

To Ease Your Burden

(A Practical Guide)

Henry Walser Funeral Home
507 Frederick Street
Kitchener, Ontario N2B 2A5

Tel: 519-749-8467

Fax: 519-749-8174

Email: henrywalserfuneralhome@henrywalser.ca

Website: www.henrywalser.com

Please visit www.henrywalser.com/to-ease-your-burden for a pdf version of this booklet where interested families can click on the web links to access detailed information on referenced topics.

1. CANADA PENSION PLAN (Our funeral home staff will help you complete and forward forms in this section only to Service Canada on behalf of your family):

NOTIFICATION HAS BEEN SENT TO ISP (INCOME SECURITY PENSION) TO CANCEL CPP AND OLD AGE SECURITY BENEFITS. **The estate is entitled to the CPP/OAS benefit for the month in which the death occurred.*

<p>Lump Sum Death Benefit: A one-time payment which is based on the contributions of the deceased into CPP/QPP over their working life. This is a lump sum benefit to a maximum of \$2500. This benefit is taxable to the recipient. *This takes approximately 6-12 weeks to arrive.</p>	<p>HTTPS://WWW.CANADA.CA/EN/SERVICES/BENEFITS/PUBLICPENSIONS/PPP/PPP-DEATH-BENEFIT.HTML <i>For information and inquiry into CPP Benefits/Old Age Security or to schedule an appointment with the local Service Canada office, please call 1-800-277-9914 or visit the local office at Market Square, Suite 200-25 Frederick Street, Kitchener (office hours: 8:30-4:30)</i></p>
<p>Survivor's Pension: A monthly benefit paid to the surviving spouse or common-law partner of the deceased. This is based on contributions of the deceased into CPP/QPP over their working life. If the surviving spouse or common-law partner is receiving their own CPP/QPP pension – this may affect the amount of the survivor's pension.</p> <p>*Required documents include: Birth Certificates, Social Insurance Cards, Marriage Certificate, and a VOID Cheque or Direct Deposit Slip.</p>	<p>HTTPS://WWW.CANADA.CA/EN/SERVICES/BENEFITS/PUBLICPENSIONS/PPP/PPP-SURVIVOR-PENSION.HTML</p>
<p>Children's Benefit: A monthly benefit paid to the surviving children of the deceased who are under the age of 18, or between the ages of 18 and 25 and attending school full time.</p>	<p>HTTPS://WWW.CANADA.CA/EN/SERVICES/BENEFITS/PUBLICPENSIONS/PPP/PPP-CHILDRENS-BENEFIT.HTML</p>
<p>Request for the Canada Revenue Agency to Update Records - Form RC4111</p> <ul style="list-style-type: none"> • Provides new contact information for Income Tax purposes • Cancels the HST/GST Rebate - approximate payment dates are normally Jan 5, Apr 5, July 5, Oct 5 • Cancels the Ontario Trillium Benefit (OTB) - usually paid on the 10th of the month • Climate Action Incentive Payment (CAIP) payment date: Jan. 15, Apr. 15, Jul. 15 & Oct. 15 <p>HST Rebate, Trillium Benefit credits & CAIP received in the month of death may be kept but payments received thereafter must be returned. Please note that payments may be sent after the date of death because the CRA was not aware of the death or the documentation has not yet been processed.</p>	<p>Mail the form to: Winnipeg Tax Centre, 66 Stapon Road, Winnipeg, MB R3C 3M2</p> <p>HTTPS://WWW.CANADA.CA/EN/REVENUE-AGENCY/SERVICES/FORMS-PUBLICATIONS/PUBLICATIONS/RC4111/CANADA-REVENUE-AGENCY-WHAT-FOLLOWING-A-DEATH.HTML</p> <p>CAIP: https://www.canada.ca/en/revenue-agency/services/child-family-benefits/cai-payment.html</p>

Please Note:

The Canada Pension Plan or Canada Revenue Agency Office(s) may ask for a complete copy of the WILL. The Henry Walser Funeral Home does NOT keep a complete copy of the WILL on file.

2. OLD AGE SECURITY:

Guaranteed Income Supplement: A monthly OAS benefit is available for low income seniors age 65 and older. To qualify, you must meet the income eligibility.	HTTPS://WWW.CANADA.CA/EN/SERVICES/BENEFITS/PUBLICPENSIONS/OLD-AGE-SECURITY/GUARANTEED-INCOME-SUPPLEMENT.HTML
Allowance for the Survivor: A monthly OAS benefit for a surviving spouse age 60-64. To qualify, you must meet the income eligibility.	HTTPS://WWW.CANADA.CA/EN/SERVICES/BENEFITS/PUBLICPENSIONS/OLD-AGE-SECURITY/GUARANTEED-INCOME-SUPPLEMENT/ALLOWANCE-SURVIVOR.HTML
If you think you might qualify for these benefits call <i>Service Canada</i> to have them send you the application forms.	

