# Catholic

## Estate

# Planning Guide



Roman Catholic Diocese of Prince Albert

A Catholic's guide to will preparation, powers of attorney, funeral and burial instructions, and cemetery selections.

## Bishop's Message

November 2, 2021 All Souls Day

Greetings in the Risen Lord!

None of us particularly likes to think about the end of our journey in this world even though it is a fact that we all must face sooner or later. Understandably, we prefer to think about the blissful life of heaven with God and happy reunions with beloved family and dear friends who have gone before us.



At the funeral Mass of a Christian, the Church affirms that, in death, "life is changed, not ended." In fact, the early Christians preferred to speak about our "falling asleep in the Lord" or our "passover" - rather than our death. St. Paul says in Romans 6:8 that we have already died with Christ in our Baptism and, "if we have died with Christ, we believe that we will also live with him." So, what we experience as an earthly death is really a passing over to a fuller life in God that, on that final Day of the Lord, will mean our own bodily resurrection.

If you are perusing these pages, that means that you are prudently searching for information that might make this passover to eternal life more peaceful, knowing that you have put your affairs in order. Preparations that you make now will also help your loved ones to cope more easily with critical decisions at that time. This is a brave expression of your faith and a great gesture of love for your family.

I hope that you will find this Catholic Estate Planning Guide useful. As you will see, it is not only a guide for the more elderly in our community but for all adults in the Church. It can help each of us to put important papers together, to reflect on our life, prepare to make a will, consider making legacies to the Church and favourite charities, prepare for the situation when we may be incapacitated or need another to make decisions for us, and to even plan what we would like for our funeral.

The faith that we share is a great consolation and can help us face difficult times with a serene strength that comes from God. I repeat the Lord's words at the Last Supper: "Do not let your hearts be troubled. Believe in God, believe also in me. In my Father's house there are many dwelling places." (John 14:1) May the Risen Lord be our peace!

Sincerely in Christ,

+ Stephen a. Hero

✤ Most. Rev. Stephen A. Hero Bishop of Prince Albert

## Bishop's Message

le 2 novembre 2021 Commémoration de tous les fidèles défunts

Salutations dans le Seigneur ressuscité!

Aucun de nous n'aime particulièrement penser à la fin de notre cheminement dans ce monde même si c'est un fait auquel nous devons tou(te)s faire face tôt ou tard. Naturellement, nous préférons penser à la vie heureuse du ciel avec Dieu et aux retrouvailles heureuses avec la famille bien-aimée et les chers/chères ami(e)s qui nous ont précédés.



Lors de la messe des funérailles d'un(e) chrétien(ne), l'Église affirme que, dans la mort, « la vie est changée, elle n'est pas terminée ». En fait, les premiers(ères) chrétien(ne)s préféraient parler de notre « endormissement dans le Seigneur » ou de notre « Pâque » – plutôt que de notre mort. Saint Paul dit dans Romains 6:8 que nous sommes déjà mort(e)s avec le Christ lors de notre baptême et, « si nous sommes mort(e)s avec le Christ, nous croyons que nous vivrons aussi avec lui ». Ainsi, ce que nous vivrons comme une mort terrestre est vraiment un passage à une vie plus complète en Dieu qui, en ce dernier Jour du Seigneur, signifiera notre propre résurrection corporelle.

Si vous parcourez ces pages, cela signifie que vous recherchez prudemment des informations qui pourraient rendre cette Pâque vers la vie éternelle plus paisible, sachant que vous avez mis de l'ordre dans vos affaires. Les préparatifs que vous faites maintenant aideront également vos proches à faire face plus facilement aux décisions critiques à ce moment-là. Ceci est une expression courageuse de votre foi et un grand geste d'amour pour votre famille.

J'espère que vous trouverez ce Guide de planification successorale catholique utile. Comme vous le verrez, ce n'est pas seulement un guide pour les personnes âgées de notre communauté mais pour tou(te)s les adultes de l'Église. Cela peut aider chacun(e) de nous à rassembler des documents importants, à réfléchir sur sa vie, à se préparer à faire un testament, à envisager de faire un héritage à l'Église et aux œuvres de bienfaisance préférées, à se préparer à la situation où nous pourrions être frappé(e)s d'incapacité ou avoir besoin d'un(e) autre pour prendre des décisions pour nous, et même de planifier ce que nous aimerions pour nos funérailles.

