



NEWEDIUK
FUNERAL HOME
Modern Choices, Traditional Value



modern choices, traditional value

C H O I C E S G U I D E



CHOICES GUIDE

Newediuk Funeral Homes offers your family all of the modern amenities you want, together with the timeless values of trust, caring service and our commitment to the community.

When you plan your funeral arrangements with our family you have a choice of a full range of affordable products and services customized for any faith.

This guide is designed to help prioritize and organize the many tasks your loved ones are faced with before, during and after your funeral.

This is the time your loved ones need your guidance the most. Completing this guide will give them the information they need to finalize your funeral arrangements and move forward with your estate plan

Please remember that while this guide will help you get started with your funeral planning, it cannot replace the value of pre-planning your arrangements with our funeral professional, nor does it replace any legal, tax or other professional service. It is always wise to seek professional advice.

My funeral arrangements have been entrusted to Newediuk Funeral Homes

Newediuk, Kipling Chapel A. Roy Miller Chapel W.C. Town Chapel

• Phone Number:

• Date:



MY PARTICULARS

• Full Name:

• Address:

• Date of Birth:

• Birth Place:

• Occupation:

• Citizenship:

• Marital Status:

• Name of Spouse:

• Maiden Name:

• Date of Marriage (copy of marriage certificate):

• Father's Full Name:

• Father's Birth Place:

• Mother's First Name and Maiden Name:

• Mother's Birth Place:

• Will: Yes No

• Location of the Will:

• Lawyer Name:

Phone #:

• My Executor(s):

• Name:

Phone #:

• Name:

Phone #:

• Name:

Phone #:

MY CHOICES

• Funeral Pre-arranged: Yes No

• Funeral Pre-paid: Yes No

• Place of Service: Funeral Home Church

Other:

• Officiant:

• Preferred Music:

• Person(s) to do my Eulogy:

• Persons to be Pallbearers:

• Burial: Yes No

If yes, do you have cemetery property? Yes No

• Name of Cemetery:

Cemetery Section:

Cemetery Lot #:

• Cremation: Yes No

If yes, where do you wish the ashes to be placed? Family Plot Niche

Other:

• Name of Crematorium:

• Entombment: Yes No

If yes, do you have a mausoleum crypt? Yes No

• Name of mausoleum and related information:

• Other Choices:



MY INFORMATION FOR NOTICE/OBITUARY

• Name of Newspaper:

• Social Networking Website:

• I Would Like My Name to be Printed This Way:

• My Spouse:

• Children and Their Spouses:

• Grandchildren and Their Spouses:

• Great Grandchildren:

• Siblings and Their Spouses:

• Parents:

• My Education:

• Professional Designations:

• Religious Affiliation:

• Clubs/Associations I Belong To:

• Charitable Donations To:

• Achievements:

• Additional Information:



THINGS THAT REALLY MATTER

-
- Special Memories:
-

-
- People Who Made A Difference In My Life:
-

-
- The Things That I Am Most Proud Of:
-

-
- Favourite Pastimes:
-

-
- Favourite Quotes:
-

-
- Favourite Songs:
-

-
- Favourite Books:
-

-
- Things That Made Me Laugh:
-

-
- Things That Made Me Cry:
-

-
- My Pets:
-
-

MY FAMILY AND FRIENDS TO BE NOTIFIED

• Name:	Email:
Relationship:	Phone #:
• Name:	Email:
Relationship:	Phone #:
• Name:	Email:
Relationship:	Phone #:
• Name:	Email:
Relationship:	Phone #:
• Name:	Email:
Relationship:	Phone #:
• Name:	Email:
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• Name:	Email:
Relationship:	Phone #:
• Name:	Email:
Relationship:	Phone #:
• Name:	Email:
Relationship:	Phone #:
• Name:	Email:
Relationship:	Phone #:

