

Funeral Prearrangement Information

A Guideline for the Practical
Concerns Prior to A Death



“People Caring for People”

Getting Prepared!

After a death occurs, there are a lot of things families are left to look after. It's always helpful to be prepared. Listed below is important information your family/next of kin will need to be aware of. It would be helpful to collect these items and keep them together in a safe place where your family knows where to find them.

These items may include:

- Funeral prearrangement information
- Cemetery/monument information
- Copy of the Will and Lawyer's information
- Government-issued ID cards
(SIN card, Health card, Drivers License, Passport)
- Marriage license or certificate
- Life Insurance information/policies and beneficiaries
- Work pensions/benefits information
- Bank account information
- Investment information
- Property and vehicle ownerships and insurance information
- Tax returns
- Organ/body donation wishes/arrangements
- Login and password information for bills, utilities, email, social media, etc.

Your prearrangement appointment is at _____
(time)

on _____, at _____.
(day & date) (location)

The Loughheed and Jackson & Barnard Funeral Homes are pleased to offer this Prearrangement Book. It has been designed as a guideline to assist with practical concerns before a death occurs and contains helpful information regarding prearranging funeral services. Enclosed in this book you will find our prearrangement form, which can be filled out and mailed back to the funeral home where we will start a prearrangement file on your behalf. We are pleased to offer no obligation prearrangement appointments and a 10% discount on fully prepaid funeral services. If you wish to set up an appointment at a time and location convenient for you, 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.

PREARRANGEMENT INFORMATION

WHAT IS PREARRANGING?

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. Prearrangements are divided into three parts:

- 1) Vital Statistics – Necessary information required for the registration of a death with the Ontario Government.
- 2) Funeral Information – To indicate your personal choices for a visitation, funeral, burial or cremation.
- 3) Family and Personal Information – Necessary to compose an obituary.

WHY PREARRANGE A FUNERAL?

Whether a death be sudden or expected, it can be stressful to make decisions and think clearly during such a difficult time. Some of the main reasons people consider prearranging funeral services are:

- Peace of Mind. Knowing you have left all your affairs in order. It is truly a selfless act. It releases the family from the burden at such a difficult time. It's comforting during life to know your family is prepared in the event of your death.
- Stating your wishes and knowing that funeral choices are being carried out to your specifications, rather than waiting until a death occurs when it is such a difficult time. You will have a more calm and thoughtful time to reflect on your wants and needs.

PREARRANGING DOESN'T HAVE TO COST ANYTHING AT ALL!

You can fill out the attached form and send it to the funeral home where we will start a file on your behalf. Be sure to let your family/next of kin know you have made arrangements with us. You can also make an appointment with one of our licensed funeral directors to assist you.

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! We are pleased to offer a 10% discount on fully prepaid funeral services (with the exception of our direct cremation package). All prepaid money by law must be placed in a trust account where it will remain until the death occurs. While in trust, the funds earn interest to offset price inflation. The interest earned is not taxable if used for funeral costs. The funeral home guarantees that at the time of death the services prepaid will be provided. If the trust account has not earned enough interest to keep up with the inflation costs, the funeral home makes up the difference. Under the current Ontario law, if there is more money than necessary in trust after the services have been provided, it is refunded back to the estate. If you move, the funds can be transferred to another funeral home. You can cancel the trust at any time and receive your money and interest back, less the trust administration fee, and this may generate a T5. We are also pleased to offer funeral service estimate of costs agreements which are guaranteed for one year from the date they are issued.

WHAT SHOULD I DO AFTER I HAVE MADE PREARRANGEMENTS?

Once you have prearranged your funeral, it is very important to advise your family you have made prearrangements with us. Place a copy of your prearrangement contract, will and other important documents (See the inside cover for a detailed list) in a place where your family/next of kin can easily find them.

Just a reminder...

Funerals are not for the deceased, but rather for the living. Once you’ve considered what type of funeral you wish to have, be sure to include your family in these decisions. We often hear people say “When I die just dispose of my body, it’s easier for everyone.” If that’s the case, be sure everyone agrees. If you are killed suddenly by a heart attack or in an accident, they may want or need an opportunity to say goodbye. It’s important to have your plans reflect the needs of those you love; to do that you have to communicate with them before you prearrange.

