

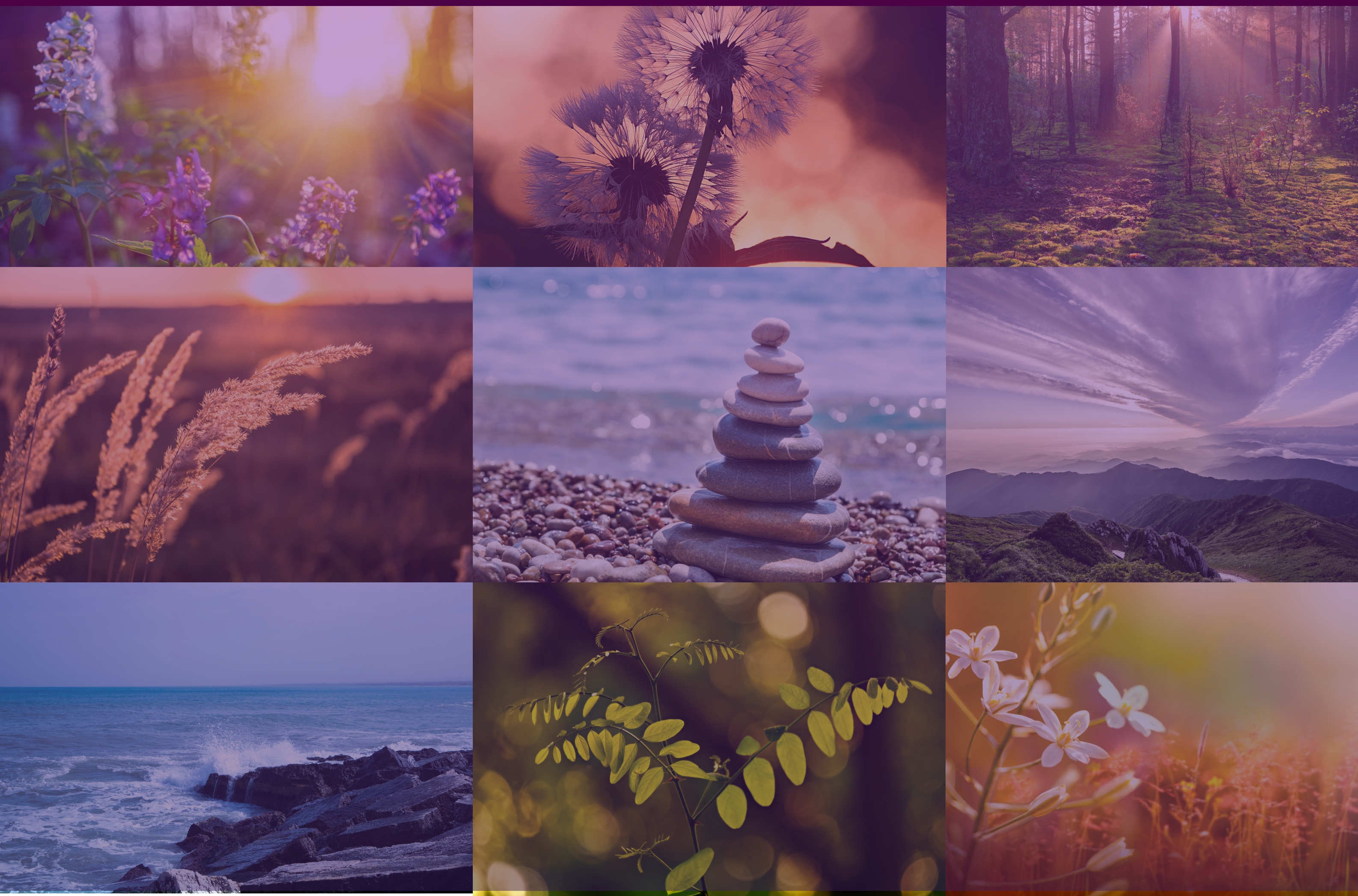
Hope and Healing

An Emotional and Practical Guide for Survivors of Suicide Loss



Canadian Mental
Health Association
Nova Scotia
Mental health for all

Association canadienne
pour la santé mentale
Nouvelle-Écosse
La santé mentale pour tous



LAND ACKNOWLEDGEMENT

The Canadian Mental Health Association Nova Scotia Division recognizes that we live, work, and play in Kjiptuk (Halifax) in Mi'kma'ki (Nova Scotia, Canada), the ancestral and unceded territory of the Mi'kmaq People. This territory is covered by the “Treaties of Peace and Friendship,” which Mi'kmaq, Wəlastəkwiyik (Maliseet), and Passamaquoddy Peoples first signed with the British Crown in 1725. This treaty continues to be upheld today.

We are also in the Halifax Regional Municipality, which was settled and built by people of African ancestry in the 18th and 19th centuries.

African Nova Scotians were formative in the building of our communities and the development of Nova Scotia as we know it today.

At CMHA NS we acknowledge that we have benefited from the colonization of this region, and we strive for respectful relationships with the stewards of this land.

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Best effort has been made at the time of printing of this document to ensure that all information is factual and relevant.

