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The Simple Alternative
Funeral Centres
Mississauga

INFO GUIDE

The Simple Alternative Funeral Centres - Mississauga
1535 South Gateway Road, Mississauga ON L4W 5J1 | 905.602.1580

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“Nothing is more beautiful than the love that has weathered the storms of life.”

Throughout your life, you have tried to protect and make life easier for your loved ones. Now you have a chance to help them at a time when they will need it most. One of the best, most selfless gifts of love you can give is to take time to plan.

This book provides a template for you to record vital information that your loved ones will need upon your death. We suggest you complete this template and keep it in a safe place that is readily available for any revisions or updates that may occur over time. As with your Will, you should not put it in your safety deposit box, as these can remain sealed until after the funeral.

Welcome to

The Simple Alternative Funeral Centres - Mississauga

Planning a funeral can become overwhelming; however, please rest assured that we are here to help you every step of the way.

We will answer your questions and offer reassurance as you embark on this emotional journey.

Our professional experience and training, together with our own personal experiences, means that we can help make the process as smooth as possible.

Here at The Simple Alternative Funeral Centres - Mississauga, we believe a funeral is a time to honour the life of the deceased and celebrate the heritage of the family. It is an important time for relatives and friends to gather, tell stories, acknowledge loss, and support each other.

It would be our greatest privilege to help you prepare a respectful, meaningful experience that meets the individual needs of your family and your loved ones.

We pride ourselves on giving the very best service to the families that we serve. We aim to:

- Replace confusion with calm
- Add certainty to doubt
- Provide answers to questions
- Create a fitting memorial for your loved one

Please take a moment to read through this brochure; we hope you will find it to be an informative guide to the services and options available to you. If you are in immediate need of assistance, or require any further information, then please do not hesitate to contact us:

Main Office:
905.602.1580

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tsamississaugainfo@mountpleasantgroup.com

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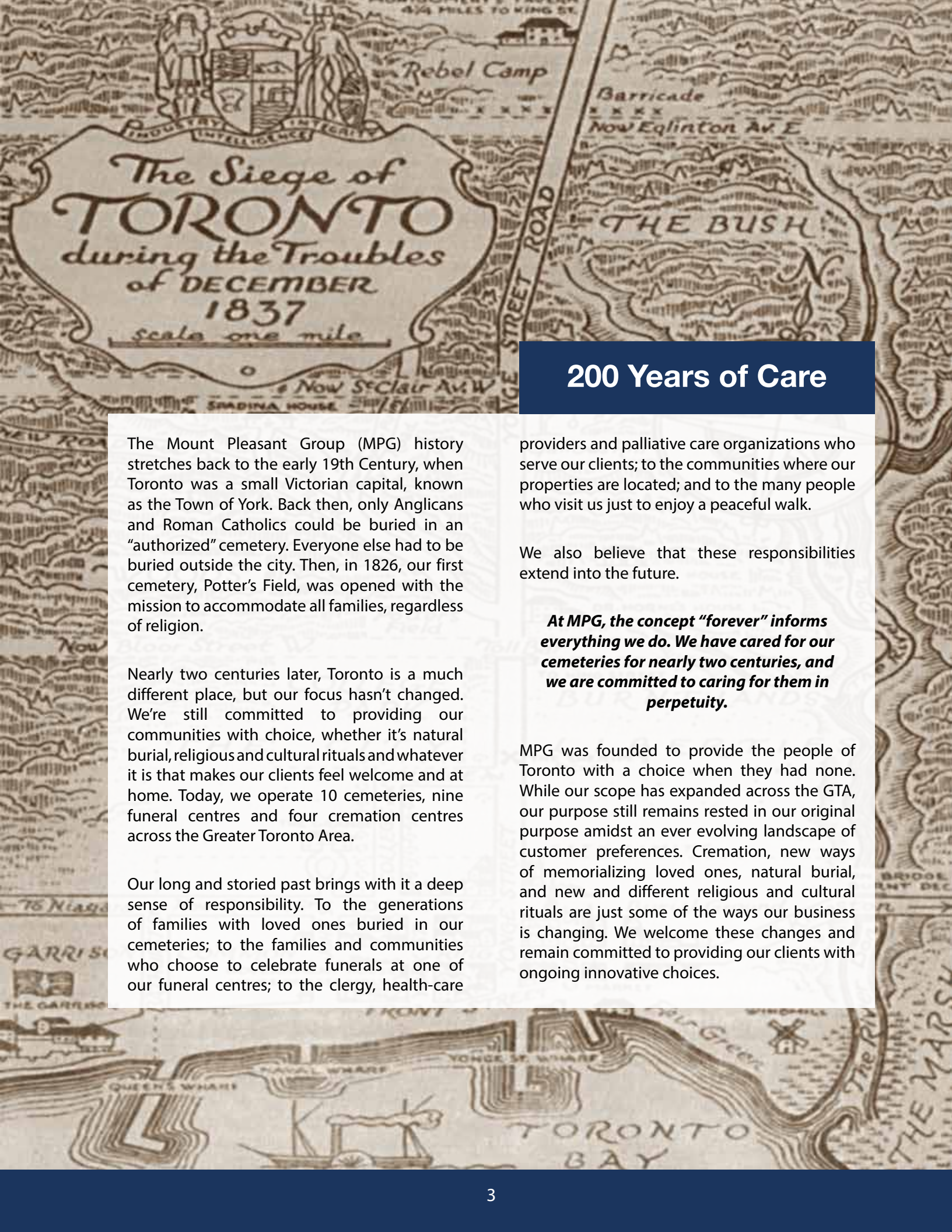
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200 Years of Care

The Mount Pleasant Group (MPG) history stretches back to the early 19th Century, when Toronto was a small Victorian capital, known as the Town of York. Back then, only Anglicans and Roman Catholics could be buried in an “authorized” cemetery. Everyone else had to be buried outside the city. Then, in 1826, our first cemetery, Potter’s Field, was opened with the mission to accommodate all families, regardless of religion.

Nearly two centuries later, Toronto is a much different place, but our focus hasn’t changed. We’re still committed to providing our communities with choice, whether it’s natural burial, religious and cultural rituals and whatever it is that makes our clients feel welcome and at home. Today, we operate 10 cemeteries, nine funeral centres and four cremation centres across the Greater Toronto Area.

Our long and storied past brings with it a deep sense of responsibility. To the generations of families with loved ones buried in our cemeteries; to the families and communities who choose to celebrate funerals at one of our funeral centres; to the clergy, health-care

providers and palliative care organizations who serve our clients; to the communities where our properties are located; and to the many people who visit us just to enjoy a peaceful walk.

We also believe that these responsibilities extend into the future.

At MPG, the concept “forever” informs everything we do. We have cared for our cemeteries for nearly two centuries, and we are committed to caring for them in perpetuity.

MPG was founded to provide the people of Toronto with a choice when they had none. While our scope has expanded across the GTA, our purpose still remains rested in our original purpose amidst an ever evolving landscape of customer preferences. Cremation, new ways of memorializing loved ones, natural burial, and new and different religious and cultural rituals are just some of the ways our business is changing. We welcome these changes and remain committed to providing our clients with ongoing innovative choices.

The Simple Alternative Funeral Centres - Mississauga



Coffee Lounge



The Simple Alternative Funeral Centres - Mississauga



The Simple Alternative Funeral Centres is owned and operated by Canadian Memorial Services which is proudly affiliated with Mount Pleasant Group of Cemeteries. We make your peace of mind our priority. Experienced in serving all faiths and cultures, our staff will help you create a personalized service that truly reflects the life of the deceased. With a bright and spacious layout filled with natural light, our fully accessible building is conveniently laid out on one floor. Our non-denominational chapel is equipped with audio-visual capabilities. We also have a coffee lounge, reception room and ample parking.



Reception Area



Product Selection Room



Gathering Hall

Planning a Funeral



Most of us are not prepared to plan and carry out a funeral ceremony for someone we love. So much of the information available on this critically important subject fails to focus on what is most important: having a personalized, meaningful funeral that helps families and friends begin the healing process of mourning after the death of someone we love.

Our dedicated and experienced staff are here to help you and can play a critical role in planning and carrying out a meaningful funeral or memorial service. Our licensed funeral directors are intimately familiar with the funeral planning process, key decisions a grieving family must make, and the necessary legal documentation that is required during this difficult time. Our funeral professionals can handle all of the details and help you create a unique service that meets your needs and values.

Funeral ceremonies can make a significant difference in how families channel their grief towards health and healing. During the funeral, the community comes together and responds to the reality that someone has died, and also to the reality that those remaining will need support, compassion, love, hope, and understanding. The funeral encourages you to think about the person who has died and to explore the meaning of his or her life and the ways in which he or she touched the lives of others.

The remembering, reflecting, and choices that take place in the planning and conducting of the funeral service are often an important part of the process of grief and mourning. Ultimately, this process of contemplation and discovery creates a memorable and moving funeral experience for all who attend.

The following list of information will be needed when funeral arrangements are being made:

- Full name of deceased
- Date of birth
- Place of birth
- Social insurance number
- Names of parents and their birthplaces
- Marital status and name of spouse
- Last or usual occupation
- Cemetery information, if available
- Veteran information, if available

The Advantages of Planning Ahead

The idea behind planning ahead is simple. One day, a great deal of vital information about you or a loved one will be needed by your family and anyone whose responsibility it is to assist them. Those who plan ahead can be assured that not only will their personal wishes be fulfilled, but other unnecessary difficulties will be avoided.

