



WHAT TO DO WHEN SOMEONE DIES

A GUIDE TO HELP

VICTIM SERVICES OF SARNIA LAMBTON
555 CHRISTINA ST N.
SARNIA, ON
N7T 7X6

519-344-8861 EXT. 5238
1-888-281-3665 EXT. 5238

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UPON THE DEATH OF YOUR LOVED ONE:

- Inform family members of the death – You may decide to have a family member or close friend help you make the calls.
- Contact your local funeral home
- Contact the family doctor.

GATHER INFORMATION ABOUT THE DECEASED:

- full name
- date and place of birth
- date and place of death
- social insurance number
- address
- occupation/employer
- next of kin
- parents names

FUNERAL ARRANGEMENT

- Contact the funeral home of your choice (Note: The next of kin will select the funeral home they wish to deal with and it does not need to be the funeral home who transported your loved one from their place of death.)

THE FUNERAL DIRECTOR WILL:

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

Consult with funeral homes in your area for more information (see **Appendix C**)

IMPORTANT TASKS FOR THE NEXT OF KIN:

- If the deceased lived in a retirement or nursing facility, find out the amount of time provided to retrieve the belongings
- If the deceased lived alone:
 - Immediately dispose of perishable items.
 - Contact landlord (if applicable).
 - Secure the home or apartment, especially if it will be left vacant.
 - Remove any valuables for safekeeping until the Executor is identified.
 - Care for and make arrangements for pets.
 - Firearms could be your responsibility for safekeeping. Call the Canadian Firearms Program for more information at 1 800 731-4000.
- Look for the Will and contact the Executor (see **Appendix B** for additional information)
- If the death occurred out of the Country you can contact the Centre of Foreign Affairs and International trade at 1-800-267-8376 or 613-944-6788. If the burial is to take place in Ontario, a burial, transit, or removal permit is required from the jurisdiction where the death occurred.

BILLS

Notify utility company, cable company, telephone company, hydro, etc. for any name changes or cancellations

WITH A WILL

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

WITHOUT A WILL

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

DEATH OUT OF COUNTRY

If the person dies in another country, contact the Canadian Consulate Office for that country for instructions on how to proceed. Or call the Department's Consular Affairs Bureau at **(613) 996-8885**

DEATH CERTIFICATE

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

- The Statement of Death is completed by the Funeral Director and is submitted to the local municipal clerk's office for registration.

- Funeral Director will provide you with a “*Certificate of Death*”, **this is not a provincial death certificate** but it can be used as proof of death to cancel or apply for benefits
- If a provincial death certificate and/or medical certificate of death are required, an application can be submitted to the Office of the Registrar General. This certificate is seldom required and a copy will only be given upon request by next of kin.
- An Ontario Death Certificate Application Form is available from your local Service Ontario or by visiting the Service Ontario website. Electronic applications process in 15 business days (not including shipping time), in certain cases, with the payment of a premium surcharge
- It takes approximately 10-16 weeks for a death to be registered. Your request for a certificate will be processed after the registration is complete. Note that the medical certificate (cause of death) will not be provided unless specifically requested when filling out the application.
- Certified copies of death certificates (for deaths post 1980) are available for an additional \$15.00, provided that the death was registered. Deaths prior to 1980 cannot be accessed same day. Emergency service is available through Service Canada in Toronto (College Park, 777 Bay St.) by applying in person. There is a two day processing time frame and \$30.00 surcharge fee.
- For more information: Registrar General- 1-800-461-2156 or www.ccr.gov.on.ca

UNDERSTANDING GRIEF

SEE APPENDIX F

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

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

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

GRIEF HAS NO TIME LINE

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

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

EMBRACE YOUR SPIRITUALITY

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

SUPPORT

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

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

SELF-CARE

Remember, grief is a process, not an event. Taking care of you is important to your overall health and wellbeing.