3. FINANCIAL INSTITUTIONS:

<p>As soon as possible, all financial institutions where the deceased had accounts should be notified. Call ahead to make an appointment with a Personal Banking Representative. They will discuss accounts, credit cards, loans, mortgages, investments, safety deposit boxes, etc.</p> <p>For this meeting you will need:</p> <ul style="list-style-type: none"> • Proof of Death Certificate • The will with the original signatures of the deceased or notarized copy of the will. <p>Accounts: Accounts held solely in the name of the deceased may be frozen for a period of time. Joint accounts usually remain open depending on the policies of the Financial Institution. Often the bank will advise that an estate account be setup to accommodate deposits and/or bills that need to be paid.</p> <p><i>Tip: Remember to return and cancel any bank cards associated with a bank account.</i></p> <p>Safety Deposit Box: A safe deposit box may only be opened by those persons named on the safe deposit box or by the executor(s) named in the will.</p> <p>Loans & Mortgages: If loans and/or mortgages are life insured, outstanding monthly payments will stop. If loans and/or mortgages are not life insured, payments will continue to be withdrawn as usual.</p> <p>Investments: Call to make an appointment with the deceased's financial planner or investment broker and they will help you manage the investments. Some investments like RRSP's and RRIFs may have a named beneficiary and would then pay directly to that beneficiary but may leave an income tax liability in the estate tax return.</p>	<p>Helpful Notes: Financial Institutions often will not release financial assets in accounts of a deceased person to the executor / estate until the executor provides the financial institution with a will that has been approved by the court through the "probate" process.</p> <p>The executor would apply to the Ontario court for a "Certificate of Appointment of Estate Trustee" either with or without a will.</p> <p>Once a judge has approved both the will and the executor, then the court will issue the "certificate" to the executor which then allows them to legally deal the all the assets in the estate and to do the estate administration.</p> <p>A financial institution does not want the possibility of another will turning up at a later date possibly with different wording or terms. The financial institution wants to avoid the possibility of litigation. If the executor can produce their court issued certificate, then the financial institution is protected from any litigation issues.</p> <p>For this reason, the executor may have to initiate the application for "certificate of appointment of estate trustee".</p> <p>Here is a link to start this process: www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ENV=WWE&NO=9955E</p> <p>Often an executor may need the assistance of a good estate lawyer to help with properly preparing the court application and related documents.</p> <p>Note: Unclaimed Bank Accounts can be searched by visiting www.bankofcanada.ca</p>
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4. DO I NEED A LAWYER AND / OR AN ACCOUNTANT?

<p>It may be helpful to contact a lawyer following the death of a family member. A lawyer may expedite the process of administering the estate. If you do not have a lawyer, contact the Law Society of Upper Canada to receive a free public legal information service that is sponsored by the above society and the Lawyers of Ontario. This service offers general legal information and can be accessed on the internet at (www.lsuc.on.ca).</p> <p>You can also call the Lawyer Referral Service at 1-800-268-8326 to refer you to a local lawyer who can help.</p> <p>A lawyer can assist you when:</p> <ul style="list-style-type: none">• “Probate” is required (also known as Ontario Estate Administration Tax)• The deceased held property in his/her name• There are multiple beneficiaries• No legal will exists (intestacy) <p>An accountant can assist you when:</p> <ul style="list-style-type: none">• The deceased owned a home and must now report the sale of the home• The deceased may be eligible to file multiple income tax returns to minimize income taxes• The deceased owned a business of any sort	<p>Please contact your lawyer/accountant or should you wish further information you can contact Ontario Estate Consulting Solutions Inc. 226-600-2984</p> <p><u><i>What is Probate?</i></u> https://www.ontario.ca/page/apply-probate-estate</p> <p><i>When a person dies, they may leave behind belongings, real estate and other assets and liabilities, which is collectively called their estate.</i></p> <p><i>In Ontario, an estate trustee is the only person with the legal authority to manage or distribute an estate.</i></p> <p><i>Probate is a procedure to ask the court to either:</i></p> <ul style="list-style-type: none">• <i>give a person the authority to act as the estate trustee of an estate</i>• <i>confirm the authority of a person named as the estate trustee in the deceased's Will and</i>• <i>formally approve that the deceased's Will is their valid last Will</i>
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5. CERTIFIED COPIES OF THE PROVINCIAL DEATH CERTIFICATES:

<p>There are some cases in which a certified copy of the Provincial Death Certificate may be required (usually for property or funds held in another country). To obtain one, you will have to wait 12 weeks from the date of death and then apply either online for a basic certificate (15-20 day turnaround) or by mail-in application for the complete certificate (10-14 week turnaround).</p>	<p>You can pick up the paper mail-in applications at the funeral home or go online to www.serviceontario.ca and follow the links.</p> <p>*see notes below of which certificate you need</p> <p>To Get You Started Online:</p> <ul style="list-style-type: none">• www.serviceontario.ca• Click “English” or “French”• Click “Services”• Under ‘Identification and Certificates’ Click “Death Certificate”• After reading the information provided, Click “Order a Death Certificate Online”• Scroll to the bottom and click “Begin Application” <p>You should now be able to complete the online application by following the instructions on each page.</p> <p>If you need further assistance with the online application please contact the funeral home at 519-749-8467.</p> <p>NOTE: Online methods will provide you with a certified death certificate (File Size - \$15 or Long Form - \$22) but they DO NOT include cause of death. If a certified WITH cause of death (Extended Long Form - \$22) is required, a paper application will have to be filed, which can be picked up at our funeral home.</p> <p>For more information about the forms, please follow the online directions, steps 1-4.</p>
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6. LIFE INSURANCE:

<p>Notify the agent or life insurance company as soon as possible and they will send you all the forms required to process the claim. There may also be a group policy through the employer or pension company. Contact the employer, union or pension company to inquire.</p> <p>The following documents may be required:</p> <ul style="list-style-type: none"> • Funeral Director's Proof of Death Certificate • Doctor's certificate or signature stating the cause of death (<i>this is not always required but if it is, contact the family physician who signed the Medical Certificate of Death and he/she will issue a letter or complete the insurance claim form. The funeral home does not have this information</i>) <p>Note: If the deceased is named as the beneficiary of your life insurance policy – don't forget to change it with the company and name someone else.</p>	<p>Call the OmbudService for Life and Health Insurance 1-800-268-8099, if you are unsure of an existing policy. (www.OLHI.ca)</p>
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7. GOVERNMENT DEPARTMENTS:

