

**Ministry of Transportation:** When the registered owner of a motor vehicle dies, the ownership may be transferred to the surviving spouse without a mechanic's certification of the vehicle. A small transfer fee may apply. If the ownership is to be transferred to anyone else, certification may be required before the vehicle is sold.

Bring the following documentation to your local vehicle license issuing office:

- Funeral Director's Proof of Death Certificate
- Legal Will or letters of probate
- Signature of the executor(s) or next of kin
- Vehicle ownership

*If the deceased held an active and **valid driver's license**, it needs to be cancelled. Drop it off at any Driver and Vehicle License Issuing Office. To find a location near you call Service Canada at 1-800-267-8097.*

**Workplace Safety Insurance Board (WSIB):** WSIB should be contacted if the death occurred as a result of the workplace environment or the deceased was receiving WSIB Benefits. The WSIB provides death benefits to those whose employer contributed to the plan when an employee is killed on the job or dies from an industrial disease. The WSIB website also contains links to the Criminal Injuries Compensation Board to apply for allowances for funeral expenses for victims who have died as a result of a criminal act. For more information, or to inquire about benefits contact:

The Workplace Safety and Insurance Board or [www.wsib.on.ca](http://www.wsib.on.ca)

Head Office, General Claims Inquiry  
200 Front Street West, Toronto, ON M5V 3J1  
1-800-387-8638



**Ontario Disability Support Program:** If the deceased was receiving disability income, contact the local ODSP office at (519-886-4700) to speak with the case worker. If deceased applied for disability prior to death continue to correspond and supply any information requested. Benefit could be retroactive 11 months if approved.

**Certified Copies of the Provincial Death Certificates:** Rarely, you may require a more formal version of the Death Certificate called a Certified Copy of the Provincial Death Certificate. This is typically only required if the deceased had property or banking outside of Canada.

These may be obtained by writing to the Office of the Registrar General or by picking up the forms at the municipal office and mailing them to:

Office of the Registrar General, P.O. Box 4600, 189 Red River Road, 3rd Floor, Thunder Bay, ON P7B 6L8

You can also call 1-800-461-2156 or apply online at [www.vitalcertificates.ca](http://www.vitalcertificates.ca)

*There will be a fee required, which is subject to change.*

## OTHER DUTIES & TASKS

**Extended Health Care Coverage:** If the deceased had any Extended Health Care Coverage through an insurance company, employer, previous employer, union or pension company, then the company needs to be notified and they will send you the required forms. The following documents may be required:

- Funeral Director's Proof of Death Certificate

**Insurance for Home and Auto -** Contact the insurance company(s) to notify them of the death and to ensure that the required insurance is in place for both home and vehicle.

**Note:** It is recommended that some coverage remain on a vehicle even if it is not being driven.

**Caution:** If the home will be vacant for a period of time, notify the insurance company immediately, in order for the insurance coverage to remain valid.

**Canada Post:** Mail will continue to be delivered to the address of the deceased or can be held by Canada Post (1-800-267-1177) until further direction is given. For mail redirection, the following documents may be required:

- Funeral Director's Proof of Death Certificate
- Completed Change of Address Form
- Legal Will or letters of probate
- Signature of the executor(s) or next of kin
- Lawyer Contact

**Rental Properties / Leases:** If the deceased lived in a rental property, the lease may need to be terminated or an arrangement made to sublet the property.

**Household Accounts:** Cable, telephone or utility contracts may need to be cancelled or changed into another name.

**Magazine or Newspaper Subscriptions:** Club Memberships, etc. may need to be cancelled or changed into another name.

**Social Media Accounts:** Although many families choose to leave social media profiles intact, you may have a loved one's account(s) removed by providing each social media platform with the deceased person's birth certificate, death certificate, link to the deceased person's account, and proof of authority under local law that you are the lawful representative of the deceased person, or his/her estate.