- Nurture yourself. Rest daily, eat well, and listen to what your body and mind are telling you.
- Do not overwhelm yourself by taking on too many responsibilities.
- Realize your grief is unique, and do not compare your grief to others.
- Ignoring your grief won't make it go away.

- Find extra support if you are feeling overwhelmed or distressed.
- As simple as it sounds, just breathe. Take a few minutes out of your day to take a few breaths and focus on yourself.

WHEN CHILDREN GRIEVE...

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

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

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

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

Things to remember:

- Be open to their questions and encourage them to ask, even if they continuously ask the same questions. Children may require more time to understand and make sense of the situation.
- Reassure them that what they are feeling may change as they move through the grief process and promote healthy outlets of such feelings (i.e. crying, talking to friends or family or counsellors, journaling, etc.).
- Be aware of how you are talking to your children. Be calm, patient and sensitive to their thoughts and feelings; establish open communication with your children so they feel heard and accepted.
- It is important to talk to children before and after the service to provide some information for what they may expect and to see if they have any questions or concerns. Be simple and direct.
- Ask questions to each child individually as children have varying experiences and individual needs. Maintaining a supportive and patient stance is beneficial

PETS

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

Sarnia Humane Society (519) 344-7064
131 Exmouth St.
Sarnia, ON N7T 5M3

COMPENSATIONS, PENSIONS, AND BENEFITS

SEE APPENDIX D

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

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

INCOME TAX

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

- Guides and form for completing a tax return for a deceased person can be ordered from Canada Customs and Revenue at 1-800-959-2221

BANKS, FINANCIAL INSTITUTIONS, AND CREDIT CARDS

The executor should contact the person's banks and financial institutions:

- Banks inside Canada
- Centrals
- Credit Unions
- Trusts

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

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

OTHER GOVERNMENT OFFICES

The executor should contact the government offices that apply:

- Canadian citizenship 1-888-242-2100
- Canadian passport 1-800-567-6868
- Driver's license 1-888-570-6110

- Firearms licenses 1-800-731-4000
- Foreign passports
- Health Card 1-800-268-1154
- Indian Status (819) 997-0380
- Outdoors Card 1-800-387-7011
- Social Insurance Number 1-800-206-7218

VEHICLES

The executor may need to look into the following:

- Automobile Insurance Companies
- Canadian Automobile Association
- Car Ownership
- Accessible Parking Permit

PROPERTY

The executor may need to look into the following:

- Home Insurance
- Real estate and property title deeds, property taxes
- Mail to be redirected or held by your local Post Office
- Utility company, cable company , telephone company, electric company within your municipality for any name changes or cancellations
- Land Transfer Tax
- Land Transfer- Wills and Estates

CLUBS, ORGANIZATIONS, SERVICES, AND PROFESSIONAL ASSOCIATIONS

The following may need to be contacted:

- Frequent travelers/buyers cards
- Places where the deceased volunteered
- Professional organizations where the deceased was a member
- Post-secondary institutions where the deceased was an alumnus
- Caregivers or other health service organizations

BIRTH CERTIFICATE

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

CITIZENSHIP CARDS

SEE APPENDIX E

- Citizenship documents (certificate and/or 'proof of' card) can either be destroyed or returned to:
Canadian Citizenship and Immigration
P.O. Box 10000,
Sydney, NS, B1P 7C1
- A copy of the death certificate is not required, but recommended
- For more information, phone 1-888-242-2100 or visit the website: www.cic.gc.ca

DRIVER'S LICENSE AND DISABLED PERSON PARKING PERMIT

SEE APPENDIX E

- The deceased person's Ontario Driver's License must be cancelled. Take the license and death notification to your local Service Ontario

Service Ontario
150 Christina Street North
Sarnia, ON N7T 7W5
- For further information call the Ministry of Transportation at 1-800-268-4686, or visit the website: www.mto.gov.on.ca
- If the deceased person was in possession of a Disabled Person Parking Permit it must be returned to the Ministry of Transportation or to the Driving Examination Office, to be cancelled.