FUNERAL SERVICE OPTIONS

CREMATION

Cremation is a method of disposition which uses high heat to reduce the body to its primary elements, mainly bone fragments and particles known as ashes or cremated remains. The crematorium we use is Park Lawn Crematorium located in Park Lawn Cemetery in Sudbury. The cremation fee can be prepaid with the crematorium directly or through us. Once the cremation is prepaid it is also considered guaranteed. The Ontario law currently states that a body must be cremated in a combustible container. Once cremation has taken place, cremated remains can be buried in a cemetery, a cremation plot or over an already existing grave. Cremated remains are only buried 1-2 feet down and do not disturb the original grave. It is legal to scatter or bury cremated remains on private land such as your home or camp or on public land such as a lake or in the woods. Some people may wish to keep their cremated remains at home until they decide what they would like to do with them; we will hold the cremated remains in our care for one year at no charge. The funeral home offers a wide selection of urns including personalized keepsake urns and custom cremation jewellery. **Please Note:** It is not mandatory to purchase an urn. The cremated remains come back from the crematorium in a basic, black plastic container; this container is suitable for burial or scattering.

TRAVELLING WITH CREMATED REMAINS

If you plan on travelling out of the country with cremated remains or will be taking them on an airplane you will require proper documentation. Please contact us and we can assist with the proper documentation and instructions.

DIRECT CREMATION

Direct cremation is when the body is cremated immediately following a death without having any visitation or service before or after cremation. This is a service we offer.

BURIAL

Burial arrangements can also be prearranged and prepaid. If you have already purchased a plot or are planning on having cremated remains buried over an already existing grave, the burial fees (opening and closing costs) can be prepaid directly with the cemetery. The two major cemetery providers in Sudbury are Park Lawn Cemetery & Crematorium and Civic Memorial Cemetery (run by the City of Greater Sudbury and operates all other city cemeteries). For information regarding prepurchasing plots and prepaying cemetery fees please contact their offices directly:

Civic Memorial Cemetery
365 Second Ave
Sudbury, Ontario
705-566-4373
cemeteries@greatersudbury.ca

Park Lawn Cemetery
379 Horobin St
Sudbury, Ontario
705-675-6732
parklawncemetery@eastlink.ca

FUNERAL/MEMORIAL VISITATION

A visitation allows family and friends the opportunity to come together for mutual support and a time to say goodbye to the deceased. This can involve the body being present in a casket (open or closed), cremated remains present in an urn, or simply a photo. The length of visitation can vary anywhere from an hour, to a full day. The family may choose to wait a few days after the death to allow friends and family to travel, or for the obituary to appear in the paper.

FUNERAL/MEMORIAL SERVICE

This can take place in a church or at the funeral home. The service often reflects the beliefs and faith traditions of the deceased and their family. This can be of great comfort to the bereaved. In Sudbury we have many genuine and caring clergy. If you do not actively go to church, the funeral home can provide a clergy person at the time or you may choose a non-denominational service led by family and/or friends. Like the visitation, the body can be present in a casket, cremated remains present in an urn, or a photo. The service can include music which the funeral home can arrange. We offer live streaming services in our Jackson & Barnard Chapel for those who cannot attend the service in person.

OPEN CASKET?

An open casket may not always be considered a pleasant experience; however, it can be a beneficial and necessary part of the grieving process. Some may feel that by not having a viewing, they are making the experience less painful for those they love. Often the opposite is true. Most experts agree that confronting the reality of death provides closure and helps the family heal from the hurt of loss.

WHAT IS EMBALMING?

Embalming is defined as the disinfection, preservation, and restoration of a human body for funeral purposes.

IS EMBALMING NECESSARY?

Embalming is suggested when a public visitation is being held with an open casket. If you are having a quick private viewing or a closed casket visitation the body does not need to be embalmed, however depending on the condition of the body, method of death or interval between death and visitation, the funeral director may recommend it. If the body is being shipped to another province or country for a funeral or burial, it will need to be embalmed for transport.

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 through cremation in non-traditional places such as a lake or camp. It is natural for many people to wish for a monument or memorial marker to be placed as a lasting memorial. Monuments can be prepurchased by contacting a monument company directly.