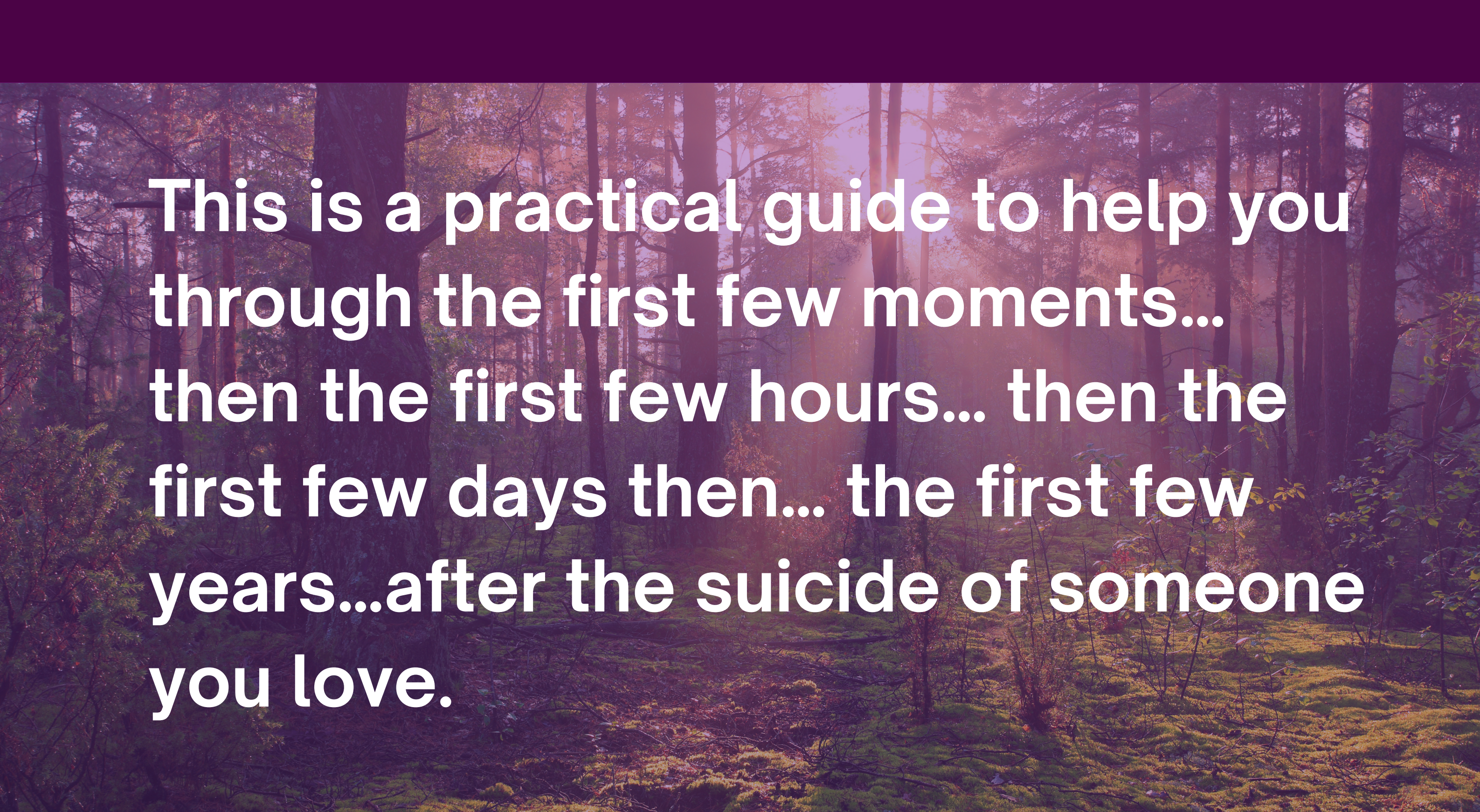
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Nothing contained in service is intended to be or is to be used for medical advice, diagnosis or treatment. Nothing contained in service is intended to be or is to be used for legal advice.



This is a practical guide to help you through the first few moments... then the first few hours... then the first few days then... the first few years...after the suicide of someone you love.

Understanding and exploring your own thoughts and feelings might feel scary, but it is an important and necessary part of healing.

As you read this, you may not even be aware that the process of healing has begun.

The fact that you are reading this booklet and looking for resources speaks volumes. And always remember, it is never our fault that someone else has ended their life.

Those who have lost someone close to them or a loved one to suicide are often referred to as 'survivors of suicide loss.'

We feel 'survivor' is an appropriate term because it showcases the strength and courage that such an experience demands.

Throughout this guide, we will use 'survivors of suicide loss' and 'survivors' inter-changeably.

Different parts of this resource may be of help to you at different times.

Immediately after a death by suicide, there are many practical matters that families will need to attend to, as well as questions they will face about what to do and the emotions that they are experiencing.

This resource starts with addressing these immediate matters.

Read the more personal information on suicide grief in the guide when you are ready.

WHEN SOMEONE YOU LOVE DIES BY SUICIDE

Although everyone's experience is unique, people who have thoughts of suicide are typically suffering tremendous emotional pain and often have overwhelming feelings of hopelessness, helplessness and despair.

When people have thoughts of suicide, they often feel disconnected from others and the world around them. As surprising as it can be, a person can feel alone and hopeless even when surrounded by people who love and support them.

Many factors and circumstances can contribute to someone ending their life. Factors such as loss, addictions, trauma, depression, physical and mental illness, and major life changes can make some people feel overwhelmed and unable to cope. It is important to remember that it is how a person experiences or perceives an event that is important, not necessarily the event itself.

What might seem small and unimportant to someone may seem large and unbearable to someone else. The fact that someone died by suicide does not change our love for them, what they meant to us, their value, the contribution they made, and our right to celebrate and honor their lives.

When someone dies by suicide, it does not mean that they did not love or value us. How a person dies does not have to define their life, us, or our relationship with them.

Unfortunately, many survivors of suicide loss suffer alone and in silence. The silence that surrounds them often complicates healing, which typically comes from being encouraged to mourn.

Because of the social stigma surrounding suicide, survivors feel the pain of the loss, yet may not know how, where, or if, they should express it.

[Alan Wolfelt, Ph.D.]

If you are new to the tragedy of a suicide, despair may be your companion. We hope you find some time to rest your burden and eventually share your grief with those of us who do not need any explanation. **You are not alone.**

COMMON REACTIONS TO A SUICIDE DEATH

Any death is a painful experience, regardless of the circumstances and whether it was expected or unexpected. These feelings are completely normal, given the circumstances, but it is important to remember that how you are feeling at the moment is going to change.

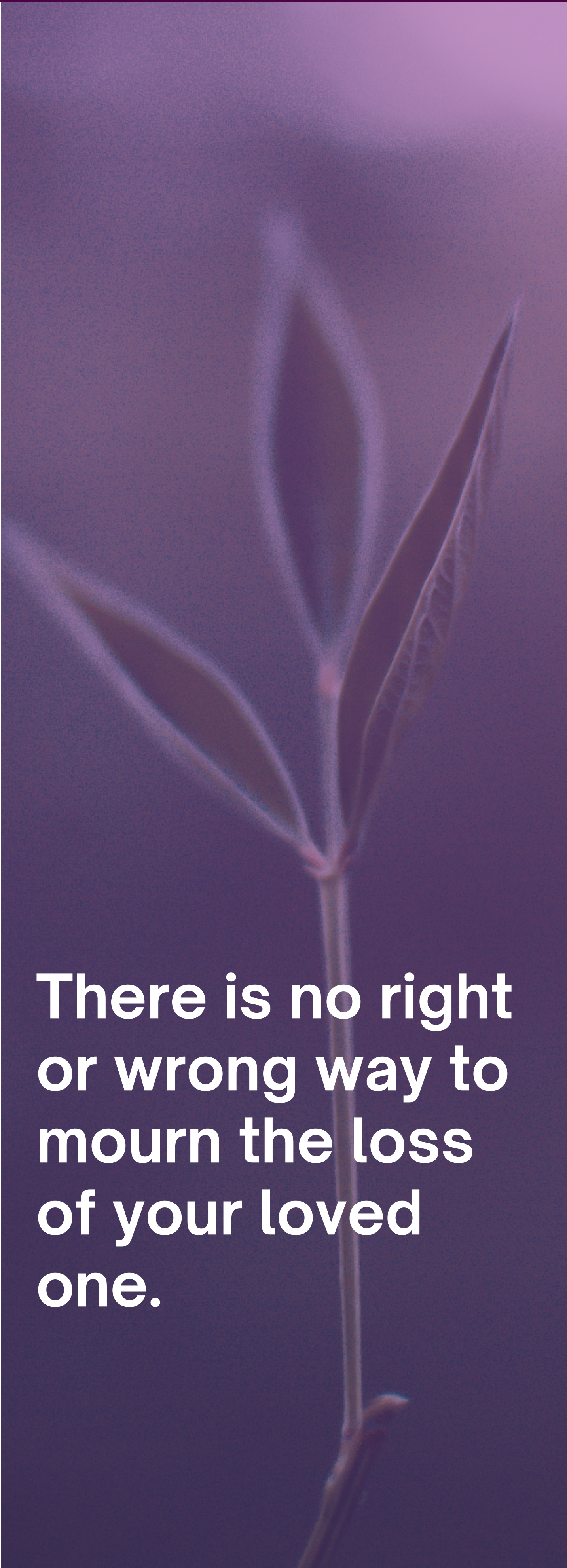
Remember: you will begin to heal and you are not alone. There are people who want to listen and help. You only have to ask.