FEDERAL GOVERNMENT PENSIONS—CANADA PENSION AND OLD AGE SECURITY

SEE APPENDIX D

- The Ontario Funeral Services Association has an agreement with the Income Security Programs to fax the information regarding the deceased person in order to cancel the Old Age Security Benefits and the Canada Pension Plan Benefits promptly. However it is advisable to also send a copy of the death certificate if you are not applying for any benefits. This will ensure that all T4 slips will be sent to the executor.
- Please note that the estate is entitled to the Canada Pension and the Old Age Security benefits payable to the deceased for the month of death. If payments are received following the month of death they must be returned to the Income Security Office.
- There may be entitlement to benefits from the Canadian Pension Plan or from Old Age Security.
- These may include:
 - **CPP Survivor's Benefit** – paid to the legal or common-law spouse at the time of death
 - **CPP Death Benefit** – one time lump-sum payment, paid to the estate the maximum is \$2,500
 - **CPP Child Benefit** – paid to the natural or adopted child, or child in care and control of the deceased, if under 18, or between 18 and 25 if in full-attendance at school
 - **Allowance for the Survivor** – for low-income seniors, 60-64 years old
 - **Guaranteed Income Supplement** – Old Age Security recipients who have little or no other income
- The following documents may be required to support the applications for benefits
 - Birth or baptismal certificate for deceased, the surviving spouse and the eligible children
 - Social Insurance Number for the deceased, the surviving spouse and the eligible children
 - Marriage certificate
 - Death certificate
 - Proof of funeral expenses
 - Past year's Income Tax
- It is important to note that all photocopies of supporting document must be certified as true copies
- If the deceased person was receiving a foreign pension, contact International Operations in Vanier (Ottawa) at (613) 957-1954
- The Income Security Programs has some helpful publications including, "*Canada Pension Plan Survivor's Benefits*" and "*Old Age Security Program – Spouse's Allowance and Widowed Spouse's Allowance*".
- Contact the Income Security Programs at 1-800-277-9914, for forms, more information and an appointment time.
- Visit the Human Resources Development Canada's website, <http://hrdc-drhc.gc.ca>, for information

HEALTH CARD

SEE APPENDIX E

- A health card can be cancelled in the following ways:
 - Notify the Ministry of Health and Long-Term Care at 1-800-664-8988 and a change of Information form will be sent to you to complete. Forms are also available on the website: www.gov.on.ca/heath. Mail or drop off the completed form and health card to the nearest Ministry of Health and Long-Term Care office or mail to:
 - Ministry of Health
 - Registration and Claims Branch
 - 47 Sheppard Ave East, Suite 505
 - Toronto, Ontario M2N 7E7

INCOME TAX, GST AND CANADA CHILD TAX BENEFIT

SEE APPENDIX D

- A certified copy of the death certificate should be sent to Revenue Canada as soon as possible if:
 - Good and services tax (GST) credit was being received by the deceased
 - Canada Child Tax Benefits (CCTB) was being received by the deceased or deceased spouse
 - Canada Child Tax Benefits payments were being paid for the child who became deceased
- This will ensure that the payments will be stopped and if applicable, transferred to the surviving spouse
- GST cheques received after death must be returned to Revenue Canada. The estate is not entitled to these benefits. The surviving spouse may submit a request for future GST entitlement. A tax return must be submitted if the surviving spouse did not complete one upon last filing.
- If the deceased person is in receipt of the Canada Child Tax Benefit (CCTB) the surviving spouse (residing at same address) can request a transfer of the benefit by contacting Revenue Canada with the date of death. **Guardians** (including ex-spouses) must complete a **Canada Child Tax Benefit Application** to request payments.
- The surviving spouse can also complete an **“Election to Change Marital Status” (RC65)** form which would allow the CCTB to be re-calculated and may result in higher amounts provided
- A terminal return must be filed to the date of the death on behalf of the deceased. As well, a T3 Income Tax Return may be required during administration of the estate for more complex income tax situations
- Revenue Canada has many helpful publications:
 - *“What to Do Following a Death” (RC4111)*
 - *“Preparing Returns for Deceased Persons”*