A few suggestions when choosing a monument company:

- Deal with a reputable company, someone who backs up their workmanship and provides a written agreement.
- Be extremely cautious of mail solicitation.
- Do not be afraid to shop around – as with any merchandise, the prices can vary.
- Normally it's good to allow the ground to settle after the burial – this will make for a better foundation.
- If the monument is already in place, call the company who installed it to have the date added.

DEATH BENEFITS

CANADA PENSION DEATH BENEFIT (CPP)

Anyone who has worked in Canada since 1966, for a period of 10 years or more and is currently working or has retired, is entitled to receive the death benefit. This benefit is a one-time lump sum payment of \$2500.00 payable to the deceased's estate, or in some circumstances the person who is financially responsible for the funeral expenses. If Ontario Works will be covering the funeral expenses, no death benefit will be available to the family, as Ontario Works will apply for the benefit to recoup their costs.

CANADA PENSION SURVIVORS BENEFIT

As well as the death benefit, a monthly pension may be available for the surviving spouse and/or "dependent" children under the age of 18 or between the ages of 18-25 providing the children are in school and still "dependent" on the deceased. For more information on these death benefits or to find out how much you will qualify for, contact Service Canada directly at 1-800-277-9914.

Please Note: The application forms for these benefits will be provided by the funeral home at the time of death. We DO NOT fill them out on your behalf; however, we offer a great aftercare assistance program where we will assist in filling out these documents. The application process for the Canada Pension Death Benefit takes approximately 8-12 weeks once submitted. If the funeral home will be assisting with the death benefits, we will provide a list of documents which are required by Canada Pension to complete the forms.

OLD AGE SECURITY (OAS)

If you are receiving an Old Age Security Pension, your estate or next of kin will be entitled to receive the cheque from the month in which the death occurred. There is no death benefit or survivors benefit from Old Age Security. The funeral home will notify the government of the death; this will stop the monthly Old Age Security and Canada Pension cheques.

ONTARIO DISABILITY SUPPORT PROGRAM (ONTARIO WORKS)

If you are living on social assistance, Old Age Pension, disability, or are simply living cheque to cheque it may be hard to save for a funeral. Those who do not have enough funds for a funeral can apply at the time of death to O.D.S.P (Social Services) and if approved, they will cover the funeral expenses. The funeral home will assist families at the time in contacting Ontario Works for an appointment. Please Note: If Ontario Works is covering the funeral expenses, they will receive the death certificates and will apply for the Canada Pension Death benefit in order to recoup their costs.

WORK BENEFITS

Many companies have a death benefit available for their employees. If you are unsure, it is worthwhile to check at the place of employment for such benefits. Locally two of the largest employers in Sudbury have such packages for most employees. Any benefits received are NOT part of the estate, but paid directly to the beneficiary.

VALE (INCO)

For those who worked at VALE/INCO there will most likely be a death benefit available. The funeral home will notify them of the death by providing them with a Proof of Death Certificate; however, the family/next of kin will be required to get in contact with them directly regarding benefits. For more information about VALE death benefits, contact the Vale Pension Helpline at 1-888-351-5549.

GLENCORE (FALCONBRIDGE)

For those who worked at Glencore/Falconbridge (or their spouses), may be eligible for a life insurance payment at the time of death. The funeral home will notify them of the death and provide them with a Proof of Death Certificate. Currently the contact is Leigh-Ann Knight in the benefits office at 705-693-2761 ext. 3366. For more information regarding Glencore benefits, contact Leigh-Ann directly.

OMERS – ONTARIO MUNICIPAL EMPLOYEES RETIREMENT SYSTEM

Those who have contributed to or are receiving an OMERS pension may be eligible for a death benefit. They would need to be notified by the executor or next-of-kin at the time of death. For more information, contact OMERS directly at 1-800-387-0813.

OTIP – ONTARIO TEACHERS INSURANCE PLAN

Those who have contributed to or are receiving an OTIP pension may qualify for a death benefit at the time of death. OTIP would need to be notified by the executor or next-of-kin. For more information, contact them directly at 1-800-668-0105.

HOOPP – HEALTHCARE OF ONTARIO PENSION PLAN

Those who worked in the health care field and contributed to or are receiving a HOOPP pension may qualify for a death benefit. For more information, contact them directly at 1-877-434-6677.

