



Archdiocese
of Vancouver

Catholic Estate & Burial Planning Guide

- ✓ Steward your estate for family and community
- ✓ Save on taxes and unwanted disruption
- ✓ Discern funeral and burial choices
- ✓ Avoid stressful circumstances for spouse and children
- ✓ Leave a legacy





Catholic Cemeteries
Archdiocese of Vancouver

We bury the dead with dignity and respect in the Catholic tradition; we comfort the living with compassion and concern; and we provide sacred space for remembering.

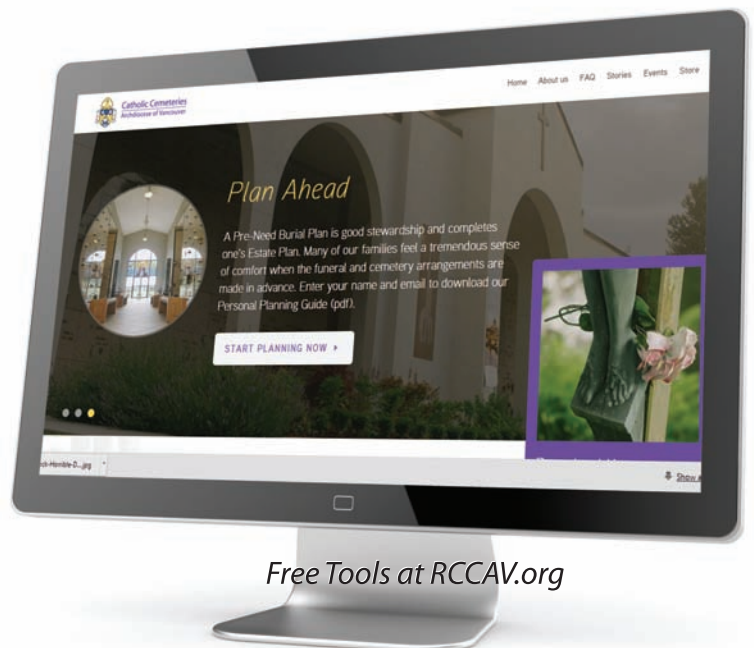
Peace, Dignity and Grace

Learn about Catholic Funeral Rites, everlasting life and the peace-of-mind that comes with putting a burial plan in place.

Our Church offers the rites, ministry and resources to help you prepare. A Pre-Need Plan allows you to make dignified decisions that results in peace of mind and avoidance of mental and financial stress for your family.

A Pre-Need Plan:

- ✔ Lessens the burden on your spouse or children
- ✔ Provides choice locations when you have the time to make decisions
- ✔ Allows you to make financial choices not impaired by sorrow
- ✔ Saves on plot and niche costs today in an environment of increasing land prices



Free Tools at RCCAV.org



Archdiocese of Vancouver
ARCHBISHOP'S OFFICE



Establishing a comprehensive estate plan is a true act of love, because it brings peace of mind to your family by clarifying your wishes for your earthly goods and your final resting place as you prepare for eternal life.

Having a current Will enables you to set out how you want your estate to be distributed, and what care arrangements you have made for your children. Preparing your will is an act of Christian stewardship of the gifts given to you by God. Remembering your favourite charities, your parish, the Archdiocese or any of its ministries, service agencies and institutions in your estate planning is a decision of generosity and faith. It is your gift to the future of our Catholic community and a legacy of faith for future generations. To discuss your intentions and for assistance as you plan your estate, please call the Development Office of the Archdiocese at 604-683-0281.

As Catholics we look forward to the resurrection, and our Catholic Cemeteries are a visible sign of this hope. To be buried in sacred ground in the company of generations of believers has been a tradition of the Christian faith over the millennia. For Pre-Need planning, please call Catholic Cemeteries at 604-531-2141 to learn about your options and to make an arrangement that works for you and your family.

I genuinely hope this guide helps you to achieve peace of mind.

With cordial best wishes and the assurance of my prayers for you and your family, I am

Sincerely yours in Christ,

+J. Michael Miller CSB

+J. Michael Miller, CSB
Archbishop of Vancouver

Confidential Estate Planning Guide

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Part One: Legal & Estate Planning

INTRODUCTION: CHRISTIAN STEWARDSHIP & ESTATE PLANNING

The Development Office of the Archdiocese of Vancouver is pleased to provide this guide to Will preparation and estate planning to help you collect, in one place, an inventory of all the things God has entrusted to you. This guide will help you to thoughtfully establish goals and objectives for yourself, your family and dependents. By completing this booklet before visiting your lawyer, you will save time and money, and ensure that your Will is tailored to your personal needs and wishes.

Even if you already have a Will, this guide will serve as an excellent means to help you prepare to update your estate planning. Keep it with a copy of your Will. Your Executor, who is charged with carrying out your last wishes, will also find it invaluable as it will eliminate the need for costly and lengthy searches for important details concerning your estate.

Preparing your will is an act of Christian stewardship and will serve as the cornerstone of your estate plan. Remembering your parish, Archdiocese, or some of the many ministries, service agencies and institutions of our Church in your estate planning is a decision of generosity and faith. It is truly an investment in the future of our Catholic community and a legacy of faith to future generations.

The Development Office of the Archdiocese of Vancouver has information available to assist you in making a gift that is both helpful to the aspect of the Church that is most important to you, as well as tax effective. We can also connect you to advisers in your community who can provide confidential, no obligation service. There is no charge for this service.

Personal Information

Before you begin, gather together the personal documents you will need, such as your Social Insurance Number, a copy of your existing Will and Powers of Attorney, personal financial or investment statements, insurance policies, etc. Having them at hand will make completing the guide easier for you.

Personal Information

Surname: _____

Given names: _____

Any other names used: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Are you planning to move in the foreseeable future? ☐ Yes ☐ No

Do you live for part of the year outside Canada? ☐ Yes ☐ No

Please explain: _____

Home telephone: _____

Business telephone: _____

Email: _____

Occupation: _____

Employer: _____

Date of birth: _____

Citizenship: _____

Social Insurance Number: _____

Marital status: ☐ Single (never married) ☐ Separated

☐ Married ☐ Widowed ☐ Divorced ☐ Common Law

Spousal Information

A. Complete if currently married or in some other significant long-term relationship.

Spouse's name: _____

Spouse's address (if different from yours): _____

Occupation: _____

Employer: _____

Date of birth: _____ Citizenship: _____

Date of marriage: _____ Place of marriage: _____

Social Insurance Number: _____

Do you have a marriage contract or pre-nuptial agreement?

☐ Yes ☐ No If yes, provide your lawyer with a copy.

B. Complete if any previous marriage(s).

Spouse's name: _____

If widowed, date of spouse's death: _____

If divorced, date of divorce: _____

Place of divorce: _____

Was there a separation agreement and/or divorce decree?

☐ Yes ☐ No

Are there continuing financial obligations under the agreement?

☐ Yes ☐ No

Provide your lawyer with a copy of the agreement and/or decree.

Information about Children/Dependents

If there are more than four names, attach an additional sheet for more information.

1. Full name: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Relationship: _____

Date of birth: _____

Marital status: _____

Number of children/ages: _____

3. Full name: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Relationship: _____

Date of birth: _____

Marital status: _____

Number of children/ages: _____

2. Full name: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Relationship: _____

Date of birth: _____

Marital status: _____

Number of children/ages: _____

4. Full name: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Relationship: _____

Date of birth: _____

Marital status: _____

Number of children/ages: _____

If you have other personal information you wish to discuss in more detail with your lawyer (e.g. disabled child), list additional details below.

Information about your Assets

Indicate if not applicable. Attach an additional sheet for more information about assets if required.