SECURE CERTIFICATE OF INDIAN STATUS (SCIS)

SEE APPENDIX E

- If the deceased person had Indian status, the original Indian Status card along with a copy of the death certificate should be mailed to:
 - Aboriginal Affairs & Northern Development Canada
 - 25 St. Clair Avenue East, 8th floor
 - Toronto, Ontario M4T 1M2
 - (416) 973-6234
- If the deceased had a Gas card, that should also be returned
- Normally, the Department of Indian Affairs will notify the local band office, you may also notify them if you wish
- For more information, call (416) 973-6234 or www.inac.gc.ca

INSURANCE POLICIES – LIFE, CAR AND HOME

SEE APPENDIX E

- Notify the life insurance companies and they will send a representative to see you or mail forms to be filled out. Each will need a copy of the proof of death, the policy number and the policy itself
- Automobile insurance company needs to be notified of the death of the individual. Some insurance, i.e. comprehensive, will need to remain on the vehicle even if the vehicle will not be driven. If there was a fatal car accident, check if there is any insurance from C.A.A. or Auto Insurer.
- Home insurance companies will need to be contacted and notified of the death. If the home will be vacant, you will need to make arrangements for someone to check on the home in order for the insurance coverage to remain valid

PASSPORT

SEE APPENDIX E

- Current passports may be returned to the Passport Office or local Service Canada. A copy of the death certificate is not required but is recommended
 - The Passport Office
 - Department of Foreign Affairs and International Trade
 - Ottawa, Canada, K1A 0G3

 - Service Canada
 - 529 Exmouth Street,
 - Sarnia, Ontario N7T 5P6
 - 1-800-622-6232
- The cancelled passport will not be returned to you unless you make this request in writing to the Passport Office when returning the passport
- If you do not want to return the valid passport, cut the top right hand corners of the cover, picture and signature page. The passport now becomes invalid
- Expired passports do not need to be sent to the Passport Office
- For more information, phone 1-800-567-6868 or www.dfait-maeci.gc.ca/passport

SOCIAL INSURANCE NUMBER

SEE APPENDIX E

- Social Insurance Number cards should be returned to the local Human Resources and Development Canada Office, along with the original copy of the death certificate. If the card is not available, record the number on the death certificate.

Service Canada
529 Exmouth Street,
Sarnia, Ontario N7T 5P6
1-800-622-6232

- For more information, call 1-800-206-7218 or <http://hrdc-drhc.gc.ca>

VETERANS AFFAIRS BENEFITS

SEE APPENDIX D

- If the deceased person was in receipt of benefits from Veterans Affairs please contact the Regional Office in Kirkland Lake 1-800-387-0919 or www.vac-acc.gc.ca
- Have the file number or HO number or social insurance number available
- A copy of the death certificate is required
- In some cases, benefits may be available for funeral and burial expenses, the Regional or District office will assist you with this information

WORKPLACE SAFETY AND INSURANCE BENEFITS (FORMERLY WCB)

SEE APPENDIX D

- If the deceased person was in receipt of benefits from the Workplace Safety and Insurance Board, please notify them by calling 1-800-387-0750, have the claim number or the social insurance number available when the call is placed. WSIB will mail further instructions. Visit the website for more information www.wsib.on.ca

TELEPHONE

- If you wish you can change any voicemail messages. Contact the phone provider for more information.

THANK YOU CARDS

- Thank you cards are typically sent to people who gave donations, flowers, food or some special help.