<p>Income Tax: A final tax return is required to be filed. If a third party is preparing the tax return, simply provide them with the documents they request. If you are preparing the tax return yourself, you will require the 'Deceased Person's Income Tax Guide' containing all of the required forms. The following documents will be required to file the final tax return:</p> <ul style="list-style-type: none"> • Funeral Director's Proof of Death Certificate • All pertinent tax slips (T4, T4A, receipts, etc.) <p>If the deceased had earned a taxable income, a T-1 Personal Tax Return must be filed no later than April 30th the following year OR six months following the death – whichever is later.</p> <p>Additionally, a T-3 Estate Return may also have to be filed accompanied by a Proof of Death Certificate. An Estate Return may be required for every year that the estate is open.</p>	<p>For specific information, contact a tax service or the Canada Revenue Agency at 1-800-959-2221</p> <p>What to do when someone has died: http://www.cra-arc.gc.ca/tx/ndvdl/lf-vnts/dth/menu-eng.html</p> <p>T4011 Preparing Returns for Deceased Persons: https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4011/preparing-returns-deceased-persons.html</p> <p>How to manage the taxes of someone who has died: http://www.cra-arc.gc.ca/nwsrm/txtps/2017/tfsk8-eng.html</p> <p>Note: You may request a Clearance Certificate from CRA prior to distributing assets so you are not liable for any unpaid taxes owed by the deceased. Also note that starting in 2016 it is necessary to report the sale of a principal residence in order to claim a principal residence tax exemption.</p>
<p>Passport: A Canadian Passport can be returned together with a proof of death certificate to the passport office at 101 Frederick St. Kitchener or "disabled" by clipping the corner of the passport.</p>	<p>Expired passports can be destroyed or kept by the family</p>
<p>Department of Veteran's Affairs: If the deceased had been receiving benefits from the DVA, then the department needs to be notified.</p>	<p>To notify or to inquire about available benefits contact: Last Post 1-800-465-7113 or DVA 1-866-522-2122 or www.veterans.gc.ca/eng/resources/find-programs-and-services</p>
<p>S.I.N: The Funeral Home will cancel the SIN card of the deceased.</p>	<p>This is necessary as one step to try to prevent identity theft.</p>

8. SERVICE ONTARIO:

Health Card: The Funeral Home delivers a proof of death certificate to the local Service Ontario office to cancel the health card of the deceased.	<p>This service incorporates the previous Driver/Licensing office and Health Card office. Their web site is: https://www.ontario.ca/page/serviceontario</p> <p>Local offices are located at:</p> <ul style="list-style-type: none">• 30 Duke St. W. 2nd floor Kitchener 519-571-6044• 30 Manitou Dr. Unit 2A Kitchener 519-893-8802• 1151 Victoria St. N. Unit 5 Kitchener 519-578-3220• 105 Lexington Rd. Unit 16 Waterloo 519-746-8332• 100 Mill Street Unit B New Hamburg 519-662-3420• 13 Industrial Drive Elmira 519-669-2040• 561 Hespeler Rd. #1b Cambridge 519-621-2100
Driver License/Vehicle Ownership: When the registered owner of a motor vehicle dies, the ownership may be transferred to the surviving spouse without a mechanic's certification of the vehicle. A small transfer fee may apply. If the ownership is to be transferred to anyone else, certification may be required before the vehicle is sold.	
Bring the following documentation to your local driver and vehicle license issuing office: <ul style="list-style-type: none">• Proof of Death Certificate• Legal Will or letters of probate• Vehicle ownership• Deceased's driver's license• Handicap Parking Pass	ETR TRANSPONDER AND NEXUS CARD - WRAP TRANSPONDER IN ALUMINUM FOIL AND RETURN

9. WORKPLACE SAFETY INSURANCE BOARD (WSIB):

<p>WSIB should be contacted if the death occurred as a result of the workplace environment or the deceased was receiving WSIB Benefits. The WSIB provides death benefits to those whose employer contributed to the plan when an employee is killed on the job or dies from an industrial disease. The WSIB website also contains links to the Criminal Injuries Compensation Board to apply for allowances for funeral expenses for victims who have died as a result of a criminal act.</p>	<p>For more information, or to inquire about benefits contact: The Workplace Safety and Insurance Board or www.wsib.on.ca</p> <p>Head Office, General Claims Inquiry 200 Front St. W. Toronto, ON M5V 3J1 1-800-387-0750</p> <p>Fax Proof of Death: 1-888-313-7373 Include: Client Name and Phone Number</p>
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10. PRIVATE PENSION PLANS/FOREIGN PENSIONS:

If the deceased contributed to or was receiving a pension payment, other than CPP or OAS the organization handling the pension plan must be notified.

11. EXTENDED HEALTH CARE COVERAGE:

If the deceased had any Extended Health Care Coverage through an insurance company, employer, previous employer, union or pension company, the company needs to be notified.

