

# Grief & Bereavement



*This information package offers some ideas & suggestions for you to consider.*

*Each person's grief path is unique to them and does not follow a check list.*

*Do not try to do everything right away, take it a step at a time and start with ideas that seem realistic and right for you.*



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**Department of National Defence**

This burial allowance is available, subject to limitations, to anyone whose death occurs during their tenure with the Armed Forces of Canada. Rates for the burial allowance are subject to change. The funeral director and the local office of the Department of National Defence will have complete information.

**Public Trustee**

If the Public Trustee administered the deceased’s affairs, then the Public Trustee must be contacted before funeral arrangements are made. The Public Trustee will authorize an allowance for burial expenses and all necessary disbursements.

**Workers’ Compensation**

This allowance is available to the estate of a person whose cause of death is related to his or her occupation. There may be other benefits covering dependents. Regional offices serve various Ontario districts. Local offices can be found in the telephone directory under “Province of Ontario, Workers’ Compensation Board.”

**Threads of Life**

If you or someone you know has been affected by a life-altering injury, occupational illness, or workplace fatality, there is support through the Threads of Life program. They provide supportive programs and services to help people along their journey of healing after a workplace tragedy.

**Fraternal Organizations**

Some fraternal organizations provide a death benefit payable to the estate of one of its deceased members. It is important to inform the funeral director of the deceased’s affiliations with clubs, lodges, unions and associations. The funeral director can assist with the available benefits.

**Dignity for All**

Every person, regardless of his or her position in society, is entitled to a dignified funeral service. In Ontario, municipal or county social service agencies may provide payments for basic funerals and burial or cremation.

**Victim Quick Response Program + (VQRP +)**

Ministry of the Attorney General  
 Administered by Victim Crisis Assistance Ontario (VCAO)  
 Contact your local Victim Services office to obtain more information on eligibility requirements for assistance with funeral costs and short-term counseling services.

## Life Insurance

Life insurance companies ensure that policy benefits are paid at the time of death. Either a life insurance agent or the funeral director will help with claim forms and provide the necessary information. Or, the family may wish to do this on their own. Proof of Death Certificates, available from the funeral director, are required by insurance companies to complete the insurance claims. Many doctors charge for completing physicians' statement(s), which are sometimes required by the insurer.

## Canada Pension Plan

If the deceased contributed to the Canada Pension Plan for the minimum qualifying period, a lump sum payment to the person's legal representative, or to the person who paid for the funeral service, is made. A monthly pension may also be available to the spouse and the dependent children of the deceased.

An application for the benefit may be made at any district office of the Canada Pension Plan. The funeral director will provide more information and some of the forms necessary to file a claim.

Canada Pension Offices are located throughout Canada. For more information, check the listing in the telephone directory under "Government of Canada, Income Security Programs, Canada Pension Plan." It is advisable to call first and make an appointment with a District Officer.

## Benefits for Veterans

Burial, pension, and other benefits are available to veterans of Canada's armed services and their dependents.

The Last Post Fund provides proper funerals and interment for honourably discharged Canadian service personnel who may be destitute or with insufficient funds for a funeral service. In addition to expenses for a designated funeral service and supplies, the Fund may also cover cemetery charges and the cost of a grave marker.

Those currently receiving a pension from the Department of Veterans' Affairs automatically qualify for a Last Post funded funeral. Check the telephone book or ask the funeral director for the nearest branch of the Last Post Fund.

Within this booklet we focus more on dealing with the death of a loved one although we want all to know that grief can encompass many things. Grief is the natural reaction to loss, it could be the loss of a job, moving, change in friends, loss of a relationship or of course the death of a loved one. Individuals experiences of grief vary and are influenced by the nature of the loss.

## Knowing When to Get Support

It is common for a grieving person to feel depressed, confused, disconnected from others, or like he or she is going crazy. But if the bereaved person's symptoms don't gradually start to fade - or they get worse with time - this may be a sign that normal grief has evolved into a more serious problem, such as clinical depression.