APPENDIX A

DOCUMENTS YOU MAY NEED TO LOOK FOR (IF APPLICABLE)

- Bank/Credit Cards and account numbers, loan and mortgage documentation RRSPs, RRIF, stocks, bonds, certificates, etc. –inform bank and credit union, etc.
- Bills- advise companies
- Birth Certificates for the deceased and dependents
- Canadian Citizenship Card and Passport- return to local Service Canada ([page 11](#))
- Credit Cards- cancel
- Death Certificates and/ or Statement of Death
- Driver’s License and ownership registration, disabled person parking permit- cancel/transfer
- Group Medical Cards- cancel
- GST/ Child Tax Benefit- advise Canada Revenue Agency
- Health Card- cancel through Ministry of Health ([page 10](#))
- Insurance Policies- life and health, care and home- advise agent/ broker
- Loan and mortgage documentation- inform bank
- Military discharge papers
- Most recent copy of the Will
- Old Age Security number- cancel/ return to local Service Canada ([page 9](#))
- Prenuptial agreement, divorce/ separation documents
- Previous two years income tax returns
- Real estate and property title deeds
- Recent contracts
- Recent pay stub from the employer
- Record of benefits through Old Age Security and/ or Canada Pension, private or foreign pension, the employer, Workers Safety and Insurance Board, Veteran Affairs, Club memberships and subscriptions- advise organizations
- Safety Deposit Keys
- Secure Certificate of Indian Status (SCIS)- return to the Aboriginal Affairs and Northern Development Canada office ([page 11](#))
- Social Insurance Number- cancel/ return to local Service Canada ([page 12](#))
- Title and deed to property/ property lease agreements

APPENDIX B

ADDITIONAL TASKS/DOCUMENTS TO REVIEW

EXECUTOR'S CHECKLIST

Legislative

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

Beneficiaries

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

EXECUTOR – ADMINISTRATION AND DISTRIBUTION:

Beneficiaries

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

Legislative

- Arrange rollover or transfer of RRSP/RRIF proceeds.
- Prepare and file necessary estate tax returns for foreign assets, if any.
- Prepare and file a T1 Tax return and other returns with Canada Revenue Agency and request a Clearance Certificate. Terminal period returns must be filed by April 30th of the year following the year of death, or by six months from the date of death, whichever is later.
- Prepare and file T3 Trust Information Return. The T3 return must be filed within 90 days from the year-end of the taxation year chosen from the estate.
- Prepare Accounts for passing or approval by beneficiaries. Prepare releases.
- Write to the beneficiaries with the accounting and request approval.
- If beneficiaries approve accounts, confirm all releases received.
- If accounts are to be audited by the Court, ask estate administration expert to prepare application and all necessary notices and to arrange appointment.
- After obtaining approval from the beneficiaries or the court, take executor's compensation, maintain holdback. Reserve pending receipt of necessary clearance certificates, and distribute any remaining funds or deliver assets.
- Apply for tax clearance certificate.
- Calculate executor's compensation.
- Write to beneficiaries with a final report on all aspects of the administration.

APPENDIX C

FUNERAL HOMES IN LAMBTON COUNTY

Denning Funeral Directors Ltd.	9 James St S, Forest, ON 232 Warwick St, Watford, ON denningfuneralhome.com	519-786-2401 519-876-2218
D.J. Robb Funeral Home Ltd.	102 Victoria St. N. Sarnia, ON N7T 5W www.djrobb.on.ca	519-336-6042
Gilpin Funeral Chapel	123 King St E, Forest, ON N0N 1J0 97 Victoria, Thedford, ON N0M 2N0 608 Errol Rd W Sarnia, ON, N7V 2C1 www.gilpinfuneralchapel.com	519-786-4964 519-296-4964 1-844-GILPINS
Knight Funeral Home Ltd.	588 St. Clair Parkway, Corunna, ON N0N 1G0 www.knightfuneralhome.ca	519-862-2845
McCormack Funeral Home	254 George Street, Sarnia, ON N7T 4P2 www.mccormackfuneralhomesarnia.com	519-383-7121
McKenzie & Blundy Funeral Directors	431 Christina St N Sarnia, ON N7T 5V8 www.mckenzieblundy.com	519-344-3131
Needham-Jay Funeral Home	4059 Petrolia Line, Petrolia, ON N0N 1R0 650 Broadway Street (County Rd. 21) Wyoming, ON N0N 1T0 www.needhamjay.com	519- 882-0100 519-845-3867
Smith Funeral Home	1576 London Line, Sarnia, ON N7T 7H2 www.smithfuneralhome.ca	519-542-5541
Steadman Brothers Funeral Chapels	3040 Brigden Road, Brigden, ON N0N 1B0 www.steadmanbrothers.ca	519-864-1193
Van Heck Funeral Home Limited	3232 River, Alvinston, ON N0N 1A0 www.vanheckfuneralhome.ca	519-898-2813