A. REAL ESTATE

1. Principal Residence

Address: _____

City: _____

Province: _____ Postal Code: _____

Manner of ownership*: _____

Approximate current value of property: _____

Original cost: _____

Mortgage(s) with: _____

Approx. Amount: _____

2. Recreational Property

Address: _____

City: _____

Province: _____ Postal Code: _____

Manner of ownership*: _____

Approximate current value of property: _____

Original cost: _____

Mortgage(s) with: _____

Approx. Amount: _____

* (alone, joint tenants with survivorship, tenants in common, partnership, through corporation)

3. Rental Investment, Business or Other Real Property

Address: _____

City: _____

Province: _____ Postal Code: _____

Manner of ownership*: _____

Approximate current value of property: _____

Original cost: _____

Mortgage(s) with: _____

Approx. Amount: _____

B. BUSINESS

Business name (in full): _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Nature of Business: _____

Manner and percentage of ownership: _____
(Corporation, Partnership, Sole Proprietor)

Approximate current value of your business interest: _____

Has Buy-Sell or other shareholders' agreement been entered into?

☐ Yes ☐ No

C. BANK ACCOUNTS

Name of Bank	Location	Type of Account *	Account No.	Current Balance

* Joint Chequing; Individual Chequing; Joint Savings; Individual Savings

D. SAFETY DEPOSIT BOX

Box Location	Box Number	Key Location

E. CARS, TRUCKS OR RECREATIONAL VEHICLES

Describe if you intend to deal with the specific vehicles in your Will. (type, value, ownership and original cost)

F. PERSONAL AND HOUSEHOLD ITEMS

List any items of personal property you wish to distribute in your Will.

G. OTHER ASSETS AND INVESTMENTS

(Bonds, stocks, mutual funds, GICs, monies owed to you and secured by mortgage or otherwise, interest in any trust or estate). Provide details, including approximate value.

Asset	Date Acquired	Original Cost	Current Value	Owner (self/spouse/joint)

Investment company where securities are held:

Other location of documents:

Registered Pension Plans, Retirement Savings Plans, Retirement Income Funds and Annuities

Do you belong to a company pension plan? ☐ Yes ☐ No

If yes, name of beneficiary _____

Does your spouse? ☐ Yes ☐ No

If yes, name of beneficiary _____

Do you have a Registered Savings Plan, Income Fund or Annuity? ☐ Yes ☐ No

Provide details:

Company	Contract No.	Plan Owner	Name of Beneficiary	Current Value

H. LIFE INSURANCE POLICIES

Company	Policy No.	Type of Policy	Face Amount	Name of Insured	Beneficiaries	Cash Value

Location of policies:

If there are more assets, RRSPs, RRIFs, annuities or policies, attach an additional sheet of information.

Liabilities

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

You:

1. Creditor _____

Amount \$ _____

2. Creditor _____

Amount \$ _____

Spouse:

1. Creditor _____

Amount \$ _____

2. Creditor _____

Amount \$ _____

Summary

Total value of Assets \$ _____

Less total value of Liabilities \$ _____

Net Value of your Estate \$ _____



Professional Advisors

The information below will greatly assist your Executor

Lawyer: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

Personal or Financial Advisor: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

Accountant: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

Physician: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

Stock Broker: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

Other: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

Insurance Agent: _____

Address: _____

City: _____

Province: _____ Postal Code: _____

Tel: _____

If we can assist you in completing this guide,
contact the **Development Office**



**Archdiocese
of Vancouver**

at 604-683-0281
or www.rcav.org/development

Making Your Will

IT'S NEVER TOO EARLY

A Will is an essential part of your personal and financial planning. If you have not already done so, we urge you to undertake this planning step without delay. If you already have a Will, we recommend that you review it carefully from time to time to be sure it remains consistent with your estate planning priorities, goals and family circumstances.

WHY A WILL?

It is truly an act of love to give your family peace of mind by making a Will. The same care and attention that you have put into accumulating your estate should be put into passing it on at the end of your life. Having a Will allows you to determine personally the disposition of your estate, distribution of your possessions, management of a family business, care of minor children and support of various Church and charitable causes, organizations and institutions.

By preparing a Will, you are able to designate your beneficiaries based on their existing and potential financial needs and on their relationship to you. You can establish Trusts and determine at what age your children or beneficiaries will receive their inheritance. Family heirlooms and items of sentimental value can be given in a Will to specific beneficiaries, avoiding conflict among family members.

If You Die Without a Will

If you die in British Columbia without a Will, provincial laws designate who will receive your assets and the amount of the inheritance – this distribution of assets may not necessarily coincide with your wishes. In the absence of a Will, all your assets pass to your surviving spouse, if any, and to your children or other heirs who are chosen on the closeness of blood relationship to you. When there is no will, the law mandates the following distributions:

CONSULT A LAWYER

While some simple Wills can be drawn up using an off-the-shelf kit or the services of a Notary Public, if your estate involves

significant assets or any complexity either in your assets or in the relationships of your heirs, we urge you to select a lawyer. If you do not have a lawyer, the Archdiocese of Vancouver maintains a list of Catholic lawyers who, in most cases, can provide preferred fees for initial Will consultations and basic legal services.

The laws governing wills and estates in British Columbia changed when the *Wills, Estates and Succession Act* (WESA) came into effect on March 31, 2014. WESA increased the powers given to the courts to give effect to the intentions of the “will-maker” by updating the rules for interpreting Wills. Importantly, the new law clarifies that a gift to a spouse is revoked when the spousal (or common law) relationship ends. Furthermore, when a gift of property is subject to registered security (such as a mortgage), in certain circumstances, the recipient, rather than the estate, must pay the debt on the property – previously, the estate was expected to pay off the debt before the property was transferred to the inheritor.

There are also important changes to the rules concerning survivorship. These would apply in a catastrophic situation where a husband and wife died together, (e.g. in a car accident or plane crash).

We strongly recommend that you seek legal advice as you draft your Will and plan your their estate.

Spouse Only:	All to Spouse
Children Only:	All to Children (equally)
Spouse plus One Child:	First \$300,000 to Spouse; (\$150,000 if deceased leaves descendants not common to surviving spouse).
	Balance split equally
Spouse plus Children:	First \$300,000 to Spouse; (\$150,000 if deceased leaves descendants not common to surviving spouse).
	1/2 Balance to Spouse
	1/2 Balance to Children

No Gifts to Charity

MENTAL COMPETENCE

In order to make a valid Will, you must be of sufficiently “sound mind” to appreciate:

- i. The act of making a will;
- ii. The extent of your property; and
- iii. The identity of family and friends who should be considered as potential beneficiaries.

Mental competence may be impaired due to illness, advanced age, strong medication or other factors. If competence is in question, a Will should only be made by experienced lawyers who are aware of any such medical opinion, and who will take the time to assess the client’s mental capacity and properly document their reasons for proceeding.

SELECTION OF AN EXECUTOR

A Will usually contains the appointment of one or more Executors whose authority will be effective from the moment of death. If an Executor is not appointed in your Will, the courts will appoint someone to administer your estate (usually the spouse or the closest next-of-kin). The person selected by the court may not be the best candidate due to a lack of familiarity with your assets, or a lack of financial expertise. Moreover, the court usually appoints a single person as administrator of the estate. In a Will, you have the option of appointing multiple Executors, allowing you to choose family members and/or professionals, and to provide for alternative Executors if your first choices are not free to act at the time the Will comes into effect.

SELECTION OF A GUARDIAN

As a parent, your Will enables you to appoint a specific person or persons to have custody of, and guardianship over, any child who is under the age of 19 at the time of your death. It also enables you to clearly direct that your children be raised in the Catholic faith, and that they attend Catholic schools if possible.

PERSONAL WISHES

A Will may contain your instructions with respect to both funeral arrangements and organ donation, though this is not the best place for such instructions. Many people deal with these matters in a letter to the Executor that is kept with the Will. Such instructions are merely an expression of your wishes and are not legally binding on the Executor.

OTHER OBLIGATIONS

An existing domestic contract (e.g. marriage, a cohabitation or separation agreement), shareholders’ agreement or partnership agreement may require the parties to make a Will containing specific terms. Income tax plans may be incorporated into the dispositions contained in the Will. However, the freedom to make a Will leaving your property as you see fit is restricted by current legislation protecting spouses and dependents whose rights to share in the estate may override your intentions.