OTHER BENEFITS/INSURANCE

LIFE INSURANCE

If there is a life insurance policy, at the time of death, the life insurance company or agent would need to be contacted immediately to inform them of the death. Every insurance company has its own procedures and they will give instructions on how to proceed. It is advisable to contact your life insurance company or provider and inquire about payout amounts and beneficiaries. If a life insurance policy is assigned to the funeral home, as long as the funeral home is aware of the policy, we can contact the insurance provider directly and assist the family with the documentation.

WORKERS SAFETY AND INSURANCE BOARD (WSIB)

If a death occurs on the job as a result of an accident, or due to an existing work-related health condition, a benefit for funeral costs may be available through WSIB. Also, if anyone was receiving any benefits from WSIB, they should be notified at the time of death. For more information regarding these benefits contact their office directly at 1-800-387-0750.

LODGE BENEFITS

If someone 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.

VETERANS' BENEFITS

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

NAME CHANGES/OWNERSHIP

HOUSE/PROPERTY

All land or property that is jointly owned, by law automatically becomes the property of the survivor. There is no legal reason to change the title after a death as long as the property taxes are being paid and the home insurance company is aware of the death. If you are going to change the title or ownership of land, we have been informed by the Land Registry Office that a lawyer will be required.

UTILITIES

For cancellation or name changes on utilities, the provider will need to be contacted directly and will most likely require a Proof of Death Certificate.

AUTOMOBILE OWNERSHIP

If the automobile is jointly owned, at the time of death it would be a simple matter of bringing in the ownership slip, Proof of Death Certificate, a copy of the will and a copy of the marriage license or certificate (if joint ownership was with a surviving spouse) to a Service Canada Office. If the car was in the deceased's name only at the time of death and there is no will, an affidavit will be required. The ownership slip could be signed by the owner before the death occurs.

VEHICLE/HOME INSURANCE

Insurance will need to be cancelled if it was in the deceased's name only. If insurance was joint 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. **Please Note:** Rebates may also be available on the deceased's driver's license and license plate stickers.

FINANCIAL

BANK/JOINT ACCOUNTS

Upon death, all money in a joint account will belong solely to the remaining account holder(s), regardless of the amount of funds in the account. If the account is not owned jointly, they will become frozen. Legally a funeral account can be paid by the deceased's funds in the account simply by bringing in a copy of the funeral account and a Proof of Death Certificate to the bank. If the account is frozen, consult the person handling the estate accounts and they will advise you what must be done to access the funds. After a death occurs, the banks will need to be notified. When available, it is always a good idea to have joint ownership of accounts to simplify the estate.

BANK/CREDIT CHARGE CARDS

Credit cards such as Visa, Master Card, store cards etc... will be invalidated at the time of death if they are in the name of the deceased only. The estate of the deceased would be responsible for any outstanding debts. Most credit cards are insured; for more information contact the credit card provider directly. If the card is joint, any outstanding debts would become that of the survivor. The cards will need to be cancelled by calling the provider directly. They will require a Proof of Death Certificate.

STOCKS AND BONDS

Check with a financial advisor on what they would require to have stocks or bonds changed or cashed. Canada Savings Bonds can be transferred directly to the estate or directly to the beneficiary.

R.R.S.P/R.P.P/RIFS

If a spouse owns an R.R.S.P/R.P.P/RIFS, when death occurs the funds can be directly rolled over tax free to the surviving spouse's existing plan or a new plan 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/R.P.P/RIFS. For more information contact the institution holding the funds for details and procedures when a death occurs.

TAX CONCERNS

ESTATE & INCOME TAX

Each estate is unique and any tax owing on an individual's estate will vary based on their situation. If you are unsure of your situation it is best to contact an accountant or financial advisor. You have at least 6 months before the deceased's final income tax return is due to be filed. The final return and any owing balance are due on or before the following dates:

- If the death occurs between 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.

TAX ON FUNERALS

Even if it's prepaid, a funeral is NOT considered a taxable deduction.

HST CREDIT

If a deceased's HST credit included a claim for the spouse, the spouse should contact Revenue Canada at 1-800-267-6999 when the death occurs and ask to receive any remaining HST credit payments for the year. They will need to be notified of the death.