La foi que nous partageons est une grande consolation et peut nous aider à affronter les moments difficiles avec une force sereine qui vient de Dieu. Je répète les paroles du Seigneur lors de la Dernière Cène : « Ne laissez pas vos cœurs se troubler. Croyez en Dieu, croyez aussi en moi. Dans la maison de mon Père, il y a beaucoup de demeures. (Jean 14:1) Que le Seigneur ressuscité soit notre paix!

Sincèrement dans le Christ,

+ Stephen a. Xero

₩ Mgr Stephen A. Hero Évêque de Prince Albert

## **Catholic Estate Organizer**

Assistance in Consolidating Estate and Other Information Courtesy of The Roman Catholic Diocese of Prince Albert for its members

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For more information contact the Finance Manager at 306-922-4747 ext. 225

I am the resurrection and the life. Whoever believes in me will live, even though he dies: and whoever lives and believes in me will never die. - John 11:25-26
Name:
Date Completed:
Date Reviewed:

## **The Estate Organizer**

The Roman Catholic Diocese of Prince Albert is pleased to provide this Estate Organizer to members of the Diocese to assist you in bringing together, in one place, an inventory of all things God has entrusted to your stewardship. Not only does it assist by indicating where various documents are located, but also who has the authority to deal with your affairs in circumstances such as sickness and death.

It is suggested that the Estate Organizer be completed and a copy given to a trusted advisor or family member and a copy kept with your Will. Your estate executor, who is charged with carrying out your last wishes, will find it invaluable since it will eliminate the need for costly and lengthy searches for important details concerning your estate and your wishes.

The Estate Organizer should be updated on a regular basis. In addition, the Property Power of Attorney, the Personal Power of Attorney and the Advanced Health Care Directive should be held by the person or persons who may have to act under the provisions contained in the documents.

#### **Getting Started**

Before you begin, gather together the personal documents you will need. Having these documents at hand will make completing this organizer easier for you.

- Social Insurance Number
- Current Last Will and Testament
- Property Power of Attorney
- Personal Power of Attorney
- Advanced Care Directive
- Insurance Policies
- Bank Account and Investment Statements
- Real Estate Ownership Documents
- RRSP/RRIF and Pension Documents
- Names and Addresses of Professional Advisors
- Names and Addresses of Estate Beneficiaries

## My Life, My Faith, My Legacy

The days of our life are seventy years, or perhaps eighty, if we are strong; even then their span is only toil and trouble; they are soon gone, and we fly away. So teach us to count our days that we may gain a wise heart. (Psalm 90:10-12)

Prayer and reflection on our journey of faith is an important place to start in preparing our estate plans. Jesus calls us to live our lives as the salt of the earth and light of the world. (Matthew 5:13-16) - how do we continue to share the Gospel message of love beyond our time here on earth? How can we express our thankfulness and gratitude for God's blessings in our own planning?

Some questions for reflection are provided below and we invite you to use this space to share the story of your faith walk with our Lord and with those who will receive this document after your passing.

- What is my family's story?
- Who were some of the people or organizations who helped me to become the person that I am today? (parents, siblings, teachers, friends, school, parish, etc.)
- What would I like to share with others about what it means to live a life of stewardship?
- What do I appreciate most about my spouse, siblings, children, grandchildren, greatgrandchildren?
- What were some of the times when I saw the hand of God in my life? What happened?
- What would I like to be remembered by?

It is important to remember that this section is meant as a way of sharing important moments and values in your life. It is **NOT** intended to take the place of a legal Will. Specific gifts and estate intentions should be included in your Will and not in this section. A legal Will is the document that will be referred to in understanding your specific wishes for the disbursement of your estate.

#### My Journey

### My Journey Continued:

## Questionnaire

#### **Personal Information**

Name:				
Address:				
Phone Number (Residence):				
Email Address:				
Date and Place of Birth:				
Citizenship:				
Social Insurance Number:				
Marital Status: Single Married Widowed Separated Divorced Annulled Occupation: OOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOO				
Employer:				
Phone Number (Business):				
Registered Parish Name:				
Parish Address:				
Father's Name:				
Father's Place and Date of Birth:				
Mother's Name:				
Mother's Place and Date of Birth:				
Medical				
Saskatchewan Health Card Number:				
Physician's Name:				
Address:				
Phone Number:				
Specialist's Name:				
Address:				
Phone Number:				