APPENDIX D

PENSION, BENEFIT AND OTHER INCOME

Program Name	Contact	Other Information
Banks	Contact the deceased's banks.	For a list of all banks in your community contact the Canadian Bankers Association at 1-800-263-0231
Canada Child Tax Benefits (CCTB)	Canada Revenue Agency 1 800-387-1193	
Canada Pension and Old Age Security	<p>Service Canada 1-800-277-9914</p> <p>*The Ontario Funeral Services Association has an agreement with the Income Security Program to fax the information regarding the deceased person in order to cancel the Old Age Security Benefits and the Canada Pension Plan Benefits promptly.</p> <p>*Advisable to also send a copy of the Statement of Death if you are not applying for any benefits. This will ensure that all T4 slips will be sent to the executor.</p> <p>* The estate is entitled to the Canada Pension and the Old Age Security benefits payable to the deceased for the month of death. If the deceased received a payment following the month of death the funds must be returned to the Income Security Office.</p>	<p>May be entitled to benefits from Canada Pension or Old Age Security.</p> <ul style="list-style-type: none"> -CPP Survivor's Benefit, monthly pension paid to legal or common law spouse -CPP Death Certificate, one time lump-sum payment to be paid to the deceased contributor's estate (max. \$2,500) -CPP Child Benefit, a monthly benefit paid to the natural or adopted child, or child in care and control of the deceased, if under 18, or between 18-25 and in full-time attendance at school -Allowance for the Survivor, for low-income seniors (60-64 years old) -Guaranteed Income Supplement, monthly payments to Old Age Security recipients who have little or no other income. <p>Documents that may be required:</p> <ul style="list-style-type: none"> -Birth or baptismal certificate of deceased, the surviving spouse and eligible children -Social Insurance Number of deceased, the surviving spouse and eligible children -Marriage certificate -Statement of Death

		-Proof of funeral expenses -Past year's Income Tax
Canada Savings Bonds	1-877-899-3599	
Credit Unions	Contact the deceased's credit unions.	For a list of all credit unions in your community email the Credit Unions of Ontario: communications@central1.com
Employers	Contact the current and previous employers of the deceased.	There may be benefits and/or pensions that the Human Resources departments can assist you with.
Family Responsibility Office	Ontario 1-800-267-4330	The FRO collects, distributes and enforces court-ordered child and spousal support payments. If the deceased was a payer or payee, the FRO should be notified of their death.
Guaranteed Annual Income System (GAINS)	Ontario Ministry of Finance 1 866 668-8297	If the deceased was a recipient of GAINS, they must be notified of the death.
Income Tax and GST Rebate	Canada Revenue Agency 1-800-959-2221	The executor must complete an income tax form for the deceased. Guides and forms can be ordered from the Canada Revenue Agency.
International Benefits	1-800-622-6232	Someone who lived or worked in another country may be receiving pensions and benefits from Canada and/or from the other country because of a social security agreement.
Life, Home and Auto Insurance	Contact the deceased's insurance company.	Notify the life insurance companies and they will send a representative to see you or mail forms to be filled out. You will need to provide a copy of the proof of death, the policy number and the policy itself. Automobile insurance company needs to be notified of the death. Some insurance (i.e. comprehensive), will need to remain on the vehicle even if the vehicle will not be driven. If there was a fatal car accident, check if there is any coverage from the insurer or other places like C.A.A.