### Signs and symptoms of depression include:

**Anger or irritability** - Feeling agitated, restless, or even violent. His/her tolerance level is low, temper is short, and everything and everyone gets on their nerves

**Appetite or weight changes** - Significant weight loss or weight gain—a change of more than 5% of body weight in a month

**Concentration problems** - Trouble focusing, making decisions, or remembering things

**Feelings of helplessness and hopelessness** - A bleak outlook-nothing will ever get better and there's nothing he/she can do to improve their situation

**Loss of energy** - Feeling fatigued, sluggish, and physically drained. His/ her whole body may feel heavy, and even small tasks are exhausting or take longer to complete

**Loss of interest in daily activities** - No interest in former hobbies, pastimes, social activities, or sex. They have lost their ability to feel joy and pleasure

**Reckless behavior** - He/she engages in escapist behavior such as substance abuse, compulsive gambling, reckless driving, or dangerous sports

**Sleep changes** - Either insomnia, especially waking in the early hours of the morning, or oversleeping (also known as hypersomnia)

**Self-loathing** - Strong feelings of worthlessness or guilt. He/she harshly criticizes his/herself for perceived faults and mistakes

**Unexplained aches and pains** - An increase in physical complaints such as headaches, back pain, aching muscles, and stomach pain.

It can be tricky to bring up your concerns to the bereaved person as you don't want to be perceived as invasive. Instead of telling the person what to do, try stating your own feelings: "I am troubled by the fact that you aren't sleeping – perhaps you should look into getting help."

**The first steps are always the toughest but knowing where to look for help is a good start. Here are some places you can contact:**

Talk to your family doctor. She/he is a great resource and can link you to other professionals, if needed

Check out community mental health clinics or contact organizations such as the Canadian Mental Health Association (CMHA) for information

Go on-line and find out about reputable, confidential mental health resources. Many provincial governments or community agencies across Canada offer anonymous telephone or web chat services

If she/he belongs to a church, talk with a member of the clergy

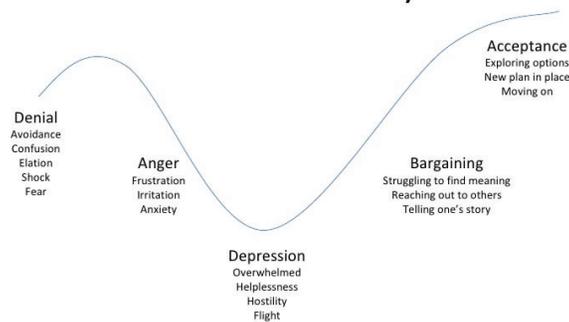
Local funeral home may have information on support groups in your area

Don't forget to connect with friends and family

Call your local Victim Services office – Victim Services Huron County – 519-600-4108

Huron Hospice – offers individual and group support – 519-482-3440

## Kübler-Ross Grief Cycle



## Information about the deceased

The following information is necessary to help the funeral director interpret your wishes about the funeral services, they will provide and personal information that will be needed to register the death with the Ontario Government.

This confidential information will be used for a document called a Funeral Director's Statement (or proof) of death. This will be useful for the lawyers, banks, life insurance agencies, company benefits, airline rebates, and pension benefits.

Full name at birth

Address

Date of birth

City or (town), province (or country) of birth

Full names and birthplaces of parents

Social Insurance Number

Occupation and company name

## What to take with you to the funeral home?

A recent picture of the deceased

Dentures and eyeglasses (if they are worn)

Jewellery, medals, mementos that have special meaning to the deceased and to the family. Remember to ask the funeral home director to return these items to you before cremation, or burial takes place

Clothing – take what you think is reflective of the person – this may be formal or informal, casual, or reflective of his/her career

- For a male, this could be a suit (jackets and pants), shirt and tie (or shirt and sweater), underwear, socks, and if desired, shoes /slippers
- For a female, this could be a suits (or blouse, skirt, and jacket), dress (high necked, long sleeved design is often preferred), pant suit, under clothing, (including panty hose), and if desired, shoes/slippers.

Accessories such as a scarf or shawl may be used

Discuss your thoughts on clothing with the funeral director(s). They can assist and address any concerns

### **When you call a funeral home, you will be asked:**

Your name, address, phone number, and your relationship to the deceased

The name of the deceased, his/her address

The place of death (or where the deceased will be taken – this could be a designated hospital by order of the coroner)

Who is the executor/executrix of the estate and their phone number and address (if applicable)

They may wish more information regarding family names and previous contact with funeral home (for newspaper notices or information they may have on record regarding past funerals for your family)

### **IMPORTANT:**

The funeral home may ask for your verbal authorization to transfer the deceased from the home or hospital (when the proper documents are completed by the doctor or coroner).

Also, they may ask your permission to proceed with the embalming and preparation of the deceased. Embalming and preparation are not mandatory in Ontario – except by the family's choice if there is to be a private or public viewing or in case of time delays and transportation on public carriers.

Make the appointment to see the funeral director when it is convenient for you and your family. The interview could last from one to two hours. Dress comfortably, and if possible, take a friend or a relative who is not as emotionally involved, who can drive you there, and be able to help understand, discuss and write down the important points.