<u>Spousal Information</u> Complete if p	resenti	y married					
Spouse's Name (Maiden Name):							
Spouse's Address (if different from y	/ours): _						
Spouse's Date and Place of Birth:							
Citizenship: Date of Marriage: Social Insurance Number:		Place	of Ma	rriage: _			
Complete if any previous marriage							
Spouse's Name:							
If widowed, date of spouse's death: _							
If annulled, place and date of annulm							
If divorced, place and date of divorce Was there a separation agreement and	:						
Are there continuing financial obliga	tions ur	der the	0	O a	greement?	Yes	No
Did this marriage result in children?	Yes	No		0	0		
Children's Names:	0	0					
							-

(Keep a copy of any agreements and/or decree with your will)

#### **Information About Children/Dependants**

If there are more than four names, a	ttach an additional sheet of information.	
1. Full Name:		
Relationship to you:		
	Marital Status:	
	Phone Number:	
2. Full Name:		
	Marital Status:	
Number of Children:	Phone Number:	
3. Full Name:		
Address:		
Relationship to you:		
	Marital Status:	
	Phone Number:	
4. Full Name:		
Date of Birth:	Marital Status:	
	Phone Number:	

If you have information you wish your estate executors to be aware of (e.g. child with special needs), provide additional information below:

#### **Information About Your Assets**

#### A. Real Estate

#### 1. Principal Residence

Address of Principal Residence:

Manner of Ownership:	
(alone, Joint Tenants with Survivorship, Tenants in Com	mon, Partnership, through Corporation, etc.)
Original Cost:	Approximate Value:
Mortgage(s) with:	Approximate Balance Due:

#### 2. Farm Property

Address of Farm Property:

Manner of Ownership:	
(alone, Joint Tenants with Survivo	rship, Tenants in Common, Partnership, through Corporation, etc.)
Legal Description:	
Located in R.M. of:	
Original Cost:	Approximate Value:
Mortgage(s) with:	Approximate Balance Due:

#### 3. **Recreational Property**

Address of Recreational Property:	
Manner of Ownership:	
(alone, Joint Tenants with Survivorship, T	enants in Common, Partnership, through Corporation, etc.)
Original Cost:	Approximate Value:
Mortgage(s) with:	Approximate Balance Due:

#### 4. Rental, Investment, Business or Other Rental Property

Address of Property:	
Manner of Ownership:	
(alone, Joint Tenants with Survivorship, Tenants in Con-	mmon, Partnership, through Corporation, etc.)
Legal Description:	
Located in R.M. of:	
Original Cost:	Approximate Value:
Mortgage(s) with:	Approximate Balance Due:

#### Information About Your Assets continued

A.	Real Estate
5.	Business
	Business Name (in full):
	Address:
	Nature of Business:
	Manner and Percentage of Ownership:
	(Corporation, Partnership, Sole Proprietor) Has Buy-Sell or other shareholders' agreement been entered into? Yes No
	O O
B. V	<i>'ehicles</i>
	Describe, if you intend to deal with any specific vehicles in your Will.

(type, value, ownership and original cost)

#### **C. Personal Effects**

Describe, if you intend to deal with any specific personal effects in your Will.

#### **Liabilities**

List bank loans and other significant debts other than mortgages listed above. (Do not include normal household debts, e.g., credit card balances.)

#### You:

1. Creditor:	Amount:
2. Creditor:	Amount:
3. Creditor:	Amount:

#### Spouse:

1. Creditor:	Amount:
2. Creditor:	Amount:
3. Creditor:	Amount:

#### **Location of Documents**

1. Birth Certificate:
2. Passport:
3. Citizenship Papers:
4. Last Will:
5. Property Power of Attorney:
6. Personal Power of Attorney:
7. Advanced Care Directive:
8. Insurance Policy Contracts:
9. Pension Plan Documents:
10. Other:
RRSP Documents:
RRIF Documents:
RESP Documents:
Tax-Free Savings Account Documents:
OTHER:
Income Tax Returns:
Association Memberships:
i
ii
iii
iv
V.

#### **Digital Memberships and Social Media**

Consider creating a list of account usernames and passwords to be included with your Will. Your executor and/or family members could face a lengthy and cumbersome process in deactivating or archiving your accounts without this information.

- List websites where you hold an account and your username
- E-mail addresses
- How would you like your executor to handle your online and e-mail accounts?
- Is there a message that you would like posted to your social media accounts (ie. Facebook)?