12. OTHER DUTIES:

<p>Insurance for Home and Auto: Contact the insurance company(s) to notify them of the death and to ensure that the required insurance is in place for both home and vehicle.</p>	<p>Note: <i>It is recommended that some insurance coverage remain on a vehicle even if it is not being driven.</i></p> <p>Caution: <i>If the home will be vacant for a period of time, notify the insurance company immediately, in order for the insurance coverage to remain valid.</i></p>																																										
<p>Canada Post – Mail will continue to be delivered to the address of the deceased or can be held by Canada Post until further direction is given. For mail re-direction, there is now a fee associated with this request. Visit www.canadapost.ca for details. In addition, the following documents may be required:</p>	<p>Visit www.canadapost.ca for details. In addition, the following documents may be required:</p> <ul style="list-style-type: none"> • Proof of Death Certificate • Completed Change of Address form • Signature of Executor(s) or next of kin • Legal Will or letters of probate • Lawyer contact <p>* Talk to Canada Post if you have a rented mailbox</p>																																										
<p>Credit Card Cancellation: It is important to contact the credit card company (even if the card is jointly held) as soon as possible to avoid fraud. A credit card may carry balance insurance which will pay off the balance held on the card in the event of a death.</p> <p>**Please check your points system with each card prior to cancelling it. You MAY be able to transfer the points. If you cancel the card, ALL points will be lost**</p> <p>If you do not see the number for a card listed, refer to the back of the card, there is often a number to call printed there.</p> <p><i>*Some numbers only available 9am – 5pm EST</i></p> <p><i>*A Proof of Death Certificate may be required by some companies.</i></p>	<p>MASTERCARD</p> <table> <tr><td>Bank of Montreal</td><td>1-800-263-2263</td></tr> <tr><td>Canadian Tire</td><td>1-800-263-0471</td></tr> <tr><td>Libro</td><td>1-800-561-7849</td></tr> <tr><td>Capital One</td><td>1-800-481-3239</td></tr> </table> <p>VISA</p> <table> <tr><td>Scotiabank</td><td>1-800-387-6510</td></tr> <tr><td>CIBC</td><td>1-800-465-4653</td></tr> <tr><td>Royal Bank</td><td>1-800-769-2512</td></tr> <tr><td>TD Canada Trust</td><td>1-800-983-8472</td></tr> <tr><td>Citibank</td><td>1-800-950-5114</td></tr> <tr><td>American Express</td><td>1-800-387-9700</td></tr> <tr><td>Platinum Card</td><td>1-800-263-1616</td></tr> </table> <p>GAS CARDS</p> <table> <tr><td>Esso</td><td>1-800-567-3776</td></tr> <tr><td>Petro Canada</td><td>1-800-668-0220</td></tr> <tr><td>Shell</td><td>1-800-661-1600</td></tr> </table> <p>MISCELLANEOUS CARDS</p> <table> <tr><td>The Bay</td><td>1-800-263-2599</td></tr> <tr><td>Home Depot</td><td>1-800-747-3787</td></tr> <tr><td>Airmiles</td><td>1-888-247-6453</td></tr> <tr><td>PC Optimum</td><td>1-866-727-6468</td></tr> <tr><td>CAA Membership</td><td>1-800-268-3750</td></tr> <tr><td>Costco</td><td>1-800-463-3783</td></tr> <tr><td>PC Simply Financial</td><td>1-866-246-7262</td></tr> </table>	Bank of Montreal	1-800-263-2263	Canadian Tire	1-800-263-0471	Libro	1-800-561-7849	Capital One	1-800-481-3239	Scotiabank	1-800-387-6510	CIBC	1-800-465-4653	Royal Bank	1-800-769-2512	TD Canada Trust	1-800-983-8472	Citibank	1-800-950-5114	American Express	1-800-387-9700	Platinum Card	1-800-263-1616	Esso	1-800-567-3776	Petro Canada	1-800-668-0220	Shell	1-800-661-1600	The Bay	1-800-263-2599	Home Depot	1-800-747-3787	Airmiles	1-888-247-6453	PC Optimum	1-866-727-6468	CAA Membership	1-800-268-3750	Costco	1-800-463-3783	PC Simply Financial	1-866-246-7262
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<p>Notice to Creditors: Executors will often decide to advertise for any potential creditors of the deceased person. If the executor does not do this and a creditor emerges after the estate has been distributed, then it may expose the executor to personal liability. In the past, the “Notice to Creditors” advertisement was usually done in the local newspaper where the deceased person may have lived currently or in the past. A less expensive approved online alternative now exists through a company called “Notice Connect”. Their contact info is provided.</p>	<p style="text-align: center;">Notice Connect</p> <p style="text-align: center;">1-866-577-8509</p> <p style="text-align: center;">www.noticeconnect.com</p> <p>Their fee is \$130 to publish the Notice to Creditor posting and another \$40 to provide a notarized affidavit of execution which the executor will require. Taxes are extra.</p>																																										

13. SOCIAL MEDIA SITES - TWITTER, FACEBOOK, INSTAGRAM, LINKEDIN

See insert in folder for instructions for each social media account.

14. OTHER MEMORIAL WEBSITES

There can be other memorial websites found on the internet. These other memorial websites are not affiliated with the Henry Walser Funeral Home. With online public pages, other sites can capture the data and create their own. For example, the KW Record will post the obituary that they publish onto their website, which will have the option of leaving condolences, donations and purchasing flowers and trees. If you come across a memorial page you would like removed, you can do so by requesting this action on their 'Contact Us' page. If you require more information or assistance with this, please do not hesitate to contact us at the Henry Walser Funeral Home.

