

# After the Funeral



**A Guideline  
for the Practical Concerns  
Following a Death.**

# Estate Check List

- Apply for government death benefits (CPP Death & Survivors)
- Cancel government issued ID cards (Social Insurance Card, Health Card, Driver's License and Passport)
- Contact employer and inquire about death benefits that may be available
- Contact life insurance companies and file a claim
- Contact Workers Safety & Insurance Board (WSIB)
- Contact Veterans' Administration, Lodge, Club etc.
- Notify Canada Revenue Agency (CRA)
- Transfer or cancel real estate, home insurance, property and utilities
- Transfer or cancel car insurance, vehicle ownerships and permits  Notify banks and investment companies
- Notify credit cards companies and store cards
- Change any documents which may have listed the deceased as an executor or beneficiary
- File final tax return for the deceased
- Contact the cemetery/monument company if necessary

## Notes and Reminders

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The Canada Pension Death Benefit Application forms were filled out by \_\_\_\_\_ and mailed on \_\_\_\_\_.

Please be advised that the application process takes approximately 8-12 weeks from the date Service Canada receives the application. The funeral home **DOES NOT** fill out these forms on your behalf **UNLESS** you arrange an aftercare appointment for us to assist you.

The Lougheed and Jackson & Barnard Funeral Homes are proud to offer our After the Funeral Book. This book was designed as a guideline to assist with practical concerns following a death. For most of these concerns, Proof of Death Certificates provided by the funeral home will be required. Should you require more Proof of Death Certificates or should any questions arise regarding any information in this book please contact our helpful staff at 705-673-3611 or by email at [jacksonsinfo@lougheeds.ca](mailto:jacksonsinfo@lougheeds.ca).

## **1. Thank You Cards & Acknowledgements**

If you require more thank you cards, they are available by contacting us or simply dropping in to one of our locations. The custom of placing a “thank you” in the local newspaper is still available. However, we have found most people prefer a more personal card or letter sent directly to them. If you would like to place a “thank you” in a local newspaper, please contact us and we will assist you.

## **2. Government Death Benefits**

### **a) CANADA PENSION PLAN & OLD AGE SECURITY (CPP & OAS)**

The funeral home will notify the government of the deceased’s passing; this will cancel any monthly Canada Pension and Old Age Security payments they were receiving. Anyone who dies while receiving these monthly pensions are entitled to the payment issued in the month in which the death occurs; if another payment is issued in the following month, please contact Service Canada directly at 1-800-277-9914 and have the deceased’s social insurance number ready when you call.

### **b) CANADA PENSION DEATH BENEFIT**

Anyone who has worked in Canada after 1966 and is retired or currently working (as long as they have contributed for one-third of the calendar years in their contributory period or 10 years) is entitled to receive the death benefit. As of January 1st, 2019, the amount of the death benefit for all eligible contributors is a flat rate of \$2,500. A cheque will be mailed directly to the applicant, but made payable to the deceased’s estate. If Ontario Works is covering the funeral expenses, no benefit will be available to the family as Ontario Works is entitled to recoup funeral expenses

**To apply for this death benefit, you must include the following documentation with the application form provided by the funeral home: an original Proof of Death Certificate and the funeral home invoice. If the funeral was prepaid, the funeral home can provide you with a letter in place of an invoice. If there is a will, you must include a certified SIGNED copy of the will. **\*\*PLEASE NOTE\*\*** When there is a will, only the executor is able to apply for the death benefit; if the executor does not intend to apply, they must submit a letter to Canada Pension indicating such. If the person dies intestate (without a will), the person who is financially responsible for the funeral, and who will be looking after the deceased's estate would apply, indicating there is no will.**

### **c) CANADA PENSION SURVIVORS BENEFIT**

As well as the death benefit, a monthly pension may be available for a surviving spouse and/or any dependent child(ren) under the age of 18 or 18-25 providing they are in full time education.