#### **Financial and Other Consultants**

Lawyer	
Name:	
Firm Name and Address:	
	Phone Number:
Accountant	
Name:	
Firm Name and Address:	
	Phone Number:
Bank Official(s)	
A. Name of Individual and Bank:	
	Phone Number:
B. Name of Individual and Bank:	
	Phone Number:
E-mail:	
Investment Advisor	
Name:	
	Phone Number:
E-mail:	
Life Insurance Advisor	
Name:	
Firm Name and Address:	
	Dhone Number
E-mail:	

#### Other than Life (property, critical Illness, etc.)

Name:	
Firm Name and Address:	
	Phone Number:
E-mail:	
Type of Insurance:	
Firm Name and Address:	
	Phone Number:
Type of Insurance:	
Other Consultants/Advisors	
Name, Phone Number and Topic:	
i	
ii	
iii	
<b>Financial Information</b>	
Bank Accounts	
1. Bank and Branch Address:	
	Phone Number:
Account Number:	
	Phone Number:
Account Number:	
Under my name or joint with:	
3. Bank and Branch Address:	
	Phone Number:
Account Number:	
Under my name or joint with:	

4. Foreign Bank and Branch Address:

Phone Number	
Account Number:	
Under my name or joint with:	
Safety Deposit Box	
Institution and Address:	
Phone Number	
Box Number: Ke	
Who else has access:	
Address:	
E-mail:	
Trusts	
Do you have an interest in a trust: Yes No	
If so, name of trust:	
Trustee(s) of trust:	
Address and phone numbers of trustee(s):	
E-mail of trustee(s):	
Beneficiary	
Are you the beneficiary of an estate not yet settled: Ye	s No
If so, name of estate: O	0
Executor(s) of estate:	
Address and phone number of executor(s):	
E-mail of executor(s)	

## Why Make a Will?

A Will is a legal document that sets out how you intend your estate is to be handled after your death. Your Will comes into effect only upon your death. During your lifetime, you can change your Will as often as you wish.

Many people postpone making a Will until faced with an unexpected illness or until they are preparing for international travel. Most adults in Saskatchewan do not have a valid Will in place and have thus left their affairs to be managed according to provincial law. It's never too early to make sure our estate plans are in place to offer peace of mind and protection to those we love.

By preparing a Will, you can choose your beneficiaries based on their existing and potential financial needs, as well as their relationship to you. You can establish Trusts and determine at what age your children or beneficiaries will receive their inheritance. You can also make charitable bequests to your Parish, the Archdiocese, Catholic organizations or other charities that have been important to you.

If you die without a Will in Saskatchewan, provincial laws designate who will receive your assets and the amount of the inheritance. Assets do not always "automatically" pass to a spouse or a surviving joint-property owner. The decisions of the courts may not match with your wishes and the process or applying for a court-appointed executor will add time and cost to the administration of your estate.

#### Selection of an Executor and Guardians

A Will allows you to select an Executor who will be authorized to handle the administration of your estate. He or she can carry out your wishes with respect to your funeral and burial arrangements, make choices to efficiently handle financial matters in your estate, ensure that your assets are invested responsibly and distributed according to your wishes and deal with matters related to income and estate taxes.

A Will is also an important tool for parents with minor children or adult dependents. It allows you to choose who you would like to have legal custody and act as a personal and financial guardian for those entrusted to your care.

#### **Consult a Lawyer**

While it is possible to create a hand-written (holographic) Will or use an off-the-shelf kit, it is strongly recommended that you select a lawyer to prepare your Will. He or she can ensure that you meet all the necessary legal requirements. They can provide advice as to whether you are eligible to make a Will and they can navigate the complexities involved in managing your financial affairs.

#### **Review Your Will Regularly**

Changes to your personal, family or financial circumstances can affect whether your Will is valid and whether the instructions contained in the document are still relevant. These are some of the life events that may mean it's time to review your Will:

- Significant change in assets (ie. sale of a real estate property)
- Death of your spouse
- Children reaching age of majority or aging parent(s) becoming dependent
- Change in marital status
- Change in country or province of residency
- Changes in income tax legislation

#### **Details About My Will**

Catholic Estate Organizer

Do you have a Will now? Yes No Date of existing Will:
The location of my Will is:
Name of Appointed Executor:
Name of Alternate Executor:
The lawyer who prepared my Will is:
Address:
Phone Number:
Does your spouse have a Will? Yes No Date of spouse's Will:
Location of spouse's Will:
If you do not have a Will now, fill in the next section and bring it with you to the lawyer's office: <b>Proposed Executor/Co-Ececutors</b>
1. Full Name:
Address:
Phone Number:
Relationship to you:
2. Full Name:
Address:
Phone Number:
Relationship to you:

