ANGLICAN DIOCESE OF CALGARY

CLERGY

SURVIVORS

GUIDE

What your survivors will need to know

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About this Booklet

This booklet is intended as a guide for planning for death, and to make things easier for your survivors and executors after your death. It has been designed for a typical Diocese of Calgary retiree, but does not necessarily include all the information you or your survivors should consider. It also may not be appropriate for your personal and financial circumstances.

This booklet should not be relied upon as providing legal or financial advice.

You should consult with a lawyer and an accountant or financial advisor to ensure that your personal circumstances are handled appropriately and according to your wishes. You may also find it useful to consult with your spiritual advisor.

What your Survivors will need to know

When you die, your family members and other survivors will need information so that they can make wise decisions at a very difficult time. That's why it is important that you take steps before your death to organize your personal and financial records, and leave clear instructions.

What you can do

Plan ahead. Talk with your family and the other survivors who have to handle your affairs. Let them know your wishes, and give them a chance to express their thoughts. Your survivors should know what kind of funeral arrangements you want and whether you wish to donate your body or organs to medicine. In addition, they should know who to advise of your death. Leave them a list of the people, organizations and publications that you would like to have notified.

Your family and other survivors may also need to know who to contact for legal and financial advice, particularly for guidance about federal and estate taxes, income taxes and property ownership. They will also need information about your personal and financial affairs, such as life insurance policies, investments, ad retirement funds. They will also need to know who to contact in regards to the Church pension plan and life insurance.

This Booklet Can Help

This booklet can help you and your survivors. It includes two work sheets to help you organize and record your personal and financial information. It also includes a checklist that your survivors can follow after you die and other resources that provide information about preparing for death. Please take time to review the booklet and discuss it with your family. Being prepared now may help your survivors avoid anxiety, delays and expenses in the future.

Retiree Work Sheets

The following work sheets can help you organize your personal and financial information. Use the work sheets in the manner that suits you best. If they do not include all of the information your survivors will need, attach more sheets. It may take you quite a bit of time to complete the work sheets, depending on your personal and financial circumstances.

Prepare a Will

They key to good planning is carefully preparing a will. Even for modest estates, the absence of a will may cause your survivors unnecessary delays and expenses. Your survivors should know where you keep the original copy of your will. If it is in a safety deposit box, tell them the location, box number and where you keep the key.

Retiree Work Sheets

This work sheet includes space for you to write personal information. Use the "Comments" section at the end of the work sheet for information about the location of any documents that your survivors will need. You may also wish to set up files to organize materials that support the information in the booklet.

Work Sheet 1 – Personal Information

Date: _____

Name: _____

Name of Spouse: _____

Address: _____

Will:

Company: _____ _____

Location of Will: _____

Legal Contact: _____ Telephone:_____

Email: _____

Diocese of Calgary Contacts

Telephone (403) 243-3673

Email: diocese@calgary.anglican.ca

Employment information other than the church

Employer's Name	Dates of Employment	Benefits Due to You

Life Insurance (Other than Church) (Repeat for Additional Policies)

Company: _____

Policy Number: _____ Value ($) _____

Person to Contact: _____ Tel: _____

Email: _____

Location of Policies: _____

_____

Note: Include travel/auto insurance death benefits

Medical/Dental Insurance (Other than Diocese)

Insuring Company: _____

Person to Contact: _____ Tel: _____

Email: _____

Financial Advisor

Company: _____ Tel: _____

Email: _____

Location of Investment Records: _____

Savings/Chequing/Investment accounts

Institution	Location	Type of Acct	Acct No.	Balance

Note: If you have RRSP and/or RRIF Plans, or a Tax Free Investment Account, make certain you have designated your spouse, your estate, charities, etc. as the beneficiary on the application form for all RRSP or RRIF Plans (including self-directed plans).