REVIEW YOUR WILL REGULARLY

Once made, a Will should be reviewed regularly, and revised whenever circumstances change, including:

- Significant change in your personal assets.
- Death of your spouse.
- Change in the status of dependents, such as a child turning 19 years old or becoming financially independent, or an aging parent becoming your dependent.
- Change in marital status. For instance, prior to March 31, 2014 and the implementation of the Wills, Estates and Succession Act, a new marriage revoked a pre-existing Will. While the new Act does away with that provision, it does not re-instate a Will that was revoked if a marriage prior to March 31, 2014 revoked it. If a separation or divorce from a spouse or commencement of a common-law relationship occurs, it is wise to have your Will reviewed by a lawyer to ensure that your wishes are carried out regarding the distribution of your assets.
- Change in residency and/or location of assets which may require that a Will be made in international form, or that multiple Wills be made in different jurisdictions.
- Changes in income tax legislation could have a major impact on the distribution of your assets.



Existing Will, Trust(s) and Records

Do you have a Will now? ☐ Yes ☐ No

Date of this Will? _____

Where is this Will kept? _____

Does your spouse have a Will? ☐ Yes ☐ No

Date of spouse's Will: _____

Have you already set up a (inter-vivos/"living") Trust to benefit another person? ☐ Yes ☐ No

If yes, date of Trust(s): _____

Names and addresses of Executors: _____

Beneficiaries of Trust: _____

Approximate Value of Trust(s): _____

Assets in the Trust(s): _____

Name and address of lawyer who prepared Trust Agreement:

Where do you keep your financial records and other important papers?

Where will your new Will/Powers of Attorney be kept?

Executor(s)

Check here if spouse is to be an Executor: ☐ Yes ☐ No

Proposed Executor(s) if not spouse or if co-Executor with spouse:

1. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

2. Full Name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Proposed Executor(s) if not spouse or if co-Executor with spouse:

1. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

2. Full Name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Proposed Guardian of Children Under 19 Years Old

First choice for Guardian

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Relationship to you: _____

Alternate choice for Guardian

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Relationship to you: _____

Stewardship of Treasure: The Gift of Our Possessions

INTRODUCTION

Good stewards recognize God as the origin of life, the giver of freedom, the source of all they have and are and will be. This includes all of our earthly treasure, which is a gift from God, who gives us responsibility to care for our property, provide for the needs of our family, and generously share for the good of others. As Christian stewards, we are eager to cultivate our gifts out of love for God and one another. We place God first by graciously sharing our possessions to help meet the needs of those around us. We decide to take a portion of the treasure that we have received and return it to God in a spirit of gratitude – by donations to our parish, the Church and to the world's poor. It is a powerful way of showing we truly believe that all we have has been given to us by God.

Planned giving through your Will is an important part of Christian stewardship, a final opportunity to support the charities that are dear to you.

GIVING TO YOUR FAVOURITE ARCHDIOCESAN CHARITY

The Development Office of the Archdiocese of Vancouver has produced a folder entitled, "A Planned Giving Program for Catholics", describing the basic law of taxation of charitable gifts in British Columbia. This folder outlines eight different types of gifts, of each type to the donor and the benefits to the Church, as well as the tax relief possible from charitable gift tax credits. If you would like this folder mailed to you, please contact the Development Office at 604-683-0281 to request one of these folders in the mail.

Examples of the types of gifts include:

Gifts of Cash and Property

An outright gift of cash and/or property to one of the Archdiocesan registered charities entitles the donor to receive a charitable tax receipt.

Gift of Life Insurance

Benefits from life insurance policies can also be made as gifts to the Archdiocese. This option often makes the gift affordable and will not diminish your estate after death. Proceeds are paid promptly to the

Church and are not reduced by taxes and probate fees. When you make the Archdiocese both the owner and beneficiary of a new or existing policy, the insurance premiums are a donation. The cash surrender value of an existing policy can also be given to your favourite Archdiocesan charity.

Gift of Listed Securities

Gifts of listed securities – including shares, bonds, mutual funds, bills, warrants and futures – listed on recognized stock exchanges can be donated to an Archdiocesan charity. The donor benefits in two ways:

- The donor receives a tax receipt for the full market value of the security when transferred to the charity.
- The donor does not pay any capital gains tax on the increased value of the gifted shares.

Gift of Retirement Plan Accumulations

Gifts of Registered Retirement Plans (RRSPs, RRIFs) can be made to an Archdiocesan charity upon death, and the tax credit may offset the tax payable on the proceeds. Note that, unless the contents of these plans are bequeathed to a spouse as beneficiary and placed in his or her RRSP/RRIF, the government takes the position that the plans are liquidated upon your death. This increases your income in your last year of life and can result in a large income tax bill.

Often, Catholics consider including their favorite charity as a contingent beneficiary in case their spouse or family has predeceased them.

The Development Office's folder has further information available about other types of gifts to assist you in making donations that are appropriate and tax effective. We are also able to connect you with advisors in your community who can provide confidential, no obligation advice.

Bequests in Your Will

A bequest to the Archdiocese made in a Will is an acknowledgement of your returning to God a portion of the gifts He has bestowed on you during your lifetime. Bequests to the Church will result in an official receipt being issued to your executor, and it should reduce the amount of income tax assessed on your final tax return. Note that if you have excess tax credits, your executor can re-file your tax return for the second-to-last year of your life; any resulting refund of tax paid in that year will further benefit your heirs.

Your Will can also bequeath the Canada Pension Plan death benefit to a ministry of the Church, as long as the specific charity is clearly designated.

LEGAL NAMES

It is important that your Will contain the correct legal name of the recipients of your charitable gifts. The following are some of the legal names you may wish to provide to your lawyer.

- The Archdiocese:
Roman Catholic Archbishop of Vancouver
- Local Parish:
Roman Catholic Archbishop of Vancouver for the benefit of
[Name of Parish and City]
- St. Joseph's Society (cares for retired and infirm priests):
Roman Catholic Archbishop of Vancouver for the benefit of
St. Joseph's Society of the Archdiocese
- Vocations Fund:
Roman Catholic Archbishop of Vancouver for the benefit of
The Vocations Fund

Most Archdiocesan programs and funds can be designated in your Will as "Roman Catholic Archbishop of Vancouver for the benefit of [Specific Name of Program]". Certain ministries, such as The Door Is Open and the Men's Hostel, are operated by a

separately registered charity called, "Catholic Charities of the Archdiocese of Vancouver". To ensure your gift gets to the charitable entity you wish to support, please contact the Development Office for assistance with the correct wording.

If you want to designate your gift, please ask your lawyer to include the following Right to Vary Clause in your Will:

"If, in the sole and unrestricted opinion of [The Archbishop of Vancouver/the Trustees of the charity], it should become impossible, inadvisable or impractical to apply this said fund for the said purposes, or, in the sole and unrestricted opinion of the [Archbishop/Trustees], part of the said fund is not required for such purposes, the [Archbishop/Trustees] shall use the said fund or such part thereof for such other purposes consonant with the spirit and intention of this gift."

Other Catholic Agencies, Organizations, Institutions or Religious Orders

The Development Office would be happy to provide you or your lawyer with proper legal names and addresses upon request.



Division of Estate among Beneficiaries

Indicate if you have directed a specific sum of money or some specific item or piece of personal property to a certain individual, your parish, the Archdiocese or another charitable organization, such as Archbishop's Priority Projects Fund, Catholic Charities of Vancouver Archdiocese, the Vocations Fund or St. Joseph Society (care of retired and infirm priests).