Both you and your loved ones can benefit when funeral and cemetery arrangements are made well ahead of need. It can be beneficial to include your immediate family in these plans, ensuring those left behind are aware of your wishes and able to plan a meaningful funeral that will help them begin their mourning. By discussing plans in advance, you can take time to make decisions about cremation or burial, the type of ceremony, and other elements of the funeral.

You may want to discuss your thoughts and decisions not only with your family but also a funeral or cemetery service professional. This planning guide can be used to capture your wishes and biographical information in advance. Upon completion, simply store it in a safe place with your other important documents.

Most of us plan ahead in life. We plan for our wedding, our children's education, family vacations, and other significant expected life events. We also plan for the unexpected events of life by purchasing home, auto, and medical insurance.

Understanding the benefits of pre-planning has prompted many to take the step to plan their own arrangements.

Why Pre-plan?

Peace of Mind

Pre-planning takes the burden of making important decisions off your loved ones during a difficult time.

Financial Assurance

Pre-payment of your funeral or cemetery arrangements will render the costs associated with your final expenses inflation-proof.

Longevity

Pre-planning will inform your loved ones of your wishes, relieving them of the anxiety of not knowing.

There are many different ways to begin the planning ahead conversation. You know your family and how your loved ones might best respond to the topic. For some families, it might be a casual conversation over dinner or another family gathering. For other families, a formal meeting might be better suited.

Regardless of your approach, the conversation is much easier to have when death is not imminent. Discussing the subject with loved ones earlier in life when they are younger, and most likely healthier, makes the topic easier to talk about and keeps the focus on the celebration of life rather than an impending loss.



How Does Pre-Planning Help?



Pre-planning is a loving gift you can make for your family and survivors that provides peace of mind to everyone involved.

Why should you make funeral and cemetery pre-arrangements?

- You can plan together as a family
- You help spare your loved ones from having to make difficult decisions
- It ensures your wishes are well-documented
- It helps to keep all your personal documents organized and easy for your survivors to locate
- It helps control costs and reduces emotional overspending
- You can personalize your plan to reflect your unique personality

Here are some tips that may help you start the advance planning conversation with your loved ones:

Set a time to have the conversation. Schedule it as an appointment with your loved ones, whether you want to share your plans with them or ask them to make their plans to share with you.

Tell your parent or loved one that you want to ensure their final arrangements are done according to their wishes, and you need their help to make that happen.

To open the discussion to learn more details about your loved one's wishes, ease into the conversation with questions such as:

- "Have you ever thought about where you would like to be buried?"
- "What type of funeral would you like to have?"

Take advantage of funeral-related opportunities. Attending the funeral of a friend, family member, or colleague or watching a movie or television show with funeral scenes may naturally prompt the discussion with your own loved ones. Talk about what you liked or didn't like about the services you saw or attended.

Life Insurance or Guaranteed Funeral Funding



Life Insurance

Life insurance is often used as a method to pay for funeral services. Many people feel that if they have life insurance, everything will be taken care of because their loved ones will have the means to carry out their wishes.

There are several considerations when funding with insurance. Unfortunately, over time, life events occur that can jeopardize the death benefit we once felt was sufficient. While insurance policies are very helpful, it is wise to ensure they are kept up to date from time to time by confirming the benefit, the owner, and the beneficiary.

We may forget that we took a loan out, thus reducing the death benefit. Policies sometimes lapse due to other economic needs requiring our attention. Confirm your policy is not just an accidental policy, or a policy that terms out at a certain age. Ensure that over time inflation has not eroded the value and that it will still provide that for which you have planned.

If your policy is assignable, you may want to discuss your funeral/cremation expenses at the funeral home. You may want to discuss the benefits of assigning your policy to the funeral home and how to protect the funds for those purposes.

While insurance is certainly a way to fund funeral expenses, it is important to understand that these funds are not accessible at the time of need, resulting in out of pocket expenses that could be costly. Life insurance provides funding, but unless you make your wishes known, your family may not necessarily know, or agree. It is important to **pre-plan** your final wishes, as much as it is important to **fund** your final wishes.

Guaranteed Funeral Funding

While life insurance can provide funding, pre-need or pre-arrangement contracts combine both funding and the arrangement.

Pre-arrangement contracts outline the terms and conditions of your purchase and your cancellation privileges. All pre-paid funeral contracts in Ontario are governed by provincial regulation and monitored by the Bereavement Authority of Ontario. When you invest in a funeral pre-arrangement, the funds are registered under your name and only redeemed with interest earned at the time of the funeral or at your written request.

A pre-paid contract always earns interest. The interest earned on the fully paid contract is designed to cover the cost of inflation. If the interest earned exceeds the rate of inflation, the excess funds go back to a beneficiary or estate. Investing in these convenient financial products helps to reduce the emotional overspending and overall stress on loved ones in a time of special need.

Planning ahead can be very comforting because it gives you the opportunity to make an informed decision about your funeral and cemetery services and the form of memorial you prefer. With time on your side, you can relax and give real thought to the details of your arrangements.

Funeral Arrangements

Whether you're planning for yourself or for a loved one, the funeral service is one of the most important elements of a person's final arrangements.

There is no one right way to plan a funeral service: we truly believe that each funeral should be individual and memorable. By providing you with the opportunity for personalization, the funeral service can reflect the uniqueness of the life it honours.

When planning your own funeral service in advance, think about the way you want to be remembered. Perhaps you'd like a traditional funeral aligned with certain religious or ethnic customs or a celebration focusing on great memories made with family and friends may be your preference. Maybe it's a combination of both. You can have one service, or several, to honour your life.

Regardless of whether you or your loved one have opted for burial or for cremation, the funeral or memorial service fills an important role. It can:

- Honour, recognize, and celebrate the life of the deceased
- Allow friends and family to say their last good-byes
- Provide closure after the loss of a loved one
- Allow friends to console the family of the loved one, providing support through a difficult time



What is a Funeral?



Burial Plans

When considering final arrangements for yourself or a loved one, one of the first decisions you might make is whether you prefer a casket burial or a cremation. This decision will often influence other important considerations, such as elements of the funeral service and the type of cemetery property.

Funeral or Celebration of Life Service

A formal or informal ceremony or ritual prior to burial or cremation, a funeral service often provides a sense of closure to family and friends. Although your faith or culture may dictate some of the elements, you may want to personalize other aspects of the service. At a funeral service, a casket or urn may be present, though you may choose to have the casket open or closed.

Visitation or Viewing

Held the day before or immediately prior to the funeral service, the visitation - also called a "viewing" - provides a way for friends and acquaintances to pay their respects and offer condolences to your family. As with the funeral service, you may want to decide if you want an open or closed casket, should one be present.

Graveside Service

As its name implies, a graveside service may be held at the grave site, just prior to burial of a casket or urn. It usually consists of final remarks, prayers, or memories. The service may occur after or in place of a funeral service.

Regardless of the service or services you choose to include in your funeral plan, you can personalize them in almost any way imaginable. For example, just consider the following questions:

- Where should the funeral be held? At your place of worship? At the funeral home? At a place of personal importance to the deceased?
- Who should officiate the service?
- Will your service adhere to the traditions of your faith or culture?
- Do you want a eulogy, and who should deliver it?
- Would you like an open or closed casket?
- What music should be played?
- What readings would you like to have?
- Is there a special poem you'd like shared with the guests?
- Are there any special photographs or other memorabilia you would like displayed?

Cremation Centres and Witnessing



Thornton Cremation Centre



Mount Pleasant Cremation Centre



Elgin Mills Cremation Centre



Cremation Witnessing

Cremation Centres

At Mount Pleasant Group, we have cremation centres with witnessing capabilities at Mount Pleasant Cemetery, Elgin Mills Cemetery, Meadowvale Cemetery and Thornton Cemetery. Our four cremation centres were designed keeping in mind the cultural, religious and last-rite practices preferred by the vast range of customers coming to us. Our goal has always been to create modern, family oriented facilities with expanded witnessing capabilities in a comfortable environment that allows families to safely and comfortably witness the cremation process.

The cremation equipment that makes witnessing possible also has other benefits. Once we put witnessing at the centre of the cremation process, we needed specially designed equipment that would accommodate the witnessing room concept. This allowed us to incorporate the most advanced, cleanest and most environmentally responsible cremation equipment in the world.

Cremation Witnessing

Cremation witnessing is simply another way to say a final goodbye to a loved one in a comfortable, spacious environment prior to the cremation. Many of us think of cremation as taking place in very old, dark places using industrial equipment. At our four cremation centres, families and friends are able to be part of the process in bright, well-lit and welcoming witnessing rooms. Here they can witness the casket entering the cremation enclosure, which is an often overlooked opportunity to be part of the final journey of their loved one.

The benefits of witnessing are largely personal. For some people, being present when the casket takes its final journey into the cremation enclosure is comforting or may be part of their traditions. For others, it may demystify something that they weren't able to be part of in the past.