Income Tax

Location of past returns and tax records _____

Person who prepares tax returns: _____

Tel: _____ Email: _____

Vehicle Insurance

Vehicle	Policy No.	Broker or Insurer	Tel.	Email

Home/Personal Liability Insurance

Address Policy No. Broker/Insurer Tel. Email

_____

_____

_____

Credit Cards (Cancel ASAP)

Copy cards front and back and attach copies (Also is handy if you loose them!)

Company Card No Approx. Balance

_____

_____

_____

Safety Deposit Box

Location: _____

Box Number: _____ Location of Key(s): _____

Contents: (Attach list if additional Space is required)

_____

_____

_____

_____

_____

In Home Safe

Location of safe, code and list of contents should be kept in a secure location, such as a Safety Deposit Box. This information should be provided to your spouse, family or executor and NOT listed in this document.

Stocks/Bonds/Mutual Funds/Money Market/GICs

(Suggest attaching a copy of a recent statement(s).)

Broker/Person to contact: _____

Account No.: _____ Tel _____ Email: _____

Name of Stock or Bond Number of Shares

_____

_____

_____

_____

Broker/Person to contact: _____

Account No.: _____ Tel _____ Email: _____

Name of Stock or Bond Number of Shares

_____

_____

_____

_____

Broker/Person to contact: _____

Account No.: _____ Tel _____ Email: _____

Name of Stock or Bond Number of Shares

_____

_____

_____

Broker/Person to contact: _____

Account No.: _____ Tel _____ Email: _____

Name of Stock or Bond	Number of Shares

Special Family or Friend Contact (enclose additional page to list others)

Name: _____ Tel _____

Email: _____

Address: _____

Relationship: _____

_____

_____

Comments: _____

_____

_____

_____

_____

_____

_____

_____

_____

Work Sheet 2 – Financial Information

After you die, your survivors may have to manage the household. To do this they need to know the family's assets and liabilities, sources of income and expenses. The following work sheet should help you record this information. Depending on your personal situation, additional information may be necessary.

List current expenses for each category below. Columns have been provided for you to identify "Regular (fixed)" expenses and "Discretionary" expenses. Regular expenses are those that you must pay each month, such as mortgage payments, water and electricity. Discretionary expenses are items such as gifts, entertainment or charities. Providing a good record of current expenses should help your survivors determine how those expenses might change. In the "Comments" section at the end of this work sheet, you may wish to provide more information about expenses, including those which are pre-authorized debits or charges to a credit card. Think about the things you and other family members do and how those tasks would have to be handled. For example, if a surviving spouse must maintain a house, a future expense could be a cleaning service. Other examples might include home help, a tax preparer, lawyer and carpenter.

Annual Expenses

	Regular (fixed)	**Discretionary**
Food and clothing	**$**	**$**
Housing	**$**	**$**
Mortgage/Rent	**$**	**$**
Utilities	**$**	**$**
Property Tax	**$**	**$**
Home Insurance	**$**	**$**
Other	**$**	**$**

	Regular (fixed)	Discretionary
Medical/Dental Insurance Medical or Dental Costs Not Paid by Insurance – including Premiums	$	$
Household Equipment and Repairs	$	$
Transportation Oil and Gas Insurance and License	$	$
Vehicle Maintenance Repairs and tires	$	$
Books, Stamps, Cards, etc.	$	$
Gifts	$	$
Pets	$	$
Dining Out/Entertainment	$	$
Miscellaneous Entertainment	$	$
Charity	$	$
Savings/Investments	$	$
Life Insurance	$	$
Income Tax	$	$
Travel	$	$
Large Expenses	$	$
Car Replacement and Other items and Expenses	$	$
	$	$

Income

In this section, show current sources of income – such as income from a job or pension. Also, show sources of income if you (or your spouse) were to die.