#### **Proposed Alternate Executor(s)**

. Full Name:
\ddress:
Phone Number:
elationship to you:
. Full Name:
.ddress:
Phone Number:
elationship to you:
roposed Guardian of Children under 18 Years Old
ull Name:
\ddress:
Phone Number:
elationship to you:
lternate Choice for Guardian
ull Name:
ddress:
Phone Number:
elationship to you:
roposed Trustee(s) if Estate Assets to be held in a Trust
ull Name:
.ddress:
Phone Number:
elationship to you:

In order to prepare to meet with a lawyer to prepare or revise your Will, it is helpful to list the names of those individuals and organizations you'd like to include as beneficiaries:

#### **Individual Beneficiaries**

1. Full Name:		
Address:		
	Phone Number:	
2. Full Name:		· · · · · · · · · · · · · · · · · · ·
Address:		
	Phone Number:	
3. Full Name:		
Address:		
	Phone Number:	
Charitable Beneficiaries		
Registration Number:		
Address:		
2. Legal Name:		
Registration Number:		
Address:		
	Phone Number:	
3. Legal Name:		
Registration Number:		
Address:		
	Phone Number:	

## **Bequests To The Church**

Christ gave us, his disciples, the gift of the Church, through which we have continued his ministry on earth for more than two millennia. Including a gift in your estate for your parish or the Diocese is one way that you can help the legacy of those who have gone before us continue for future generations of Catholics.

Your bequest may be arranged as one of the following options:

- A percentage of your estate
- The residue of the estate (an amount from the remainder value after all specific bequests and expenses have been paid out of the estate)
- A specific dollar amount

You also have the chance to decide how you would like the Church to use the bequest when it is received:

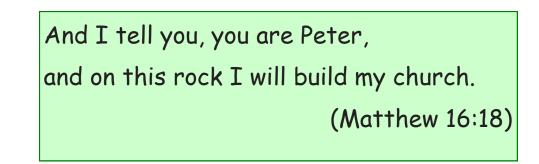
An **unrestricted** bequest allows the Church to use your gift where the need is greatest. Unrestricted bequests allow for the broadest possible flexibility.

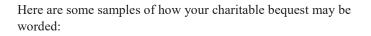
A **restricted** bequest is given with a specific purpose in mind. It may be directed in support of a particular parish, ministry program or project. You may choose to direct a gift to your parish by naming the parish specifically or through a restricted bequest to the Diocese of Prince Albert. Asking your lawyer to include a "power to vary" clause in the unusual circumstance that the parish or ministry you have chosen is no longer in operation.

It is important that you include the correct legal name and charitable registration number in your documents.

The legal name for the Diocese of Prince Albert is: "La Corporation Épiscopale Catholique Romaine de Prince Albert" Charitable Registration # 107585085RR0001

The Finance Officer and/or your parish office is able to provide you with the legal name for your own parish.





I give and bequeath to the "La Corporation Épiscopale Catholique Romaine de Prince Albert" Charitable Registration #107585085RR0001 the sum of \$\_\_\_\_\_\_ or \_\_\_\_\_% of the residue of my estate to be used for its general purposes at the discretion of the Bishop of Prince Albert.

I give and bequeath to Name of Parish, City, Province (charitable registration #) the sum of \$\_\_\_\_\_ or \_\_\_\_\_% of the residue of my estate for its general purposes as the parish sees fit.

I give and bequeath to the "La Corporation Épiscopale Catholique Romaine de Prince Albert" Charitable Registration #107585085RR0001, the sum of \$\_\_\_\_\_% of the residue of my estate to be used for (parish name/address or basic description of purpose).

If, in the opinion of the Bishop of Prince Albert, it should become impossible, inadvisable, or impractical to use this gift for this specific purpose(s), then the Bishop may, in his discretion, use the gift to the best advantage for the Diocese of Prince Albert, keeping in mind the spirit of the gift intent.

We also encourage you to share your intention to support your Church with your family and those close to you. Your bequest gift is a witness to them, of the importance of your faith in your life and sharing this information will assist them in honoring your wishes and your memory in the future.

All bequest intentions and details are kept confidential by the Finance Office unless express permission is received from the donor. We invite those considering a bequest gift to share our contact information with their lawyer or other professional advisors in order to ensure that your intentions are correctly documented.

#### **Tax-Smart Giving**

From a tax-planning perspective, the income tax benefit associated with a bequest is used to offset taxes owed by the estate. In addition, the upperlimit of the tax credit that can be claimed by an estate is higher than that which applies to gifts made during one's lifetime allowing you to take greater advantage of the savings generated by a larger gift.