The amount of the survivor's benefit is calculated based on the amount of the deceased's CPP contributions and the survivor's age and personal CPP contributions at the time of the contributor's death, which works out to 60% if the survivor is age 65 or over and 37.5% if they are under age 65. Combined retirement pensions with survivor benefits are subject to a maximum. **To apply for this benefit, you will need to provide a Proof of Death Certificate and a certified copy of the original marriage license or certificate with the application provided by the funeral home with the death certificates. If the marriage license or certificate is lost, you may be able to get a replacement from the church in which the marriage took place. If this is not an option, you must provide a Statutory Declaration of Legal Marriage. If you are legally separated, you must provide a Declaration of Legal Separation. If the surviving spouse was a common-law partner of the deceased, you must provide a Statutory Declaration of Common-Law Partnership. If you are applying for the benefit as a "dependent" child between the ages of 18-25 and are currently in school, you must provide a Proof of Death Certificate and a Declaration of Attendance Letter, which must be signed by the attending school. The Declaration of Legal Marriage, Declaration of Common-Law Partnership, and Declaration of Legal Separation, forms can be obtained from the funeral home and **MUST** be signed by a Commissioner of Oaths or a lawyer before being submitted with the application.**

**\*\*PLEASE BE ADVISED: IT TAKES APPROXIMATELY 8-12 WEEKS TO RECEIVE PAYMENT(S) FROM THE DATE SERVICE CANADA RECEIVES YOUR APPLICATION. FAILURE TO INCLUDE THE APPROPRIATE DOCUMENTATION WITH THE APPLICATION FORMS WILL DELAY THE APPLICATION PROCESS. IF MORE THAN 12 WEEKS HAVE PASSED, AND YOU WOULD LIKE TO KNOW THE STATUS OF YOUR APPLICATION, PLEASE CONTACT SERVICE CANADA DIRECTLY AND HAVE THE DECEASED'S SOCIAL INSURANCE NUMBER READY WHEN YOU CALL.**

For assistance filling out these documents, or to arrange an appointment with our staff, please contact us at 705-673-3611. To contact Service Canada directly, please call their Canada Pension Office at 1-800-277-9914.

#### **d) CERTIFIED COPIES**

The funeral home can make certified copies of original documents you may need to complete the Canada Pension Death Benefit and Survivors Benefit application forms. These documents may include:

**Marriage License or Certificate • Will • Power of Attorney Documents**

#### **e) COMMISSIONER OF OATHS**

If any documents for the Canada Pension Death Benefits need to be notarized or commissioned, Commissioner of Oaths services are available through the City Clerk's office located at Tom Davies Square, 2nd floor, 200 Brady Street, Sudbury, or Sudbury Citizen Service Centres. A variety of documents such as affidavits, statutory declarations, and government documents which need to be signed in a formal manner can be sworn or affirmed before a Commissioner of Oaths for a fee.

### **3. Identity Card (ID) Cancellation**

#### **a) SOCIAL INSURANCE CARD (SIN)**

To cancel the Social Insurance Card please fill out the cancellation form provided by the funeral home in the Proof of Death envelope, include a Proof of Death Certificate and the deceased's Social Insurance Card. If the card is lost, fill out documents indicating that the card is lost and mail without. **Mail all documents to: Social Insurance Registration, P.O. Box 7000, Bathurst, New Brunswick, E2A 4T1.** Please Note: The SIN record will be updated to indicate that person is deceased, but the SIN can still be used for estate and tax purposes.

## **b) HEALTH CARD (OHIP)**

To cancel the Health Card, please fill out the cancellation form provided by the funeral home in the Proof of Death envelope, include a Proof of Death Certificate and the deceased's Health Card. If the card is lost, please fill out documents indicating card is lost and mail without. **Mail all documents to: Service Ontario, 199 Larch Street, Suite 300 Sudbury, Ontario, P3E 5P9.**

## **c) DRIVER'S LICENSE**

Please Note: The deceased's driver's license should not be cancelled until the car ownership has been switched over. To cancel a Driver's License, fill out the cancellation form provided by the funeral home in the Proof of Death envelope, and include a Proof of Death Certificate and the deceased's Driver's License. If the card is lost, list the number and indicate lost. **Mail all documents to: Ministry of Transportation, Box 9200, Kingston, Ontario, K7L 5K4.** If the Driver's License is expired it does not need to be cancelled. It is worthwhile to check if there is a rebate available on the deceased's driver's license and license plate sticker.