Ground Burial and Entombment



Mount Pleasant Cemetery

Most people are familiar with the concept of burial, or interment, but may not be aware of the variety of options that are often available. Many cemeteries offer one or more of the following:

- **Ground burial:** burial of the casket below ground.
- **Mausoleum:** a large building that provides above ground entombments.
 - Single crypts accommodating one person
 - Companion crypt permits one or two entombments side-by-side
- **Private family mausoleum:** a small structure that provides above-ground entombment of, on average, two to twelve decedents.
- **Companion crypt:** permits two interments or entombments side-by-side.
- **Private family estate:** a small section of a cemetery, usually bordered by gates, shrubbery, or other dividers, that allows for ground burial of several members of the same family.

If Casket Entombment

- Would you like other members of the family to be with your loved one in the future? This determines the size of the crypt.
- What type of memorial package would you prefer?

If Casket Burial

- Would you like other members of the family to be with your loved one in the future? This determines the size of the plot.
- What type of memorial do you prefer (a marker set flush with the ground or an upright memorial)?
- Would you like to protect your loved one's casket with a vault?
- What type of presentation would you prefer for the burial service, e.g. a tent canopy, chairs, mats leading to the grave, etc.?



Natural Burial



Duffin Meadows Cemetery



Meadowvale Cemetery



Duffin Meadows Cemetery

A Natural Return to the Earth

Natural burial is becoming increasingly popular as a way to lessen one's environmental footprint. With this form of burial the body is allowed to return to the earth as naturally as possible – without embalming and in biodegradable caskets, urns or shrouds.

A Tranquil, Peaceful Setting

While natural burial has existed for hundreds of years in Europe, it was not available in the GTA until 2012 when we opened the first natural burial grounds at **Meadowvale Cemetery in Brampton**. In addition to our Meadowvale location we now have a second natural burial section at **Duffin Meadows Cemetery in Pickering**.

Our Definition of Natural Burial

Natural burial can be defined in many ways. For our purposes we have taken into account the health and

safety of our staff and visitors to the cemetery while providing a natural alternative for those seeking an environmentally conscious approach to ground burial. Designed to let nature take its course, promote a “tread-free” mind-set and encourage people to stay off the graves, the plants and grasses in these burial grounds are left to grow freely. Additionally, we do not permit placing tokens of remembrance, such as teddy bears, photographs or flowers on the graves. As an alternative, a central memorial feature area provides a peaceful vantage point to pay respects.

Interment Rights

Interment rights are available in our natural burial sections at Meadowvale Cemetery and Duffin Meadows Cemetery. They consist of single graves that can accommodate one casket and one biodegradable urn with ashes, or two biodegradable urns of ashes. Scattering ashes is not permitted in these sections.

Product Selection



Product Selection Room - The Simple Alternative Funeral Centres - Mississauga

Caskets

A casket serves two purposes: it holds the deceased, and it allows for the remains to be moved from one location to another. A casket can also be personalized to reflect the personality of the deceased, such as emblems affixed to the corners or special embroidery of the interior.

On a deeper level, the casket plays another role. Often, people have difficulty coming to terms with the death. For some, having a casket at a funeral service can help enlighten them with what's happened, and help them come to terms with their loss.

Caskets come in numerous designs, from plain to elaborate, and may be made from wood, cloth covered wood or metal.



Cremation Urns

Similar to a casket in purpose, a cremation urn holds the deceased. If there's a funeral service, it also acts as a physical symbol of the person, and can provide a focal point for family and friends to gather around – to grieve and to share memories. Some urns can also be personalized, with inscriptions or photos.

Cremation urns are available in a range of materials, designs and sizes. Ask us about size before choosing, as not all urns will fit into every niche.



Keepsake Jewellery

Keepsake jewellery is designed to hold a small portion of cremated remains, a lock of hair, flower petals or earth from the gravesite. Unique and elegant, this jewellery is designed for both men and women, and comes in options including pewter, brass, sterling silver and gold.



Product Selection

Memorials

What people sometimes call “grave stones” are actually memorials. Beautiful and often made from bronze or granite, these act as landmarks for family and friends to come visit, while also preserving the deceased’s spirit through customization or inscription or design. They might sit upright (monuments) or lay flat on the ground (markers).

With ground burial, the options include upright granite monuments, markers in granite or bronze which lie flat on the grave, or a boulder. With casket or urn entombment, the memorialization is the inscription on the crypt or niche front.

There are also memorial options not associated to burial such as having their name inscribed in a Book of Remembrance or on our Tree of Life.

Casket and Urn Vaults

A burial vault is an outer container for the casket or urn that provides an extra layer of protection against sub-surface elements as well as the weight of the soil and heavy cemetery equipment. The casket is placed inside the vault then lowered together into the ground. Pricing depends on the structural materials used, the degree of reinforcement and other features. While the use of vaults is mandatory in some cemeteries, we believe it should be based on personal choice.

Photoceramics and Frames

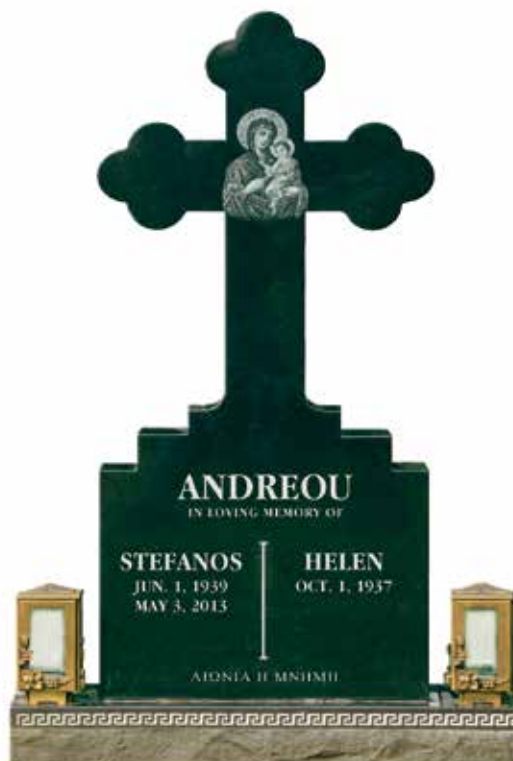
Nothing is more personal than a photograph. You can create a lasting image of the deceased through a photoceramic. Available in black and white or colour, and sized to fit a variety of bronze or stainless steel frames that sit on a ceramic base, these can be installed right onto a monument, crypt or niche, or taken home to display.

Lanterns & Vases

A beautiful fitting to a marker or monument, a vase offers an elegant place for flowers. A lantern provides candlelight for reflection. Available in bronze or stainless steel, vases and lanterns come in different sizes and designs.

Memorial Wreaths

A memorial wreath or a monument saddle is a meaningful way to pay tribute to the deceased. Wreaths, which are available in a variety of shapes and sizes, are displayed on the grave with a stand which is supplied with the wreath. Saddles are designed to be mounted on top of the monument. Wreaths can be displayed from November 1st to March 31st, whereas saddles can be placed year round.



Helping a Friend Cope With Loss



Above all, just listening and showing your concern, along with your presence, will be of great help to your friend.

Before the Funeral

1. Offer to notify his/her family and friends about funeral arrangements
2. Help answer the phone and greet visitors
3. Keep a record of everyone who calls, visits, or has been contacted
4. Help co-ordinate the food and drink supply
5. Offer to pick up friends and family at the airport and arrange housing
6. Offer to provide transportation for out-of-town visitors
7. Help him/her keep the house cleaned and the dishes washed

After the Funeral

1. Prepare or provide dinner on a day that is mutually acceptable every week for two to three months
2. Offer to help with yard chores such as watering or pruning
3. Feed and exercise the pets, if any
4. Write notes offering encouragement and support
5. Offer to drive or accompany him/her to the cemetery regularly
6. Offer to house sit so he/she can get away or visit family out of town
7. Make a weekly run to the grocery store, laundry, or cleaners
8. Help with the "Thank You" notes and/or other correspondence
9. Anticipate difficult periods such as birthdays, anniversaries, holidays, and the day of death
10. Always mention the deceased by name and encourage reminiscing

Expressions of Sympathy

Listen With Your Heart

Helping begins with your ability to be an active listener. Your physical presence and desire to listen without judging are critical helping tools. Don't worry so much about what you will say. Just concentrate on listening to the words that are being shared with you.

Be Compassionate

Give your friend permission to express his or her feelings without fear of criticism. Learn from your friend; don't instruct or set expectations about how he or she should respond. Never say, "I know just how you feel." You don't.

Avoid Clichés

Words, particularly clichés, can be extremely painful for a grieving friend. Clichés are trite comments often intended to diminish the loss by providing simple solutions to difficult realities. Comments like "You are holding up so well," "Time heals all wounds," "Think of all you still have to be thankful for," or "Just be happy that he/she is out of his/her pain" are not constructive. Instead, they hurt and can make a friend's journey through grief more difficult.

Offer Practical Help

Preparing food, washing clothes, cleaning the house, or answering the telephone are just a few of the practical ways of showing you care.