### **There will be discussions about some services that will reflect your wishes:**

public or private visitation and funeral service

details where services will be held (funeral home or church)

open or closed casket

entombment, burial, or cremation

costs

### **Involvement of Children at the Funeral**

Involvement would be different for each child based on age, understanding of death, and the relationship with the deceased

When viewing the body, it is helpful to have a support person with the child that would be able to take space from the event if the child needed it.

If the child does not want to view or touch the body, please do not force this issue

Share positive memories of the loved one and use their name or title (dad, grandpa, etc.)

It is difficult to become part of another person's grieving process unless you are invited to become involved. You should also understand that you too may feel guilty or helpless when faced with the inevitability of death or feel there is little you can do to comfort the bereaved person. This is a natural feeling.

### **There are definite ways that you can help during the different stages of grief:**

Be a supporter; you are there to be leaned upon

Be a good, non-judgmental listener

Help with practical things – meals, funeral details, assisting with the many confusing tasks that follow death

If the grieving person doesn't feel like talking, you can still offer comfort and support in silence

People need to talk about their loss and use the name of the deceased

Accept your friend's need to vent emotions and repeat stories about his/her loved one

In time, you can encourage involvement in life affirming activities, i.e. social, hobbies or special interest groups but understand this takes time

Few people can cope alone with the pain of bereavement – Be a friend

They need to talk about their loss and share their pain. This is a normal part of the grieving process

Include the grieving family by inviting them to share a meal, understanding that their ability and comfort to socialize may take time

If reactions become extreme, encourage professional help, and provide the support necessary to assist the bereaved to take this step toward help



**The death of someone close to us is one of life's most stressful events. Coping with the changes it brings to our lives is vital to our mental health.**

Don't let anyone establish timelines for your grief. The emotions you are feeling are normal. The following are guidelines, not checklists. You are not abnormal if you do not experience all of the feelings, or if you experience some emotions that are not mentioned. Remember, if you have children, they feel for your pain.

Grief is a personal journey, and everyone will eventually come to terms with the loss, in their own way.

### **What you may be feeling:**

**Fear:** This is a common reaction, as you realize your own mortality.

**Responsibility:** You may feel a deep sense of responsibility to your surviving parent or siblings.

**Feeling Out of Control:** You will no doubt feel many emotions at once. This may have a tendency to make you think you are going crazy. You are NOT going crazy. You are grieving.

**Guilt:** This is a common emotion after the death of a loved one, especially if there were unresolved issues or problems with your deceased loved one.

**Pain:** This can feel almost overwhelming at times and may feel as if it will never go away. It can be so intense that you may be susceptible to illness and accidents.

**Shock:** A feeling of confusion and disorientation is common after the death of a loved one.



### **How is information obtained?**

Information pertaining to the death may be obtained from the coroner as it becomes available. When the investigation is complete, the coroner will provide on request to the immediate family (spouse, partner, parent, child, brother, sister) or personal representative, a copy of the coroner's investigation statement. This statement includes information as to date and place, cause and means of death and relevant post-mortem findings.

### **Does the family receive a copy of the Medical Certificate of Death?**

One Medical Certificate of Death is issued and cannot be copied. It is retained by the Registrar General who will supply a certificate on request (there may be a fee) showing the name, date, and place of death. ([www.ontario.ca](http://www.ontario.ca))

### **What other certificates are available?**

Your insurance agent will advise you what is required in order to file a claim for death benefits. In most cases, a Proof of Death claim form is provided by the insurance company and should be sent to the coroner for completion. The coroner may not have all of the information required for several weeks after the death. A fee is chargeable for this service. In some cases, for example the Canada Pension Plan, a certificate issued by the funeral director is accepted.

(The Ontario Coroners Association)

It's essential to grieve  
well if we're to heal  
appropriately in a  
reasonable time frame

## Why is the coroner called when death is due to natural causes?

A coroner must not only investigate all unnatural deaths such as those due to foul play, suicide, accident, negligence, malpractice, but must also investigate certain natural deaths such as sudden and unexpected, from illness not under treatment by a qualified physician; those occurring in certain types of institutions such as nursing homes, homes for the aged, and whenever questions can only be answered fairly after an investigation.

## Who calls the coroner?

Any person who has reason to believe that a death has occurred under the circumstances set out in The Coroners Act must immediately notify a coroner. This is usually a doctor, a nurse, or a police officer but it could be any member of the public.

## Is an autopsy required in every case?

No. The coroner's training and experience enables him/her to decide if the findings required by law can be determined without an autopsy (post-mortem examination). About 30% of all coroners' investigations require medical-legal autopsies.