A. DISPOSITION OF PERSONAL effects, household goods, jewelry, cars, etc.

If spouse survives:

If children survive:

How is distribution to be effected? ☒ Not applicable

OR Trustees' sole discretion ☐ Yes ☐ No **OR As children agree** ☐ Yes ☐ No

OR Memorandum binding ☐ Yes ☐ No **OR Memorandum persuasive** ☐ Yes ☐ No

If none of immediate family survive:

[illegible]

B. DISPOSITION OF REAL ESTATE

(home, cottage, etc.), if applicable

Which property: _____

To: _____

Outright: _____

OR In Trust: _____

Expenses will be paid by: _____

The duration of the Trust will be: _____

Then property goes to: _____

**C. LEGACIES (Cash) to individuals and/or parish,
Archdiocese of Vancouver, other charities**

Name	Charity Amount or % of Estate

When should these legacies be paid?On your death ☐ Yes ☐ NoOn death of survivor of you and your spouse? ☐ Yes ☐ No**D. SPECIAL TRUSTS (e.g., educational fund for child)**

E. OTHER CHARITY ARRANGEMENTS

(private foundations, advised fund, etc.)

F. RESIDUE**1. Division of Residue:**

If spouse is living on the 30th day following date of death:

Outright distribution ☐ Yes ☐ NoOR Trust with: - life interest ☐ Yes ☐ No- all income ☐ Yes ☐ No- power to encroach on capital ☐ Yes ☐ No

On the death of the survivor of you and your spouse:

- all to children or their beneficiaries? ☐ Yes ☐ No

If children or beneficiaries are under age 19, then capital distributed at the following ages and in the following percentages or amounts:

Age: _____ Percent/Amount: _____

Age: _____ Percent/Amount: _____

Age: _____ Percent/Amount: _____

For the care and benefit of the children or beneficiaries:

- all income in meantime ☐ Yes ☐ No- income in Trustees' discretion ☐ Yes ☐ No- power to accumulate income ☐ Yes ☐ No

If child or beneficiary dies before receiving all capital:

- to their children ☐ Yes ☐ No- to surviving siblings or other beneficiaries ☐ Yes ☐ No

2. If no spouse or children or if your immediate beneficiaries predecease you, please name the other beneficiaries (individuals, your Parish, etc.) Archdiocese of Vancouver, other charitable organizations):

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

**“ The gift of organ donation
is a great act of love. ”**

Pope John Paul II

Organ and Tissue Donations

The Catholic Church approves and promotes organ donation from those who have died, as well as from the living. Organ donation does not go against any Church teachings about the value and dignity of our bodies. In 1956 Pope Pius XII taught that organ donation is “morally blameless and even noble”. Pope John Paul II confirmed this teaching, by saying that “the gift of organ donation is a great act of love”.

Organ donation saves lives and it also improves the quality of life for many more.

In order to donate your organs you must be registered with BC Transplant. You must complete and submit a registration form which is available at www.transplant.bc.ca or by phone at 604-877-2240 or toll free 1-800-663-6189.

In addition to registering your wishes with BC Transplant, we recommend that you discuss your wishes with your family.

A NOTE ON 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 to priests who actually offer the Masses.

Canadian income tax law states that a bequest for Masses is not considered a charitable gift. No charitable tax receipt can be issued for Masses.

We recommend the following wording when Masses are requested in your Will:

Wording for Celebration of Masses

"I GIVE and BEQUEATH to [name of parish] Roman Catholic Parish, [city and province] the sum of [amount in words] dollars (\$[amount in numbers]) which said sum shall be used for celebrating Masses for myself [and my spouse, etc.]. I direct that the receipt of the Parish for the time being of the said church shall be a sufficient discharge to my Executor for such payment."

Your First Steps

- ☐ Locate the Will.
- ☐ Request the Funeral Director's Statement of Death.
- ☐ Apply for the Death Certificate.
- ☐ Ask the Pastor to update the parish records to reflect that the parishioner is deceased.

If you're a family member (or are asked by the family), make the following arrangements:

- ☐ If the deceased was Catholic, 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.
- ☐ Request a Mass be celebrated for the repose of the deceased's soul.
- ☐ Inform the funeral home/director that the deceased is Catholic.
- ☐ Consider the parish or an Archdiocesan charity for in lieu of flowers intentions.

Legal Requirements

- ☐ Find an estate lawyer.
- ☐ Apply for probate, if necessary.
- ☐ Send a copy of the will to all the beneficiaries.
- ☐ Notify charities of bequests, if necessary.

Assets

- ☐ Locate bank accounts, notify bank, and request balances as of date of death.
- ☐ Open an estate account and transfer all bank balances to it.
- ☐ Locate documents for all real estate, stocks and bonds, GICs, RRSPs, etc.
- ☐ List contents of deceased's safety deposit box.
- ☐ Obtain appraisals of real estate, vehicles, jewellery, artwork, etc., if necessary.

- ☐ Store valuables, if necessary.
- ☐ Locate real estate deeds and, if proper and necessary, sell.
- ☐ Apply for all life insurance payouts.
- ☐ Invest surplus money (with the proper investment advice).

Liabilities

- ☐ Notify creditors by placing an "Advertisement for Creditors" in the local newspaper.
- ☐ Get the closing balance of all loans and credit cards; pay them off, and then close them.
- ☐ Settle funeral bills of the estate.
- ☐ Settle monies owed to all other valid creditors.

Administration

- ☐ Apply for Canada Pension Plan Death Benefits.
- ☐ Cancel Old Age Security, health coverage, driver's licence, newspaper, magazine subscriptions, cable, telephone, etc.
- ☐ Cancel all preauthorized payments.
- ☐ Request Canada Post to reroute mail.
- ☐ Close the deceased's safety deposit box.
- ☐ If the deceased rented, terminate the lease.

Other Financial Steps

- ☐ Call deceased's accountant and have him/her prepare the proper returns.
- ☐ Pay all income tax owed, if any.
- ☐ Get the tax clearance certificate from Canada Revenue Agency.

Distribution

- ☐ Make sure all bills associated with the estate are paid.
- ☐ Establish any trusts as stipulated in the Will.
- ☐ According to Will, distribute all assets to the proper beneficiaries.
- ☐ Have beneficiaries sign and return a Release form.

Instructions

ENDURING POWER OF ATTORNEY

In British Columbia, powers of attorney are governed by the Power of Attorney Act of September 1, 2011. This Act is made up of two parts.

Part One of the Act covers an ordinary power of attorney whereby an adult person gives the authority to an attorney (or attorneys) to do anything that the adult can lawfully do, subject to the terms and conditions set out in the power of attorney document. These types of documents are used extensively in commercial transactions.

Part Two of the Act covers Enduring Powers of Attorney, which is a document whereby an adult gives authority to an attorney (or attorneys) to make decisions when the adult becomes incapable of managing his/her financial affairs, including bank and investment accounts, real property and the like. Such a document is a vital element in today's estate planning because we are living longer and some of us lose our mental faculties as we age.

Part Two of the Act also sets out the duties and the powers of an attorney acting under an Enduring Power of Attorney. A person given an Enduring Power of Attorney must act honestly and in good faith, must exercise care and diligence, must keep records and, importantly, must take into account the adult's beliefs and values when making decisions.

A few examples of the powers of attorneys: they can make loans or gifts (including charitable gifts) under certain limits and, if the document permits, they can be compensated for their work, they can be reimbursed for reasonable expenses and they can change beneficiary designations in certain instruments (other than a Will) under certain circumstances.

Finally, the adult must state in the Enduring Power of Attorney document when the attorney may exercise authority, that is, either while the adult remains capable, or only when the adult is incapable.

If a person becomes incapable of managing his/her affairs then one of two situations may arise. First, under a BC provincial statute,

the Public Guardian and Trustee has the authority to take over the complete management and control of all of that adult's financial affairs.

Second, an application may be made to the Court under the Patient's Property Act for an Order appointing a spouse, a child or children, or other relative or friend as the Committee(s) of the adult. These Orders give the Committee(s) the authority to look after the adult as an individual and also manage the adult's financial affairs.