**Homecare or Meals on Wheels:** May need to be arranged for a surviving spouse.

**Estate Firearms:** To act as the executor and obtain information on the estate firearms, the executor is required to provide the following documentation to the RCMP Canadian Firearms Program (CFP):

- Form RCMP 6016 Declaration of Authority to Act on Behalf of an Estate
- Funeral Directors Proof of Death Certificate or letters of probate

You can find further information including who can legally possess estate firearms at [www.rcmp-grc.gc.ca/cfp-pcaf/fs-fd/will-testament-eng.htm](http://www.rcmp-grc.gc.ca/cfp-pcaf/fs-fd/will-testament-eng.htm)

**Acknowledgment Cards:** It is customary to send a thank you card to those who sent flowers, made a memorial donation, purchased a mass card, brought food to the family, participated in the ceremony, or otherwise helped in some meaningful way. In addition, you may also wish to place a card of thanks in the local newspaper. Your funeral director can assist you with writing the thank you and submitting it to the newspaper.

### Additional items you may need to cancel:

Notify and cancel any appointments: doctor, chiropractor, dentist, optometrist, etc.

Cancel Medic Alert Register (1-800-668-1507) and Lifeline (1-800-387-8120)

### Additional things you may want to consider:

- Purchase a monument or complete final engraving on the existing monument
- Funeral preplanning or prearrangements
- Ownership of home changed to surviving spouse
- Home support programs such as Community Care Concepts 519-664-1900 or Community Care Access Centre 519-748-2222
- Property Taxes (Funeral Director's Proof of Death Certificate required) Township of Woolwich 519-669-1647

**Continued Care and Advanced Planning:** While addressing all the issues surrounding the estate and meeting varied professionals, it is wise planning to organize the following for yourself to relieve your loved ones of a complicated legal, financial and emotional burden at a time of stress.

- Complete or update your will
- Complete or update your Power of Attorney for Property
- Complete or update your Power of Attorney for Personal Care
- Complete or update your Pre-arranged Funeral Plan

If you would like to speak to one of our Funeral Directors about advance planning for you or a loved one, or to review or update a current funeral plan or prearrange a funeral, please call for an appointment.

**Personal Effects:** If you have any unwanted personal effects (e.g. clothing, furniture, etc.) you can donate them to a charitable organization. Some organizations will pick up donations. Locally:

MCC Thrift Shop (Mennonite Central Committee)  
59 Church Street West, Elmira. Phone: 519-669-8475

WCS Thrift Shop (Woolwich Community Services)  
5 Memorial Avenue, Elmira. Phone: 519-669-1129



## LEGAL ISSUES

Wills, probate, joint property, estate taxes, selecting executors, powers of attorney for property, personal care and other issues may appear somewhat intimidating at first.

Fortunately, with a little guidance and preparation, dealing with such matters does not have to be so overwhelming. Planning ahead and revising your plan often will help avoid unnecessary grief and confusion in the end. 'Estate Planning' includes all of the following issues and documents.

### ADMINISTRATION OF A WILL

A Will is an instrument by which a person (the "testator") makes a disposition of his/her property, to be performed or take effect after his or her death.

A well-drafted Will may provide for the welfare of the testator's family, distribute the testator's assets in accordance with his/her wishes and secure the efficient management of the testator's property.

Handwritten Wills ("holographic Wills") can be made by a testator without the services of a lawyer, but problems can arise if not done properly and/or in accordance with applicable legislation.

A properly drafted Will can be a simple, inexpensive way to address many estate-related matters and can make matters run much smoother upon death.

While there are many benefits to having a Will in place, there are some things that may not be accomplished in a Will. It is important to keep in mind that some items may not flow through your estate and thus may not be distributed in accordance with your Will.

During the estate planning process, it is important to speak with a lawyer experienced in such matters and knowledgeable of your unique situation.

A well-designed estate can help minimize probate costs, estate taxes and can alert you to any potential statutory claims, that may impact your ability to deal with your assets as intended.