## Is consent required for a medical-legal autopsy?

No, but where there are objections the coroner will explain the need for the autopsy. The findings of the examination may have important implications for estate or insurance purposes and will often help to answer questions regarding hereditary aspects of disease, as well as prevent anxiety from not knowing what actually caused the death.

## Who performs the autopsy?

The coroner directs a qualified specialist usually a pathologist, to conduct the examination and may request special examination of particular organs or fluids by other experts.

## Will an autopsy disfigure the body?

The coroner and pathologist are sensitive to the wishes of families and friends who may wish to view the deceased at the funeral home. The examination is conducted in such a way that ordinary viewing does not reveal the fact.

## Will an autopsy delay funeral arrangements?

In most cases the answer is no. However, some aspects of the investigation, identification for example, may cause delay. Your funeral director will advise you as to time of viewing arrangements, etc.

## Problems to Avoid:

**Ignoring Self:** Do not attempt to hide your feelings in an effort to be strong for others, accept their support. It makes them feel good to help you. Helping others is one of the best ways to deal with our own problems.

**Losing Sense of Self:** Be supportive to your surviving people. But do not try to take the place of deceased. Each person ultimately has to work through their own grief. You cannot protect them from it.

**Re-evaluate your relationships if they become hurtful:** It's not uncommon for friends to pull away during this grieving period. Some people simply do not know what to say, and those that are in similar situations may feel uncomfortable with the reminder that a similar loss is possible for them. It is important for you to talk about your loved one by name.

**Relationship Problems:** Be open and honest with your family members and close friends. Try not to withdraw. There is a tendency to think "no one hurts like I do." Try to concentrate on how your grief is alike, instead of how it isn't, so you can share your grief.

**Substance Abuse:** Avoid trying to numb your emotions with medication or alcohol. This only adds to the problem in the long term. Try to realize that you can get through, even though things seem impossible. Tranquilizers can actually delay your grieving, which is destructive.



If friends urge you to 'get over' your grief and try to hurry you through your grieving process, set boundaries with them regarding what is and is not an acceptable topic for conversation. If necessary, distance yourself from those who insist on dictating your grieving process.

Pace yourself: the journey of grief can be long. Take each day at a time.

### **Talk About Your Grief**

Express your grief openly. By sharing grief outside yourself, healing occurs. Ignoring your grief won't make it go away; talking about it often makes you feel better. It is a natural part of the grief journey.

Find caring friends and relatives who will listen without judgement. Avoid persons who are critical or who try to tell you, "you're wrong". Although these comments may be well-intentioned, you do not have to accept them. You have every right to express your grief. No one has the right to take it away.

### **Develop a Support System**

Reaching out to others and accepting support is often difficult, particularly when you hurt so much. The most compassionate thing you can do at this 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 – whatever they might be.

### **Allow a Search for Meaning**

You may find yourself asking, "Why did this person 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. 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.

### **Move Towards Your Grief and Heal**

Remember, your grief is a process, not an event. Be patient and tolerant with yourself. It is not that you won't be happy again;

it's simply that you will never be exactly the same as you were before the person died. The experience of grief is powerful. So, too, is your ability to help yourself heal.



### **A pet is a family member too**

A pet gives unconditional love, constant companionship, and acceptance, so, of course you will grieve when your pet dies

With the death of your pet, you may be experiencing a significant loss

Sometimes society denies your need to grieve your pet; as a result, your grief may be hidden, buried or ignored

Comments like, "it was just a dog," or "you can get another one," are not helpful and are actually hurtful

### **Rituals Can Be Helpful**

Allowing and encouraging your family to have a funeral for your pet can be helpful

It provides a time to acknowledge the loss, share memories, and create a time for the family to openly express emotions

Design a ritual that best meets your needs as you gather to pay tribute to a pet that was and always will be loved

### **Children Need to be Involved**

This may be the first opportunity parents have to help children during times of grief

Any child old enough to love is old enough to grieve

If their parents are open, honest and loving, experiencing the death of a pet can be a chance for children to learn about both the joy – and the pain – that comes from caring deeply for pets and for people

You may not experience the same depth of loss as your children. Try to respect their grief and allow them to express it freely

### **When is a Family Ready to Replace a Pet?**

The temptation after the death of a pet may be to run out and get another one right away

Although it may sound like a good idea, you should be careful about premature replacement. You need time to grieve and heal when your pet dies.

Be especially careful of the message it may send to children. When something is lost, all that you have to do is buy another one. In reality, this is not the case. While there is no specific timetable for when to get a new pet, when in doubt – wait.