Also keep in mind that no two people will ever grieve exactly the same.

Some people may experience all of the following reactions, or perhaps just a few of them, and you may need time before you feel ready to examine what has happened, how it has affected you, what it means, and what you need in order to begin healing.

Emotional numbness protects you from what has just happened, but at some point the numbness leaves and you will need to gradually experience the pain.

Shock and numbness: Suicide bereavement is one of the most intensely painful experiences you are likely to undergo. Initially, the pain may be so overwhelming that some of your emotions may turn off. You may feel like you are sitting in the audience watching a play about your own life, but not really taking part in it yourself.



There is no right or wrong way to mourn the loss of your loved one.

You may need time before you feel ready to examine what has happened, how it has affected you, what it means, and what you need in order to begin healing. Emotional numbness protects you from what has just happened, but at some point the numbness leaves and you will need to gradually experience the pain.

Denial: You may not fully accept the reality of the suicide. You may move in and out of denial. This is especially common in the initial phase of grief. However, just like numbness, denial will begin to fade and you will gradually (or perhaps rapidly) accept that your loved one has died.

Grief : Deep sadness or grief is a normal experience. During these times, it's important to remember that the death of someone precious is not to be resolved or fixed. Rather, it is to be expressed, experienced and eventually one may discover meaning through the grief and sorrow, a process that happens gently and over time.

This does not mean there isn't peace, less pain, acceptance, accommodation, joy, and new meaning in our lives. We learn to live alongside our grief and to grow from it. Other common feelings associated with grief can include helplessness, hopelessness, failure, rejection and abandonment.

Depression : Sometimes, deep sadness or grief can turn into depression. Depression becomes an illness when the depressed feelings are continually severe (they don't wane or vary), last for a long period, and hinder one's work and social life. The feelings of deep sadness we all experience after a serious loss or disappointment may last for a short or an extensive period of time. How long depends on the person, the severity of the loss, and the support available to help the person to cope with it. It is important to pay attention to your emotions and healing process, and seek help if you feel you become stuck in your grief or if you may be developing an illness.

Fear and anxiety : You may feel more anxiety or fear than you did before the death. This anxiety or fear may be free-floating (about anything and everything) or it may be about one specific thing. For example, you may fear or worry that other family members or friends might die.

Anger and blame : Anger and blame may be directed toward the person who died by suicide or toward those you perceive to be at fault. Anger and blame can even be directed specifically at oneself.

Guilt: Family and friends of those who died by suicide often feel they missed earlier warning signs of distress, or that they could have done more to help. Others may have decided to give up trying to help, or backed away because the themselves needed some distance in order to stay healthy.

Hindsight almost always plays a role in our feeling guilty for what we think should or could have done, but this can be problematic. It is extremely important to remember that you are not responsible for the suicide of your loved one.

Shame: It may be difficult for you to discuss how someone died because you are afraid you will be judged. It is okay to simply let people know you are not ready to talk about the loss. Let family and friends know what you need from them. You will know when you are ready to talk about your loved one's death.

Relief: You may experience some feelings of relief after a suicide, especially when the relationship with the person who died was particularly difficult and/or you watched them suffer for a long period of time. This does not mean that you did not love that person, or that their death was not a tragedy

Why Questions: Asking "why" over and over in an effort to make sense of what has happened is a normal part of the healing process following a death by suicide. With suicide, even when people think they have touched upon or know the "answer", the "why" question can continue to surface.

We struggle to find answers in an effort to ease our pain, but there is seldom an answer to our asking "why" that provides the relief and comfort we seek. In fact, comfort often comes from other sources and sometimes in unexpected ways.

Changes in relationships : After a suicide, people may be very supportive and attentive to your needs. However, if people do not know what to say or do, they may say or do nothing at all. As a result, you may feel abandoned at a time when you need people the most.

Some people may pull away completely, which only adds to the hurt. If you are comfortable doing so, show these people the 'How Others Can Help' list on the next page.

LET OTHERS HELP YOU

The sense of confusion is so great that it can be very hard to cope at first, so let other people help you. No one should expect to do this alone. Look to your family, Elders, friends, place of worship, community and others for support.

They can communicate with the people wanting information, help make some decisions, and remember what you need to know.

Also, they can be there just to listen. It can be difficult asking for help, but please do so. Coping with all of the feelings is much easier if you let other people help you and share the burden.

Some people may not know how to support you and some may pull away, but even one compassionate, understanding and supportive person can make a big difference.



HOW OTHERS CAN HELP

Here are some suggestions as to what others can do to help you through your grief. You can show this list to others, or give them a copy.

- They can listen without judging you or your loved one's actions.
- They can accept the intensity of your grief and feelings, and not attempt to change what you think or feel.
- They can listen with their heart, express their feelings with compassion, cry with you or even just sit quietly with you.
- They can make direct offers to help you with practical/specifics tasks or chores, such as making meals, child care or looking after your pets.
- They can accept your endless search for why.
- They should not assume or pretend to know your pain and should be open to learning and allowing you to teach them about your experience.