A lawyer can discuss any potential claims that a "dependant" may have under Law, and/or with respect to any potential claims or entitlements. An awareness of such responsibilities and rights can help prevent unintended consequences or surprises upon death.

In addition to certain statutory claims, there are other legal limitations that must be considered when drafting a Will.

Documents such as a marriage or cohabitation agreement, a separation agreement, or a shareholder's agreement (with buy/sell provisions, or option agreements) may also affect your Will plan, and thus it is important that such information be shared with your representative(s) when designing an estate plan.

In addition to determining how your estate will be distributed, a lawyer can speak to you about choosing a Personal Representative (Executor) and the considerations involved in selecting an appropriate person (or professional) to administer your estate.

The potential responsibility and work involved in being a Personal Representative (Executor) can be significant, and thus appointing someone with the financial acumen and willingness to take on this responsibility is a must.

Often times, people assume they must appoint a relative or child to act as a Personal Representative (Executor) because it would be "an honour". While it may be considered "an honour" for some, the primary considerations should be choosing someone with the patience, ability and willingness to carry out this responsibility.

### POWERS OF ATTORNEY

A power of attorney is an instrument by which a person (principal) authorizes another person (the "Agent") to act on his or her behalf. It is quite common for people to execute a power of attorney for healthcare and a power of attorney for property and finance at the same time of drafting a Will.

In a power of attorney for property and finance, the authority granted to an Agent may be general in nature and thus may authorize the Agent, to act on the grantor's behalf in conducting his or her financial affairs.





Alternatively, the power of attorney may be quite narrow, authorizing the attorney to perform specific acts, such as the sale of specific assets (house, car etc.), the conduct of banking, or the transfer of securities.

Similarly, in a power of attorney for healthcare, the authority granted to an Agent is the authority to make, on his or her behalf, decisions concerning the grantor's personal care, such as healthcare, shelter, nutrition, clothing, hygiene and safety.

While you can appoint more than one attorney, it is important to decide whether they are to act "jointly" or "jointly and severally". Depending upon where your Agent resides, such a distinction may have significant practical considerations.

## INFORMATION GATHERING

Upon death, one of the first things to do is to gather as much information as possible. It is important to look for and gather any Wills, deeds, financial documents, notes and insurance policies, etc., that the deceased may have.

As a starting point, the testator should consult the testator's lawyer as sometimes original Wills have been kept at the lawyer's office. Upon death, you may want to ask the lawyer to provide notarized copies of the deceased's Will.

Before estate matters can be pursued (i.e. transferring a house or automobile, other legal matters), a copy of the death certificate is also required.

Please speak to the funeral home about obtaining certified copies of the death certificate (as some agencies will not accept photocopies).





# PROBATE

Common questions from a newly entrusted/appointed Personal Representative are “What is probate?” - “Why do we need it?” - “Do we have to probate?”.

Probate is a rather formal procedure, establishing the validity of the Will and is the official “proving” of the Will.

Fortunately, not all Wills need to go through probate; such a determination will be dependent upon a testator’s unique situation. Probate asks for the court’s involvement. The process can have a large range of both cost and time required to complete, depending on the complexity of assets, debts and disputes.

Whether to spend your time and effort planning to avoid probate may or may not be an appropriate goal; depending on the size and complexity of your estate. Even if avoiding probate isn’t necessary, putting a plan in place for the care of children and distribution of assets, is important to prevent disputes among family and to provide for loved ones. Regardless, the more information you share with your attorney and your personal representative, the more likely you are to have an estate plan that best fits your needs.

This guide is not intended to be a substitute for specific individual tax, legal, or estate settlement advice, as certain of the described considerations will not be the same for every estate. Accordingly, where specific advice is necessary or appropriate, consultation with a competent professional is strongly recommended.

## WHAT IS PROBATE?

Probate is a legal process where your named Personal Representative goes before a court and does several things:

- Identifies all property owned by the deceased.
- Appraises the property and pays all debts and taxes.
- Proves that the Will is valid and legal and distributes the property to the heirs as the Will instructs.