15. ACKNOWLEDGEMENT CARDS / THANK YOU NOTES:

It is customary to send an acknowledgment card to those who sent flowers, made a memorial donation, purchased a Mass card, brought food to the family, participated in the ceremony, or otherwise helped in some meaningful way. It is not necessary or expected for the family to send a note to everyone who attended the funeral or sent a sympathy card.

16. EXECUTOR'S FEES:

<p>Under Ontario law, maximums are set as compensation for executors:</p> <ul style="list-style-type: none">• 2.5% of the estate receipts• 2.5% of the estate disbursements• ½ of 1% of the average value of the estate per year that the estate is open as a “care and management fee• Having said this, an executor can elect to take no compensation or amounts less than the Ontario maximums. Any compensation taken is treated as taxable income to the executor.• If executor compensation is taken, the executor has an increased responsibility to complete estate accounting with care and diligence so that their record keeping can pass the scrutiny of beneficiaries and possibly also the Ontario courts (if the accounts need to go through a process called the “passing of accounts”)	<p>For further information, please contact: Your lawyer or Ontario Estate Consulting Solutions Inc. 226-600-2984</p>
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17. EXECUTOR LIABILITY INSURANCE:

<p>If an executor feels that executor liability insurance is needed and appropriate, they can arrange to have this coverage put in place to protect them personally from possible litigation and liability. The premium would normally be an expense of the estate. If the executor wants to get a quote for coverage, they must initiate it shortly after the estate is opened. Any of these factors below might increase the need to consider this type of coverage:</p> <ul style="list-style-type: none">• Larger estate size• Multiple beneficiaries• Family dynamics• Complex estate assets	<p>For further information, please contact: Your lawyer or Ontario Estate Consulting Solutions Inc. 226-600-2984</p>
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18. ESTATE MANAGEMENT CHECKLIST:

<p>There may well be others that should be made aware of the passing of a loved one.</p> <p>This list may be helpful to prompt you to think of some possible individuals or organizations that possibly should be contacted.</p> <ul style="list-style-type: none"> Household Accounts - Cable, telephone, internet, hydro and utilities - name changed or cancelled. Schools Rental Properties/Leases - cancel current contracts Rental Appliances - water heater/softener 	<ul style="list-style-type: none"> Entertainment tickets — Ex. Season tickets to refund or transfer Church Memberships Homeowners Association (condo) Health club memberships; refund or transfer properties inside clubs (ex.. storage lockers etc.) Other membership/Subscriptions Doctors/Dentists/Pharmacists—cancel appointments Veterinarians - what to do with a family pet? Homecare Snow removal / lawn care contracts Property Taxes
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Other Contact Information:

Employment Resource Services	519-883-2101
Social Services	519-883-2100
Canada Post	1-800-267-1177
Bell Telephone	519-310-2355
Rogers Cable/Internet	1-888-764-3771


Monument Companies / Cemeteries:

Nelson Stone Centre	www.monumentmaker.ca	519-743-3511	620 Bridge Street East Kitchener N2K 2B7
Superior Memorials	www.superiormemorials.com	519-745-6136	528 Victoria Street North Kitchener N2H 1Z9
Memory Gardens	www.arbormemorial.ca/en/memory/	519-648-2888	2723 Victoria Street N Breslau N0B 1M0
City of Kitchener	www.kitchener.ca	519-741-2880	Woodland Cemetery 119 Arlington Blvd. Kitchener N2A 2G8 Williamsburg Cemetery 1541 Fischer-Hallman Rd. Kitchener N2R 1P6 5
City of Waterloo	www.waterloo.ca	519-725-9280	Parkview Cemetery & Crematorium 335 University Avenue Waterloo N2J 4A8

19. NEXT STEPS - CONTINUED CARE AND ADVANCED PLANNING:

ESTATE PLANNING: While addressing all the issues surrounding the estate, it is wise planning to organize the following to relieve those responsible of a complicated legal, financial and emotional burden at a time of stress: <ul style="list-style-type: none">• Complete or update your will• Complete or update your Power of Attorney for Property• Complete or update your Power of Attorney for Personal Care	For further information, please contact: Your Lawyer, personal estate planner or Ontario Estate Consulting Solutions Inc. 226-600-2984
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20. PREPLANNING

PREPLANNED FUNERAL Wishes expected at the time of death Funeral requests will be held on file at the funeral home until the time of death. The estate will pay for the funeral services.	An executor has the legal responsibility to make funeral arrangements and this job is much easier to do if a person has met with the funeral home in advance and opened a file where your wishes are recorded. This process does not involve any commitments, contracts, payment or obligation and is not binding unless you desire and choose to enter into a “prepaid” arrangement as described below.
GUARANTEED PREPAID FUNERAL When an individual enters a prepaid funeral contract with the Henry Walser Funeral Home, we guarantee the items prepaid or a reasonable substitution will be provided at the time of death. The estate will only be billed for items that had not been prepaid. Our licensed funeral directors will be able to share our options for prepaying.  www.gfd.org	Prepaid funds are held in safe individual interest bearing trust accounts / insurance policies. These funds are protected through the Canada Deposit Insurance Corporation Fund or Compensation Fund. As time goes on, the value of these funds increase based on current interest rates. At the time of death, the interest in the account is used to cover any increase in funeral costs. If there is any leftover interest at the time of death, these funds are returned to the estate possibly accompanied by a T5 slip. If there are insufficient funds in the account, The Henry Walser Funeral Home Ltd. will reduce our fees to match the value of the account. No further payment will be required for any of the items that had been prepaid.