- They can make your loved one who died real by using their name, asking to see pictures, and asking questions about their life.
- They can offer and provide information when appropriate; knowing what supports are available in your community.
- They can be mindful that you may be experiencing feelings of guilt and blame, and can remind you that this was not your fault.
- They can remind you that your feelings are valid and normal considering what has happened.
- They can go with you to make arrangements, helping you with decisions and taking notes.
- They can be sensitive to difficult days like the anniversary of your loved one's death, birthdays, and holidays.
- They can respect your grieving process, and be patient and continue to offer help, even if you refuse it.

WHAT TO SAY

You might find it hard to tell others how your loved one died. **It is your choice how to talk about it.**

Acknowledging that a death was by suicide can be an important part of healing and reduce stigma; however, only you will know when that feels right for you.

You may want to reach out and talk to a trusted person or professional, such as your Elder, doctor, spiritual advisor, mental health clinician, and/or another person who has gone through what you are going through now.

They may help you figure out what words to use and how you want to talk about what has happened. There is no need to go into details of the passing, and it is okay to let people know what you can and cannot talk about.

Employers, co-workers, schools, landlords, social groups and friends outside your community may need to be told of your loved one's passing. You can ask someone else to make these phone calls if you cannot do this yet.



When speaking about suicide

Words Matter

The language we use can either support people's healing and offer comfort or further stigmatize tragic situations while increasing shame and secrecy.

The term "committed suicide" presents particular problems because "committed" is also used in connection with criminal offences.

Suicide is not a crime in Canada, and negative language can place unnecessary emphasis on how a person died, possibly linking their entire identity with suicide.

In addition, the term "successful suicide" does not reflect reality - suicide is always a tragedy, never a success. "Suicide", "death by suicide" and "died by suicide" are all terms that describe what has happened while avoiding moral judgement.

TELLING CHILDREN

When it comes to children, if possible, they should be told that the death was a suicide. While they do not need to know details, they should know how the person died.

Children can often sense when they are being misinformed and this can create an atmosphere of mistrust, fear and loneliness. When informing the child that the death was a suicide, try to make the explanation fit their age and keep it simple.

Emphasize that there are always other solutions to problems instead of suicide, and that help is always available to them; they just need to ask.

It is okay for children to see your anger, helplessness and confusion. This helps them understand that their own feelings are normal and okay. Check in with them to make sure they do not take on responsibility for your feelings. They need to know it is not their job to make things better for the family.

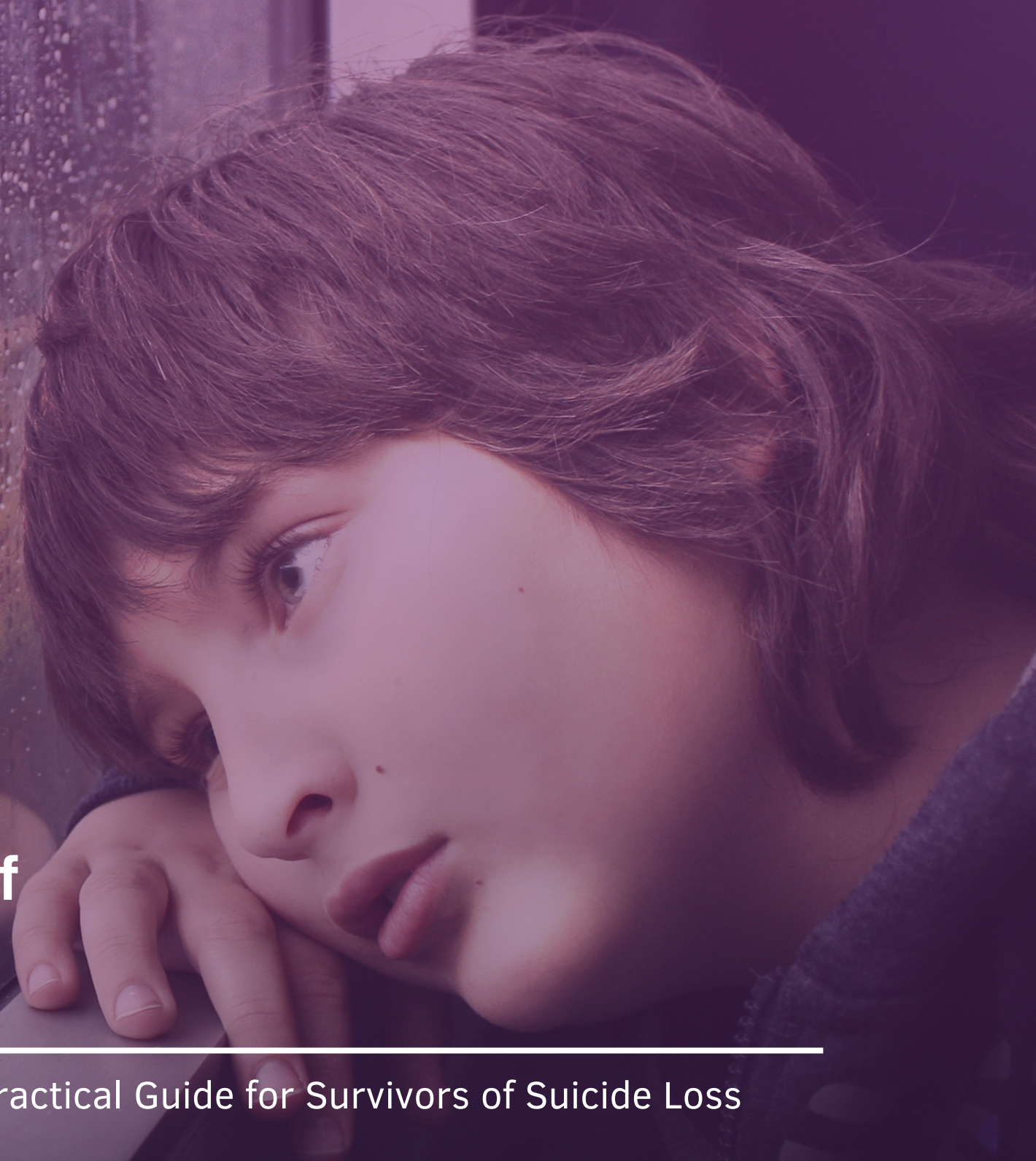
Reassure them that you and others will still be able to take care of them, even if you are sad and grieving.

Children will be confused when they are told the death was a suicide.

They may ask complicated questions to make sense of the news. They may say, "Didn't he love us?" or "Why was she so sad?"

Answer the questions that you can, with responses that feel right to you.

Tell them that you do not have all of the answers and that is okay.



WAYS TO TALK ABOUT SUICIDE AT THE FUNERAL

It is okay to talk about the suicide at the funeral service. When we talk openly about suicide, without blame, and with sensitivity and compassion, we reduce the stigma of suicide. Shrouding a death by suicide with secrecy can increase feelings of guilt and shame, and impair healing in those left behind.