Additional tax savings can come from using appreciated securities like stocks, bonds or mutual funds that are held by the estate to fund the bequest donation. Speak with your lawyer about including a clause that allows the estate executor to use discretion in paying charitable bequests in a tax-efficient manner.

Some other examples of tax-smart giving include gifts using life insurance, an RRSP or RRIF beneficiary designation, a donor-advised fund or creating a charitable trust.

The Finance Office of the Diocese of Prince Albert is able to discuss these and other options with you, your family and your advisors. Contact 306 922-4747 ext. 225 to speak confidentially with our Finance Officer.

The Finance Officer would be happy to provide you or your lawyer with proper legal names and addresses upon request for any other Catholic Agencies, Organizations, Institutions or religious congregations.

## Masses In Your Will

Catholics often want to include a bequest in their Will for Masses to be celebrated for the repose of their soul or for family members. This custom is praiseworthy, but it is IMPORTANT for you to know that the amount allocated for masses CANNOT be used directly by the parish for any of its projects or needs. It must be transferred in the form of stipends, or offerings, to priests who actually offer the Masses.

It is very important to inform your lawyer that Canadian Income Tax law states that a bequest for Masses is not considered a charitable donation. No donation tax receipt can be issued for Masses.

Church law requires that the number of Masses celebrated is equal to the bequest divided by the current Mass stipend (typically \$10 in the Diocese of Prince Albert). If the bequest is for a significant amount, this can present a scheduling problem due to the number of requests that are normally received in the average parish. We recommend that you take into consideration the importance of also providing for the material needs of the parish when planning your bequest and suggest the following wording when Masses are requested in your Will.

"Igive and bequeath to (name of parish) Roman Catholic Church, (city and province) the sum of (amount of dollars) which said sum shall be used for celebrating Masses for the repose of my soul (and spouse, etc.)."

#### **Organ and Tissue Donations**

In Saskatchewan, adults can indicate their desire to be an organ and tissue donor by signing an organ donor card and placing an orange "organ and tissue donor" sticker on their Saskatchewan health services card. The stickers themselves do not guarantee a donation. It is important that someone in your family knows whether or not you want to be an organ and tissue donor, since the decision to donate is left to your next of kin.

According to the Compendium of the Catechism of the Catholic Church, the transplant of organs is morally acceptable for Catholics with the consent of the donor and without excessive risks to him or her. Before allowing the noble act of organ donation after death, one must verify that the donor is truly dead. (Sec. 2296, Sec. 476)

Families should be provided with adequate information, opportunities to ask questions, assistance and time to make an informed decision about organ donation, and with support for grieving.

The Canadian Catholic Bioethics Institute provides more information with their guide "Organ Donation: A Catholic Perspective" which can be found at www.ccbi-utoronto.ca.

## **Simplified Guide for Executors**

This is a basic checklist of the duties that may need to be carried out by the Executor of an estate.

- ♦ Locate the Will.
- Request the Funeral Director's Statement of Death.
- ♦ Apply for the Death Certificate.
- Make or carry out existing funeral and burial arrangements in consultation with family members.
- Contact the Pastor at the parish where the deceased worshipped.
- Ask for guidance about the procedures and rites pertaining to a Catholic funeral and burial.
- Inform the funeral home that the deceased is Catholic.
- Consider the parish or a Diocesan charity for gifts in lieu of flowers.
- $\diamond$  Find an estate lawyer.
- Apply to the court for letters probate.
- Notify the beneficiaries of the death, if necessary, and send a copy of the Will.
- ♦ Notify charities of bequests.
- Identify all savings and chequing accounts of the deceased.
- Notify all financial institutions about the death and obtain up-to-date information about the balances on deposit.
- ♦ Locate all insurance policies.
- $\diamond$  Notify the insurer(s) of the death.
- Access and list the contents of the deceased's safety deposit box.
- ♦ Review the deceased's personal papers to determine all assets and liabilities.
- Prepare a detailed statement of assets and liabilities.
- ♦ Arrange for storage and insurance of any assets that require it.
- Redirect mail and cancel any subscriptions or charge accounts.
- Return or destroy credit and charge cards.
- Obtain all unpaid wages and other benefits from former employer.
- ♦ Advertise for creditors, if necessary.
- ♦ File income tax returns for year of death and any outstanding from former years.
- Apply for Canada Pension Plan benefits, if any. (If the deceased ever worked outside Canada, foreign social security benefits may also be payable.)
- Pay money bequests and distribute specific gifts of property according to the instructions in the Will (be sure to obtain receipts and to retain sufficient cash to carry out the final steps).
- Determine residuary beneficiary preferences for 'specie' or cash distributions and arrange sale or transfers of the estate assets to the rightful beneficiaries.
- Prepare and distribute a final report to the beneficiaries.
- Prepare executor's financial statements including a proposed compensation schedule and a proposed final distribution schedule.