	Current Sources of Income	Sources of Income at Death of Retiree/Spouse

	You	Your Spouse	You	Your Spouse
Employment	$	$	$	$
Canada Pension Plan	$	$	$	$
Old Age Security	$	$	$	$
Anglican Pension Plan	$	$	$	$
R.I.F.	$	$	$	$
L.I.R.A.	$	$	$	$
Annuity Payments other than pension	$	$	$	$
Investments	$	$	$	$
Rentals	$	$	$	$
Life Insurance	$	$	$	$
Other	$	$	$	$
	$	$	$	$
	$	$	$	$

Comments:

_____

_____

_____

_____

_____

Net Worth

Show all assets and liabilities on the following sheet. Then, estimate your "net worth" – that is the amount of money you would have if all of your debts were paid and all of your assets were sold. Liquid assets are cash and those that can be converted to cash quickly – for example, stocks and bonds. Other assets such as your home or vehicles, cannot necessarily be disposed of quickly to generate cash. Liabilities include debt on assets such as your home mortgage. Loan payments include loans for vehicles, personal lines of credit and so on. Other liabilities include items such as credit card balances. Be careful about non-Canadian assets, particularly if you own property in a jurisdiction that imposes high estate taxes, such as the United Kingdom.

Net Worth

Liquid Assets	
Chequing Accounts	$
Savings Accounts	$
Stocks and Bonds/Mutual Funds/GICs	$
Other Assets	
Home	$
Vehicles	$
Furnishings	$
Jewelry and Antiques	$
Other Real Estate	$
Total Assets	**(A)** $
Liabilities	
Home Mortgage	$
Loans and Other Debt	$
Other Liabilities	$
Total Liabilities	**(B)** $
NET WORTH (Subtract B from A)	$
Add Life Insurance (Death Benefits)	$
Total Net Worth	$

Survivor's Checklist

If you are a survivor, you will have some responsibilities immediately after a death and other obligations within a few weeks. This checklist is a guide to help you get started. You may have additional responsibilities, depending on your personal circumstances.

You should immediately:

- Notify relatives and friends
- Make funeral arrangements. (See Page 20 for more information). Many funeral directors allow you to assign part of your life insurance benefits to them to cover expenses. If assignment is permitted, the funeral director should be able to provide you with the necessary forms.
- Notify life insurers
- Notify the Diocese. (See Page 18 for more information).
- Decide where to print obituary notices. Consider local newspaper, hometown newspapers, schools and professional organizations (funeral director will help).
- Get at least ten (10) certified copies of the Funeral Director's Statement of Death/Certificate of Death from the funeral home (If you have only a few bank and investment accounts, six copies may be enough).
- Open a chequing account in your nae if you don't have one and notify the bank of the deceased of a joint account
- Notify the executors.

Then you (as survivor), the Executor or Administrator Should:

- Put all joint chequing and savings accounts in your name only.
- If you are the executor, set up a separate bank account to handle money from the estate.
- Check the safety deposit box for a will and life insurance policies, if joint Transfer ownership or arrange for another box for yourself.
- Review any homeowner and vehicle insurance policies.
- Check with former employers (other than the church) for any benefits that may be due.
- Select a lawyer to file the will (probate) and help in other matters.
- Contact credit card companies for any other insurance that may be payable. This is particularly important if the death was accidental or occurred while travelling.
- Cancel joint credit cards and have them reissued in your name only; notify other creditors, such as banks and credit unions
- Select an accountant to handle taxes.
- Select a financial advisor if you don't have one.

- Transfer the ownership of the deceased's home, other real estate and vehicles.
- Contact a broker about registering stocks and other investments.
- Contact the Canada Pension Plan and apply for survivor benefits.
- Where applicable, contact the Veterans Affairs and Veterans Association (e.g. Canadian Legion) if the retiree served in the Armed Forces.
- File for Worker's Compensation benefits if the death was work related.
- Change the name on all utility bills.
- Notify Provincial and Private Health Plans.
- Change telephone listing. For your protection, you may want to use your initials instead of your first name.
- Revise your will and consider making your own funeral arrangements.