Both of the foregoing procedures – which can be expensive, time-consuming and may cause conflict among the members of the adult's family – can be avoided if the adult gives an Enduring Power of Attorney to a trusted family member or friend.

ADVANCE CARE PLAN

Legislation in British Columbia lays out the procedures to be followed if a person is incapable of speaking for him/herself on medical treatment matters. The person to whom you gave an Enduring Power of Attorney is not authorized to make healthcare treatment decisions.

A Representation Agreement (RA) is the way to appoint someone specific to act on your behalf for healthcare treatment decisions. Otherwise, if the situation arises where a healthcare decision is needed, the healthcare provider will seek a Temporary Substitute Decision Maker (TSDM), a capable person with the authority to make healthcare treatment decisions. The law directs that the healthcare provider start by calling the spouse, and then proceed down prescribed list of relatives, until they get someone on the phone and ask that person to make the decision.

The TSDM is not chosen if the adult has an available representative with the authority of an RA or if the adult has written an Advance Directive that addresses the care needed at the time. The Health Care (Consent) and Care Facility (Admission) Act authorizes individuals to write an Advance Directive, a capable adult's written instructions that speak directly to his/her healthcare provider about the care of the adult consents to, or refuses. It is effective when the capable person becomes incapable and only applies to the health conditions and treatments noted in the Advanced Directive.

Advanced care planning is a process by which a capable adult talks over his/her beliefs, values and wishes for healthcare with close family and/or friends and the healthcare provider in advance of a time when the adult may be in capable of deciding for him/herself. The output of that planning process is the Advanced Care Plan, a written summary of the capable adult's wishes or instructions.

Under BC's Representation Agreement Act of 2011, a Representation Agreement (RA) is a document in which a capable adult names a specific person to be his/her representative to make healthcare decisions on his/her behalf when incapable. There are two types of RAs:

1. Section 7 RA: Adult may authorize a representative to make decisions about routine management of financial affairs, personal care and some healthcare decisions on behalf of the adult, excluding decisions about the refusal of life-support and/or life prolonging medical interventions.
2. Section 9 RA: Adult may authorize a representative to make care decisions on behalf of the adult, including decisions about acceptance or refusal of life-support and life prolonging medical interventions.

The BC Ministry of Health publishes a helpful booklet entitled *My Voice: Expressing My Wishes for Future Health Care Treatment*, which includes a clearly written summary of the new legislation and various appropriate blank forms. You can download a copy at www.seniorsbc.ca or request a mailed copy by contacting Crown Publications at 1-800-663-6105 (shipping & handling charges apply).

The Catholic Health Association of British Columbia has carefully studied the current legislation, and published an important companion booklet entitled *Advance Care Planning: A Catholic, Faith-Based Perspective*. This booklet, which was formally accepted by the Bishops of British Columbia and Yukon, is a

helpful resource that assists you to express simply and clearly that you want your care and treatment to be carried out in accordance with the teachings of the Catholic Church. It explains those teachings in an understandable way and helps you cope with what can be an overwhelming situation.

Advance Care Planning: A Catholic, Faith-Based Perspective is available from the Catholic Health Association of BC and can be downloaded at www.chabc.bc.ca, or you can request a mailed copy by calling 604-524-3427. You can also contact the Development Office of the Archdiocese of Vancouver at 604-683-0281. This publication contains a draft Advance Care Directive which you can simply sign to indicate you accept its wording as being consistent with your wishes.

You are encouraged to get both publications and to review them with your family. Draft your Advanced Care Directive and then make sure your family members know its content and its location in your home.

A NOTE ON ORGAN AND TISSUE DONATION

The Church approves of Catholics making prior arrangements to donate their bodies, parts of their bodies, or organs to advance the cause of medical science—according to the Catechism of the Catholic Church, “Organ donation after death is a noble and meritorious act and is to be encouraged as an expression of generous solidarity”. (CCC, 2296) In 1956 Pope Pius XII taught that organ donation is “morally blameless and even noble”. Pope St. John Paul II confirmed this teaching by saying that, “the gift of organ donation is a great act of love”.

Organ donation saves lives, and it also improves the quality of life for many more.

In order to donate your organs, you must registered with BC Transplant by submitting a completed registration form that can be found at www.transplant.bc.ca or by phone at 604-877-2240, or toll-free at 1-800-663-6189.

Power of Attorney for Property

Have you granted power of attorney for management of property

☐ Yes ☐ No

Date power granted: _____

Name of attorney(s): _____

Name of alternate attorney(s), if any: _____

If new Attorney for Property is required, indicate if spouse is to be the attorney:

☐ Yes ☐ No

PROPOSED ATTORNEY(s) if not spouse or if co-attorney with spouse:

A. Full name: _____

Address: _____

City: Province: Postal Code: _____

B. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Proposed alternative attorney(s) _____

A. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

B. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

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 as Catholic. Ask your family and friends to notify the hospital chaplain or your own parish priest that you are there. Otherwise no priest, deacon or Catholic lay minister will be aware of your presence and thus will not visit you.
- Formerly known commonly as the Last Rites, the Sacrament of the Anointing of the Sick can be requested at any time.

Advance Care Directive

Have you written an Advance Care Directive ☐ Yes ☐ No

If yes, where in your home is it located? _____

If yes, who in your family has a copy? _____

Have you signed a Representation Agreement for Health Care Decisions? ☐ Yes ☐ No

If yes, who is your Representative? _____

Address _____

Work Phone _____ Home Phone _____

E-mail _____

Have you appointed an Alternate Representative? ☐ Yes ☐ No

If yes, who is your Alternate Representative? _____

Address _____

Work Phone _____ Home Phone _____



KNOW YOUR GOVERNMENT BENEFITS

The Government of Canada provides a number of benefits relating to the death of a loved one. For more information, contact Service Canada by visiting www.servicecanada.gc.ca.

Employment Insurance Compassionate Care Benefits

Up to six weeks of payments to people who have to be away from work temporarily to provide care or support to a family member who is gravely ill and who has a significant risk of death within six months.

Canada Pension Plan Death Benefit

Provides a one-time lump-sum payment to, or on behalf of, the estate of a deceased contributor to the Canada Pension Plan.

Canada Pension Plan Survivor's Pension

Provides a monthly pension to the eligible surviving spouse of a deceased contributor.

Canada Pension Plan Children's Benefit

Provides a monthly benefit to eligible dependent children of a deceased contributor.

Allowance for the Survivor

Provides money for low-income survivors of Old Age Security pensioners. Eligibility is between the ages of 60 and 64.

Veteran's Benefits

Canadian Forces veterans of limited financial means may be eligible for assistance with funeral, burial and grave-marking expenses. For more information, please contact the Last Post Fund at www.lastpostfund.ca or by calling 1-800-465-7113. Assistance should be applied for as soon as possible after the veteran's death, and must be applied for within one year of passing.

Other benefits may be available to eligible veterans or their survivors, including Disability Benefits, Long Term Care, Group Health Insurance, the Veterans Independence Program and the War Veterans Allowance. For more information, please contact Veterans Affairs Canada at www.veterans.gc.ca or by calling 1-866-522-2122.



Estate Plan Checklist

Use the detailed checklist below to keep track of the information you gather in order to complete the forms in this guide and properly plan your estate, funeral and burial.

Your First Steps

- ☐ Is your current Will out of date?
- ☐ Have you moved to a new province?
- ☐ Has your net worth or employment status changed?
- ☐ Have you recently married or had children?
- ☐ Do you want to add or remove any beneficiaries?

Getting Started

- ☐ Have you chosen a lawyer?
- ☐ Have you used a tax advisor to minimize current tax and the tax your estate will have to pay?
- ☐ If you do not have a lawyer or tax advisor, the Development Office of the Archdiocese of Vancouver keeps a list of professionals in your area.