## **d) VALID PASSPORT**

To cancel a valid Canadian Passport, fill out the cancellation form provided by the funeral home in the Proof of Death envelope and include a Proof of Death Certificate with the deceased's passport. If the passport has been expired for over a year, it does not need to be cancelled. **Mail all documents to: Passport Canada Program, Gatineau, Quebec, K1A 0G3.** If there is a valid passport from another country, please contact the corresponding country's consulate office. You have the option of having the passport returned to you after being cancelled.

## **e) SECURE CERTIFICATE OF INDIAN STATUS (SCIS)**

To cancel a status card, send a Proof of Death Certificate with the card to: **Aboriginal Affairs and Northern Development Canada, 8th Floor, 25 St. Claire Ave, E. Toronto, Ontario, M4T 1M2.** For questions or concerns contact them directly at 1-416-973-6234 or contact your local band office.

## **f) OTHER IDENTIFICATION CARDS**

For any other personal identity cards such as; Hunting License, Fishing License, Firearms License etc.. please contact offices directly and inquire about their cancellation procedures. Please note: Birth Certificates and citizenship cards do not need to be returned or cancelled.

## **4. Work Benefits**

Many companies have a death benefit available for their employees. It is a good idea to check at the deceased's place of employment for such benefits. Any benefits received are NOT part of the estate, but paid directly to the beneficiary. Some of the well-known ones in our community are:

### **a) VALE (INCO)**

The funeral home will notify VALE of the death by faxing a death certificate; however, they require the family to contact the Vale Pension Helpline at 1-888-351-5549. Their mailing address is **Vale Pension Center 1060 Robert Bourassa Blvd, Suite 900, Montreal, Quebec H3B 4V3.**

### **b) GLENCORE (FALCONBRIDGE)**

Those who worked at Falconbridge, or their spouses, may be eligible for a life insurance payment. The funeral home will provide Glencore with an original Proof of Death Certificate. However, the family must currently contact Leigh-Ann Knight directly in the Benefits office at 705-693-2761 (ext. 3366).

### **c) ONTARIO MUNICIPAL EMPLOYEES RETIREMENT SYSTEM (OMERS)**

Those who are receiving an OMERS pension may qualify for a death benefit. For more information and to notify them of the deceased's passing, contact OMERS directly at 1-800-387-0813 and have the deceased's SIN number or the OMERS reference number ready when you call.

### **d) ONTARIO TEACHERS INSURANCE PLAN (OTIP)**

Those who are receiving an OTIP pension may qualify for a death benefit. For more information and to notify them of the deceased's passing, contact OTIP directly at 1-800- 668-0105.

### **e) HEALTHCARE OF ONTARIO PENSION PLAN (HOOPP)**

Those who worked in the health care field and are receiving a HOOPP pension may qualify for a death benefit. For more information, contact them directly at 1-877-434-6677 and have the deceased's SIN number ready when you call.

## **Other Death Benefits**

### **a) LIFE INSURANCE**

If the deceased had a life insurance policy, contact the life insurance company directly and inform them of the death. Every insurance company has its own procedures and will give you instructions on how to proceed. With some life insurance policies, the cause of death listed by the doctor or coroner may be required in writing and can only be provided by the signing physician at the time of death. The signing physician's name will be listed on the Proof of Death Certificates provided by the funeral home.

### **b) WORKERS SAFETY AND INSURANCE BOARD (WSIB)**

To cancel a benefit the deceased may have been receiving from WSIB, contact their office and have the deceased's claim number or social insurance number ready. They will also require a Proof of Death Certificate. If the death has occurred on the job as the result of an accident or health condition, a benefit may be available through WSIB to help with funeral costs. For more information regarding these benefits, please contact their office directly at 1-800-387-0750.