Notes:

Notifying the Diocese

Survivors should immediately notify the Diocese when an employee or retiree dies.

The Diocese will need the following information:

Deceased's Full Name: _____

Date of Death: _____

Name of Surviving Spouse: _____

Telephone: _____ Email: _____

Executor of Estate: _____

Telephone: _____ Email: _____

After you notify the Diocese, a church representative will contact you by mail indicating the life insurance available and if there is a survivor pension. He/she will discuss the following benefit issues, where applicable and explain the next steps.

- Life Insurance – Death Settlement Claim
- Extension of Medical/Dental or Health Spending Account Coverage

Be Cautious

If you are a survivor, you may wat to postpone major decisions until you recover from your loss. You should carefully consider actions, such as selling property, signing contracts or buying major items. Look at your long-term needs before you make any decisions and obtain professional advice when you need it.

Other Resources

This booklet summarizes some of the information you should know about preparing for death. Many other resources are available and you should also use them. Check with your library, lawyer, accountant or financial advisor. In addition, you may want to contact:

- Blue Cross
- Provincial Health Care Plan
- Canada Pension Plan Benefits
- Old Age Security
- Veterans Affairs
- National Church Pension Office
- Other Resources

Making Arrangements for a Funeral

It is normal for some family members making arrangements to be somewhat unsure and confused at this point. This is part of the grieving process.

The personal making the arrangements should:

1. Initiate funeral arrangements. Inform the parish incumbent of the death of a loved one as soon you have been in touch with immediate family members. It is most important to select a suitable day and time for the funeral with the parish incumbent before consulting a funeral director.

2. Some deaths may require an autopsy (or the autopsy may be requested). The autopsy will take a couple of days to complete.

3. The survivor making the arrangements, should then contact the funeral home of his/her choice or the one predetermined by the deceased. The funeral home will require some of the information in this booklet to satisfy the registration procedures for the province. At the funeral home, decisions must be made about:

    - Casket selection;
    - Extra cars to transport the mourners;
    - Funeral cards with pertinent information about the deceased to be distributed at the funeral;
    - Flowers for the funeral or the name of the charity to receive donations in lieu of flowers;
    - Arrangements to have suitable clothing for the body of the deceased;
    - Arrange for cremation or burial;
    - Location of the burial plot so that it can be opened for the interment of the casket.

4. Members of the extended family and friends are then contacted about the death. Some wait until the date and time of the funeral have been set with the parish before calling to avoid having to call twice. This really does depend on individual circumstances. In the province of Alberta, there is at present, no restriction on the location of the interment of ashes following cremation…although one funeral director advises that the person spreading ashes in a public place could be charged with littering! Where to distribute the ashes following cremation is not a simple decision and should not be made without consultation with a funeral director or the priest. People will want to consider what location is appropriate for the interment of the ashes, remembering that family roots are most important.

5. Next, follows the arrangements for the funeral itself. A good funeral director and the priest who is presiding will want some of the following information to assist you.
    - The location in which the funeral rite is to be held.
    - Special hymns you request, remember final selection is sometimes left to the discretion of the priest and organist.
    - Other special music such as preludes and postludes, soloists or other musicians if requested.
    - What arrangements will be made for pallbearers, if required.
    - Some idea of the number of family members and close friends who will be sitting together as mourners.
    - The location of the interment of the body or ashes, and whether interment is to follow immediately after the funeral rite in the church.
    - What arrangements the family and close friends are making for a reception following the funeral, its location, whether it is to be announced by the priest at the funeral.
    - Whether special groups will be in attendance, fraternal organizations, military honours, lodges.
    - Officiating clergy.

    During this interview the priest should go over the procedures, the length of the service and related materials.

Notes:

Funeral Instructions

For the purpose of relieving my survivors of the burden of making decisions and funeral arrangements under pressure, I herewith execute the following instruction regarding my funeral service.