Nonetheless, talking about the fact that your loved one has died by suicide should be at a pace and in a way that is of your choosing. Some people choose to share some words regarding suicide at the funeral as a way of honouring their loved one's life and communicating the meaning of their loss.

To choose to speak or not is a highly personal decision, and it can be both rewarding and challenging. While it may feel uncomfortable to bring up the topic of suicide, it can be helpful. Talking about suicide allows the community to process such a tragedy and is an opportunity to communicate about a topic that is often silenced. However, speaking about suicide must be done with consideration in order to maintain the safety of those at the funeral who may be experiencing thoughts of suicide.

The following are some general guidelines for your use that you may find helpful:

- Communicate that your loved one's death was a suicide.
- Try to use non-judgemental language, for example, say 'died by suicide' instead of 'committed suicide', which implies a criminal aspect.
- Try to ensure that any mention of suicide in the service is done without judgment or reference to blasphemy.
- Present a balanced view of your loved one that includes positive traits, as well as those things they may have struggled with (e.g. drug abuse, depression, mental illness, trauma, etc.). By talking about these things, we can fight stigma.
- Avoid presenting suicide as a viable or honourable option, as this can be harmful for those who are at risk and having thoughts of suicide.
- Try to communicate suicide's painful and permanent consequences without placing blame or guilt.
- Avoid details about the means and place of death.
- Encourage those struggling with thoughts of suicide to seek help.
- Celebrate the life of your loved one and talk about memories. Some survivors have found it helpful to place an open notebook on a table at the funeral and encourage others to write down their memories of the deceased.

Practical Matters

A stack of smooth, dark stones balanced on a bed of smaller pebbles, set against a blurred background of water and rocks. The stones are stacked in a spiral pattern, with the top stone being the smallest and the bottom stone being the largest. The background is a soft-focus view of a body of water with rocks in the distance.

The events and procedures that take place after a suicide can cause great anxiety for survivors. It lessens the distress if you know what will happen.

Having supportive friends and family surround you will also help. Your mind may not be able to process all of the information you are given, so having someone who can take notes for you may be a good idea.

Response to the Emergency Call: When a 9-11 call is made regarding a suicide or attempted suicide, paramedics, law enforcement and possibly the fire department may respond. In some cases, paramedics may not enter the scene until law enforcement have ensured that the area is safe.

Emergency Health Services :The actions of the paramedics will differ with each emergency call. Once on scene, the paramedics will assess the person. Based on what they observe and the information provided to them, paramedics will decide whether to attempt resuscitation according to EHS guidelines.

Paramedics may transport the person to the hospital if further care is required. If it is decided that nothing further can be done for them, resuscitation efforts may be stopped, death will be pronounced, and the person will not be transported by paramedics. Law enforcement or paramedics will notify the Office of the Chief Medical Examiner who will help to arrange transport of the body.

Law Enforcement :Law enforcement will take control of the scene until the cause of death is determined. This is done for your protection and the safety of others. Law enforcement also collect identification, valuables and other items related to the investigation for safekeeping. Photographs may also be taken.

The person who identified or reported the deceased may be asked to make a statement to the police. The same may be asked of those who found or spoke to the deceased.

Law enforcement will attempt to notify the next of kin. Victim Services Law enforcement may request victim services (or you can request this) to provide support, information and referral.

Fire Department: The fire department may provide emergency health care until the ambulance arrives, as well as extra help where needed

The Medical Examiner investigates all sudden, unexpected and unnatural deaths, including suicides.

An external examination may be done, or a more thorough examination, called an autopsy. The cause and manner of death must be officially determined. The examination of the person is typically completed within 24 hours of notification of the death.

A death certificate is then prepared, as well as a report of the findings, which is shared with the nearest relative and the police. In most cases, the report is ready within a few days.

Cases that require more testing take longer, up to several months. You may need the Medical Examiner's report to settle the estate of your loved one, and to claim on insurance policies.

Items Collected at the Scene: Law enforcement will take custody of items collected at the scene that are related to the death, including suicide notes. Ask law enforcement or the medical examiner about getting these items back.

The Scene after the Investigation: When a loved one dies at home, cleaning up the area where they died may be a factor. Ask the police or the Medical Examiner's Office about your options for doing this. Some cultures encourage ceremonies and gatherings to help you cleanse and settle the spiritual and emotional energy in the space where the death occurred.

Tissue and Organ Donations: The Medical Examiner must know if you wish to donate tissue before the autopsy is performed, and within the first 24 hours of the death.

Proof of Death: A Death Certificate is the official government document certifying the death and is required by most organizations as proof of death. This certificate prepared by the medical examiner includes the name of the person, date and place of death, marital status, sex and age. It does not give the cause or manner of death.

Several copies may be needed. Death certificates can also be ordered at the Nova Scotia Vital Statistics Office.

Arranging a Funeral: A funeral or memorial service is an important ritual that gives family and friends a chance to reflect and grieve while being supported by others who care. It allows them to say goodbye and begin accepting the reality of the loss.

Guidelines and customs of funeral services vary and different cultures and religions have special rituals to recognize a death. Friends, family, Elders, clergy or the funeral director can help you decide which arrangements to make.

To choose a funeral home, ask for suggestions from family and friends or check local listings in a phone book. It may be a good idea to ask a friend or someone who was not directly involved with your loved one, to help you choose funeral details. The executor of the will has the final say on the funeral arrangements.

Children should also be allowed to take part in the funeral because it helps them as their grief unfolds. It is wise to talk with the children ahead of time about what will happen at the funeral and what behaviour is expected of them. If you are not able to tend to your child/children at the funeral, make sure that a caring person (friend or relative) is available for support. On the other hand, if a child does not want to attend the funeral, assure them that it is okay not to be there and help them grieve in their own way.

Funeral Service : There are a few different types of services that can be held to celebrate your loved one's life and allow people to give condolences and pay their respects.

In a traditional service, a ceremony is held in a place of worship or a funeral home chapel with the body present in an open or closed casket. You can decide whether the service will be public or private.

A memorial service is similar to a funeral service, except the body of the deceased is not present. This could be because the body has been cremated, buried or that the body is irretrievable. Similar to funerals, this could be held in a church, funeral home or an individual's home.

While the timing for this type of service is more flexible, it is usually arranged within a few days of the person's death.

Obituary: Some families choose to write an obituary which is a small news article published to newspaper or other media. This offers information about the funeral details, while also recognizing the deceased's life. Choosing whether or not to write one is a highly personal decision.