Henry Walser Funeral Home is in good standing with BBB - A+ rating
Consumer information may be found through the Bereavement Authority of Ontario
1-844-493-6356 or info@thebao.ca

21. ONLINE CONDOLENCES, LATE DONATIONS & SYMPATHY CARDS:

All tributes received after the date of service will be either included in your aftercare appointment, provided by email or mailed to you.

22. WEBSITE LOGIN, VIDEO TRIBUTE, LIVE STREAM / WEBCASTING:

Website Family Login: should have been emailed to our contact. If one was not received please let us know.

Video Tributes: created without copyright music is available online and downloadable up to 30 days following the service.

Uploaded Live Stream / Webcasts: are viewable and downloadable 15 days following the service.

GRIEF COUNSELLING SERVICES:



In 2002, my life was changed forever...my husband died after a short six week battle with cancer and I became a widow and solo mom of 2 young children. Grief was a journey that took me by surprise and most days left me feeling anxious, overwhelmed, stressed and exhausted – emotions that I wasn't comfortable with nor knew how to cope with. I was able to find a support group and at my first meeting I was filled with nervous anticipation about being there and didn't know what to expect. When I left that night I was amazed at how empowering the group was. I was surrounded by people that understood me and my grief on a different level than my friends and family could ever hope to. This group gave me the strength and courage to continue to work through each new day.

I always knew that I wanted to give back to the community that supported me, so after a few years I was given the opportunity to facilitate support groups and my passion for companioning those in grief grew. I have had the distinct privilege of working with and learning from bereaved individuals for the past 17 years. I am honoured to be a part of the team at Henry Walser Funeral Home and to do what I can to support you in your grief journey.

I look forward to meeting you.

Marny Williams

Complimentary Bereavement Services offered through Henry Walser Funeral Home

After the death of our loved one, facing everyday life without them present can bring on emotions and struggles that leave us feeling devastated and drained. C.S. Lewis said it best, "No one ever told me that grief felt so much like fear". The death changes your life forever and can leave you feeling isolated, but you do not have to journey this alone. There are people and supports available in your community to help.

Confidential One to One Support with Marny

During your one hour session we will talk about how the loss of your loved one has dramatically changed your life. We can explore any challenges or struggles you are experiencing as you work to rebuild your future. Marny will share some practical information, knowledge and resources that are available to help you cope with your loss.

Amongst Friends Support Group

Grief can be an isolating experience and finding others that truly understand what you are coping with is often difficult. Support groups are an amazing opportunity to come together and discuss your shared experience. One of the biggest advantages is the awareness that you are not alone in your grief; others are experiencing the same pain and heartache as you.

During this group we will discuss a variety of topics ranging from understanding your grief, coping with emotions, adjusting to the loss, changes in relationships and surviving the holidays.

Together we will learn, share ideas, and provide emotional encouragement for one another in an accepting and comfortable atmosphere.

A 6-8 week support group that is offered throughout the year at varying times.

For more information on these supports or to register, please contact Marny Williams at williams.marny@gmail.com or call the Funeral Home @ 519-749-8467

Grief does not have a time line nor does the need for support end. All these options are available at any point in your journey – never hesitate to reach out.

To Watch Marny's Webinars Please Visit www.henrywalser.com/seminars

LOCAL BEREAVEMENT SUPPORT SERVICES

<u>AGENCY & CONTACT INFO</u>	<u>PROGRAMS OFFERED</u>
<p>Henry Walser Funeral Home 519-749-8467 www.henrywalser.com</p>	<ul style="list-style-type: none"> • Amongst Friends Support Group • One to One Support
<p>Bereaved Families of Ontario Midwestern Region 519-603-0196 www.bfomidwest.org</p>	<p>Peer-to-Peer and Bereavement Support Groups</p> <ul style="list-style-type: none"> • Grieving the death of a baby • Grieving the death of a child • Healing Little Hearts – A program for children 4-12 yrs. old who have experienced the death of a loved one. • Living With Loss – A drop in group for adults who have experienced the death of a loved one. • Adults grieving death of loved one by substance abuse • Good Grief Teen Group – teens 13-17 years old
<p>Hummingbird Centre for Hope 519-500-8535 www.hummingbirdcentreforhope.com</p> <p>Marny Williams (private practice) williams.marny@gmail.com 519-500-8535</p>	<p>Provides continuing bereavement support to men and women after the death of their spouse and who have children living at home.</p> <ul style="list-style-type: none"> • 8 Week Support Group • LEGACY Academy Educational Series
<p>Hospice of Waterloo Region 519-743-4114 www.hospicewaterloo.ca</p>	<ul style="list-style-type: none"> • Bereavement Walking Groups in the Waterloo Region • Professional Counselling Services – Individual or Families • One to One Bereavement Support
<p>The Coping Centre 519-650-0852 www.copingcentre.com</p>	<ul style="list-style-type: none"> • Adult Group Support for widows and widowers • Suicide Support Group • General programs for the loss of a loved one. • Young Adult Group – Provides a place for young adults to share their grief experiences and find support. • Teen Group Support – Provides a safe place for young people who need support after the death of a loved one. • Kids Support Group (Ages 4 -12) – Help kids come to terms with their loss. Helping them work through their feelings. • Bereaved Parents
<p>Rockway Centre 519-741-2507</p>	<ul style="list-style-type: none"> • New Beginning Grief Support
<p>Professional Counselling</p>	<ul style="list-style-type: none"> • Laurie Blaikie – 519-404-6632 • Cardinal Counselling – 519-746-9062 • Carizon – 519-743-6333 • KW Counselling – 519-884-0000
<p>Suicide Resource Council www.wrspc.ca 519-884-0422</p>	<ul style="list-style-type: none"> • Suicide Support Groups • Resources – educational material about suicide

23. In Memoriam Tributes and Cards of Thanks:

In addition, you may also wish to place a card of thanks in the local newspaper. The funeral home can assist you with writing the card of thanks and placing it in the newspaper.