LEGAL CONCERNS

POWER OF ATTORNEY

This is a legal document in which an individual bestows another individual with the authority to act on their behalf when they become permanently or temporarily disabled or incapacitated. There are two types of Power of Attorney documents:

- Power of Attorney for Property – This allows an individual to designate another individual to make financial decisions on their behalf.
- Power of Attorney for Personal Care – This allows an individual to designate another individual to make medical decisions on their behalf.

Please Note: A Power of Attorney's authority ends at the time of death of the individual they are representing. At this point, the executor or legal next of kin takes over. Accounts and property which were held jointly will be maintained by the survivor.

WILL (LAST WILL AND TESTAMENT)

A will is a legal document that sets out who will inherit property, possessions and other personal items. If you are named as the estate trustee (also called the “executor”), you are authorized to administer the estate of the deceased person. You are considered the deceased person’s personal representative, and will carry out their wishes as stated in the will. If there is more than one will, the most recent will be valid.

HOLOGRAPHIC WILL

Although a will drawn up by a lawyer is usually preferable, you can purchase a will kit at a stationary store, online, or write up a holographic will. A holographic will is written by the hand of the maker, dated, signed, and usually witnessed. It is legal and for very simple estates, a useful option.

WHEN TO PROBATE A WILL

Currently most estates DO NOT require probate. However, if probate is necessary a lawyer will be required.

THERE IS NO WILL – WHO IS IN CHARGE?

When there is no will then the next of kin would be in charge.

DO I NEED A LAWYER?

The need for a lawyer is dependent on the complexity of the estate. In matters of land, property, stocks and bonds, multiple beneficiaries, feuding beneficiaries, or a complicated will, it is wise to involve a lawyer. 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’s 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 are going to use a lawyer, choose them very carefully, be sure they are efficient and reliable. Remember 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. Choose a lawyer you know. If you do not know a lawyer, ask friends and relatives for suggestions.

PUBLIC GUARDIAN AND TRUSTEE

If someone dies with no will and/or family, then an application can be made to the Public Guardian and Trustee who will take charge of the estate. For more information call them directly at 705-564-3185.

OTHER IMPORTANT CONCERNS

DO NOT RESUSCITATE ORDERS (DNR)

A do-not-resuscitate order, or DNR, is a medical order written by a doctor. It instructs health care providers not to do cardiopulmonary resuscitation (CPR) if a patient stops breathing or if the patient's heart stops beating. This document is very useful when a death is expected. To obtain a DNR contact your doctor or health care provider.

WHO TO CALL WHEN A DEATH OCCURS

If the death occurs in a hospital, nursing home, hospice, continuing care facility, or at home in a case where the death was expected, contact us directly at 705-673-3611. We have a funeral director available 24 hours a day, 7 days a week. Please Note: The funeral home will not bring a deceased into our care without permission from the family. If a death occurs at home and was expected, contact the doctor or physician who was caring for the deceased (See DNR below). If the death was unexpected, contact emergency services; once they have released the deceased, the funeral home can be contacted.

HOME/HOSPICE CARE

Currently the only hospice facility offered in Sudbury is Maison McCulloch Hospice. For more information contact them directly at 705-674-9252 ext. 273. If you are looking for home care assistance please contact Home and Community Care North East (LHIN) at 705-522-3461.

PROOF OF DEATH CERTIFICATES

A Proof of Death Certificate is a legal document provided by the funeral home at the time of death. It is used for applying for the government death benefits, banks, companies and organizations of a death. The funeral home will provide the executor or next of kin with multiple Proof of Death Certificates; if you require more, they are available upon request.

CAUSE OF DEATH/MEDICAL CERTIFICATE OF DEATH

A Medical Certificate of Death is filled out by the attending physician (doctor, coroner etc.) at the time of death. This is a government document which is given to Vital Statistics in order to register the death with the Ontario Government. By law, the cause of death CANNOT be provided by the funeral home and must be given by the doctor or coroner. At times, families may wish to know the exact cause of death or it is required for certain insurance companies. The family or next of kin must contact the physician who signed the Medical Certificate of Death. The name of the signing physician will appear on the Proof of Death Certificates provided by the funeral home. All information concerning autopsy results are given by the doctor to the family and never to the funeral home.