Understand the Uniqueness of Grief

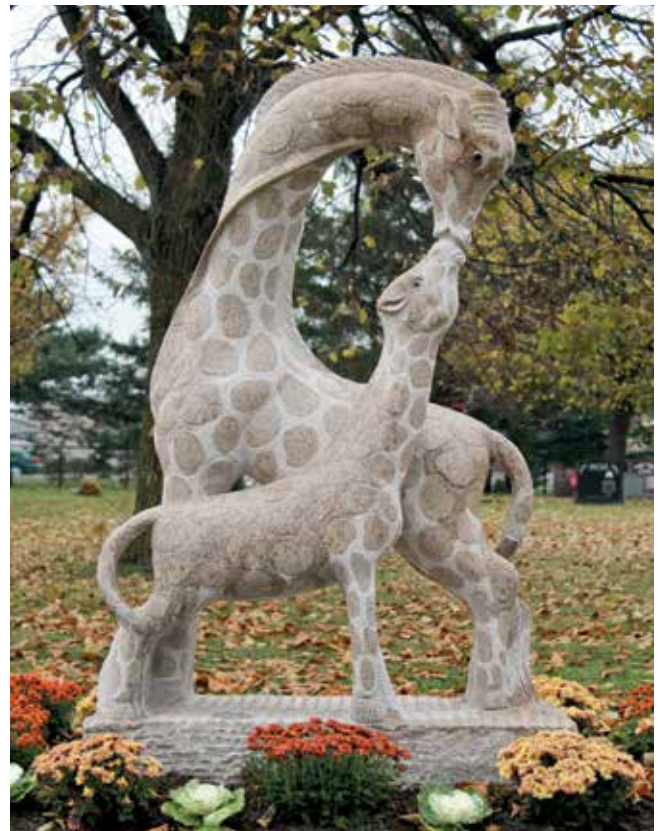
Keep in mind that your friend's grief is unique. No one person will respond to the death of someone loved in exactly the same way. While it may be possible to talk about similar phases shared by grieving people, everyone is different and shaped by experiences in their own unique lives.

Make Contact

Your presence at the funeral is important. As a ritual, the funeral provides an opportunity for you to express your love and concern at this time of need. As you pay tribute to a life that is now passed, you have a chance to support grieving friends and family. At the funeral, a touch of your hand, a look in your eye, or even a hug often communicates more than words could say.

Share a Favourite Memory of the Person Who Died

Relate the special qualities that you valued in him or her. These words will often be a loving gift to your grieving friend, words that will be reread and remembered for years. Use the name of the person who has died either in your personal note or when you talk to your friend. Hearing that name can be comforting, and it confirms that you have not forgotten this important person who was so much a part of your friend's life.



Experiencing Grief



When someone close to us passes, the confusion and mixed emotions we feel can often become overwhelming. However, it is important to recognize that there is no standard way of experiencing loss and no right way to grieve. It is completely normal to feel a mixture of shock, anger, guilt, despair and relief, along with many other different emotions. There are, however, some things that you can do which may help you to cope, along with people who can support you, if you need it, during this period in your life.

Recognizing Grief

Losing someone we love is something that we all have to go through at some point in our lives. Each experience is personal and different, and can be influenced by many factors. Your feelings are likely to be affected by the relationship you had with the person, your cultural background, and your religious beliefs.

It is important to remember that grief may be displayed in different ways for each individual.

Grief Can Manifest Itself in a Range of Emotions

Shock – you may have thought that you were prepared if the death was expected or because you've experienced a loss previously. But whatever the circumstances it is common to feel an initial sense of shock at the passing of someone close to us.

Anger – it is very common to feel anger whilst you are grieving; this can be because they passed before their time, things that happened between you or did not happen, or anger that they are no longer there.

Experiencing Grief

Guilt – people often feel a sense of guilt that they themselves have not passed, or guilt at certain circumstances involving their loved one.

Despair – a grieving person can feel despair and feel at a loss as to how they will cope and what their future life will hold.

Numbness – it can often feel like you are living in a “fog” after the loss of a loved one. You may feel numb or worry that you have not cried, but feeling numb is often a coping mechanism when experiencing intense emotional situations. Gradually over time the feeling of numbness subsides, allowing us to start functioning and healing.

Physical Symptoms of Grief

When grieving it is common to experience physical symptoms, such as:

- Loss or increase in appetite
- Difficulty in sleeping
- Lethargy – feeling drained, having no energy
- Headaches
- Hard time remembering simple details

It is important to be kind to yourself and give yourself the time and care that you need to transition through the grieving process.



Coping With Grief

As with the many different factors that contribute to how we express our grief there are also various processes that can help us to cope:

Give yourself time – focus on one day at a time, helping you to cope with your emotions and get through simple, everyday tasks.

Recognize your emotions – recognize the reasons for your emotions and symptoms, even the physical ones. When experiencing them give yourself time to work through them.

Support from family and friends – having a support network of family and friends can be extremely helpful. If you do not have this type of network then support can often be found through counseling services.

Talk about your grief – talking, whether about your feelings or about your loved one, with family, friends or a dedicated grief counsellor is an important part of the grief process.

Sometimes our grief can become overwhelming and it is important to recognize when to get additional help. Part of the process is to acknowledge that life will not return to normal - it is about understanding that your life has changed and finding a balance between the two.

Working through your grief is not about forgetting the person but about learning how to live your life with the grief that you feel.

Over time your life will take on a new shape and meaning.

“There are things that we don’t want to happen but have to accept, things we don’t want to know but have to learn, and people we can’t live without but have to let go.” – Author Unknown

Frequently Asked Questions (FAQ)

About Mount Pleasant Group (MPG)

How old is Mount Pleasant Group of Cemeteries?

Established in 1826, Mount Pleasant Group of Cemeteries is nearly 200 years old. Our cemeteries were established as follows:

- Potter's Field: 1826 (closed in 1875)
- Toronto Necropolis: 1850
- Mount Pleasant Cemetery: 1876
- Prospect Cemetery: 1890
- Pine Hills Cemetery: 1928
- York Cemetery: 1948
- Beechwood Cemetery: 1965
- Elgin Mills Cemetery: 1979
- Meadowvale Cemetery: 1981
- Thornton Cemetery: 1984
- Duffin Meadows Cemetery: 1993

How many cemeteries and funeral homes do you manage?

We have ten cemeteries and nine funeral centres in the Greater Toronto Area.

What is Toronto's largest cemetery?

Mount Pleasant Cemetery is the largest, spanning 205 acres. It runs from Yonge Street to Bayview Avenue, just north of St. Clair Avenue.

Who owns Mount Pleasant Group?

We are a not-for-profit corporation. This means we are not owned or subsidized by any level of government. All revenues generated over-and-above expenses are retained within the organization for the operation of our properties. This allows us to invest in innovations that our customers see value in such as environmentally advanced cremation centres, indoor mausoleums, Natural Burial areas, modern and spacious multi-functional Funeral Centres and geo-thermal/solar niche buildings to name a few.

Do all of your cemeteries have space or graves available?

Although space for traditional ground burial is somewhat limited, we do have inventory in our older Toronto cemeteries. However, we have plenty of space to last for decades to come in the 905 region. If you are considering cremation, we have considerable space and a wide variety of options available.

What are your office hours?

All cemetery offices are open from 8am to 5pm, Monday to Saturday, except for Duffin Meadows Cemetery which is open from 8:30am to 5pm, and Toronto Necropolis Cemetery, which is open from 8am to 4:30pm on Wednesdays, only.

Our funeral office hours are from 8am to 5pm. The facilities are open from 8am to 9pm for services and visitation. Our phone lines are monitored 24 hours a day, 7 days a week.

Corporate head office hours are 8am to 5pm, Monday to Friday.

What are the cemetery visitation times?

Cemetery gates open promptly at 8am and close according to the following seasonal schedule:

Daylight Saving to September 30th: 8pm

October 1st to Eastern Standard Time: 6pm

Eastern Standard Time to Daylight Saving: 5.30pm

Are all your cemeteries non-denominational?

Yes, our cemeteries cater to all faiths and beliefs.

DID YOU KNOW?

YOU CAN LOCATE THE RESTING PLACE OF LOVED ONES WITH OUR CEMETERY APP!



FINDITATMPG.COM

Discover the resting place of loved ones and notable figures buried in Mount Pleasant Group's cemeteries or explore one of Canada's most diverse arboretums all with our mobile search tool.

Frequently Asked Questions (FAQ)

Why is having a funeral ceremony important?

Throughout human history, and around the globe, people have gathered together to acknowledge the death of a member of the community. No matter who the deceased was, a funeral ceremony is the one (and sometimes the only) opportunity for everyone to come together to acknowledge the death, recognize the community's shared loss, and share the burden of grief.

How does the cost for a funeral ceremony compare to the cost of a memorial service or celebration of life?

The cost of any of the three is totally dependent on the choices you make during the arrangement conference.

Is it necessary to have flowers at the ceremony?

Flowers create a background of warmth and beauty which adds to the dignity and consolation of the funeral service. "Necessary" may not be the right word but there's no doubt flowers at a funeral or other end-of-life ceremony serve valuable purposes including a means of a visual expression of sympathy, love, and respect or a means of lending support.

What's involved in preparing the deceased for viewing at a visitation or funeral?

The preparation of the deceased can involve a number of different tasks performed by trained and licensed embalmers and restorative artists. The deceased may be temporarily preserved by embalming, refrigeration, or a combination of the two. They may also be simply washed, dressed, groomed; then placed in the chosen casket for viewing. The decisions are made together with the family during the funeral arrangement process. Should you wish to know more about the process, contact us.