## Why Make Powers of Attorney and An Advanced Care Directive?

#### **Property Power of Attorney**

A mentally competent person may give an enduring Property Power of Attorney to another person or persons. Such a Power of Attorney states that the named attorney may just do about anything in respect to the management of property on behalf of the person giving the Power of Attorney.

If you give a Power of Attorney without restriction, it can be exercised at any time, not just if you become incapable of managing your affairs. A Power of Attorney may be given to one person or two or more and can require multiple attorneys to act unanimously or not. A Power of Attorney may be general, as described above, or it may be specific, but in both cases it may contain restrictions such as an expiry date or a provision that the power may only be used in conjunction with a certificate from a medical doctor attesting to your incapacity to manage your property.

If you have not signed the Property Power of Attorney and you are incapable of managing your affairs, then a family member may have to apply to the court to be appointed guardian or the Office of the Public Guardian and Trustee may be appointed as your guardian as a last resort. To avoid this intervention, it is important to have a Property Power of Attorney in place that names at least one attorney and an alternate.

#### **Personal Power of Attorney**

A personal power of attorney allows you to appoint someone to make personal decisions regarding accommodation, nutrition, safety, and who can visit you. You may give general or specific instructions regarding the type of care you would or would not wish.

Your personal power of attorney and property power of attorney can be in one document or separate documents. You can appoint the same persons to be your personal and property attorneys or you can appoint different people. You should advise your attorneys that they are appointed and let them know where the original documents are.

The attorney(s) named in your Property Power of Attorney and your Personal Power of Attorney should be aware that they have been appointed, know your wishes and have an original copy of the Power of Attorney or know where they are located.

#### **Advanced Care Directive**

In Saskatchewan you can have a health care directive but it is more commonly referred to as an advanced care directive. This document specified the types of medical treatment you will accept or not accept if you cannot give instructions yourself. You can also appoint a proxy who will make medical decisions for you if you are incapable of making them yourself. You should inform your proxy that he or she is appointed and give him or her an original of the advanced care directive. A directive is not and cannot permit active euthanasia or assisted suicide.

#### **Details About My Property Power of Attorney**

Have you granted a Property Power of Attorney? OYes ONo
Does your appointed attorney have an original copy of the document: OYes ONo
If no, Where is the document located:
Date power granted:
Contact details of attorney:
Contact details of attorney:

#### **Details About My Personal Power of Attorney**

Have you granted a personal Power of attorney:	Yes	No		
Does your appointed attorney have an original	$\circ_{\rm copy}$	$\bigcirc$ of the document:	Yes	No
If no, Where is the document located:		0 0		
Date power granted:				
Contact details of attorney: Name of alternate attorney(s), if named:				
Contact details of attorney:				

#### **Details About My Advanced Care Directive**

Have you signed an Advanced Care Directive? Yes	No
Your proxy requires an original of your advance care $\bigcirc$ di-	$\bigcirc$ rective, have you given him or her one?
Yes No	
If $\bigcirc$ no, $\bigcirc$ Where is the original?	
Date advanced care directive signed:	
Name of appointed proxy:	
Contact details of proxy:	

#### Remember

If you are admitted to hospital for surgery, please call your parish priest if you wish to receive the Sacrament of the Anointing of the Sick. Upon admission to hospital, identify yourself or have your family members identify you as Catholic. Ask to have the hospital chaplain be made aware of your presence or if there is no Catholic chaplain at the hospital, please notify the parish priest that you are there. Formerly known as the "Last Rite" the Sacrament of the Anointing of the Sick can be requested at any time, the gravity of the illness or injury does not matter.

## Catholic Funeral Planning in the Diocese of Prince Albert

The true significance of death is revealed in the light of Christian faith. Death, for a Christian, is the gateway to eternal life in Christ. St. Paul reminds us not to grieve as those who have no hope, for we are given hope and comfort in the resurrection of Jesus Christ from the dead,.

(cf.1 Thessalonians 4:13-17).