Typically, probate involves paperwork and court appearances by lawyers. The lawyers and court fees are paid from estate property, which would otherwise go to the people who inherit the deceased person’s property.

Probate usually works like this: After your death, the person you named in your Will as Personal Representative or, if you die without a Will, the person appointed by a judge, files papers in the local probate court.

The executor proves the validity of your Will and presents the court with lists of your property, your debts and who is to inherit what you’ve left. Then relatives and creditors are officially notified of your death.

## WHY IS PROBATE NECESSARY?

The primary function of probate is transferring title of the descendant’s property to their heirs and/or beneficiaries. If there is no property to transfer, there is usually no need for probate. Another function of probate is to provide for the collection of any taxes due by reason of the deceased’s death or on the transfer of their property.

The probate process also provides a mechanism for payment of outstanding debts, taxes of the estate, for setting a deadline for creditors to file claims (thus foreclosing any old or unpaid creditors from haunting heirs or beneficiaries) and for the distribution of the remainder of the estate’s property to ones’ rightful heirs.

## HOW LONG DOES PROBATE TAKE?

The duration varies with the size and complexity of the estate, the difficulty in locating any beneficiaries of the Will, if there is one and under the law.

If there is a Will contest, or anyone objects to any actions of the Personal Representative, the process can take a long time. Some matters have taken decades to resolve.





## WHAT IS THE PROBATE PROCESS OF AN UNCONTESTED WILL?

Typically the person named as the deceased's Personal Representative (a more formal term is "Executor" or "Executrix") goes to an attorney experienced in probate matters, who then prepares a "Petition" for the court and takes it, along with the Will and files it with the probate court.

The lawyer for the person seeking to have the Will admitted to probate, typically must notify all those who would have legally been entitled to receive property from the deceased, if the deceased died without a Will. Additionally, contact those named in the Will to give them an opportunity to file an objection in admitting the Will to probate.

A hearing on the probate petition is typically scheduled several weeks to months after the matter is filed.

Depending on who the named beneficiaries are, how long before the death the Will was signed, whether the Will was prepared by an attorney, who supervised the "execution" of the Will, and/or whether the Will was executed with certain affidavits, it may be necessary to bring in the persons who witnessed the deceased's signature on the Will.

If no objections are received and everything seems in order, the court approves the petition, appoints the Personal Representative, orders that taxes and creditors be paid and requires the Personal Representative to file reports with the court, to assure all the deceased's property is accounted for and distributed in accordance with the terms and conditions of the Will.

## WHO IS RESPONSIBLE FOR HANDLING PROBATE?

In most circumstances, the executor named in the Will takes this job. If there isn't any Will, or the Will fails to name an executor, the probate court names someone (called an administrator) to handle the process - most often the closest capable relative, or the person who inherits the bulk of the deceased person's assets.

If no formal probate proceeding is necessary, the court does not appoint an estate administrator. Instead, a close relative or friend serves as an informal estate representative. Normally, families and friends choose this person, it is not uncommon for several people to share the responsibilities of paying debts, filing a final income tax return and distributing property to the people who are supposed to get it.

## SHOULD I PLAN TO AVOID PROBATE?

Probate can be costly and time-consuming, but sometimes strategies to avoid probate can be even more costly or have other downsides. Sometimes probate is the most efficient option. The answer varies depending on which province you live in, what assets you have and where you would like those assets to go upon your death.

One option to avoid probate is to transfer all of your assets into a revocable living trust, of which you are the trustee, which contains many of the same directions and guidelines as a Will. There are many benefits and drawbacks to doing so, so seek guidance from an experienced estate planning attorney regarding your specific situation.

One instance where the benefits often outweigh the drawbacks is if you own real estate in more than one province. Typically, an estate will need to go through probate in each state in which you own real property, so expenses can add up quickly.