The Funeral

I ask that my funeral be held in the Church of _____

Address: _____

I wish the following rite to be used _____

My preferences for hymns are: (first line or name of hymn) _____

_____

_____

_____

I have written my own obituary. ___ YES ___ NO Location _____

I wish to have :

My body donated for medical use _____

- Who is to be contacted for this following death? _____
- Burial of body in casket _____
- Cremation immediately after death (no casket required) _____
- Cremation following funeral service _____
- I wish to have my remains buried. _____
- I wish to have my ashes deposited/scattered at _____
- Location of cemetery _____
- Do you have a family plot? ___ YES ___ NO
- If "YES" what is its location? _____
- How is it identified? _____
- I prefer my family to use the services of:
- Funeral Director (name) _____
- Burial Society (name: _____
- My funeral is ___ Paid for ___ Not paid for
- Details:

_____

_____

_____

Funeral Instructions

The type of casket I would prefer (if cremation immediately following death is not chosen):

_____

I wish contributions in lieu of flowers to be made to a particular fund or charity. Name of charity (charities) or fund(s) _____

_____

(If required) I prefer to have the following as pallbearers

_____
_____
_____
_____
_____
_____

Others that I would like to take part in my funeral _____

_____

I have made the following arrangements for a grave marker _____

_____

Other instructions or remarks:

_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____

Power of Attorney

A Power of Attorney is an arrangement where authority is given by an individual (Donor) to another individual (Attorney) to deal with the property of the donor. The "attorney" need not be a lawyer.

Powers of Attorney may be used in instances such as when a person is leaving the country for an extended vacation and appoints an attorney to manage his/her property during their absence; or when a person is confined to a hospital bed and appoints an attorney to handle routine bill payments using a Power of Attorney for a specific bank.

A donor must be mentally competent to give a Power of Attorney. If the donor becomes mentally disabled after the Power of Attorney is signed, the attorney loses legal authority to act on behalf of the donor.

Enduring Power of Attorney

An **"Enduring Power of Attorney"** is a Power of Attorney that contains a clause that the powers remain in effect after a donor suffers a loss of capacity.

There are two types of Enduring Powers of Attorney:

- It takes effect immediately and specifically states that is to continue even if the donor becomes mentally disabled.
- It takes effect when the donor becomes mentally disabled or some other specified even occurs.

The Donor will name one or more persons (usually a Doctor) whose written declaration will be conclusive proof that he/she is no longer capable of managing his/her own financial affairs. Once this contingency has occurred, the named Attorney then has the authority to act on the Donor's behalf.

An Enduring Power of Attorney must be in writing, dated and signed by the donor in the presence of a witness who is someone other than your chosen attorney. It must also be signed by the witness in the presence of the donor, and contain one of the following statements.

1. It is to continue notwithstanding any mental incapacity or infirmity of the donor that occurs after the execution of the Power of Attorney, or
2. It is to take effect on the mental incapacity or infirmity of the donor.

A donor should periodically review the Enduring Power of Attorney to ensure that the powers, terms and choice of attorney remain current.

Although a lawyer's involvement is not legally required, and forms may be available in business supply stores or over the Internet, it is recommended you see a lawyer to prepare and periodically review an Enduring Power of Attorney. Further and updated information can be obtained by visiting the Government of Alberta website.

https://www.alberta.ca/justice-and-solicitor-general.aspx

A copy should remain the persona's home and a copy should be given to your Attorney.

The Personal Care Directive ("Living Will")

It has become possible through the advances of medical science to keep humans "alive" when the person's existence is totally dependent on artificial means or life support systems. Incapacity from industrial or motor vehicle accidents can happen at any time. Some diseases (such as Alzheimer's) or conditions can lead to incapacity, either temporary or permanent.

A "Personal Care Directive" is a generic name for legal documents that are the successors to the Living Will. Depending on your province or territory, the document may be called a "Personal Directive", "Power of Attorney for Personal Care", "Representation Agreement", "Health Care Directive", or "Advanced Health Care Directive".