OTHER CONTACTS TO BE NOTIFIED

• Accountant	Company Name:	
	Contact Name:	Phone #:
• Bank	Company Name:	
	Contact Name:	Phone #:
• Cable/Satellite	Company Name:	
	Contact Name:	Phone #:
• Cell Phone	Company Name:	
	Contact Name:	Phone #:
• Chiropractor	Company Name:	
	Contact Name:	Phone #:
• Clergy	Company Name:	
	Contact Name:	Phone #:
• Dentist	Company Name:	
	Contact Name:	Phone #:
• Doctor	Company Name:	
	Contact Name:	Phone #:
• Employer	Company Name:	
	Contact Name:	Phone #:
• Eye Doctor	Company Name:	
	Contact Name:	Phone #:
• Furnace/AC	Company Name:	
	Contact Name:	Phone #:
• Landlord	Company Name:	
	Contact Name:	Phone #:
• Telephone	Company Name:	
	Contact Name:	Phone #:
• Veterinarian	Company Name:	
	Contact Name:	Phone #:

OTHER CONTACTS TO BE NOTIFIED

OTHER ORGANIZATIONS TO CONTACT INCLUDE
HEALTH CLUBS, PHYSIOTHERAPISTS, CHARITIES, PHARMACY

• Other	Company Name:	
	Contact Name:	Phone #:
• Other	Company Name:	
	Contact Name:	Phone #:
• Other	Company Name:	
	Contact Name:	Phone #:
• Other	Company Name:	
	Contact Name:	Phone #:
• Other	Company Name:	
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	Contact Name:	Phone #:
• Other	Company Name:	
	Contact Name:	Phone #:
• Other	Company Name:	
	Contact Name:	Phone #:
• Other	Company Name:	
	Contact Name:	Phone #:

1 Name: _____
Born: _____
Place: _____
Married: _____
Place: _____
Died: _____
Place: _____



Spouse: _____

2 Name: _____
Born: _____
Place: _____
Married: _____
Place: _____
Died: _____
Place: _____

3 Name: _____
Born: _____
Place: _____
Married: _____
Place: _____
Died: _____
Place: _____

4 Name: _____

Born: _____

Place: _____

Married: _____

Place: _____

Died: _____

Place: _____

8 Name: _____

9 Name: _____

5 Name: _____

Born: _____

Place: _____

Married: _____

Place: _____

Died: _____

Place: _____

10 Name: _____

11 Name: _____

6 Name: _____

Born: _____

Place: _____

Married: _____

Place: _____

Died: _____

Place: _____

12 Name: _____

13 Name: _____

7 Name: _____

Born: _____

Place: _____

Married: _____

Place: _____

Died: _____

Place: _____

14 Name: _____

15 Name: _____

MY ESTATE SETTLEMENT PREPARATION

DOCUMENTS THAT ARE USUALLY REQUIRED

Social Insurance Numbers of:

• Deceased: Yes No Located in:

• Surviving Spouse: Yes No Located in:

• Dependent Children*: Yes No Located in:

Birth or Baptismal Certificates of:

• Deceased: Yes No Located in:

• Surviving Spouse: Yes No Located in:

• Dependent Children*: Yes No Located in:

• Marriage Certificate or Statutory Declaration of Common-Law Union

Yes No Located in:

• Prenuptial Agreement: Yes No Located in:

• Divorce Certificate Yes No Located in:

• Funeral Director's Proof of Death Certificate (Multiple Copies), to receive from funeral home

• Funeral Home Statement of Account for Funeral Expenses

Yes No Located in:

• Power of Attorney Yes No Located in:

• Living Will Yes No Located in:

• All Pertinent Tax Slips (T5, T4-A receipts, etc.)

Yes No Located in:

• Vehicle Ownership Yes No Located in:

• Valid Passport Yes No Located in:

• Health Card Yes No Located in:

• Credit Cards Yes No Located in:

• Organ Donation Card Yes No Located in:

*Only required if there are surviving dependent children under age 18 or between 18-25 and still in school.