Another instance where a trust may be of help is if you are elderly or disabled and want a better mechanism than power of attorney for someone to manage your assets for yourself or your family.

Life changes. Some changes, although difficult, are natural and expected, as when generations pass and new generations take leadership in your family.



Other changes are both difficult and sudden, leaving us pondering the uncharted territory ahead. Peace is possible for you and your family. The thoughtful planning and the guidance of a trusted and caring Wills and Estates lawyer should be part of that journey.

With roots in the 1940's, Waters, Hastings & Grainger Professional Corporation, has been helping the residents of Waterloo Region and beyond with their Estate Planning and Estate Administration needs for generations. Like Dreisinger's, we've helped thousands of families in our community through these life changes and we are proud to work with Dreisinger's on this guide.

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## WHAT IS GRIEF?

***"Grief is reaching out for someone who's always been there, only to find when you need them the most, one last time, they're gone."***

The death of a loved one is life's most painful event. People's reactions to death remains one of society's least understood and most off-limits topics for discussion. Often griever are left totally alone in dealing with their pain, loneliness and isolation.

Grief is a natural emotion that follows death. It hurts. Sadness, denial, guilt, physical discomfort and sleeplessness are some of the symptoms of grief. It is like an open wound that must heal. At times it seems as if this healing will never happen. While some of life's spontaneity begins to return, it never seems to get back to the way it was. It is still incomplete. We know, however, that these feelings of being incomplete can disappear.

Healing is a process of allowing ourselves to feel, experience and accept the pain. In other words, we give ourselves permission to heal. Allowing ourselves to accept these feelings is the beginning of that process.

## THE GRIEVING PROCESS

When we experience a major loss, grief is the normal and natural way our mind and body react. Everyone grieves differently, but at the same time there are common patterns people tend to share.

For example, someone experiencing grief usually moves through a series of emotional stages, such as shock, numbness, guilt, anger and denial. Physical responses are typical also, they can include: sleeplessness, inability to eat or concentrate, lack of energy and lack of interest in activities previously enjoyed.

Time always plays an important role in the grieving process. As the days, weeks and months go by, the person who is experiencing loss moves through emotional and physical reactions that lead toward acceptance, healing and getting on with life as fully as possible.

Sometimes a person can become overwhelmed or bogged down in the grieving process. Serious losses are never easy to deal with, but someone who is having trouble beginning to actively re-engage in life after a few months, should consider reaching out for further support.

For example, if continual depression or physical symptoms such as loss of appetite, inability to sleep, or chronic lack of energy persists, professional help is recommended.

## ALLOW YOURSELF TO MOURN

Someone you love has died. You are now faced with the difficult, but important, need to mourn. Mourning is the open expression of your thoughts and feelings regarding the death and the person who has died. It is an essential part of healing.

You are beginning a journey that is often frightening, painful, overwhelming and sometimes lonely. This section provides practical suggestions to help you move toward healing in your personal grief experience.

## REALIZE YOUR GRIEF IS UNIQUE

Your grief is unique. No one will grieve in exactly the same way. Your experience will be influenced by a variety of factors: the relationship you had with the person who died, the circumstances surrounding the death and your emotional support system.

As a result of these factors, you will grieve in your own special way. Don't try to compare your experience with that of other people or to adopt assumptions about just how long your grief should last. Consider taking a "one day at a time" approach that allows you to grieve at your own pace.

## TALK ABOUT YOUR GRIEF

Express your grief openly. By sharing your grief outside yourself, healing occurs. Ignoring your grief won't make it go away; talking often makes you feel better. Allow yourself to speak from your heart, not just your head.

Doing so doesn't mean you are losing control or going "crazy". It is a normal part of your grief journey. Find caring friends and relatives who will listen without judging. Seek out those persons who will walk "with" not "in front of" or "behind" you in your journey through grief.





Avoid people who are critical or try to steal your grief from you. They may tell you, “keep your chin up” or “carry on” or “be happy”. While these comments may be well intended, you do not have to accept them. You have a right to express your grief; no one has the right to take it away.