In Alberta, a personal directive is a legal document under the Alberta Personal Directives Act that lets you provide written instructions for decisions regarding your future in the event you cannot make your own personal (non-financial) decisions in the future. This may include such things as health care, accommodation, with whom you may live and associate, providing consent for release of medical records and any other personal matters. The law in Alberta does not allow for another person to automatically make decisions for you – not even your spouse or a close relative has legal authority. If you lose capacity without having written a personal directive, then you may require a court appointed guardian. In other Provincial jurisdictions, personal care directives may cover health issues only.

In essence, such a document states the wishes of an individual concerning the maintenance of life and is a direction to the people closely associated with that individual.

Although personal care directive forms may be available in business supply stores in some jurisdictions, you may need to draw up your own document. It must be completed with the knowledge and agreement of family and physician. When duly signed and witnessed, a copy should remain in the person's home (not the safety deposit box) and additional copies should be given to your agent, family members, physician and applicable nursing home or auxiliary hospital, lawyer or minister.

Autopsy

An autopsy by definition is an examination of a body after death. This is done to determine the cause of death or to examine the diseased parts of the body to augment medical knowledge of the disease.

In Alberta, an autopsy may be requested under the Fatality Inquiries Act for a death due to unexpected, unexplained or unnatural causes. In such a case, the surviving family has no right to disallow the autopsy. This is not to say that an autopsy would be performed in all such cases but the medical examiner has the legal right to make that request. If sufficient information is available at the time of death to indicate that the person died of known causes, it is unlikely that the autopsy would be performed. (Example: sudden death from a heart attack with a known history of heart disease)

In situations where death is expected following an illness related to a specific disease, a physician may request an autopsy. Under these circumstances, the decision to allow or disallow such a procedure rests with the family. Their wishes are respected.

What is Probate?

Probate is, very simply, a grant issued by the Surrogate Court. The Provincial Surrogate Court handles matters in relation to wills and estates, and with respect to Dependent Adults Act applications. It acknowledges the last will and testament of the deceased person, and confirms the appointment of the executor named in the will.

Probate may be required by banks, insurance companies and other third parties who are involved in an estate. It confirms for them that the executor is properly empowered to finalize the affairs of a deceased person.

If an estate holds any land that is to be transferred, probate will be required. However, this does not include land registered as a joint tenancy. (Joint Tenancy involves two or more owners with each owner having the right of survivorship. When one owner dies, that person's interest automatically passes to the other owner(s)). The surviving joint tenant assumes legal title to the property by transmission in the form required by the Land Titles Act. If a person dies without a will, application for probate is not made. If required, an application will be made for letters of Administration whereby an administrator is appointed to take care of the remaining estate.

The Death Certificate

When a person dies, a death certificate must be completed and filed with the Bureau of Vital Statistics. This is the responsibility of the physician, and in Alberta, must be completed within 48 hours of the time of death. Legally, a physician is also required to actually "pronounce death" (i.e. verify that death has indeed occurred).

In the hospital, a physician will visit the bedside briefly to examine the individual and then usually spend a short while with the family members who are gathered at the time. This is also the occasion when the physician may discuss the request for an autopsy.

When death occurs at home, it is usually the family physician who is responsible for completion of the death certificate. Depending on the circumstances, a visit to the home by the physician or involvement of the medical examiner may or may not occur.

However, if a death at home is expected following a terminal illness, a physician or home care nurse may "re-register" with the Officer of the Medical Examiner. This eliminates the necessity of a physician's visit, thereby resecting the family's privacy.

Following the formal pronouncement of death, the funeral home of your choice is notified; a responsibility normally assumed by the family, but may involve the physician or home care nurse.

No matter how well one thinks one is prepared, the actual phenomenon of death is always somewhat of a shock. The moment of death is unique and cannot be experienced in advance. Hence, the importance of pre-planning, allowing more time for emotional and spiritual nurturing.

NOTES