Information You Will Need to Gather: Assets

- ☐ Bank accounts
- ☐ Life insurance policies
- ☐ Safety deposit box or storage facility
- ☐ Securities, Investments RRSPs and RRIFs
- ☐ Principal residence (current market value)
- ☐ Rental properties or cottage (current market value)
- ☐ Other property: Vehicles, boats, art antiques, expensive jewellery or collectables, etc.
- ☐ Do you own your own business? What is its value?
Are you expecting any inheritances?

Create a Summary of Your Liabilities

- ☐ List all your debts, including: mortgages, credit cards, car loans, credit lines, etc.

Your Executor

- ☐ Have you chosen your Executor and asked him/her if they are willing and able to serve?
- ☐ Does your Executor know where your Will is kept?
- ☐ Will your Executor have the authority to invest your assets until the final disbursement is done? Do you want restrictions placed?

Guardian of Your Children

- ☐ Have you named a Guardian of your minor children?
- ☐ Do you have an alternate Guardian in case your first choice is unable or unwilling to serve?
- ☐ Have you told your Guardian the importance of making sure your children are raised in the Catholic faith and receive all their Sacraments?

Your Beneficiaries

- ☐ If you are married, have you left your RRSPs or RRIFs to your spouse or dependent child?
- ☐ Are the beneficiaries of the assets in your Will consistent with the beneficiary listing in the attached plans (e.g. RRSPs, insurance policies)?
- ☐ Are there personal items that you would like a certain family member or friend to have?
- ☐ Do you need a testamentary trust for your spouse or dependent child?
- ☐ Does a beneficiary require special care?
- ☐ Have you included your parish or favourite Archdiocesan charity in your Will?
- ☐ Have you notified the Development Office of your bequest intention so you can be included in the Legacy Society of the Archdiocese of Vancouver?

Questions to Ask Your Lawyer

- ☐ How can you reduce probate?
- ☐ How can you reduce your estate's income tax?
- ☐ Should you have a common disaster clause in case of an unexpected accident?
- ☐ If you have a business, do you need a succession plan?
- ☐ How can including the Church in your Will reduce your estate taxes?

Other Issues

- ☐ If you want to be an organ donor, have you signed a donor card and told your family of your wishes?
- ☐ Do you need a Power of Attorney for Management of Property?
- ☐ Do you need an Advance Care Directive?
- ☐ Is your Advance Care Directive in line with Church teaching?
- ☐ Have you shared your wishes with your family?

Final Arrangements

- ☐ Have you pre-planned your funeral arrangements with Catholic Cemeteries? If you have not pre-planned, opening a file with Catholic Cemeteries costs you nothing.
- ☐ Have you informed your Executor and family that you want a Catholic Funeral Mass and a Catholic burial?
- ☐ Have you considered your parish and/or favourite Archdiocesan charity as your in-lieu-of-flowers designation?

Part Two: Preparing For Death

INTRODUCTION: THE GIFT OF ADVANCE PREPARATION

The death of a Christian is a moment of great spiritual significance, marking the entrance of the faithful departed into eternal life. Simultaneously, the passing of a loved one is perhaps the most distressing event a person can experience.

Few of us are comfortable talking about death, especially when our own passing is being considered. Discussing our wishes and making advance preparations may be the most enduring gift we leave for those who will survive us, eliminating much of the stress and confusion that typically accompanies the death of a loved one. Catholic Cemeteries of the Archdiocese of Vancouver has prepared this section of the guide to help you understand what happens when a loved one dies.

CATHOLIC CEMETERY TRADITIONS

Catholic Cemeteries are an extension of your Parishes; a place for prayer, reflection, hope and remembrance. With the promise of everlasting life and the hope of resurrection in Christ, Catholic Cemeteries offer a place to celebrate the treasured lives of people in our community who have gone before us.

The cemetery is a vital part of Catholic Life, expressing our faith, reverence and respect, for sacred burial on consecrated grounds. Every cemetery offers various placement options for the deceased. Family, friends, and community members are given a peaceful, comforting place to honor the loved ones.

THE CATHOLIC FUNERAL TRADITION

In the Catholic Tradition, a funeral enables family and friends to join together in a celebration of faith to remember the life of a loved one who has passed. With the promise of everlasting life and the hope of Resurrection in Christ, a Catholic funeral commemorates the journey of the individual from baptism to redemption. A funeral is a time to share the memories of a loved one and support family and friends and we encourage family to actively plan and participate—selecting the Scripture readings, music and serving as lectors and offertory procession.



Three distinct rites are provided at the time of the funeral. Each rite serves an important purpose in guiding our family and friends through loss, grief and the journey of healing. While all Catholic funerals share a similar format, the celebration of remembrance of the loved one is unique and personal to the individual's life.

VIGIL & VISITATION

The Vigil is often the first time family, friends and community members gather for prayer and support, in remembrance of a treasured life. The service is held at a parish church (preferably) or funeral home or in the home of the deceased. Through prayer, scripture, song and stories, and a eulogy, the deceased is remembered and celebrated. If desired, an open casket viewing may be included at the Vigil. It is a time to give strength to the grieving and faith to trust in the promise of eternal life.

THE FUNERAL MASS

The Funeral Mass is the principle celebration of the Catholic funeral, where family and friends join to reaffirm that life has not ended. It is the memorial of Christ's sacrifice, and is a reminder that we are one with Christ in life, death and Resurrection. The

Mass is celebrated in the Church with the body present. At this time family and friends give thanks and prepare to part with the deceased.

THE COMMITTAL

The committal is the final service and time of interment. With a short invitation, scripture verse and prayer, family and friends are guided in the challenging process of letting go. Through the comfort and promise of everlasting life, the deceased are left in their peaceful resting place.

CREMATION - EMBRACING NEW TRADITIONS

Cremation is a practice that has been accepted by the Catholic Church for over 40 years. While traditional burial is preferred, as Christ was buried in the tomb, the Catholic Church offers two important factors when choosing cremation. 1) Even if cremation is chosen for simplicity, the mourners should not be deprived of an opportunity for prayer (i.e a Funeral Mass with the body present) and 2) cremated remains should be placed in a worthy container and buried or entombed in a mausoleum or columbarium to provide a recognized place for memorializing the deceased. Under no circumstances are cremated remains to be scattered, nor kept in the home of a relative or friend of the deceased. (OCF,#417)

In the Catholic Tradition, a funeral enables family, to join together in a celebration of faith to remember the life of a loved one who has passed. It is preferred that the body of the deceased is present for the Vigil and funeral services; however it is possible to have a memorial service with the cremated remains present.

To respect the body as a temple of the Holy Spirit, the Church teaches that cremated remains should be kept together (not scattered or divided) and preferably interred in consecrated grounds of a Catholic Cemetery. The Cemeteries offer sacred space for the living to memorialize their loved ones with a variety of burial choices including glass fronted niches and beautiful cremation burial sites.

Source: Pollara Research. *Report on Funeral Industry Preferences*. March, 2010.



FUNERAL & BURIAL PLAN CHECKLIST

Use the detailed checklist below to keep track of the information you gather in order to complete the forms in this guide and properly plan your estate, funeral and burial.

Your First Steps – Has someone passed away?

- ☒ Contact your priest or parish immediately
- ☒ Contact a Funeral Director that specializes in Catholic Tradition
- ☒ Contact your Catholic Cemetery

Getting Started

- ☒ Refer to a 15 min online Funeral Planner **www.rccav.org** an online tool to assist you with decisions regarding different burial options and budgeting.
- ☒ Make a decision and choose from
 - Traditional In ground/Above Ground Burial
 - Entombment-Mausoleum
 - Cremation In ground
 - Cremation Niche
 - Cremation Columbarium
- ☒ Location within a Catholic Cemetery
- ☒ Vault or Liner
- ☒ Location of mass either your own parish or onsite at the cemetery

Information you will need to gather

- ☒ Full legal name of the deceased
- ☒ Birth Certificate
- ☒ Place and date of birth
- ☒ Date and place of death
- ☒ Have pre-purchased at a Catholic Cemetery

Advance Planning

INTRODUCTION

Many of our families feel a tremendous sense of comfort when the funeral and the cemetery arrangements are made in advance. Planning ahead is one of the most loving and responsible things you can do for your family. It allows your wishes to be known and provides peace of mind for yourself knowing that your funeral and cemetery plans are taken care of in advance.