What does the phrase "in lieu of flowers" mean?

You may have read this phrase in an obituary: "In lieu of flowers, contributions may be made to..." Derived from the French phrase, "en lieu", strictly speaking, "in lieu" means "in place"; so it can be said to be a directive sentence: "In place of flowers, contributions may be made to..." But it's really important to realize that its use doesn't imply you can't send flowers to the service; it is only meant to offer you a choice of ways to show your sympathy for the family and show your respects for the deceased. Only when the obituary states "no flowers please" are you being requested to abstain from sending floral tributes or sympathy arrangements

If one is requested, am I obligated to make a memorial donation?

Certainly not; it's important to never feel obligated to do anything in response to the death of a community or family member. Your actions (whether sending flowers, preparing a casserole and taking it to the family home, or making a donation) should always come from the heart.

How long is a funeral service?

Simply put, it depends on the service. Just as no two movies or novels are the same length or cover the same emotional ground, no two end-of-life ceremonies are the same.

What is a celebrant?

The Certified Celebrants of Canada define celebrants as trained professionals who believe in the power and effectiveness of ceremony and ritual to serve basic needs of society and the individual. Celebrants are neutral, do not represent religion, and are there to serve the families. This makes them especially valuable when a family has no religious affiliations or ties to a clergy person or minister who can officiate the funeral service. Involving a celebrant in the funeral planning process has been found to enhance the funeral experience for all concerned. Through careful interviewing, the celebrant elicits what is meaningful for each client. If you think hiring a celebrant is the right choice for your family's situation, contact us for more details.

Practical Information About Cremation



Glass-Fronted Niches - Elgin Mills Cemetery

Cremation

Cremation is an alternative to casket burial or mausoleum entombment: it does not limit the funeral in any way. Should you choose cremation, you will still have the same options for memorialization that any other family has. Cremation can take place before or after the funeral service. For more information on cremations, please see our “Cremation FAQs” section.

A few facts about cremation:

- If you choose cremation for your loved one, you can still have a service.
- You have numerous options for the final resting place.
- You can bury an urn in a cemetery, providing a permanent resting place where family and friends can visit.
- You can place a portion of cremated remains in a keepsake urn and a portion in an urn in a columbarium niche, providing a permanent location where you can pay your respects.
- You can scatter the cremated remains.
- You can place the cremated remains in a special urn to display at home.

Cremation FAQ

What is cremation?

Cremation is a process in which all carbon content is removed from the body by exposing it to extremely high temperatures. The heat consumes all organic matter, leaving behind bone fragments, known as “cremated remains” or “ashes”, which are then processed into fine particles, packaged, and placed in an urn.

Why do people choose cremation?

Cremation is a personal preference for many different reasons, including environmental concerns, religious beliefs, and simplicity. With a more mobile society where families are often spread distances apart, cremation allows the ashes to be divided among family members in keepsake urns and jewellery so their loved one can be with them wherever they are located. Another benefit is the increased flexibility it provides when you make your funeral and cemetery arrangements. You might, for example, choose to have a funeral service before the cremation or a committal service after cremation on a special date or later in spring or summer when the weather may be more suitable for family and friends to gather. A memorial reception can also be held in a funeral centre or, with approval, a place of special interest to you or your loved ones.

Do all religions permit cremation?

Most religions allow you to choose. Canon Law now permits cremation for Roman Catholics; some religions, such as Hinduism and Buddhism, prefer cremation; while Muslim, Greek Orthodox, and Jewish Orthodox faiths forbid cremation. Should you have any questions or concerns, we suggest you speak with a member of your clergy or faith leader.

What happens during the cremation process?

The cremation process consists of several stages that can take up to 3 hours depending on the size and weight of the deceased and type of casket or container. The casket or container is placed in the cremation chamber, where it is subjected to intense heat,

consuming all substances except bone fragments and any non-combustible materials that were not removed prior to cremation such as orthopedic metals from surgical implants. The cremated remains are carefully removed from the cremation chamber. Following a cooling period, any remaining metal or orthopedic implants are separated from the cremated remains and recycled. The bone fragments are then reduced into fine particles by a mechanical process and placed in a temporary container provided by Mount Pleasant Group or an urn purchased by the family.

How are the remains packaged?

Cremated remains are placed in a poly-film bag and placed in a temporary cardboard container provided by our Cremation Centre or in an urn or container provided or purchased by the family. In the event that the urn or container supplied will not hold all of the cremated remains, an additional cardboard container will be used.

What options exist for urns?

Urn come in a wide range of styles, sizes, materials, and prices. Some commonly chosen options include urns made from wood, bronze, marble, ceramic, glass or biodegradable materials.

Cremation also allows for a variety of keepsake options that can help you feel continually connected to a departed loved one and preserve their memory in a more physical way. For example, a small amount of ashes can be placed within a piece of keepsake jewellery, a small keepsake urn, or even a plush teddy bear.

Can I bring my own urn?

Yes, however it would be advisable that you discuss this situation with our staff prior to the cremation. The size of the urn will be important if it is to house all of the cremated remains. Also, if the urn will be placed in a niche, it is important to ensure the niche dimensions will accommodate the size of urn selected.

Cremation FAQ

Do we need to buy a casket for cremation?

Ontario law requires that at a minimum, the deceased must be placed into a rigid combustible container. Many options of caskets and containers are available to you.

Can we place personal mementos in the casket prior to cremation?

Many personal items may be placed in the casket; however, some items may need to be removed prior to the cremation process. All items left in the casket are not recoverable after the cremation. Your funeral director can advise you on which items may stay and which items must be removed from the casket.

Do we need to have a funeral if we select cremation?

Cremation does not limit the type of funeral service that may be chosen. The same options that apply to casket burial are available with cremation. Some of these choices include casket type, location of the service and visitation, music selection, open casket, and the display of personal mementos. Some families elect to have a complete service at the funeral home or place of worship. Others prefer to have a procession to the crematorium, similar to that often done to the cemetery for a casket burial.

If you decide to choose cremation:

- Would you like to use our facilities for a short service prior to the cremation?
- Would you like to hold a cremation witnessing?
- What type of urn would you prefer (metal, wood, marble, ceramic, etc.)?
- What type of final resting place would you prefer for your loved one (choice of burial, above ground niches, or scattering of cremated remains)?
- Would you like other members of the family to be with your loved one in the future? This determines the size of the resting place.

Decisions to be made regarding burial of an urn:

- Would you like to protect your loved one's urn with a vault?
- What type of memorial do you prefer (bronze or granite marker set flush with the ground or an upright memorial)?

Decisions to be made regarding above ground niches:

- Would you like the niche to be inside a building or outside?
- What type of material would you like the niche to be constructed from? Granite or bronze are choices for outdoor niches and marble or glass are choices for indoor niches.

Scattering:

Some cemeteries have scattering areas on their property. Please check local laws for scattering outside a cemetery.

- Would you like to be present for the scattering?
- Would you like a memorial to be placed in the area?

Taking an urn home:

If a final resting place has not been decided upon, the urn can be taken home.

Shipping:

You may wish for the cremated remains to be shipped to another country. We can look after these arrangements for you. You may also be permitted to take the cremated remains yourself to another country. Check with us first and we can assist you.

You have chosen cremation. What's next?

You need to decide what should be done with the ashes. Ashes can be buried in a grave or lot; placed in a niche above ground; scattered in a cemetery garden, cremation ossuary or some other meaningful place such as at sea or land in accordance with provincial or local laws; turned into a certified diamond; inserted into an hour glass; incorporated with a hand-blown glass memorial; some have even been launched into space. Your options are varied and limited only by your imagination.

If you are not ready to make a decision regarding a final resting place at this time, they can be taken home.

What is a niche?

A niche is a compartment designed for the permanent placement of urns above ground. An arrangement of niches is called a columbarium, which is often located within a mausoleum or chapel, sometimes free-standing, either indoor or outdoor, is constructed of numerous small compartments (niches). There are different types of niches, including single niches for one urn, double niches for two urns side by side, and family niches for up to four urns. Some niches have wood, bronze, granite or marble fronts on which an inscription may be placed. For a more personal memorial, glass-fronted niches allow small tokens or pictures to be placed alongside the urns and remain visible.

If I am cremated, can I be buried with my spouse even if he or she was in a casket?

Yes. Cremated remains may be buried in the same grave as casketed remains.

What about memorialization?

With cremation, your options for memorialization are numerous and varied. Memorialization can be service related, such as honouring one in a Celebration of Life where people may gather to share favourite stories, music and even a video tribute, but it also refers to a more permanent memorial such as a flat marker, upright monument (headstone) or niche inscription. Among other options, memorialization could also include benches, plaques, and boulders, which pay tribute to the deceased and act as a lasting record for generations to come.

Can I scatter the remains on private property?

Yes, with permission of the land owner. Scattering on Crown land including land covered by water is permissible if it is unoccupied. For scattering on municipally-owned land, contact the local or regional municipality to check on any restrictions. Bear in mind that scattering outside of a cemetery may not provide a permanent memorial as the location may be sold, redeveloped, or have access restricted in the future.