NOTIFICATION AND CANCELLATIONS

FINANCIAL INSTITUTIONS

Bank Account Info

• Name of Bank:

Branch:

Phone #:

• Name of Bank:

Branch:

Phone #:

• Name of Bank:

Branch:

Phone #:

Safe Deposit Boxes

• Name of Bank:

Number:

• Name of Bank:

Number:

Loans/Lines of Credit/Mortgages:

• Check One: Loan Line of Credit Mortgage

Financial Institution:

Phone #:

• Check One: Loan Line of Credit Mortgage

Financial Institution:

Phone #:

• Check One: Loan Line of Credit Mortgage

Financial Institution:

Phone #:

• Check One: Loan Line of Credit Mortgage

Financial Institution:

Phone #:

Investments:

• Financial Advisor Name:

Company Name:

Phone #:

• Financial Advisor Name:

Company Name:

Phone #:

• Type (RRSP, RESP, RRIF, Stocks, Bonds)

Financial Institutions

NOTIFICATION AND CANCELLATIONS

INSURANCE

• Check One: Auto Life House Health Other:

Insurance Company: _____ Phone #: _____

Policy #: _____ Located in: _____

• Check One: Auto Life House Health Other:

Insurance Company: _____ Phone #: _____

Policy #: _____ Located in: _____

• Check One: Auto Life House Health Other:

Insurance Company: _____ Phone #: _____

Policy #: _____ Located in: _____

• Check One: Auto Life House Health Other:

Insurance Company: _____ Phone #: _____

Policy #: _____ Located in: _____

• Check One: Auto Life House Health Other:

Insurance Company: _____

Policy #: _____ Phone #: _____

GOVERNMENT DEPARTMENTS

• My income tax returns are located in: _____

• My provincial health card is located in: _____

• My driver's license is located in: _____

• My vehicle ownership is located in: _____

PENSIONS (Check off which apply)

CPP OAS Veteran's Benefit WSIB Benefits OMERS Teachers Pension

Hoopp Superannuation Other: _____

NOTIFICATION AND CANCELLATIONS

FINANCIAL INSTITUTIONS

Banks, Credit Unions and other Financial Institutions must be notified.

MAJOR BANKS:

C.I.B.C.	1-800-465-2422
BMO	1-800-555-3000
Royal Bank of Canada	1-800-769-2511
TD Canada Trust	1-866-222-3456
ING Direct	1-888-464-0727
PC Financial	1-888-872-4724

ACCOUNTS - Accounts held solely in the name of the deceased may be frozen for a period of time. Joint accounts usually remain open depending on the policies of the Financial Institution. Often the bank will advise that an estate account be set up to accommodate deposits and/or bills that need to be paid.

Tip: Don't forget to return and cancel any bank cards associated with a bank account.

Note: Funeral & related expenses may be released even though the account may be frozen. To release funds for these expenses talk with the manager of the Financial Institution.

SAFE DEPOSIT BOX - A safe deposit box may only be opened by those persons named on the safe deposit box or by the executor(s) named in the will. The following documents may be required to have a safe deposit box opened:

- Funeral Director's Proof of Death Certificate
- Legal Will or letters of probate

LOANS & MORTGAGES - If loans and/or mortgages are life insured, outstanding monthly payments will stop. If loans and/or mortgages are not life insured, payments will continue to be withdrawn as usual. The following documents may be required:

- Funeral Director's Proof of Death Certificate
- Legal Will or letters of probate

INVESTMENTS - Call to make an appointment with the deceased's financial planner or investment broker and they will help you manage the investments. Some investments like RRSP's and RIF's may have a named beneficiary.

The following documents may be required:

- Funeral Director's Proof of Death Certificate
- Legal Will or letters of probate

Note: If the deceased is named as the beneficiary on your investments – don't forget to change it with the company and name someone else.

CREDIT CARD CANCELLATION

It is important to contact the credit card company (even if the card is jointly held) as soon as possible to avoid fraud. Credit cards may carry balance insurance which will pay off the balance held on the card in the event of a death. If you do not see the number for a card listed below – check the back of the card – often a number to call is printed there.