		Home Insurance companies will need to be contacted and notified of the death. If the home will be vacant, you will need to make arrangements for someone to check on the home in order for the insurance coverage to remain valid.
National Defense Disability and Death Benefits	Government of Canada 1-800-883-6094	Casualty Support provides support services for serving and retired members of the Canadian Armed Forces who are ill, injured, deceased, their families, and next of kin.
Ontario Disability Support Program	Ontario Ministry of Community and Social Services 1-888-789-4199	If the deceased was a recipient of ODSP, they must be notified of the death.
Ontario Drug Benefits	1-866-532-3161	
Ontario Savings Bonds	1-888-212-2663	
Ontario Works	County of Lambton (519) 344-2057 1-800-387-2882	This benefit is based in the County that the deceased lived in.
Parents of Murdered or Missing Children - Federal Income Support	1-800-622-6232	This grant is available to eligible parents who have lost income from taking time away from work to cope with the death or disappearance of their child as a result of a probable Criminal Code offence.
Quebec Pension Plan	1-800-463-5185	
Trillium Drug Program	1-800-575-5386	
Veterans Affairs	1-866-522-2122 (English) 1-866-522-2022 (French)	Contact for more information to determine if the deceased was a recipient and if there are further funds available or burials and survivors.
Workplace Safety and Insurance Board	1-800-387-0750	If the deceased was in receipt of benefits have claim number, or social insurance number available when you call. If the deceased died at work, there may be services and benefits available for surviving spouse and children.

APPENDIX E

IDENTIFICATION

Citizenship and Permanent Resident Cards	Canadian Citizenship and Immigration 1-888-242-2100 P.O Box 10000 Sydney, NS B1P 7C1	Citizenship documents (certificate and/or 'proof of card) can either be destroyed or returned to the Canadian Citizenship and Immigration. A copy of the Statement of Death is not required, but suggested.
Driver's License, Auto Ownership and Disabled Person Parking	Service Ontario 150 Christina Street N Sarnia, ON N7T 7W5 Find closest location at http://www.ontario.ca/serviceontario	
Health Card	Ontario Ministry of Health and Long-term Care 1-800-644-8988	
Passport	Government of Canada Service Canada 529 Exmouth St. Sarnia, ON N7T 5P6 1-800-622-6232 The passport should be returned by mail to Passport Canada for cancellation at the following address: Passport Canada Program Gatineau QC K1A 0G3	Return the passport to Passport Canada with a copy of the death certificate and a letter indicating if the cancelled passport should be destroyed or returned to you.
Secure Certificate of Indian Status Card (SCIS)	Aboriginal Affairs & Northern Development Canada 25 St. Clair Avenue East Toronto, Ontario M4T 1M2 416-973-6234 1-800-567-9604	Mail Status card with a copy of the death certificate. Gas Card should be returned-contact 1-866-668-8297
Social Insurance Number	Service Canada 529 Exmouth St. Sarnia, ON N7T 5P6 1-800-622-6232	*Important to inform Service Canada of a death in your family to reduce risk of identity theft. You will need the SIN Card and

	<p>Service Canada Centre 1-800-206-7218 (option 3) 1-800-808-6352 (French)</p> <p>By Mail: Service Canada Social Insurance Registration Office P.O Box 7000 Bathurst, New Brunswick E2A 4T1</p>	<p>a copy of the Death Certificate/ Statement of death (if you do not have the card but know the number provide proof of death).</p> <p>If mailing: mail Death Certificate or Statement of death with SIN Card/ or the number neatly written (if you do not have the card)</p>
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APPENDIX F