### **c) LODGE BENEFITS**

Some clubs and organizations offer death benefits to families of their members. If the deceased was a member of a Lodge, Club, or organization it is worthwhile to check into any possible benefits by contacting the local office or president.

### **d) VETERANS BENEFITS**

There may be benefits available at the time of death. To find out if the deceased qualifies for such a benefit, contact the Last Post Fund at 1-800-465-7113. If you have a problem, contact the War Pensioner's Association or Service Bureau Office at your local Legion Branch. If the deceased was receiving a pension through the Department of Veterans Affairs, notification of the death can be made by calling 1-866-522-2122.



## **6. Medical Cause of Death**

At times, family members wish to know the exact cause of death listed by the doctor or coroner, or it is required by certain insurance companies. In order to obtain this information, the family must contact the doctor or coroner directly. The name appears on the Proof of Death Certificate provided by the funeral home. The doctor or coroner will discuss any information with the immediate family only. Funeral Directors are not able to discuss the cause of death at any time as it is protected by privacy laws. If you have difficulty contacting a doctor, a funeral director can assist you. If a coroner has been appointed, they become the signing doctor and have the authority to order an autopsy. All information concerning autopsy results are given to the doctor only. Autopsy results are NOT mailed to the family.

### **CURRENT LOCAL CORONERS ARE:**

Dr. W.J. McMullen – 705-698-1453

Dr. R.B. Sawkiw – 705-523-2503

Dr. L. Piccinin – 705-662-5396

Dr. M. Carrier – 705-524-7312

Dr. B. Bora – 705-673-6836

Dr. J. Tuinema – 877-263-0525

Dr. V. Marchadier - 705-688-5727

## **7. Banks and Finances**

### **a) BANK ACCOUNTS**

Contact the bank(s) to notify them of the deceased's passing and set up an appointment to meet with one of their staff. The bank will require a Proof of Death Certificate and a copy of the will. Upon death, all money in a joint bank account belongs solely to the remaining account holders, regardless of the amount of funds in the account. If no one is joint on the account, the account will become frozen. The account should then be turned into an estate account and should remain open until all of the income taxes have been filed, at least two years. Legally, a funeral account or any other bills can be paid by the funds in the deceased's account even if frozen, simply by bringing in a Proof of Death Certificate and a copy of the invoice/bill to the bank. Smaller accounts can be released at the discretion of the financial institution.

## **b) BANK/CREDIT CHARGE CARDS**

Credit cards such as Visa, Master Card, store cards, etc, will be invalidated if they are only in the name of the deceased. The estate of the deceased is responsible for any outstanding debts; however, some credit cards are insured, so be sure to ask about insurance or balance protection. If the card is joint, any outstanding debts will become that of the survivor. To cancel any credit or charge cards, contact the provider directly by the number on the back of the card. They will most likely require a Proof of Death Certificate and could ask to see a copy of the will.

## **c) STOCKS AND BONDS**

Check with the financial advisor on what they require to have stocks or bonds changed or cashed. This can be a difficult process and you may need to contact a lawyer to help you. Canada Savings Bonds can be transferred directly to the estate or directly to the beneficiary. With the assistance of your financial advisor, complete the “Transfer of Registered Government Securities” form that is available at any financial institution.

## **d) R.R.S.P./REGISTERED PENSION PLANS/RIFS**

If a deceased spouse owns an R.R.S.P., the funds can be directly rolled over tax free to the surviving spouse’s existing plan or a new one can be set up. A lump sum death benefit received from a Company Pension Plan, can be transferred to the surviving spouse’s R.R.S.P. Contact a representative from the institution holding the R.R.S.P. for details.

# **8. Property and Ownerships**

## **a) HOUSE/PROPERTY**

By law, all land or property that is owned jointly with the deceased automatically becomes the property of the survivor. There is no immediate legal reason to change the title as long as the property taxes are being paid and the insurance company is aware of the deceased owner’s passing. If you are going to change the title or ownership of the land, we would recommend retaining a lawyer.