Funeral Costs: The more elaborate the plans for the funeral, the more expense you will incur. Many families rely on the deceased's life insurance to help cover costs. Other possible sources of financial help include Service Canada (e.g. Death Benefit for contributors to the Canada Pension Plan).

Financial assistance for people already receiving assistance or for others who are unable to pay funeral costs may be available from Nova Scotia Income Assistance. Keep all receipts, as they may be required when applying for any of these benefits.

The costs of a funeral can be very difficult for family and friends. If you have First Nations Status and live on a First Nations reserve, some help may possibly be available, so contact your Band for more information. Your communities and any organizations your loved one belonged to may also be able to help.

If your loved one was in the Canadian Forces, they may qualify for support from the Last Post Fund of Veteran's Affairs.

Dealing with Legal and Financial Matters: If you do not understand the banking and legal affairs of the deceased, let your family know and get help. The Legal Information Society of Nova Scotia may be able to advise you. Or if you belong to a First Nations community, you may be able to talk to your Band for advice. Local organizations and communities can also help.

Disposition of Assets: Disposing of a deceased person's assets is usually done through a will. A will is a written record prepared by the deceased that details how a person wishes their properties or estate will be divided upon death. Typically, wills are signed by the person who has died, and two witnesses. The 'executor' named in the will be responsible for following the wishes set out in that will. The will may be with their lawyer, stored at their workplace, in their safety deposit box, or at their home. For basic information regarding wills and estates, contact the Legal Information Society of Nova Scotia.

If there is a Will: 'Probating a will' refers to the legal process of a will being proved valid by the Registrar of Probate. When a will is probated, the executor will receive the legal authority to proceed with his or her responsibilities to follow the wishes set out in the will.

When an estate is small (including just personal property) or held jointly, there may be no need for probate. A bank may require probate if there is a large amount of money that is not held jointly, or for other reasons. If real property (house, condo, land) is part of the estate, then a will must be probated, even if the estate is small. In Nova Scotia, any will that does not provide sufficiently for family may be able to be challenged. Contact a lawyer for more information.

If There is No Will or Your Situation is Complicated : If there is no will, or if no will is found, the deceased died 'intestate' and the estate will be distributed according to the Intestate Succession Act. If the person was married, the spouse (if there is one) will typically receive the greatest share of the deceased's property. The deceased's children will usually receive the next greatest share. Common law spouses may not be included in receiving property unless they were in a Registered Domestic Partnership. If your situation is complicated for other reasons, such as marital separation or common-law relationships, you may need to contact a lawyer.

Handwritten Notes: Sometimes a signed handwritten note by your loved one can be used as a will. This could include suicide notes, depending on the situation. This note must still comply with the legal requirements of making a will and must be made according to the terms of the Wills Act.

If You Need Help Finding a Lawyer: The Legal Information Society's Lawyer Referral Service can refer you to a lawyer in your area if you think you need legal help. *Keep in mind that Legal Aid Nova Scotia does not do probate work.

Insurance: You will need to notify all insurance companies (e.g. house, car, life) of the death. In Canada, generally life insurance policies must have been held for at least 24 months to be valid if the death is by suicide.

Financial Matters: A number of financial matters need to be dealt with after a death. You may want to ask other family members or close friends to help you deal with some of these matters during this difficult time. It is strongly recommended that you seek the advice of a professional before making any major decisions that may affect your financial or personal situation.

Gather Documents: The first step in dealing with financial matters is to gather the necessary documents of the deceased. This must be done before you (or your financial advisor or the executor of the will) can take care of matters related to the estate. Set up a folder to keep all the personal documents and records of legal and financial matters.

The following is a list of documents that you will/may need:

PLEASE NOTE: You must have the death certificate before you can cancel, transfer, and apply for benefits and obligations.

The Medical Examiner typically will provide you with the death certificate, or you can purchase one from the Nova Scotia Vital Statistics Office. Contact them by following the instructions at <http://www.novascotia.ca/sns/access/vitalstats/death-certificate-registration.asp>

Personal Documents

- Death Certificate
- Last Will and Testament
- Birth Certificate
- First Nations Status Card
- Driver's License
- Marriage Certificate
- Passport

- Social Insurance Number
- Income Assistance
- Information Permanent
- Resident Card

Banking and Financial Documents

- Bank Account Numbers, Passbooks, Statements (chequing and saving)
- Bank and Credit Cards Investment Records (stocks, bonds,
- RRSPs, GICs)
- Lease and/or Rental Contracts
- Loan Agreements (monies owed or
- owing)
- Mortgage Papers
- Safety Deposit Box Number (and location of key)
- Health Documents
- NS Health Card (MSI)
- Supplementary Health Care Plan Number

Property Documents

- Land Title(s)
- Personal Possessions (art work, jewelry) Vehicle
- Registration(s)

Other Documents

- Child Support and Alimony Agreements
- Divorce Papers and Child Custody Papers
- Pardons and any other Court Documents (subpoenas, tickets, settlements,
- probation orders)
- Unemployment Insurance Information
- Employee Benefit Booklets
- Insurance Policies (life, medical, home, car, business, mortgage)
- Membership Cards (sport/recreation clubs, professional
- associations, libraries)
- Pension and Veterans Information
- Previous Tax Returns
- Utility Account Numbers (phone, gas, water, electricity)
- Firearms License or Permits

Things to Cancel, Transfer and Apply for Benefits and Obligations

Once all documents have been gathered, you will have to cancel, transfer and apply for various financial benefits or obligations. Be aware that there are fees associated with some of these matters.

To connect to any Nova Scotia Government Office, phone Service Nova Scotia at 902-424-5200 or 1-800-670-4357 (Toll-free).

Items to Cancel:

- **Nova Scotia Health Card (MSI):** Contact MSI to cancel your loved one's Nova Scotia Health Card.
- **Individual Supplementary Health Plan:** Contact the provider if the deceased was covered by an individual supplementary health plan.
- **Bank Cards:** Contact the issuing bank to cancel bank cards held by the deceased.
- **Credit Cards:** Contact the issuing bank to cancel credit cards held by the deceased.
- **Canada Pension Plan (CPP) & Old Age Security Pension (OAS):** 1 (800) 277-9914 CPP and OAS cheques are payable in the month in which the death occurred.
- **Employment Insurance:** 1 (800) 206-7218. Contact Employment Insurance if the deceased was receiving employment insurance. When a person dies, Employment Insurance (EI) benefits payable to that person up to and including the day of the death may be paid to the legal representative, or to a person authorized to inherit property of the deceased person.
- **Employment Support and Income Assistance:** Find the nearest Department of Community Services office. Phone the Department of Community Services to have employment support and income assistance benefits recalculated based on your family's needs. Extra assistance for funeral costs may be available

If the deceased was covered under a group plan administered by a third party such as an employer, union or pension office, contact that party.