GAS CARDS:

Esso (Imperial Oil)	1-800-567-3776
Petro Canada	1-800-668-0220
Shell	1-800-661-1600 (Visions)

MAJOR DEPARTMENT STORES:

Sears	1-800-265-3675
HBC	1-800-387-4540
Canadian Tire	1-800-263-0471
Home Depot	1-800-747-3787
Walmart	1-866-685-5690

MASTERCARD:

Bank of Montreal	1-800-263-2263
Meridian Credit Union	1-800-268-8023

VISA:

C.I.B.C.	1-800-465-4653
Laurentian Bank of Canada	1-800-522-1846
Royal Bank	1-800-769-2512
Scotia Bank	1-800-387-6510
TD Canada Trust	1-800-983-8472
PC Financial	1-888-872-4724

OTHER CARDS:

American Express	1-800-387-9700
Platinum Card	1-800-263-1616
407-ETR	1-888-407-0407
CAA	1-800-268-3750
Air Miles	1-888-247-6453
Shoppers Optimum	1-800-746-7737
Aeroplan	aeroplan.com



NOTIFICATION AND CANCELLATIONS

GOVERNMENT DEPARTMENTS

INCOME TAX

If a third party is preparing the tax return, simply provide them with the documents they request. If you are preparing the tax return yourself, you will require the “Deceased Persons Income Tax Guide” containing all of the required forms. The following documents will be required to file the final tax return:

- Funeral Director’s Proof of Death Certificate
- All pertinent tax slips (T4, T4-A, receipts, etc.)

Note: A deceased person’s terminal T-1 Tax Return must be filed no later than April 30th of the year following the year of death OR six months following the death – whichever is later.

GST CREDIT AND CANADA CHILD TAX BENEFIT (CCTB) - The following documents will be required to cancel either benefit:

- Funeral Director’s Proof of Death Certificate

Mail this document to the following address:
Summerside Tax Centre
275 Pope Road
Summerside, PEI C1N 5Z7

PASSPORT

A Canadian Passport should be returned to Passport Canada with the Proof of Death Certificate and a cover letter. It is recommended that the documents be sent by registered mail or you can physically drop off these documents to your local passport office.

Mailing Address: Passport Canada
Foreign Affairs Canada
Gatineau, Quebec K1A 0G3
infopass@ppt.gc.ca

To cancel a passport issued by another country, contact the consulate of embassy that represents that country.

PROVINCIAL HEALTH COVERAGE

When a resident of Ontario dies, the Provincial Health Card must be returned to Service Ontario.

Call 1-888-376-5197 to find the nearest Service Ontario Office. The following documents will be required:

- Funeral Director’s Proof of Death Certificate
- Health Card
- Cover letter including name, address and relationship to the deceased

If preferred, simply mail in the health card, a proof of death certificate and a cover letter to:

Attn: Service Ontario
3300 Bloor St. West
Toronto, Ontario M8X 2W8

MINISTRY OF TRANSPORTATION

When the registered owner of a motor vehicle dies, the ownership may be transferred to the surviving spouse without a mechanic’s certification of the vehicle. A small transfer fee may apply. If the ownership is to be transferred to anyone else, certification may be required before the vehicle is sold.

Bring the following documentation to your local driver and vehicle license issuing office:

- Funeral Director’s Proof of Death Certificate
- Legal Will or letters of probate
- Signature of the executor(s) or next of kin
- Vehicle ownership

If the deceased held an active and valid driver’s license, it needs to be cancelled. Drop it off at any Service Ontario location. To find a location near you call 1-888-376-5197. If preferred, simply mail in the actual driver’s license, a Proof of Death Certificate and a cover letter to:

General Issuing
PO Box 9200
Kingston, Ontario K7L 5K4

SOCIAL INSURANCE NUMBER

You do not need to call anyone. You may go in person to a local Service Canada office or simply mail in the actual card (or just the number), a Proof of Death Certificate and a cover letter to:

Service Canada
5343 Dundas St. West, Suite 105
Etobicoke, Ontario M9B 6K6

NOTIFICATION AND CANCELLATIONS

LIFE INSURANCE

Notify the agent or life insurance company as soon as possible and they will send you all the forms required to process the claim. There may also be a group policy through the employer or pension company. Contact the employer, union or pension company to inquire. The following documents may be required:

- Funeral Director's Proof of Death Certificate
- Doctor's certificate or signature stating the cause of death (this is not always required but if it is, contact the family doctor or the physician who signed the Medical Certificate of Death and he/she will issue a letter or complete the insurance claim form. The Funeral Home does not have this information)

Note: If the deceased is named as the beneficiary of your life insurance policy - don't forget to change it with the company and name someone else.