The pastoral care of the Church and its funeral rites are directed towards a proclamation of faith. In the **Order of Christian Funerals (OCF)** we find directives for the celebration of funerals and discover the following:

At the death of a Christian, whose life and faith was begun in the waters of Baptism and strengthened at the Eucharistic table, the Church intercedes on behalf of the deceased because of its confident belief that death is not the end nor does it break the bonds forged in life.

The Church also ministers to the sorrowing and consoles them in the funeral rites with the comforting Word of God and the Sacrament of the Eucharist.

Christians celebrate the funeral rites to offer worship, praise, and thanksgiving to God for the gift of a life that has been returned to God, the author of life and the hope of the just.

The Church through its funeral rites commends the dead to God's mercy and pleads for the forgiveness of their sins.

#### The Funeral Rites of the Church

The **Order of Christian Funerals** provides three distinct rites through which the Church intercedes, consoles, offers thanksgiving, and expresses the Christian faith in eternal life and in the Communion of the Saints:

Vigil for the Deceased

Funeral Liturgy

The Rite of Committal

#### Guidelines for the Celebration of the Funeral Liturgy

The priest or pastoral minister with whom funeral arrangements are made will help the bereaved family in making choices in conformity with the funeral rites themselves, thus drawing on the consolations of faith in Jesus Christ.

#### The Place of the Funeral

The proper place for the funeral liturgy is in the church of the parish community to which the deceased belonged. Normally, this should be a funeral Mass.

#### **Funeral Masses on Sunday**

In Canada funeral Masses may be celebrated on any day other than Sundays, Christmas Day, New Year's Day, Holy Thursday, and during the Easter Triduum (from the Mass of the Lord's Supper to Easter Sunday inclusive).

#### Symbols of Our Faith

When the body is brought to the Church, any symbols that may have adorned the coffin, such as national flags or insignia of association to which the deceased belonged, are removed in favour of the pall. In this way the unique dignity given in Baptism and the fundamental equality of all before God is symbolized.

#### Scripture Readings

The readings for the Mass are always taken from the sacred Scriptures. Only passages from the Scriptures can be proclaimed during the funeral liturgy. Other poetic or devotional readings maybe shared during the reception following the Mass.

#### **Eulogies at Funerals**

Catholics may be surprised to learn, as they prepare for the funeral liturgy, that there is no provision for a eulogy in the ritual. The General Introduction to the Order of Christian Funerals quite clearly states that the homily after the gospel reading is never to be a eulogy. The fact that a eulogy is not permitted does not mean that there can be no reference to the deceased person during the homily.

#### Cremation

Even though the Church retains its preference for the burial of the body after the example of Christ's own burial, permission has been granted for Catholics to be cremated. If the choice for cremation is made, the Church strongly encourages Catholics to have it take place after the Mass of Christian Burial has been celebrated.

The Church asks that all cremated remains be buried in a grave. The scattering of cremated remains, their separation for placement in different locations, or keeping them in homes does not display appropriate Christian reverence and hope and should therefore be avoided.

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The Diocese of Prince Albert has in-depth information on Catholic Funeral Planning that can be accessed online at

https://www.padiocese.ca/funeralinformationandresources

#### **Funeral and Cemetery Information for Your Executor(s)**

I have pre-arrangements with a Funeral Home: Yes No
My arrangements have been paid in full:
Address:
Phone Number:
I wish to have a Catholic funeral mass at (name of parish):
I have pre-arrangements with the cemetery: Yes No Name of the Cemetery: O
Address:
Phone Number:
I do not have pre-arrangements for my burial, but if possible, I would like to be buried at:
Cemetery.
I have interment rights for a grave, lot, crypt or niche at:
Cemetery.
Grave / Lot / Crypt / Niche Location:
I would like my marker to read:
I would like my marker to read: I have pre-prepared an obituary notice: Yes No Location of document:
Location of document:
Memorial Gifts:
I would deeply appreciate it if my loved ones were to designate that at my funeral all in-lieu-of-flowers dona- tions made in my memory be directed towards:
My Parish (Name/City):
Roman Catholic Diocese of Prince Albert:

Bishop's Annual Appeal:

Other Catholic Charity:

Other:

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Notes			

This booklet is intended as a general guide and in not intended to give legal accounting financial or income tax advice. That advice should be obtained, when needed, from a lawyer, accountant or investment adviser. The Roman Catholic Diocese of Prince Albert and her parishes do not guarantee the accuracy of the information contained within this document and are not liable for errors or omissions.

For more information contact the Finance Manager at 306-922-4747 ext. 225

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