WHAT IF A DEATH OCCURS AWAY FROM HOME?

What if I am travelling or on a holiday when death occurs? What does my family/executor do? Call us toll free at 1-800-461-0159 and we will look after assisting you no matter where you are. Most people never read their travel insurance, but most policies have a provision to have the body sent home at little or no cost in most situations. Whether in North America or abroad, always call home. We will assist you.

ORGAN DONATION

When you receive your driver's license you also receive a form about organ donation. The donation of organs is a very worthwhile and noble act which can bring relief to someone who is suffering and may even save their life. One organ donor can save up to 8 lives. Signing that form gives officials a strong signal of your personal preference; however, under the current practices of hospitals, your next of kin will be asked for permission to donate. The next of kin **MUST** agree for the donation to take place. With that said, you should tell your next of kin your wishes directly. Organ and tissue donation will have no effect on the ability to view the deceased. If you are not an organ donor and wish to be, please visit beadonor.ca. For more information regarding organ donation contact Trillium Gift of Life Network at 1-800-263-2833. If you are interested in doing a full body donation for scientific reasons, contact the university of your choice directly. In such cases as full body donation, the funeral home is only involved should the family wish to have a religious ceremony or celebration of life, and not with the donation itself.

CANCELLING GOVERNMENT-ISSUED ID CARDS

The funeral home can assist in cancelling the deceased's government issued ID cards such as: Social Insurance Card, Health Card, Passport, Driver's License, etc. **Please Note:** Once cancelled, Social Insurance Numbers are still valid to be used for income tax purposes. Birth certificates do not need to be returned or cancelled.

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.

EMPLOYMENT INSURANCE (EI) COMPASSIONATE CARE BENEFIT

The Compassionate Care benefit allows those who are eligible for Employment Insurance (EI) to take a temporary leave of absence from work to provide care or support for loved ones at significant risk of death. The forms are available online at www.servicecanada.gc.ca or from your local Service Canada Centre. For more information contact Service Canada directly at 1-800-206-7218.

SUDBURY & AREA VICTIMS SERVICES (SAVS)

Sudbury & Area Victim Services is a 24-hour, 7 day a week community-based service that provides immediate short-term crisis intervention services to persons affected by crime, tragedy, and disaster. Sudbury & Area Victim Services' team of professional staff and volunteer crisis responders provide emotional support, practical assistance, information, and referrals for long-term assistance to community-based agencies. For more information contact them at 705-522-6970 or visit www.savs.ca.

GRIEF SUPPORT

Sudbury offers a wide range of bereavement support and assistance. For more information, please contact the Maison McCulloch Hospice Grief Support Services at 705-674-9252 ext. 227 or visit www.maisonsudburyhospice.org/supportive-care-services. If your need is of an urgent nature, please contact the Crisis Centre at 705-675-4760.

Did you know...

- The Loughed Funeral Home is family-owned and operated and has been proudly serving Greater Sudbury since 1952.
- We have 3 locations and are happy to serve you where it's convenient for you.
- We are available 24 hours a day, 365 days a year with an on-call funeral director available after hours.
- Our website and mobile app are accessible worldwide, making it easy to place or view condolences, donations, or view scheduled upcoming funerals and obituaries.
- We own our own flower shop, with certified designers who are pleased to offer a wide range of custom floral arrangements, baskets, and gifts for any occasion.
- We offer limo service for family pickups and funerals.
- We have a large selection of caskets, custom urns, keepsakes, personalized cremation, and memorial jewelry.
- All of our visitation rooms are equipped with TVs as well as DVD players and we offer customized DVD slide shows.
- Our Jackson and Barnard location offers live streaming of chapel services.
- We offer a catering service and can facilitate large receptions with our renovated reception rooms. (Regulated by government mandate.)
- We have a bereavement library with a selection of information regarding death and dying. We also have "Kids Only" and "Parents Information" packages to help children with bereavement.
- We offer an excellent aftercare program to help you with government death benefits and basic estate information after a death occurs.



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

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 at 705-673-9591 or 705-673-3611
Toll free (Canada & U.S.A)
1-800-461-0159

Fax Number – 705-675-1329

Email – jacksonsinfo@lougheeds.ca

Website - www.lougheedfuneralhomes.com

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