## EXPECT TO FEEL A MULTITUDE OF EMOTIONS

Experiencing a loss affects your head, heart and spirit. So you may experience a variety of emotions as part of your grief.

Confusion, disorganization, fear, guilt, relief, or explosive emotions are just a few of the emotions you may feel. Sometimes these emotions will follow each other within a short period of time, or they may occur simultaneously.

As strange as some of these emotions may seem, they are normal and healthy. Allow yourself to learn from these feelings. Don’t be surprised if out of nowhere you suddenly experience surges of grief, even at the most unexpected times.

These grief attacks can be frightening and leave you feeling overwhelmed. They are, however, a natural response to the death of someone loved. Find someone who understands your feelings and will allow you to talk about them.

## ALLOW FOR NUMBNESS

Feeling dazed or numb when someone loved dies is often part of your early grief experience. This numbness serves a valuable purpose: it gives your emotions time to catch up with what your mind has told you. This feeling helps create insulation from the reality of the death until you are more able to tolerate what you don’t want to believe.

## BE TOLERANT OF YOUR PHYSICAL AND EMOTIONAL LIMITS

Your feelings of loss and sadness will probably leave you fatigued. Your ability to think clearly and make decisions may be impaired and your low energy levels may naturally slow you down.

Respect what your body is telling you. Nurture yourself. Get daily rest. Eat balanced meals. Lighten your schedule as much as you can. Caring for yourself doesn’t mean feeling sorry for yourself; it means using your survival skills.

## DEVELOP A SUPPORT SYSTEM

Reaching out to others and accepting support is often difficult, particularly when you hurt so much. But the most compassionate self-action you can do during this difficult time is to find a support system of caring friends and relatives who will provide the understanding you need. Find those people who encourage you to be yourself and acknowledge your feelings - both happy and sad.

## MAKE USE OF RITUAL

The funeral ritual does more than acknowledge the death of someone loved. It helps provide the support of caring people.

Most importantly, the funeral is a way to express your grief outside yourself. If you eliminate this ritual, you often set yourself up to repress your feelings, cheat everyone who cares a chance to pay tribute to someone who was and always will be, loved.

## EMBRACE YOUR SPIRITUALITY

If faith is part of your life, express it in ways that seem appropriate to you. Allow yourself to be around people who understand and support your beliefs.

If you are angry because of the death of someone you loved, recognize this feeling as a normal part of your grieving process. Find someone to talk with who won’t be critical of whatever thoughts and feelings you need to explore.

You may hear someone say, “With faith, you don’t need to grieve”. Don’t believe it. Having your personal faith does not insulate you from needing to talk out and explore your thoughts and feelings. To deny your grief is to invite problems that build up inside you. Express your faith, but express your grief as well.

## ALLOW A SEARCH FOR MEANING

You may find yourself asking, "Why did he die?" "Why this way?" "Why now?" This search for meaning is another normal part of the healing process. Some questions have answers, some do not. Actually, the healing occurs in the opportunity to pose the questions, not necessarily in answering them. Find a supportive friend who will listen responsively as you search for meaning.

## TREASURE YOUR MEMORIES

Memories are one of the best legacies that exist after someone dies. Treasure them. Share them with your family and friends. Recognize that your memories may make you laugh or cry. In either case, they are a lasting part of the relationship that you had with a very special person in your life.

## MOVE TOWARD YOUR GRIEF AND HEAL

The capacity to love requires the necessity to grieve when someone you love dies. You can't heal unless you openly express your grief. Denying your grief will only make it become more confusing and overwhelming. Reconciling your grief will not happen quickly. Remember that grief is a process, not an event.

Be patient and tolerant with yourself. Never forget that the death of a loved one changes your life forever. It's not that you won't be happy again, it's simply that you will never be exactly the same as you were before the death.