If the deceased was the account holder and other family members were covered under the same account, the group plan will be able to advise whether coverage will continue for family members.

- **Services for Persons with Disabilities Benefits:** Find the nearest Department of Community Services office to cancel.
- **Worker's Compensation Benefits:** Contact the Worker's Compensation Board of Nova Scotia to have work-related disability claims cancelled. Family benefits may be available if a child is involved.
- **Leases/Rentals:** Cancel any lease or rental contracts in the name of the deceased, or transfer them to another name.
- **Driver's License:** Contact Service Nova Scotia: Call (902) 424-5200 or Toll Free: 1 (800) 670-4357.
- **Memberships (sport clubs, professional associations, libraries):** Cancel memberships, or transfer them to another name as appropriate.
- **Passport:** If the deceased held a valid passport at the time of death, return it to the nearest passport centre or mail it to the processing centre. Include a copy of the death certificate or a letter stating why you are returning the passport.
- **Veterans Affairs Canada Benefits:** If your loved one was receiving benefits from Veteran Affairs, these need to be cancelled.
- **Canada Post:** Redirect or cancel mail.
- **Doctor and Dentist:** Notify the person's doctor, dentist, and any clinics they regularly attended.
- **Internet, Cable and Other Subscriptions:** Cancel any internet, cable or phone services. Cancel any email accounts and other online social networks.
- **Social Insurance Number:** Contact Service Canada at 1 (800) 206-7218 to cancel their social insurance number.

Items to Transfer

- **Joint Bank Accounts, RRSPs, GICs. :** Any accounts held in common can be transferred to the survivor. You will need to contact your financial advisor or the bank holding these accounts for specific information on how to transfer the accounts.
- **Land Titles :** Phone the Land Registration Office at 1-800-670-4357 for information on transferring land titles.
- **Stocks/Bonds :** Ask your financial advisor or bank for information on how to transfer these assets. Utility Accounts (phone, gas, water, and electricity) If your household utility accounts were in the name of the deceased, transfer them to a new name. Contact each utility for information on how to do this.
- **Vehicle Registration:** Contact Service Nova Scotia for information on transferring the registration of vehicles registered in his or her name.

- **Allowance for the Survivor :** This benefit for senior-aged widows and widowers is based on income qualifications. Proof of marriage is required (common-law relationships will be considered). This benefit is retroactive only for a few months, so should be applied for immediately. Contact Service Canada for more information
- **CPP Children's Benefit :** There may be benefits available for children under the age of 18 or for children between 18 and 25 who are full-time students, if deceased contributed to CPP. If you are the caregiver of children of the deceased who are under age 18, you should apply for this benefit on their behalf. Contact Service Canada for more information.
- **CPP Lump Sum Death Benefit :** This one-time benefit is based on the CPP contributions of the deceased. Contact Service Canada for more information.
- **CPP Survivor's Benefit :** This benefit is a monthly pension paid to the surviving spouse or common-law partner, and is based on the CPP contributions of the deceased. Contact Service Canada for more information.
- **Aboriginal Affairs and Northern Development Canada - Decedent Estates**
- **Program:** The Decedent Estates Program provides for the administration of the estates of deceased First Nation individuals who were ordinarily residents on a reserve before their death.
- **Department of National Defence - Death, Disability & Injury:** If your loved one worked with the Department of National Defence, they may be eligible for a benefit.
- **Quebec Pension Plan Death Benefit :** If the deceased contributed sufficiently to the Quebec pension plan, they may be eligible for a death benefit.
- **The International Benefits program:** This may provide retirement, disability or survivor benefits to eligible individuals who have lived or worked in another country, or the surviving spouse, common-law partner or children of eligible individuals who have lived or worked in another country. Contact Service Canada for more information.
- **Last Post Fund:** If your loved one was a veteran and you need financial assistance for the funeral and burial, you may qualify for support from the Last Post Fund.
- **Veterans Affairs Canada:** If your loved one was a veteran, you may qualify for financial support.

Life Insurance: If your loved one held any life insurance policies, you may be eligible to receive survivor benefits. This money can also help cover funeral experiences that are not covered by the estate and other sources. Life insurance can be paid through a work place insurance policy, or private companies. Review the policy or consult with the bank for specific information. There are other types of insurance that your loved one could have held, for example Mortgage Life Insurance would cover the rest of the mortgage a home that has not been paid off.

Note: Mortgage life insurance is not the same as mortgage insurance, which covers mortgage in the case that the individual defaults on their payments.

Loans and Personal Debt: Loans and debts that the person had at the time of death may need to be addressed. The executor must determine if there any such loans or debts when they are dealing with the estate. The creditors will notify Probate Court of the claims. If the estate has assets, then the claims (loans and debts) will be paid. If the estate has no assets at that time, there is no means to pay any loan or debt. Some loans may be insured, in which case the loan is paid in full by the insurance company.

Income Taxes: Contact the Canada Revenue Agency for more information on income taxes. A final tax return must be filed for the year of death up until the date of death, and Canada Revenue Agency should be notified as soon as possible of the death. If the death occurred between January 1st and October 31st, the final return is typically due by April 30th of the next year. If the death occurred between November 1st and December 31st, the final return is generally due six months after the death. You may want to get a clearance certificate before you distribute any property under your control. A clearance certificate certifies that all amounts for which the deceased is liable to Canada Revenue Agency have been paid, or that security has been accepted for the payment. If you do not get a certificate, you can be liable for any amount the deceased owes. **For Canada Revenue Agency's Guide for Preparing Returns for Deceased People, please visit <http://www.cra-arc.gc.ca/E/pub/tg/t4011/t4011-e.html>.**

- **Employer:** Contact the employer to collect a final pay cheque and discuss where to send the T4 slip.
- **GST Credit :** Contact Canada Revenue Agency for information on GST credit. GST credits sent to a deceased person must be sent back to Canada Revenue Agency.
- **Lawsuits:** Judgments either for or against the deceased may need to be settled by the estate. Contact a lawyer to help you.

Working Through Grief



Grief is more complicated when a death is sudden.

Very strong emotions arise as a result of the suicide, such as extreme sadness, anger and shame, which has a tendency to complicate your grieving. Since survivors often feel guilt, you must remember that you are not to blame for the suicide of another person. The search to find out "why" is a painful yet important part of working through the grief. Often, there are few or even no answers. Comfort comes from a variety of sources and often in unexpected ways.

Your Grief is Unique : The grief process is different for each person. While some aspects of grief are predictable, it is important to remember that grief does not happen in neat, orderly stages but rather as a chaotic process that varies from person to person. As time passes and you begin to work through your loss, you may become more familiar with your grief and what you need in order to start healing.