CARDS OF THANKS SAMPLES

<p>Smith, John. Our grateful thanks and deep appreciation is extended to our relatives and friends for their expressions of sympathy and kindness shown during the illness and loss of our husband and father. Special thanks to the nurses and staff and medical day care and Drs. Gowing and Russek for all their care during his stay at the hospital. Joan, Bill and Bob.</p>	<p>Martin. The family of the late Benjamin Martin wish to convey their many thanks to everyone who in some way comforted us in our recent bereavement. Thank you to all the staff at K-W Hospital for the kindness shown, when our husband, father and grandfather was ill and a patient there. Also thank you to the staff at _____ Funeral home, for all their understanding and guidance. Mrs. Benjamin Martin and family.</p>	<p>Jones, Mary. Our grateful thanks and deep appreciation to our relatives, friends and neighbours for their many expressions of sympathy shown to us in the loss of our dear mother and grandmother. Special thanks to the nurses on 4B South and to Dr. Birass, Mathai and Kumat and the nursing staff in the intensive care unit of Cambridge Memorial Hospital for their many acts of kindness. The family of the late Mary Jones.</p>
<p>Brown, the family of the late Thomas Brown wishes to express their sincere appreciation to their relatives, neighbours and friends for their expressions of sympathy during our recent bereavement. Also special thanks for Mass cards, flowers, spiritual bouquets and building fund donations. They were most welcome during this time of sorrow. Thank you to Dr. Thompson, Dr. Dingle, Dr. Benergi, sixth floor nurses at St. Mary's hospital pastoral care, Palliative team and the _____ Funeral Home. Your kindness was most appreciated. Sincerely, Mrs. Linda Brown and family.</p>	<p>Morden. The Family of the late James Morden wish to express their sincere appreciation for the sympathy and support of their many friends, neighbours, and relatives. To the staff of the Intensive Care Unit of Groves Memorial Community Hospital, our very sincere thanks for the loving care and attention received by our dear father and grandfather. Thank you also to Father Jack Bennett and the CAW of St. James Church. Marion Morden and brother.</p>	<p>Forler. Sincere thanks for your thoughtful expressions of sympathy in the recent loss of our dear husband , father, grandfather, and great-grandfather. We extend our deep appreciation to all our relatives, friends and neighbours for their cards, beautiful floral tributes and donations. Also to Rev. Wilfred Myra and Rev. Edward Reinhart for their comforting messages and for officiating at the memorial service. All has been sincerely appreciated by the family of the late Robert Forler.</p>
<p>Zeller, Joseph. We would like, at this time, to extend our deepest gratitude to all our many friends and relatives who comforted us in the recent passing of our husband, father and grandfather, Joseph. Avery special thanks for all your comforting words, donations to the Canadian Cancer Society, floral arrangements and cards. God bless all of you. Mary Zeller and family.</p>	<p>Campbell. The family of the late Robert Campbell wish to thank relatives, friends and neighbours for the support and donations to the Canadian Cancer Society, employees of Hager Hinge and K-W Navy Veterans for the special tributes and providing meals. Dr. B. Chand and nurses on 5D south at K-W hospital for special care given. Mrs. D. Campbell and Family.</p>	<p>Robinson. Many thanks to our wonderful friends, neighbours and relatives, who were so supportive during our recent bereavement. Thank you for the floral tributes, donation to the Heart and Stroke Foundation of Ontario, cares, visits and food donations. We will always remember your thoughtfulness. The family of the late Linda Robinson.</p>

<p>Please Mail Your Card of Thanks To: Kitchener - Waterloo Record 160 King Street E. Kitchener, ON N2G 4E5 Tel: 519-895-5225</p>	<p>Please Include: Paid For Or Charges To: Name: Address: Phone Number:</p>
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IN MEMORIAM TRIBUTES SAMPLES

1. Thoughts today, memories forever.	2. Forever remembered, forever missed.	3. A little tribute small and tender. Just to say we still remember.
4. There is a link death cannot sever, Love and remembrance last forever.	5. A garden of beautiful memories Sprayed with a million tears.	6. Tenderly we treasure the past With memories that will always last.
7. Silent memories true and tender, Just to show we still remember.	8. His memory is as dear today As in the hour he passed away.	9. Memories are like threads of gold. They never tarnish or grow old.
10. It's just a little but means a lot To say dear friend we haven't forgot	11. He laboured hard for those he loved Then left us to remember	12. One thing we'll always cherish, No matter what life sends. A memory of the happiness Just being friends.
13. A page in the book of memory Silently turns today. We remember you in silence, And make no outward show. And what it meant to lose you No one will ever know.	14. Memory is a lovely lane, Where hearts are ever true. A lane I so often travel down, Because it leads to you.	15. Always a smile, instead of a frown, Always a hand, when one has was down; Always true, thoughtful and kind, Wonderful memories she left behind.
16. A silent though, a secret tear, Keeps his memory ever dear, Time eases the edge of grief, Memory turns back every leaf.	17. We can't have old days back, When we were all together, But secret tears and loving thoughts, Will be with us forever.	18. Treasured thoughts of one so dear Often bring a silent tear, Thoughts of scenes long past, Years roll on but memories last.
19. We often think of bygone days When we were all together. The family chain is broken now, But memories will live forever, To us, she/he has not gone away, Nor has she/he travelled far, Just entered God's eternal home And left the gate ajar.	20. Just a thought of sweet remembrance, Just a memory, sad and true; Just the love and sweet devotion Of the one who thinks of you.	21. Heavy are our hearts today, Memory brings you back once more To the time when you were with us, To the happy days of yore.
22. From our happy home and circle God has taken one we loved, She/He is borne from sin and sorrow To a nobler rest above. No one knows how we miss her, None but aching hearts can tell; Lost on earth but found in heaven Jesus doeth all things well.	23. In our hearts a memory is kept For a friend we respected and will never forget.	24. No space of time, no lapse of years, Can dim the treasured past. A loving memory keeps it dear, Affection holds it fast.