## ACCEPTING A LOSS

For each of us, there are times in our lives when we must face and deal with personal losses along with the pain and sorrow they cause. Examples that come easily to mind are the death of a parent, spouse, child, or other close family member or friend. Many other events and transitions also bring with them sadness and a need to grieve, such as retiring, moving out of your home, or a decline in a loved one's physical or mental health.

Losses such as these are simply part of life. Like their counterparts among the joyful occasions in our lifetime, they are part of what it means to share in the human experience. The emotions they create in us are part of living, as well.

## HELPING A FRIEND OR NEIGHBOUR COPE WITH LOSS

The following are ways to help someone after a loss:

### Before The Funeral

1. Offer to notify his/her family and friends about funeral arrangements
2. Help answer phones and greet visitors
3. Keep a record of everyone who calls, visits or has been contacted
4. Help coordinate the food and drink supply
5. Offer to pick up friends and family at the airport and to arrange accommodations
6. Offer to provide transportation for out-of-town visitors
7. Help keep the house clean and the dishes washed

### After The Funeral

1. Prepare or provide dinner on a day that is mutually acceptable
2. Offer to help with household tasks: shopping, gardening, cleaning, sorting, pet care
3. Write notes of encouragement and support
4. Offer to drive or accompany him/her to the cemetery regularly
5. Make a weekly run to the supermarket, laundry, or cleaners
6. Help with the Thank You notes and/or other correspondence
7. Anticipate difficult periods such as anniversaries, birthdays, holidays and the day of death
8. Always mention the deceased by name and encourage reminiscing

Above all else, a kind ear and your presence and concern will be of great help and comfort to the bereaved.



# CONTINUED CARE & GRIEF SUPPORT

During this difficult time, it is important to take care of yourself. Try to get some rest, physical exercise and proper nutrition. Remember family and friends are available to help you so don't be afraid to ask for assistance.

In addition to the support of your family, friends and your religious or cultural community, the following organizations provide local bereavement support:

Woolwich Counselling Centre  
[www.woolwichcounselling.org](http://www.woolwichcounselling.org)  
65 Memorial Avenue, Elmira  
Phone: 519-669-8651

Coping Centre  
[www.copingcentre.com](http://www.copingcentre.com)  
1740 Blair Road, Cambridge  
Phone: 519-650-0852 Toll Free: 1-877-554-4498

Bereaved Families of Ontario  
[www.bfomidwest.org](http://www.bfomidwest.org)

The Family Centre: 65 Hanson Avenue, Kitchener  
Phone: 519-603-0196  
[www.facswaterloo.org/familycentre](http://www.facswaterloo.org/familycentre)

## LOCAL COUNSELLING OPTIONS:

### Bereavement Ontario Network (BON)

[www.bereavementontarionetwork.ca](http://www.bereavementontarionetwork.ca)

### Dr. Jay Children's Grief Centre

[www.drjaychildrensgriefcentre.ca](http://www.drjaychildrensgriefcentre.ca)

### My Grief

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

### Kids Grief

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

### Grieving - CMHA National

[www.cmha.ca/documents/grieving](http://www.cmha.ca/documents/grieving)

### Canadian Mental Health Association of Waterloo Wellington

67 King St E, Kitchener, ON N2G 2K4

1-844-264-2993

[www.cmhaww.ca](http://www.cmhaww.ca)

## HOSPICES:

### Hospice Wellington

795 Scottsdale Dr., Guelph, ON N1G 3R8

519-836-3921

[www.hospicewellington.org](http://www.hospicewellington.org)

### Hospice Waterloo Region

100 Solstice Way, Waterloo, ON N2K 0G3

519-743-4114

[www.hospicewaterloo.ca](http://www.hospicewaterloo.ca)

### Innisfree House

2375 Homer Watson Blvd., Kitchener, ON N2P 0E9

519-208-5055

### Lisaard House

990 Speedsville Rd., Cambridge, ON N3H 4R6

519-650-1121

[www.lisaardandinisfree.com](http://www.lisaardandinisfree.com)







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