Benefits of Advance Planning

- ☒ Secure peace of mind
- ☒ Ensure your wishes are met
- ☒ Avoid emotional overspending
- ☒ Reserve and inspiring location for you and your family
- ☒ Payment plan options

Our staff, of experienced non-commissioned, Advisors is a rich resource guiding you towards minimizing stress, reducing family burden and securing payment plans options. They will thoughtfully assist you in planning in advance so that all your wishes are met.

Pre-Need Planning of your burial arrangements can be done in advance either by utilizing the online Funeral Planner at **www.rccav.org** or contacting an Advisor at Catholic Cemeteries at 604-531-2141.

Memorial Instructions

Cemetery Decisions

I have made cemetery arrangements: ☐ Yes ☐ No

(If Yes) Name of Cemetery: _____

Phone: _____

Address: _____ City: _____

Province: _____ Postal Code: _____

Location of Ownership Certificate (Deed for Cemetery Property): _____

Description of Cemetery Property: _____

Grave, Crypt, or Niche Number: _____

Lot or Unit Number: _____

Section of Mausoleum Name: _____

Outer Burial Container: _____

Memorial: ☐ Bronze ☐ Granite ☐ Crypt/Niche Shutter

Inscription and Emblem: _____

Flowers: _____

Colour & Type Preferred: _____

Special Instructions: _____

I certify that these are my instructions:

Signed: _____

Date: _____

Memorial Instructions (Second Person)

Cemetery Decisions

I have made cemetery arrangements: ☐ Yes ☐ No

(If Yes) Name of Cemetery: _____

Phone: _____

Address: _____ City: _____

Province: _____ Postal Code: _____

Location of Ownership Certificate (Deed for Cemetery Property): _____

Description of Cemetery Property: _____

Grave, Crypt, or Niche Number: _____

Lot or Unit Number: _____

Section of Mausoleum Name: _____

Outer Burial Container: _____

Memorial: ☐ Bronze ☐ Granite ☐ Crypt/Niche Shutter

Inscription and Emblem: _____

Flowers: _____

Colour & Type Preferred: _____

Special Instructions: _____

I certify that these are my instructions:

Signed: _____

Date: _____

Existing Will, Trust(s) and Records

Do you have a Will now? ☐ Yes ☐ No

Date of this Will? _____

Where is this Will kept? _____

Does your spouse have a Will? ☐ Yes ☐ No

Date of spouse's Will: _____

Have you already set up a (inter-vivos/"living") Trust to benefit another person? ☐ Yes ☐ No

If yes, date of Trust(s): _____

Names and addresses of Executors: _____

Beneficiaries of Trust: _____

Approximate Value of Trust(s): _____

Assets in the Trust(s): _____

Name and address of lawyer who prepared Trust Agreement: _____

Where do you keep your financial records and other important papers? _____

Where will your new Will/Powers of Attorney be kept? _____

Executor(s)

Check here if spouse is to be an Executor: ☐ Yes ☐ No

Proposed Executor(s) if not spouse or if co-Executor with spouse:

1. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

2. Full Name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Proposed Executor(s) if not spouse or if co-Executor with spouse:

1. Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

2. Full Name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Proposed Guardian of Children Under 19 Years Old

First choice for Guardian

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Relationship to you: _____

Alternate choice for Guardian

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Relationship to you: _____

Division of Estate among Beneficiaries

Indicate if you have directed a specific sum of money or some specific item or piece of personal property to a certain individual, your parish, the Archdiocese or another charitable organization, such as Archbishop's Priority Projects Fund, Catholic Charities of Vancouver Archdiocese, the Vocations Fund or St. Joseph Society (care of retired and infirm priests).

A. DISPOSITION OF PERSONAL effects, household goods, jewelry, cars, etc.

If spouse survives: _____

If children survive: _____

How is distribution to be effected? ☐ Not applicable

OR Trustees' sole discretion ☐ Yes ☐ No **OR As children agree** ☐ Yes ☐ No

OR Memorandum binding ☐ Yes ☐ No **OR Memorandum persuasive** ☐ Yes ☐ No

If none of immediate family survive:

[illegible]

B. DISPOSITION OF REAL ESTATE

(home, cottage, etc.), if applicable

Which property: _____

To: _____

Outright: _____

OR In Trust: _____

Expenses will be paid by: _____

The duration of the Trust will be: _____

Then property goes to: _____

**C. LEGACIES (Cash) to individuals and/or parish,
Archdiocese of Vancouver, other charities**

Name	Charity Amount or % of Estate

When should these legacies be paid?On your death ☐ Yes ☐ NoOn death of survivor of you and your spouse? ☐ Yes ☐ No**D. SPECIAL TRUSTS (e.g., educational fund for child)**

E. OTHER CHARITY ARRANGEMENTS

(private foundations, advised fund, etc.)

F. RESIDUE**1. Division of Residue:**

If spouse is living on the 30th day following date of death:

Outright distribution ☐ Yes ☐ NoOR Trust with: - life interest ☐ Yes ☐ No- all income ☐ Yes ☐ No- power to encroach on capital ☐ Yes ☐ No

On the death of the survivor of you and your spouse:

- all to children or their beneficiaries? ☐ Yes ☐ No

If children or beneficiaries are under age 19, then capital distributed at the following ages and in the following percentages or amounts:

Age: _____ Percent/Amount: _____

Age: _____ Percent/Amount: _____

Age: _____ Percent/Amount: _____

For the care and benefit of the children or beneficiaries:

- all income in meantime ☐ Yes ☐ No- income in Trustees' discretion ☐ Yes ☐ No- power to accumulate income ☐ Yes ☐ No

If child or beneficiary dies before receiving all capital:

- to their children ☐ Yes ☐ No- to surviving siblings or other beneficiaries ☐ Yes ☐ No

2. If no spouse or children or if your immediate beneficiaries predecease you, please name the other beneficiaries (individuals, your Parish, etc.) Archdiocese of Vancouver, other charitable organizations):

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____

Full name: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Age: _____ Percent/Amount: _____



Executor's Checklist

Here is a handy checklist to assist you if you are named as the Executor of an estate. Consider keeping a copy of this checklist with your own Will and important documents in your safety deposit box. This way, your Executor will find everything he or she needs in one place when the time comes. Have your lawyer review the list to see if anything should be added or removed to suit your individual circumstance.

Your First Steps

- ☐ Locate the Will.
- ☐ Request the Funeral Director's Statement of Death.
- ☐ Apply for the Death Certificate.
- ☐ Ask the Pastor to update the parish records to reflect that the parishioner is deceased.

If you're a family member (or are asked by the family), make the following arrangements:

- ☐ If the deceased was Catholic, 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.
- ☐ Request a Mass be celebrated for the repose of the deceased's soul.
- ☐ Inform the funeral home/director that the deceased is Catholic.
- ☐ Consider the parish or an Archdiocesan charity for in lieu of flowers intentions.

Legal Requirements

- ☐ Find an estate lawyer.
- ☐ Apply for probate, if necessary.
- ☐ Send a copy of the will to all the beneficiaries.
- ☐ Notify charities of bequests, if necessary.

Assets

- ☐ Locate bank accounts, notify bank, and request balances as of date of death.
- ☐ Open an estate account and transfer all bank balances to it.
- ☐ Locate documents for all real estate, stocks and bonds, GICs, RRSPs, etc.
- ☐ List contents of deceased's safety deposit box.
- ☐ Obtain appraisals of real estate, vehicles, jewellery, artwork, etc., if necessary.
- ☐ Store valuables, if necessary.
- ☐ Locate real estate deeds and, if proper and necessary, sell.
- ☐ Apply for all life insurance payouts.
- ☐ Invest surplus money (with the proper investment advice).