Grieving Takes Time: Grieving takes time, and the amount of time is different for each person. Contrary to what others may think and want, it's not easy to "get over it". All grief journeys are unique. Do not make any assumptions about how long your grief might last and what you will experience. Instead, consider taking it "one day at a time". As Dr. Alan Wolf says, there is "no reward for speed".

As time goes on your thoughts and feelings will change. Instead of feeling pain all the time, you will feel it only some of the time. You might find there are periods where you find yourself smiling, or feeling some form of happiness.

Laughter can be very healing, so do not feel guilty about having some moments of joy during this difficult time. Some people have described their emotions as being so interconnected and close to their grief that they began laughing. Occasionally, laughter turned to tears without them even realizing the change of their emotions. Although that can be very confusing and perhaps feel like a setback, it is a common experience for those grieving and healing.

Occasionally survivors get stuck as they work through their grief. If this happens, a counsellor may be able to help. Clinical depression is different from normal grief in that it is more intense and prolonged. If you are concerned about depression, or feel stuck in your grief, please contact your doctor. If you are having thoughts of suicide, reach out, talk to your doctor, your local crisis line, or mental health services



It Will Get Better

Today isn't necessarily how you will feel tomorrow, or the next day. Things will sadness and other feelings do not get in the way of your life as much as they did in the beginning. As you heal, you can make a promise to remember the deceased and celebrate their life.

Keep on Talking: While some survivors seek out information about suicide and grieving, others choose not to do so. Many survivors say they talked their way through their grief. As you heal, it is vital to talk about your memories of the person who died by suicide. Find a safe person, or several people, who will let you talk and are comfortable hearing about your pain. The people you choose to talk to may or may not have experienced the suicide with you. Show them how they can help, perhaps by giving them a copy of this guide.

Crying is good: And so is sharing your tears. If people do not know what to say or do, tell them that they do not have to do anything other than simply be there for you.

When you are open about the suicide, you give others permission to talk about it too. Keeping the suicide a secret adds to the burden of shame. A lot more people than you realize have been touched by suicide.

At times you may need to be distracted from your grieving. That is okay. Do not feel guilty about losing yourself in something else for a while.

If you feel you need more support than family or friends can provide, please contact your doctor, your spiritual advisor or Elder, a counselling agency, or your local crisis line.

Do What Works for You: Sometimes friends and family want to help but they do not know what to do. They may feel uncomfortable talking about suicide because of the stigma attached to it. They may be worried about making people cry when they bring up the subject. They might act strangely and not mention the suicide at all. Do not let this get in the way of your talking about it when you need to. Tell people it is okay to mention the suicide and let them know they can help you by simply listening. Most people really do care. Remember to choose to do what feels right for you, not what pleases other people. It is okay to say "no" when invited to do something you do not feel ready to do.

You may have felt disappointed by some of your friends and family's attitudes and support since your loss. Not everyone can handle the depth of grief that a suicide creates. Try not to get angry, instead align yourself with relationships that make you feel good. Grieving requires a tremendous amount of energy; don't waste yours on harmful relationships.

Hold on to Your Memories: Some survivors, both adults and children, find comfort in holding on to items that remind them of their loved one, such as furniture, clothing, jewelry or favourite objects. You might like to put together an album with photos of the deceased. If doing such things is helpful for you, keep the items close to you for comfort, but try not to become so attached to them that they keep you glued to your grief. You can also build a collection of memories by asking other people to tell you their stories of the deceased and recording them in a notebook.

Later Reactions: Some survivors feel even more pain and emptiness several months after the death. The tasks of planning the funeral and dealing with financial and legal matters are complete. Friends and family have offered their sympathy and then needed to get back to their lives. Be prepared for this and reach out for help when you need it.

Difficult Days: There will be many times through the years when coping with the loss becomes more difficult, such as the anniversary of the death, birthdays and holidays. You may feel some challenging emotions in the weeks leading up to them. It will help you to plan ahead and talk to other family members about how they want to spend the day. This gives everyone a chance to support each other and talk about their grief. Some ideas are to write a card to the deceased and place it in a significant place, or going to a place that has some connection with the deceased to remember them.

Finding the Answers : You may never know the answer to "Why?" Survivors often mistake a triggering event, such as a relationship breakup for the cause when, in most cases, the person was in extreme pain for a long time.

Suicides are typically not the result of one single event or factor.

As you work through your grief, you will gradually learn to live with questions that cannot be answered and a profound amount of complexity.

Support Groups As time goes on, you may find it helpful to talk to other survivors of suicide. The healing power of a shared experience is very strong and talking to others who have lost someone to suicide can help you work through your own grief.

If you live in a First Nations community, ask your health centre, crisis unit or Elders if they have any ongoing talking or healing circles, ceremonies or a sweat lodge. Many cities have peer support or gathering groups specifically designed to help.

However, if you are not comfortable or not ready to share in a group, perhaps ask for help from counsellors, clergy, nurses, clinics, elders or your doctor.

If you would like more information on support groups in your area, visit Peer Support Nova Scotia, the Canadian Mental Health Association Nova Scotia Division website, Roots of Hope Nova Scotia or Self-Help Connection.



Looking After Yourself

In the beginning, your grief journey may take all your energy just to get through the day, especially if you have to care for others or deal with practical matters.

During this time you may find it difficult to make healthy decisions and look after yourself. Grieving takes energy so forgive yourself when you simply cannot do the things you 'should' do.

As time passes, you will find the courage and resources to keep going and have the energy to be more purposeful about taking care of yourself.

The more you take care of yourself, and engage in the following actions, the better you will be able to get through each day.

Try to do the following things as often as possible to encourage your healing.

Make time for you: Use your alone time to think, plan, meditate, pray, remember and mourn. Surround yourself with safe people and safe places to support you on this difficult journey.

Accept help: Do not be afraid to tell people what you need. Often people may not know what to say or how to help unless they are told directly.

Keep a journal: Record your thoughts and feelings, hopes and dreams, if you find this helpful.

Talk things out: Confide in a trusted friend, family member, colleague, member of the clergy, or professional counsellor. Practice relaxation techniques such as deep breathing, music or art therapy or visualization.

Create a list of resources: Include the people and organizations that can help you and your family when things are not going well.

Take a break from your grief: See a movie, visit a museum or art gallery, pursue a hobby or walk with a friend. Re-establish a routine in your life: Survivors often find the structure and distraction of returning to work or getting a new routine helpful.

Give back to your community: Many survivors have found a sense of peace and fulfillment in shared compassion and using their experiences to help others.

Take small steps: Recognize each step forward and reward yourself in some way.

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