What is the benefit of choosing to bury or scatter in a cemetery?

Cemeteries in Ontario are maintained and preserved forever. Whether ashes are placed in a grave or a niche or scattered, a cemetery provides a focal point for memorializing the deceased and ensures that future generations will have a permanent record and place to visit and remember their loved ones.

What documents are required prior to the cremation taking place?

We require a completed and signed MPG Application for Cremation and Contract, Coroner's Cremation Certificate signed by an Ontario Coroner, and a Burial Permit issued by the Registrar General showing that the death has been registered with the government before a cremation can take place. Our staff will look after obtaining all necessary documents.

Who can authorize a cremation?

Only certain people have the legal authority to decide what will happen to the body of a deceased person. In order of priority, they are:

- Executor(s) or court-appointed administrator
- Spouse
- Adult children
- Parents of the deceased

MPG requires that all immediate next of kin be informed of the cremation. Should there be any objections to the cremation, MPG will not proceed with the cremation until an agreement is reached among the next of kin.

Cremation FAQ

How soon after death can cremation take place?

As cremation is an irreversible process and because the process itself will eliminate any ability to determine exact cause of death, Ontario law requires that a coroner or medical examiner authorize each cremation. MPG will complete cremations after the expiry of at least 48 hours from the time of death as set out on the Cremation Application unless otherwise directed in writing by the Executor or next of kin requesting the cremation ("Applicant for Cremation"). All of our cremation centres have secure holding facilities.

Are traditional funeral services and cremation services different?

No, cremation does not limit the types of services you may choose. Cremation is not a substitute for a funeral. It is simply a method of preparing human remains for the final resting place. You may, for example, choose to have a visitation and funeral service with the casket present before the cremation; a memorial service after cremation with or without the urn present; or a graveside service at time of burial. Your choices can be as traditional or as simple as you wish.

What if the deceased had a medical implant such as a pacemaker, defibrillator or radioactive device?

It is essential that pacemakers, defibrillators, and other medical implants (including radioactive implants) be removed before the deceased is transported to the Cremation Centre. Such devices may explode when subjected to high temperatures, which can be hazardous to our staff and equipment. In addition, any special mementos, such as jewellery, will be destroyed during the cremation process. Anything you wish to keep should be removed by the funeral director before the casket or container is transferred to our Cremation Centre.

MPG will not under any circumstances cremate an individual who has received microscopic radioactive treatment such as Thera-Seed.

Are cremations done individually?

Yes. Only one body and casket/container is cremated at a time.

Is the body exposed to an open flame during the cremation process?

Yes, once the casket/container is consumed, the body is exposed to direct heat and flame. Cremation is performed by placing the deceased in a casket or other container and then placing the casket or container into a cremation chamber or retort, where they are subjected to intense heat and flame.

Is embalming necessary for cremation (or casket burial)?

No. In most cases, embalming is your choice. It may depend on such factors as time, health, religious beliefs, whether or not there will be a viewing of the body, whether there is to be a funeral service, or whether there is a temperature-controlled area available. Embalming may also be necessary if the body is going to be transported by air or rail, or because of the length of time prior to the cremation.

Is a casket required?

Ontario law requires a closed casket or rigid container made of wood or other combustible material to allow for the dignified handling of human remains. The type of casket or container is really a personal decision. Consideration of funeral details such as whether there may be a service prior to cremation or a memorial celebration afterwards may help in deciding casket preference.

Can a casket be rented instead of purchased?

Yes. A ceremonial (or rental) casket has a removable interior wooden liner in which the body is placed and is specifically designed to provide a very aesthetically pleasing, affordable and environmentally prudent alternative to purchasing a casket for a visitation or service. The rental portion of the casket is removed and the inner casket liner containing the body is closed and then transferred to the Cremation Centre.

Cremation FAQ

Are there special cremation caskets?

Some restrictions do apply for cremation caskets. Metal caskets or containers cannot be cremated. Neither may cremation caskets nor containers be made of or contain non-flammable or hazardous materials such as: white metal, mattresses, metal box springs, glass objects, chlorinated plastic or fibre-reinforced plastic. Aside from these restrictions, the type of casket or container selected is really a personal decision. Caskets and containers are available in a wide variety of materials ranging from simple containers and cloth-covered caskets to handcrafted oak, maple, cherry, or mahogany caskets.

Is the casket cremated with the body?

Yes. Under no circumstances is the casket or container opened by our Cremation Centre staff. Prior to cremation taking place, metal casket handles and other exterior metal casket fittings will be removed by the Cremation Centre to prevent damage to the equipment and recycled with the permission of the applicant for cremation.

Can personal items be placed inside the casket with the deceased?

Yes, providing these items pose no health and/or safety risk during cremation and are composed of materials that are environmentally safe. Please keep in mind that personal items are not recoverable after the cremation. In many instances, families choose to place jewellery or other small items in the urn with the cremated remains after the cremation is complete.

What happens to jewellery during the cremation?

The extreme temperature attained during the cremation destroys items of jewellery, making them unrecoverable. If you wish to keep any jewellery, we suggest they be removed before the casket or container is transferred to the Cremation Centre.

Can I witness the cremation process?

Absolutely. Witnessing is simply another way to say a final goodbye to a loved one in a comfortable, spacious environment prior to the cremation. In fact, some religions require it as part of their ritual. Our newly designed, state-of-the-art Cremation Centres have been specially designed to accommodate public witnessing in a comfortable environment. You may make arrangements in advance with our staff to witness the casket or container being placed into the cremation chamber. You may even initiate the cremation process itself.

How do I know I will get back the cremated remains of my loved one?

Throughout the cremation process, MPG uses a metal identification tag with a unique numbering system to ensure proper identification. This tag is assigned to the casketed human remains when they are delivered to our Cremation Centre and contains MPG's name and an identification number that is unique to the deceased. The metal tag accompanies the remains throughout the various stages of cremation and is placed in the cremation urn or container during final packaging.

What do cremated remains look like?

Ashes of an average adult weigh between 4 and 9 pounds (2 and 4 kilograms) and are usually gray in colour, and look like coarse sand once processed.

How soon after the cremation are the remains ready?

Generally, ashes will be released within 48 hours from the date the casket or container is received at our Cremation Centre. Depending on the circumstances, it may be possible to expedite the process or the cremation may be delayed. Please consult with our staff to make such arrangements. We will release the ashes only to the individual (who will be asked to provide photo identification) or the cemetery or the funeral home as designated on the Cremation Application.

Cremation FAQ

How quickly must I decide on what to do with the cremated remains?

We will hold cremated remains for a period up to one year from the date of cremation to allow you to make a final decision. If, after one year, the cremated remains are unclaimed, we will bury them in a common grave within one of our cemeteries. Due to ground conditions, cremated remains buried in a common grave may not be retrievable in the future.

Is cremation less expensive than a standard ground burial?

Yes and no. Although, the basic charge to perform a cremation is less than the cost of preparing a grave for a ground burial, the overall cost for either service will depend on a number of factors, such as whether a visitation and/or funeral service is held, the type of casket, grave, niche, urn selected and memorialization.

Can cremated remains be tested for DNA?

No. The cremation process is irreversible and all genealogical and medical DNA are destroyed by the intense heat during cremation. However, arrangements can be made during your funeral arrangements with us to obtain a DNA sample from your loved one before the cremation takes place.

Can I cremate my pet?

No. MPG will cremate only human remains. There are, however, other crematoriums that specifically cremate pets. Your veterinarian or local humane society may be able to provide you with further information.

Should I indicate my desire to be cremated in my Will?

As Wills are generally read after the funeral, it is best to let your Executor and family know of your wish to be cremated in advance and ensure they agree to abide by your wish. It can be helpful to preplan your cremation. Keep in mind, however, that an individual is not permitted under law to authorize his/her own cremation. The Executor and/or next of kin bear legal responsibility in the disposition of the deceased and have final say on whether to proceed with cremation.

Can I transport cremated remains?

Yes. Cremated remains may be mailed or carried by hand to another destination. For mailing, we recommend using registered mail as this will help you in tracking the urn in transit. For information on Canada Post's shipping requirements, please visit www.canadapost.ca.