Liabilities

- ☐ Notify creditors by placing an "Advertisement for Creditors" in the local newspaper.
- ☐ Get the closing balance of all loans and credit cards; pay them off, and then close them.
- ☐ Settle funeral bills of the estate.
- ☐ Settle monies owed to all other valid creditors.

Administration

- ☐ Apply for Canada Pension Plan Death Benefits.
- ☐ Cancel Old Age Security, health coverage, driver's licence, newspaper, magazine subscriptions, cable, telephone, etc.
- ☐ Cancel all preauthorized payments.
- ☐ Request Canada Post to reroute mail.
- ☐ Close the deceased's safety deposit box.
- ☐ If the deceased rented, terminate the lease.

Other Financial Steps

- ☐ Call deceased's accountant and have him/her prepare the proper returns.
- ☐ Pay all income tax owed, if any.
- ☐ Get the tax clearance certificate from Canada Revenue Agency.

Distribution

- ☐ Make sure all bills associated with the estate are paid.
- ☐ Establish any trusts as stipulated in the Will.
- ☐ According to Will, distribute all assets to the proper beneficiaries.
- ☐ Have beneficiaries sign and return a Release form.



B. DISPOSITION OF REAL ESTATE

(home, cottage, etc.), if applicable

Which property: _____

To: _____

Outright: _____

OR In Trust: _____

Expenses will be paid by: _____

The duration of the Trust will be: _____

Then property goes to: _____

**C. LEGACIES (Cash) to individuals and/or parish,
Archdiocese of Vancouver, other charities**

Name	Charity Amount or % of Estate

When should these legacies be paid?On your death ☐ Yes ☐ NoOn death of survivor of you and your spouse? ☐ Yes ☐ No**D. SPECIAL TRUSTS (e.g., educational fund for child)**

E. OTHER CHARITY ARRANGEMENTS

(private foundations, advised fund, etc.)

F. RESIDUE**1. Division of Residue:**

If spouse is living on the 30th day following date of death:

Outright distribution ☐ Yes ☐ NoOR Trust with: - life interest ☐ Yes ☐ No- all income ☐ Yes ☐ No- power to encroach on capital ☐ Yes ☐ No

On the death of the survivor of you and your spouse:

- all to children or their beneficiaries? ☐ Yes ☐ No

If children or beneficiaries are under age 19, then capital distributed at the following ages and in the following percentages or amounts:

Age: _____ Percent/Amount: _____

Age: _____ Percent/Amount: _____

Age: _____ Percent/Amount: _____

For the care and benefit of the children or beneficiaries:

- all income in meantime ☐ Yes ☐ No- income in Trustees' discretion ☐ Yes ☐ No- power to accumulate income ☐ Yes ☐ No

If child or beneficiary dies before receiving all capital:

- to their children ☐ Yes ☐ No- to surviving siblings or other beneficiaries ☐ Yes ☐ No



My Catholic faith is very important to me.

I would deeply appreciate it if my loved ones were to designate that at my funeral all in-lieu-of-flowers donations made in my memory be directed towards (please select one):

☐ My Parish (Name/City)

☐ Archbishop Miller's Priority Projects Fund

☐ St. Joseph's Society (care of retired and infirm priests)

☐ Vocations Fund of the Archdiocese of Vancouver

☐ Catholic Charities of the Archdiocese of Vancouver

To my loved ones:

Please notify the funeral home of my in-lieu-of-flowers intention so that they may contact the Archdiocese of Vancouver and request that special In Memoriam cards be delivered to the funeral home for use during my service.

Please place a line in my obituary that reads, "in lieu of flowers, donations may be made to (please insert the selection I have made above here)."

Name:

Address:

City:

Province:

Signature:

Date:

Please keep this form with your will.

If you have any questions, please contact us at:



Archdiocese of Vancouver
DEVELOPMENT OFFICE

150 Robson Street, Vancouver, BC V6B 2A7
Tel. 604-683-0281

Frequently Asked Questions

Why is the Casket Covered With a Pall?

As the Christian's earthly journey draws to a close, the white pall (along with the holy water and the Easter candle) recalls the baptismal garment that marked its beginning. It also serves the practical purpose of emphasizing the equality of all Christians before God, avoiding ostentation and preventing possible embarrassment of the poor.

What is the Difference Between a Funeral Mass and a Memorial Mass?

The body of the deceased is always present for a Funeral Mass, whereas a Memorial Mass is held only in exceptional circumstances where the body cannot be present.

Can the Deceased be Cremated Before the Funeral Mass?

When cremation is chosen, the Church prefers and urges that the body be present at the Funeral Mass, with cremation taking place afterwards, prior to the Rite of Committal. However, with the Archbishop's approval, on occasions where cremation needs to occur before the Funeral Mass the cremated remains should be brought to the church to be present during the liturgy.

May I Have My Cremated Remains Scattered in a Place of My Choosing?

No. In her profound respect for the human body and in light of Christian belief in the resurrection, the Catholic Church expressly forbids the scattering of cremated remains, as well as the storing of cremated remains in a private home or other location. Cremated remains are to be placed in a worthy container and inurned in a cemetery.

Can the Organizations to Which I Belong Participate at My Funeral?

Certain civic, military or fraternal affiliations may conduct memorials at the cemetery, following the Rite of Committal. These other services should be arranged in advance with the local priest and coordinated in such a way that they do not disrupt or detract from the integrity of the liturgical service.

What if My Loved One is Not Catholic?

When requested by the Catholic relatives of a deceased baptized non-Catholic, a priest may conduct a prayer service for the non-Catholic, at the funeral home. In particular circumstances where the deceased non-Catholic was well disposed to the Church, and the family requests Mass, it may be celebrated with the body present in church.

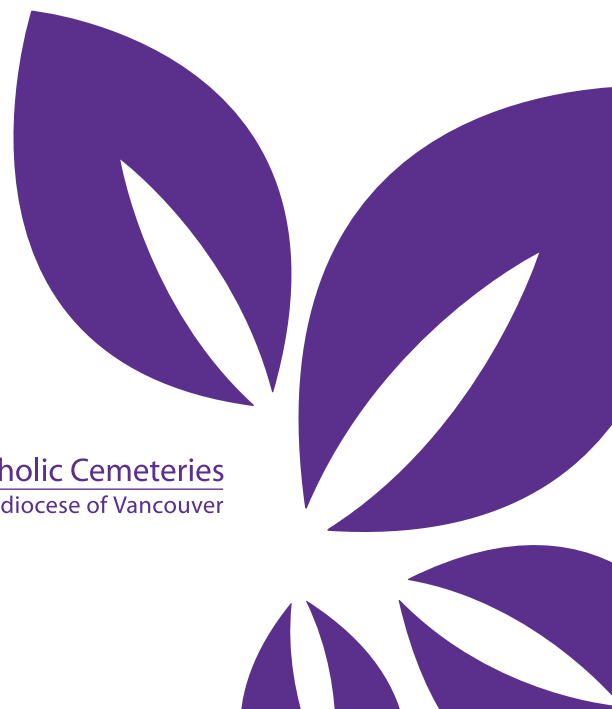
Non-Catholic spouses and close relatives may be buried in a Catholic cemetery so that the family unit is preserved even in death. When this occurs, the minister of the deceased's faith community may conduct an appropriate ritual for burial. If the family of the deceased non-Catholic requests that a Catholic priest conduct the burial service, the priest will celebrate an appropriate rite.

What Happens if I am Registered for Organ Donation?

The family of the donor should be encouraged to celebrate a memorial Mass as soon as possible after the person's death. Depending upon the circumstances of the donation, the donor's family may choose to have a time for visitation. Whatever remains of the donor's body after medical research should be given appropriate burial. When organs are donated, the Rite of Committal with Final Commendation might appropriately include our prayers for the recipient and the recipient's family.



Catholic Cemeteries
Archdiocese of Vancouver





Archdiocese
of Vancouver