## **b) UTILITIES**

For cancellation or name changes, please contact the utility provider directly. They will most likely require a Proof of Death Certificate and could also ask to see a copy of the will.

### **c) VEHICLE/HOME INSURANCE**

Insurance will need to be cancelled if it was in the deceased's name only. If insurance was jointly owned with the deceased, their name will need to be removed. This can be done by contacting the insurance provider directly. If the insurance is in the deceased's name only and was paid upfront for the year, it is worthwhile to check with the insurance provider to see if there's a rebate.

### **d) AUTOMOBILE OWNERSHIP**

If the automobile was owned jointly, it's a simple matter of bringing in a Proof of Death Certificate, copy of the will, the ownership slip, driver's license and the marriage license or certificate (if joint ownership was with a surviving spouse) to a Ministry of Transportation Office located inside the Service Ontario buildings. They will reissue the appropriate slip. If the car was in the deceased's name only and there is no will, an affidavit will be required. To obtain this affidavit, you must go through a lawyer. To cancel or transfer auto insurance, you will need to contact the provider directly. If the deceased paid their insurance annually, there could be a rebate available. For more information, contact Service Ontario at 705-674-4503.

## **9. Estates, Wills, Probate, and Lawyers**

### **a) POWER OF ATTORNEY (FOR PROPERTY AND FOR CARE)**

Power of Attorney is a legal document with which one individual empowers another individual with the authority to act on their behalf in conducting his or her financial affairs or health concerns, when that individual becomes permanently or temporarily disabled or incapacitated. A Power of Attorney's authority ends at the time of the death of the individual they are representing. At this point, the executor of the will or legal next of kin takes over. If the deceased was listed as power of attorney for someone else, this will need to be changed.

### **b) LAST WILL AND TESTAMENT**

A will is a legal document in which an executor is appointed to carry forth the wishes of the deceased regarding the distribution of their assets, property, and the care of any minor children. The executor of the will would be the legal contact to execute the estate of the deceased. Any will in which the deceased is mentioned or named an executor or beneficiary should be changed. Contact the lawyer who made the will and they will assist you.

## **c) ESTATE AND LAWYERS**

An estate is everything comprising the net worth of an individual, including all land, possessions, and other assets that the individual owns or has a controlling interest in. A small or simple estate can be easily handled by the family. When there is a will, it is up to the executor to decide if they wish to use a lawyer or do the work on their own. If there is no will (intestate) the family in a small estate may simply make the appropriate changes themselves. If the estate is more complex, the family may file with the court for letters of administration to disperse the estate themselves. However, in the former instance, a lawyer may be used. If you decide to try it on your own, it is important to take your time, do it properly, and if you run into any problems it is wise to seek assistance from a lawyer. If you are going to use a lawyer, choose him or her very carefully, and make sure they are reliable and efficient. You should always ask the lawyer how long it will take to probate and what the cost will be. Do not hesitate to call him/her regularly to keep you updated. You are paying for a service; if you do not receive satisfaction you are well within your rights to move to another lawyer. Remember that just because a particular lawyer has made the will and holds it in their office, you are not bound to use that lawyer to probate the estate, nor should you be required to pay any fees when picking up the will. If you do not know any lawyers, ask friends and relatives for suggestions. It may be wise to ask the funeral director as they work with lawyers on a continuing basis. If you need a lawyer and financially are unable to afford one, you can contact the Sudbury Legal Clinic for help at 705-674-3200.

## **d) PROBATE**

Probate is a process that confirms executor authority to distribute assets of a deceased's estate. Probate is likely to be required when the deceased has a property solely in their name, or money that is over \$50,000 in an account where no one is beneficiary or joint. Where required, provincial governments grant this authority by issuing a probate certificate known in Ontario as a "Certificate of Appointment of Estate Trustee With (or Without) a Will". The Ontario government charges a fee for the certificate based on the value of the deceased's estate.