COMMUNITY RESOURCES

Local Bereavement Resources	Contact Information
<u>Court Information</u> Victim/Witness Assistance Program <ul style="list-style-type: none"> - Provides court information and support to victims and witnesses involved in Criminal Court 	519-337-1766
<u>Trauma Clean Up</u> Belfor Environmental <ul style="list-style-type: none"> - Fee for service business available 24 hours a day to do professional clean up service after a death, accident, or disaster. Payment is required. 	519-337-1122
MADD – Mothers Against Drunk Driving	519-339-9962
<u>Telephone Support</u> Distress Line <ul style="list-style-type: none"> - A 24 hour support phone line for those in distress. 	519-336-3000
Threads of Life <ul style="list-style-type: none"> - Help families heal after life-altering workplace injuries, illness & deaths. 	1-888-567-9490
<u>Group Counselling</u> The Power of Grief <ul style="list-style-type: none"> - Survivors of Suicide 	Donna Powers-Garner 519-344-8095
Rainbows Program <ul style="list-style-type: none"> - Group based peer support - Offers a 14 week peer support group or parent support group. - Program is for children who deal with separation/divorce or loss of parent or family member. - Doesn't replace counseling, uses trained volunteers. 	Redeemer Christian Reform (September program)—Diana Wassink-519-542-4202 Trinity Anglican Church (January program)
Sarnia Beginning Experience (Christian Based) <ul style="list-style-type: none"> - St Andrew's Presbyterian Church, Widowed, Separated, Divorced. 	Gary Wray-519-332-5342 www.sarniabeginningexperience

<p>St. Joseph's Hospice Resources Centre</p> <ul style="list-style-type: none"> - Bereavement services for adults - Bereaved Parents program - Caring hearts children's program 	<p>475 Christina St N, Sarnia, ON N7T 5W3 519-337-0537</p>
<p><u>Individual Counselling</u></p> <p>Bluewater Health, Pastoral Care & Social Work</p> <ul style="list-style-type: none"> - Will see clients a few times (if occurred in hospital), and then will refer out if necessary. 	<p>519-464-4400 ext. 5376</p>
<p>Central Lambton Family Health Team</p>	<p>4130 Glenview Rd., Petrolia (519) 882-2500</p>
<p>EAP (Employee Assistance Program)</p>	<p>Ask your Human Resource Department for information about your EAP program to access occupational funded counselling options.</p>
<p>Family Counselling Centre</p>	<p>519-336-0120</p>
<p>Grand Bend Area Family Health Team</p>	<p>69 Main St. E, Grand Bend (519) 238-2362</p>
<p>North Lambton Family Health Team</p>	<p>North Lambton Site 3-59 King St. W Forest, ON N0N 1J0 (519) 786-4545</p> <p>West Lambton Site 429 Exmouth St. Suite 100 Sarnia, ON N7T 5P1 (519) 344-3017</p> <p>Kettle Point Site 6275 Indian Lane Kettle and Stony Point FN, ON N0N 1J1 (519) 786-2700</p> <p>East Lambton Site 536 Simcoe St. PO Box 689 Watford, ON N0M2S0 (519) 333-2747</p>
<p>Rapids Family Health Team</p>	<p>1150 Pontiac Dr., Sarnia (519) 339-8949</p> <p>233 Cameron St., Corunna (519) 819-9800</p>
<p>VON – Kids Circle Program</p> <ul style="list-style-type: none"> - Appointments at school, office or client's home 	<p>519-542-2821 ext.4256</p>

<p>LIBRARIES</p> <p>*Libraries are a great source of free information on death and grief for children and adults.</p>	<p>Libraries are located across all of Lambton County. Call the head office to find your closest library.</p> <p>1-866-324-6912</p>
<p>CMHA Resource Library</p>	<p>210 Lochiel Street, Sarnia, ON 519-337-5411</p>

ADDITIONAL INFORMATION SOURCES

What to do when someone dies. Government of Ontario.

<http://www.ontario.ca/government/what-do-when-someone-dies>

What to do when someone dies. Government of Canada

<http://www.servicecanada.gc.ca/eng/lifeevents/loss.shtml>

What to do when someone has died: Canada Revenue Agency

<http://www.cra-arc.gc.ca/deceased/>