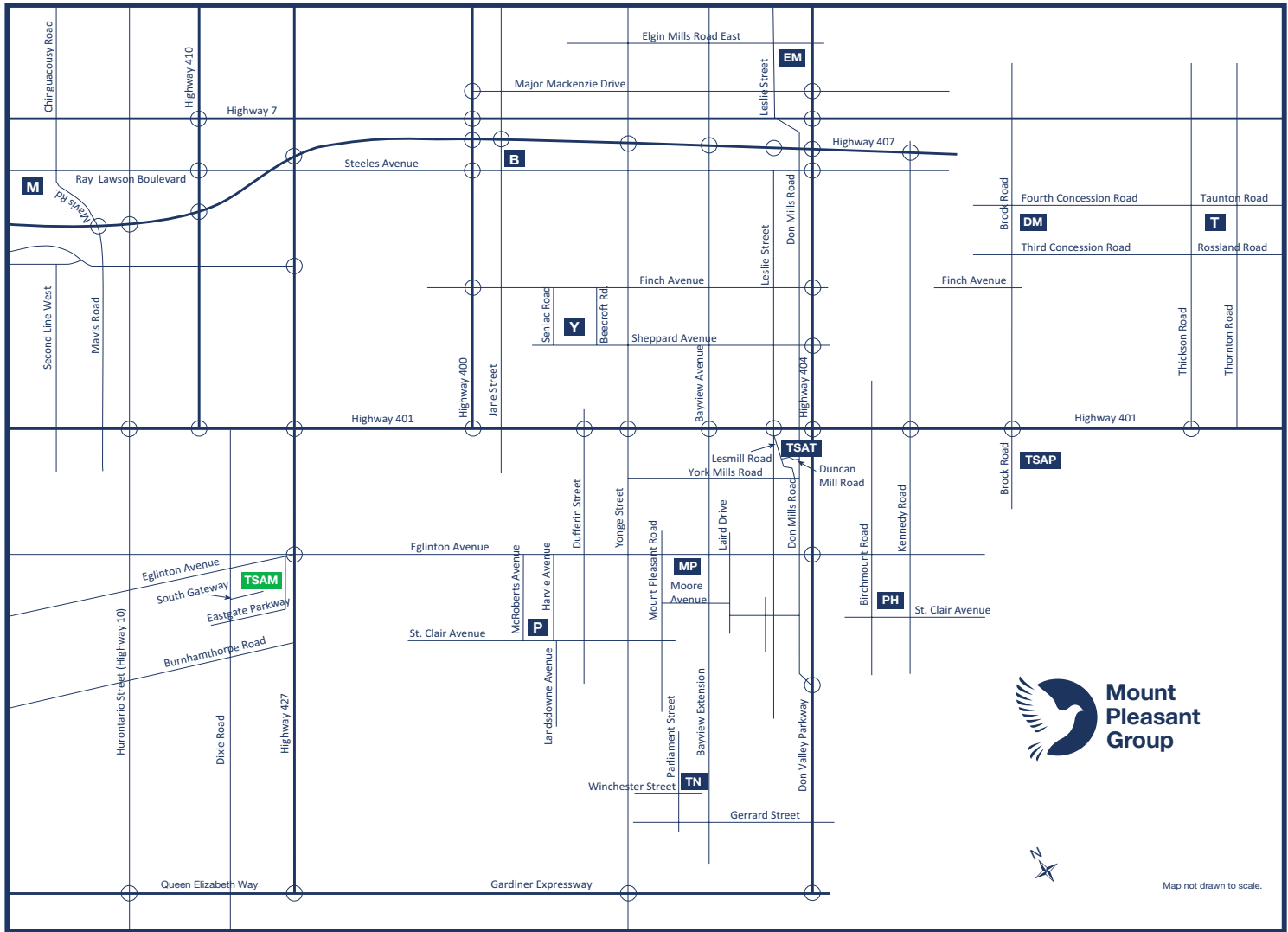
If you are taking the remains on a plane, the urn or container must pass through the x-ray to be permitted as carry-on past the checkpoint. Due to differences in thickness, shape and material, some urns or containers, such as plastic, cardboard, and cloth, are more likely to clear the security screening while metal, granite, and ceramic containers are less likely to be permitted. Screening officers are not allowed to open the urn or container nor will they inspect the contents if you open it. Some airlines do not allow cremated remains in checked baggage, so please check with your airline first to learn about possible restrictions.

It is advisable to carry the death and cremation certificates. For more information, you can visit www.catsa.gc.ca or call 1-800-O-Canada.

www.mountpleasantgroup.com

Immediate Help	1.800.408.6033
General Inquiries	1.888.277.2643
Chinese Hotline	416.676.1249
Italian / Portuguese Hotline	416.991.2289

Our Locations



Map not drawn to scale.

- B** **Beechwood Cemetery**
 7241 Jane Street, Vaughan ON L4K 1A7
 905.669.1827
- DM** **Duffin Meadows Cemetery**
 2505 Brock Road North, Pickering ON L1X 0K3
 905.427.3385
- EM** **Elgin Mills Cemetery, Cremation and Funeral Centres**
 1591 Elgin Mills Road East, Richmond Hill ON L4S 1M9
 905.737.1720
- M** **Meadowvale Cemetery, Cremation and Funeral Centres**
 7732 Mavis Road, Brampton ON L6Y 5L5
 905.451.3716
- MP** **Mount Pleasant Cemetery, Cremation and Funeral Centres**
 375 Mount Pleasant Road, Toronto ON M4T 2V8
 Cemetery: 416.485.9129 | Funeral Centre: 416.485.5572
- PH** **Pine Hills Cemetery and Funeral Centre**
 625 Birchmount Road, Scarborough ON M1K 1R1
 416.267.8229
- P** **Prospect Cemetery**
 1450 St. Clair Avenue West, Toronto ON M6E 1C6
 416.651.4040

- TSAM** **The Simple Alternative Funeral Centres - Mississauga**
 1535 South Gateway Road, Mississauga ON L4W 5J1
 905.602.1580
- TSAP** **The Simple Alternative Funeral Centres - Pickering**
 1057 Brock Road, Pickering ON L1W 3T7
 905.686.5589
- TSAT** **The Simple Alternative Funeral Centres - Toronto**
 275 Lesmill Road, Toronto ON M3B 2V1
 416.441.1580
- T** **Thornton Cemetery, Cremation and Funeral Centres**
 1200 Thornton Road North, Oshawa ON L1J 0C9
 905.579.6787
- TN** **Toronto Necropolis Cemetery**
 200 Winchester Street, Toronto ON M4X 1B7
 416.923.7911
- Y** **York Cemetery and Funeral Centre**
 160 Beecroft Road, North York ON M2N 5Z5
 416.221.3404

Cemetery and cremation services are provided by Mount Pleasant Group of Cemeteries. Funeral services are provided by Canadian Memorial Services which is affiliated with Mount Pleasant Group of Cemeteries.

Estate Checklist

This checklist is a general guide to the many duties that you, as an estate representative, may be required to fulfil. Alternatively, we also offer an estate settling service to assist in the accurate and timely processing of the necessary forms and documents after the passing of a loved one.

What to do next:

- Locate the will
- Identify the Executor(s) and Trustee(s)
- Determine whether there are any specific funeral, cemetery or crematorium requests
- Identify the beneficiaries

Collect the following documents

- Legal proof of age or birth certificate
- Social Insurance Card
- Marriage License
- Citizenship papers
- Insurance Policies
- Bank Books
- Deeds
- Car Ownership Papers
- Income tax returns, receipts or cancelled cheques
- Military Discharge Papers

- Finalize funeral, cemetery and/or crematorium arrangements

- Obtain multiple copies of the Funeral Director's Proof of Death Certificate

- Contact officiant (if applicable)
- Contact relatives and friends
- Contact medical professionals for future appointments which may need to be cancelled

- Arrange payment for funeral, cemetery and/or crematorium accounts

Most financial institutions will issue a bank draft payable to the funeral home and/or cemetery or crematorium

- Obtain applications through Service Canada for:
 - Canada Pension Plan Death Benefits (Form Number ISP1200)
 - Survivor & Children Benefits (Form Number ISP1300)

- Open safety deposit box and list contents
- Arrange for safe custody of personal valuables
- Review adequacy of property insurance coverage and adjust if necessary
- If deceased lived in a rental property, terminate lease or arrange to sublet

Arrange to cancel the following and request refunds where appropriate:

- Driver's license
- Health card
- Social insurance number
- Passport
- Condo maintenance fees
- Mortgage payments
- Magazine and newspaper subscriptions
- Cable TV
- Telephone (land and mobile)
- Internet
- Club memberships

Confirm outstanding balances on all credit cards

- Pay balances through the estate
- Cancel credit cards
- Open an estate bank account if required
- Request Canada Post to re-route mail

Estate Checklist

Ascertain assets and liabilities by writing to:

- Financial institutions
- Insurance companies
- Investment brokers
- Employer
- RRSP/RRIF trustees

Locate and obtain title documents for:

- Real property
 - Mortgages
 - Share certificates
 - Bonds
 - Debentures
 - Guaranteed Investment Certificates
-
- Arrange for an investment portfolio review with broker
-
- Notify dividend and bond disbursing agents to change address and record

Arrange valuations of:

- Real estate
 - Securities
 - Personal property
 - Automobiles
-
- Send a copy of the will to each residuary beneficiary.
Notify legatees/devisees of benefits to be received under the Will
-
- Prepare inventory of assets and liabilities
List assets by class, their value, and full particulars, maturity date, interest rate, payment frequency and dates
-
- Meet with estate solicitor to complete probate application
Make provision for any applicable fees
-
- Arrange to file tax returns
-
- Meet with tax or estate accountant if required
-
- Pay all estate liabilities, taxes, etc.
-
- Liquidate and distribute estate assets in accordance with Will



To My Loved Ones

The following section provides a useful template to document and share key information and outline your wishes for your loved ones.

It is my wish that you will be spared anxiety, expense, and inconvenience at the time of my death.

Therefore, in this book you will find information I have recorded, and a plan that represents arrangements I have made in advance, hoping in this way to relieve my family at the time of need.

Difficult as it has been for me to set this down, I feel greater distress would be placed on my loved ones if these decisions were left to be made with no indication of my specific wishes.