Current probate tax rates are as follows:

- \$5 for each \$1,000, or part thereof, of the first \$50,000 of the value of the estate
- \$15 for each \$1,000, or part thereof, of the value of the estate exceeding \$50,000.

No probate tax is payable if the value of the estate is \$1,000 or less.

**PLEASE NOTE:** Any money that is held jointly or left to a designated beneficiary is not considered part of the estate (including life insurance).

## **10. Tax Concerns**

### **a) INCOME TAX**

If the deceased has earned a taxable income in the year of their death, a final tax return must be filed. If you are the executor or legal representative of the deceased, it is your responsibility to file all of the required returns for the deceased, and to ensure that all taxes owing are paid. You should contact the Canada Revenue Agency (CRA) as soon as possible and they will need to be provided with the following:

- a copy of the death certificate
- a complete copy of the will or, if there is no will, other legal document, such as a grant of probate or letters of administration, showing that you are the legal representative
- the new mailing address for the estate, if applicable

This information can be forwarded to:

TI Specialty Services Unit

Canada Revenue Agency

P.O. Box 20 000

Station A

Sudbury, Ontario

P3A 5C1

Please be advised – the deceased’s social insurance number would need to be included on all documents submitted to the CRA.

You have at least 6 months before the deceased's final income tax return is due to be filed. The final return and any balance owing are due on or before the following dates:

- If the death has occurred from January 1st – October 31st, the due date for the return is April 30th of the following year.

- If the death has occurred from November 1st – December 31st, the due date is six months after the date of death.

For more information and notification please contact the CRA's Individual Income Tax Line at 1-800-959-8281.

Once all of the taxes have been filed and a Notice of Assessment is received, you should apply for a clearance certificate.

## **b) ESTATE TAX**

There is seldom any tax on the estate. Under the current tax estate laws, only financially larger estates will be taxed. If you are unsure of your situation contact an accountant or financial advisor.

## **c) TAX ON FUNERAL**

If you have paid for a funeral it is **NOT** considered a taxable deduction.

## **d) TAX CREDITS - GST/HST AND OTB**

If the deceased was receiving any GST (Goods and Service Tax), HST (Harmonized Sales Tax) and OTB (Ontario Trillium Benefit) credit payment, the Canada Revenue Agency would need to be notified. GST/HST credit payments are usually issued on the fifth day of the month in July, October, January, and April. If the deceased's HST credit included a claim for the spouse, the spouse should contact them directly and ask to receive any remaining HST credit payments for the year.

Canada Revenue Agency (CRA) – 1-800-959-8281

CRA Benefit Inquiry Service (GST/HST) – 1-800-387-1193

Ontario Trillium Benefit – 1-877-627-6645

## **11. Address Change/Mail Forwarding**

It is recommended to have the deceased's mailing address changed to allow mail to be forwarded to the executor or person who is responsible for the estate. This can be done directly with Canada Post. A Proof of Death Certificate will be required, and they could ask to see additional legal documentation. For more information, please contact Canada Post at 1-866-607-6301.

## **12. Monuments/Memorial Markers**

Psychologists tell us the importance of having a place to visit following the funeral. This may be found in the traditional cemetery, or with cremation, in non-traditional places such as a lake or a camp. It is natural for many people to wish for a monument to be placed as a lasting memorial. Monument companies are separate from the funeral homes and cemeteries. If the monument is already in place, then you should contact the dealer who installed it, to have the date added. If you need to purchase a monument, or you are not sure who installed it, here are some of the local monument dealers:

Ellero Monuments – 705-674-4704

Sudbury Memorial Works – 705-673-1846

Khouri Granite - 705-560-9555

## **13. Travelling with Cremated Remains**

If you are travelling with cremated remains you will need proper documentation. There are different rules for different countries. Please contact the funeral home and we can help provide some of the necessary documentation and instructions for travelling depending on the country. For more information on which country requires which documents, please contact the appropriate country's consulate directly.