Please Mail Your In Memoriam Tribute To: Kitchener - Waterloo Record 160 King Street E. Kitchener, ON N2G 4E5 Tel: 519-895-5225	Please Include: Paid For Or Charges To: Name: Address: Phone Number:
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SOCIAL MEDIA ACCOUNTS

FACEBOOK

- Click the '?' (Top right) > Select **help centre**. > Select **policies and reporting**. > Scroll down to **managing a deceased person's account**.
- This section will now provide you with instructions to either memorialize or permanently delete your loved one's account.
- Memorialized accounts are often a place for family and friends to share memories after your loved one has passed away.
- Memorializing an account may help keep personal information secure and prevent others from logging into the account.
- Facebook must recognize you as a **legacy contact** to memorialize their account.
- **To permanently remove and delete** your loved one's account, Facebook will ask that you provide an attachment of your loved one's death certificate (scanned or photo).

INSTAGRAM

- When opting to memorialize your loved one's account, Instagram will ask for a link to an obituary to validate the death.
- If you would like to proceed with permanently deleting your loved one's account you must provide Instagram with a **death certificate**.
- To proceed with step two, a form will be provided and you will be asked to upload the death certificate from here.

LINKEDIN

- LinkedIn will provide a form that will need to be filled out.
- The information that LinkedIn requests you provide is: **your loved one's name, URL to your loved one's profile page, your relationship, your loved one's email address, the date of death, a link to the current obituary and the company where your loved one has most recently been employed.**

TWITTER

- To permanently delete and remove your loved one's twitter account, you will need to either mail or fax the following information provided below:

Mailing Address:

Twitter Inc.

C/O Trust & Safety

1355 Market Street. Suite 900 San Francisco,

CA 94103

Fax: 1-415-865-5405

- The username of your loved one's twitter account A copy of your loved one's death certificate
- A copy of your government issued photo ID (i.e.: Driver's License)
- A signed statement including: **your name, email address, current contact information, your relationship to your loved one, a written request to deactivate your loved one's account, and a link to an online obituary.**

SNAPCHAT

When proceeding to delete your loved one's snapchat account, you will need to log in with the active username and password to manually delete this account.

- There is no official after death process at this present time to delete your loved one's account if you do not know their password.
- If you would like to urgently delete your loved one's account, it may be best to access the snapchat webpage and contact the Trust and Safety team who may be able to assist you further.

YOUTUBE & GMAIL

- YouTube and Gmail follow the same procedure when requesting to delete a user's account.
- Once you have accessed the YouTube webpage, you will be need to submit a request to either obtain information from a deceased users email or permanently delete the account.
- YouTube will ask you to fill out a form that requires your **loved one's name, email address, date of death and a copy of the death certificate, your full name, email address and relationship to your loved one.**

The Henry Walser Funeral Home will complete and/or assist with you the following applications and notifications:

- ☐ Canada Pension Plan (CPP) – Cancellation of Pension, if benefits are being received
 - ☐ Death Benefit (Lump Sum Settlement) application – if applicable
 - ☐ Survivor Benefit – Spousal/Children application – if applicable
- ☐ Old Age Security Program (OAS) – Cancellation of Pension, if benefits are being received
- ☐ The Canada Pension Plan or Canada Revenue Agency Office(s) may ask for a complete copy of the WILL. The Henry Walser Funeral Home does NOT keep a complete copy of the WILL on file.
- ☐ Canadian Revenue Agency to Update Records – Form RC4111
 - ☐ Updates Canada Revenue Agency (Income Tax) with next of kin information
 - ☐ Cancels HST/GST Rebate – if applicable
 - ☐ Cancels Ontario Trillium Benefit – if applicable
 - ☐ Cancels Climate Action Incentive Payment (CAIP)
- ☐ Deemed Person to represent the Estate. – Form SC ISP-1202 - No Will and the deceased was receiving either CPP or OAS Benefits

The Henry Walser Funeral Home will contact these agencies on your behalf, either to notify and/or cancel these services:

- ☐ Social Insurance Number (SIN) – We have cancelled
- ☐ Health Card – We have cancelled
- ☐ We would be happy to email a copy of this guide to any interested family members.

In order to further assist you, the Henry Walser Funeral Home has a certified Commissioner of Oath to help with the certification of funeral related Affidavits, Declarations and documents.



Reviews shared on Google helps families find us in their time of need. Would you be so kind to take a moment to leave us a review? Your shared experience will help us continue our public service with those in our community that also require our assistance. We thank you in advance for your support.

<https://g.page/henrywalserfh/review?gm>



COURTESY OF HENRY WALSER FUNERAL HOME