I sincerely hope you will find these arrangements satisfactory and that they will help you retain a warm memory of the wonderful years we have spent together.

With love,

Signature:

Date:

Vital Statistics

*The information below will be necessary for the preparation of a death certificate.
The funeral director will record it and have certified copies made.*

Date:

My full name:
First Middle Last

Address:
City Province Country

Birthplace:
City Province Country

Birth date: Social insurance number:

Citizen of what country:

Schools attended: From: To:

Degree:

Number of years of formal education:

Professional Statistics

Company: From: To:

Job title:

Professional achievements:

Years residence established in this province: Years residence established in this community:

Marital status: Married Single Divorced Widowed Common Law

Date of marriage: Name of Partner:

Birthplace: Date:
City Province Country

Name of father:

Birthplace: Date:
City Province Country

Mother's maiden name:

Birthplace: Date:
City Province Country

Memorial Instructions

In calm recognition of the inevitable, I have given sombre thought to these matters and you will find the following arrangements are in accordance with my wishes.

I have arranged: I have not arranged, but prefer:

Funeral home:

Address: Phone:

City: Province:

I own cemetery property in: I do not own cemetery property, but prefer:

Name of cemetery:

Address: Phone:

City: Province:

Location of deed:

Church affiliations:

Clergy desired:

Fraternal affiliations:

Type of service preferred: Funeral home Church Graveside

Final resting place: Earth burial Mausoleum Interment following cremation Other

Marker or monument:

Purchased: Yes No

Monument company name:

If no, inscription instructions:

Inscription:

.....
.....
.....
.....
.....

Memorial Instructions

Reception location: Reception room Place of worship Other

Reception to follow cemetery

Reception to follow service

I would like the following to serve as pallbearers:

.....

.....

.....

.....

.....

I would prefer the following hymns, musical selections:

.....

.....

.....

.....

.....

Special requests (i.e., jewellery, eyeglasses, clothing, favourite Bible passages or other literature)

.....

.....

.....

.....

At my request,has consented to carry out these wishes.

Phone #:

Documents and Personal Papers

Bank Accounts

Name of bank:

Address:

Name of bank:

Address:

Doctor's Details

Name of doctor:

Address:

Lawyer's Details

Name of lawyer:

Address:

Safety Deposit Box

Location of box:

Location of keys:

Location of Important Papers

Birth certificates:

Marriage license:

Last will and testament:

Deeds and titles:

Mortgages and notes:

Insurance policies:

Military discharge:

Income tax records:

Stocks and bonds:

Other important papers:

.....

.....

In the event of lost documents, contact Statistics Canada.

Information For Newspapers

Place of death:

Date of death:

Spouse, widow, or widower of:

Married for (number of years):

Children, their spouses, and their places of residence:

.....
.....
.....
.....

Grandchildren, their spouses, and their places of residence:

.....
.....
.....
.....

Siblings, their spouses, and their places of residence:

.....
.....
.....
.....

Education:

Clubs and lodges:

Military service:

Special interests, hobbies and pets, etc:

Memorial donations:

.....

Notes

A series of 20 horizontal dotted lines for writing notes.



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Up above

Just close your eyes and you will see
All the memories that you have of me
Just sit and relax and you will find
I'm really still there inside your mind

Don't cry for me now I'm gone
For I am in the land of song
There is no pain, there is no fear
So dry away that silent tear

Don't think of me in the dark and cold
For here I am, no longer old
I'm in that place that's filled with love
Known to you all, as "up above"

- Author Unknown



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Andrew Primmer
Mortgage Agent

How proper planning can leave a bigger legacy for **your family!**



Client Challenge:

Mr. and Mrs. Ali, both are 64 and plan to retire next year. They have a holding company with real estate and fixed income investments totalling \$10 million. They plan to pass it along to their children and grandchildren. They pay income tax every year at over 50% on the business investment income. They wanted to leave more for future generations and less to the tax department.

Without our help:

The growth of fixed and passive income continues to be impaired by high taxes each year and would be taxed again when withdrawn from the company for their heirs.

Happy Outcome:

We put a financial strategy in place by moving some of the investments into a tax exempt life insurance policy, with premiums payable for only 10 years. The policy is fully guaranteed and now provides an equivalent return of 115% at life expectancy of second spouse's death. Their beneficiaries will receive the insurance proceeds tax-free and the company will distribute the insurance to them without taxation.

4 REASONS WHY ESTATE PLANNING IS SO IMPORTANT

- 1** An Estate Plan Protects Beneficiaries
- 2** An Estate Plan Protects Young Children
- 3** An Estate Plan Spares Heirs a Big Tax Bite
- 4** An Estate Plan Eliminates Family Messes

If you want your assets & your loved ones protected when you can no longer do it, you need a estate plan.

ZAHID SYED CLU, MFA-P

Chartered Life Underwriter
Master Financial Advisor Philanthropy
Risk & Tax Minimization Specialist



(905) 624-0008
Zahid@orojfinancial.com
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INFORMATION

How a wealthy couple can use
CPP benefits to leave
**charitable legacy &
reduced taxes!**



Client Challenge:

A 65 years old couple with high retirement income. They didn't need the CPP money to live on. Their CPP benefits will be taxed at 54% in Ontario. They also had a huge tax liability on their estate. They wanted to leave legacy as charitable donation and pay less tax.

Without our help:

They would have continued paying taxes on the CPP benefits received and their estate would be left with a \$500,000 tax liability payable when the second of both spouses dies.

Happy Outcome:

By using some of their CPP benefits, we created a \$1.0 million gift to charity for them. This also saved their estate \$500,000 in taxes. Now they will leave legacy to be remembered while saving taxes now and on their estate.



YOU LIVE ONCE BUT **DIE** TWICE

- 1) when you are no longer there
- 2) when people stop talking about you

Leave charitable legacy in your will and save taxes on your estate

*Do Good by Doing Good
Let me show you how*

ZAHID SYED CLU, MFA-P

Chartered Life Underwriter
Master Financial Advisor, Philanthropy,
Risk & Tax Minimization Specialist



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At this time of loss, you may need to speak with a Realtor – someone who will gently guide you through the process of selling your loved one’s home, and someone with compassion, care, and dignity.

Whether your plans include selling, buying, or renting, Debra can help make the transition as stress-free as possible. As a dedicated Seniors Real Estate Specialist, Debra will use her years of expertise to guide and assist you.

Debra
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added strain of selling the family home following the loss
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- Mark Harris



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Important Notes

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- Preparation of Wills and Powers of Attorney
- Guardianship Applications
- Estate and Power of Attorney Litigation and Mediation



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Mississauga, ON L4Z 1S2

Telephone: (905) 270-5044

Email: john@johngray.ca

www.johngray.ca

Google Reviews

Me and my family have been dealing with John Gray for over 15 years now and every time I need his help he always goes out of his way to address my needs! John is very compassionate and understanding of his clients needs, something I find missing in most lawyers I have used in the past. Wish more lawyers would be like John.

- *Domenic Tudino*

My husband and I came to John to prepare our Wills we were very impressed with his professionalism, extremely knowledgeable, honest and sympathetic, very friendly and polite staff, simply an amazing lawyer. We highly recommend John to our family and friends. Thank you John. - *Areti Michou*

Mary and I have known John for over thirty-five years and cherish him as a true family friend. He has handled our legal affairs in a calm, effective manner and provided clear concise explanations to our concerns and questions. We recommend to anyone, young or old, to use John's services, especially in dealing with Wills and Estates. At the recent sudden passing away of my older brother, John was able to relieve much anxiety to help us through our loss. John M. Gray is a true 'champion lawyer'. - *Nick Christian*

John is a highly respected lawyer who we have found to be very approachable, fair and honest. He demonstrated outstanding knowledge and professionalism while handling our personal wills. John provided prompt and efficient service and was attentive to our specific needs and situation.

John also worked diligently in handling our father's estate. He was more than willing to go above and beyond to ensure that all legal requirements were satisfied. John was patient and generous with his time and was extremely responsive to all of our questions and concerns. It has been an absolute pleasure working with John. We will definitely seek his services again in the future and we highly recommend him to other prospective clients. - *Teresa Loftus*

Testimonials

In my capacity as an estate trustee, I was represented by John M. Gray in a protracted estate litigation matter from 2009 to 2012. I found John to be a very professional, highly competent and organized litigation lawyer. John always provided me with reasoned, timely counsel. Needless to say, John's expertise resulted in a most successful outcome.

- *Brian Bieth*

Mr. Gray handled an estate litigation on my behalf. Though it was a very difficult litigation (as I had already fired one litigator) I felt totally comfortable and confident with John Gray from the very beginning. His competence and compassion put me at total ease. He proved to be very professional with a quiet confidence and I certainly came out on top financially and emotionally. I highly recommend Mr Gray's services for any type of litigation as I found him to be very honest and knowledgeable. - *Joan Hinds*

LOSING A LOVED ONE CAN BE OVERWHELMING AND EMOTIONALLY DRAINING.



In the wake of a loss, it's not easy making financial decisions
– but you don't have to make them alone.

Whether you are an executor with responsibilities to settle an estate, or a beneficiary, chances are the decisions you make now can shape the rest of your life. Knowing where to begin is challenging at best. I'm here to listen to your concerns and to help guide you through the process.

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