## **14. Air Travel Rebate**

Some airlines have a "Compassionate Travel Policy" and in the event of a death, you may be eligible for a partial rebate on your fare, providing certain conditions specified by the airline are met. Contact the airline directly for more information.

## **15. Medication Disposal**

When a death or illness occurs in the home, often there are medications, over the counter drugs, herbs or vitamins that need to be disposed of. They can present a real danger to children and should not be flushed down the drains, as they can contaminate the water system. There is a Household Waste Depot at 1853 Frobisher St., Sudbury or you can call their “Toxic Taxi” at 705-560-9019 and they will pick up the medications for you free of charge. You can also return medications to any pharmacy.

## **16. Clothing of Deceased**

The possessions of the deceased following the funeral may at times become the catalyst for grief. If clothing has been left at the hospital or funeral home and you wish to have it returned, call immediately, as it will be destroyed if it is not claimed. Usually one of the most difficult tasks at home is that of going through the belongings, deciding on what to keep and what should go. Rather than disposing of useable clothing, you may want to consider donating them to a worthy charity, a viable memorial to the deceased. There are drop boxes located throughout the city. For information regarding drop off locations and hours please contact:

Salvation Army Thrift Store – 705-525-2433

Canadian Diabetes Clothesline – 705-524-8700

Jarrett Value Centre – 705-525-1970

Value Village – 705-525-2339

Sudbury Women’s Centre – 705-673-1916

## **17. Grief Support**

Our funeral homes offer bereavement libraries with grief reading material and information on community support groups and resources. We also offer “KIDS ONLY” packages for children and information for parents on how to help children with grief. For more information, please contact the funeral home. If you or someone you love are looking for bereavement assistance please contact the Maison McCulloch Hospice and ask about their supportive care and bereavement services. The death does not have to have taken place at the hospice; everyone is welcome and there is no charge. Private counsellor services are also available throughout the community for a fee. Ask one of our funeral directors for a referral.



## **Helpful Resources:**

**Maison McCulloch Hospice Bereavement Services** - 705-674-9252  
(ext. 227)

**Canadian Mental Health - Bereaved by Suicide Group** – 705-675-7252

**Butterfly Wings Perinatal Bereavement Services** – 705-562-4955

**Canadian Mental Health Association** – 1-866-531-2600  
(www.ontario.cmha.ca)

**Kids Help Phone** 1-800-668-6868

## **18. Victim Crisis Assistance & Referral Services**

### **(VCARS)**

The Victim Crisis & Referral Services (VCARS) program provides immediate, on-site service to victims of crime or crisis 24 hours a day, 7 days a week. If the police have been involved, they can help you arrange for VCARS long term assistance. For more information and community referrals, contact their Victim Support Line at 1-888-579-2888.

## **19. Local Cemeteries**

If burial arrangements need to be made, you can contact the funeral home to assist you. The two major cemetery providers in Sudbury are the City of Greater Sudbury and Park Lawn Cemetery. For information regarding plot availability and prices please contact the cemetery offices directly.

### **CITY CEMETERY OFFICE**

(Office located at Civic Memorial Cemetery)

365 Second Ave

Sudbury, Ontario

705-566-4373

With the exception of Park Lawn Cemetery, all cemeteries within the City of Greater Sudbury are administered by the city, through Civic Memorial Cemetery.

### **The following cemeteries are run by the City of Greater Sudbury:**

Beaver Lake Cemetery –Salo Road, Beaver Lake

Bleazard Valley – Main Street West Regional Road 80, Bleazard Valley

Capreol Cemetery – Hanna Ave, Capreol

Civic Memorial Cemetery – Second Ave, Sudbury  
Eyre Cemetery – Regent Street, Sudbury  
Good Shepherd – Skead Road, Garson  
Lasalle Cemetery – Lasalle Blvd, Sudbury  
McFarlane Cemetery – Algonquin Road, Sudbury  
St. Jacques Cemetery – Cote Street, Hanmer  
St. John’s Cemetery – Garson-Coniston Road, Garson  
St. Joseph’s Cemetery, Municipal Road 15, Chelmsford  
St. Stanislaus Cemetery – Municipal Road 55, Lively  
Valley East Cemetery – Gravel Drive, Hanmer  
Waters Cemetery – White Road, Lively  
Whitefish Catholic Cemetery – Bay Street, Whitefish  
Whitefish Public Cemetery – Municipal Road 55, Whitefish

## **PARK LAWN CEMETERY & CREMATORIUM**

379 Horobin Street

Sudbury, Ontario

705-675-6732

Park Lawn is the only cemetery in Greater Sudbury that has a crematorium.

## **20. Paying the Funeral Home Invoice**

You may not yet have received the Funeral Home invoice. We customarily mail them out approximately three weeks after the passing (if there is no service) or three weeks after the service, whichever is later. If you would like to have a copy of the invoice sooner, simply contact the funeral home and one will be provided to you. For your convenience, we accept personal cheques, bank drafts, all major credit cards (excluding American Express), Interac/debit, and cash. Payment can be made by mail, over the phone, or in person at our Jackson and Barnard location. While our invoices are due to be paid in full within 60 days of receiving the invoice, we understand that the Canada Pension Death Benefit (\$2500.00) and other life insurance payments can take longer. If you must wait for these payments, please let our staff know as soon as possible.

# **Prearranging your Funeral**

After handling the death of a loved one, we find many people wish to consider prearranging their own funerals to ensure their wishes be followed and provide their family with peace of mind. Prearranging is making funeral arrangements prior to a death occurring. You can prearrange your own funeral or you can prearrange a funeral for a loved one.

**Lougheed's is pleased to offer a 10% discount on all fully prepaid funeral arrangements.**

## **WHY PREARRANGE A FUNERAL?**

Whether a death be sudden or expected, it can be difficult to make decisions and think clearly in a state of shock and grief. Knowing you have left all your affairs in order gives you and your family peace of mind. It releases the family from the burden at such a critical time.

## **HOW DO I PREARRANGE A FUNERAL?**

You can request one of our Prearrangement Booklets, inside of which is a form you can fill out and send back to the funeral home. Alternatively, you can make an appointment to come in and meet with one of our funeral directors.

## **WHAT IS A PREPAID FUNERAL?**

Once you have prearranged your services, prepaying is an optional step you may wish to consider. Prepaying your funeral can be done in one payment or through a payment plan that suits you. Once a funeral is prepaid in full it is considered "guaranteed", which prevents price inflation: the prices will be frozen, so you never pay more.

**To receive our helpful "Prearrangement Booklet" , or to book a no-obligation appointment to meet with one of our Funeral Directors, please contact our office at 705-673-3611 or email us at [jacksonsinfo@lougheeds.ca](mailto:jacksonsinfo@lougheeds.ca)**

We at the Lougheed and Jackson & Barnard Funeral Homes hope you find this book helpful. A funeral can be a difficult time, and dealing with the loss of a loved one takes courage and stamina. If there is anything we can do to assist you during this difficult time, please do not hesitate to contact our helpful staff.

“People Caring for People”

Since 1952

**The following funeral homes are owned and operated by Lougheed’s Limited.**

**Lougheed Funeral Home**

252 Regent Street, Sudbury, Ontario P3C 4C8

**Jackson & Barnard Funeral Home**

233 Larch Street, Sudbury, Ontario P3B 1M2

**Lougheed Funeral Home Hanmer/Capreol Chapel**

4605 Michelle Drive Hanmer, Ontario P3P 1E6

**CONTACT US**

Phone 705-673-3611 or 705-673-9591

Toll Free 1-800-461-0159 (Canada & USA)

Fax 705-675-1329

Email - [jacksonsinfo@lougheeds.ca](mailto:jacksonsinfo@lougheeds.ca)

Website - [www.lougheeds.ca](http://www.lougheeds.ca)

Don’t forget to “like” us on Facebook for community events, resources and more. [www.facebook.com/LougheedFuneralHome/](http://www.facebook.com/LougheedFuneralHome/)