PENSION PLANS

If the deceased contributed to or was receiving a pension plan, that organization handling the pension needs to be notified. Below are some common phone numbers to various pension plan organizations:

OMERS	1-800-387-0813
Teacher's Pension	1-800-668-0105
Hoopp	1-888-333-3659
Superannuation	1-800-432-5134
Dofasco	905-544-3761

EXTENDED HEALTH CARE COVERAGE

If the deceased had any Extended Health Care Coverage through an insurance company, employer, previous employer, union or pension company, then the company needs to be notified and they will send you the required forms. The following documentation may be required:

- Funeral Director's Proof of Death Certificate

CANADA PENSION PLAN / QUEBEC PENSION PLAN

LUMP SUM DEATH BENEFIT: A one time payment which is based on the contributions of the deceased into CPP/QPP over their working life. This is a lump sum benefit to a maximum of \$2500.

SURVIVOR'S PENSION: A monthly benefit paid to the surviving spouse or common-law partner of the deceased and is based on the contributions of the deceased into CPP/QPP over their working life. If the surviving spouse or common-law partner is receiving their own CPP/QPP pension – this may affect the amount of the survivor's pension.

CHILDREN'S BENEFIT: A monthly benefit paid to the surviving children of the deceased who are under the age of 18, or between the ages of 18 and 25 and attending school full time.

For information and inquiry into CPP Benefits or to schedule an appointment with the local Income Securities office, please call 1-800-277-9914 (press "0") or visit their website at www.sdc.gc.ca. For information and inquiry into QPP Benefits please call 1-800-463-5185 or visit their website at www.rrq.gouv.qc.ca

OLD AGE SECURITY

GUARANTEED INCOME SUPPLEMENT:

A monthly OAS benefit that is available for low income seniors age 65 and older. To qualify, you must meet the income eligibility. If you think you might qualify for this benefit call Income Securities to have them send you the application forms.

ALLOWANCE FOR THE SURVIVOR:

A monthly OAS benefit for a surviving spouse age 60 to 64. To qualify, you must meet the income eligibility. If you think you might qualify for this benefit call Income Securities to have them send you the application forms.

For information and inquiry into Old Age Security Benefits or to schedule an appointment with the local Income Securities office, please call 1-800-277-9914 (press "0") or visit their website at www.sdc.gc.ca



NOTIFICATION AND CANCELLATIONS

WORKPLACE SAFETY INSURANCE BOARD (WSIB)

WSIB should be contacted if the death occurred as a result of the workplace environment or the deceased was receiving WSIB Benefits. The WSIB provides death benefits to those whose employer contributed to the plan when an employee is killed on the job or dies from an industrial disease. For more information, or to inquire about benefits contact:

The Workplace Safety & Insurance Board or
www.wsib.on.ca
Head Office, General Claims Inquiry
200 Front Street West
Toronto, ON M5V 3J1
1-800-387-8638

DEPARTMENT OF VETERAN'S AFFAIRS

If the deceased had been receiving benefits from the DVA, then the department needs to be notified. To notify or to inquire about available benefits contact:
Last Post 1-800-563-2508 or DVA 1-866-522-2122
or www.vac-acc.gc.ca

OTHER DUTIES

RENTAL PROPERTIES / LEASES

If the deceased lived in a rental property, the lease may need to be terminated or an arrangement made to sublet the property.

HOUSEHOLD ACCOUNTS

Cable, telephone and/or utility contracts may need to be cancelled or changed into another name.

UTILITIES:

Union Gas	1-877-969-0999
Toronto Hydro and Electric	416-542-8000
Bell Canada – phone	1-800-668-6878
Bell Canada – internet	1-800-773-2121
Bell Canada – mobility	1-800-667-0123
Bell Canada – (TV)	1-888-759-3474
Rogers	1-888-764-3771
Telus	1-866-558-2273

Magazine and/or Newspaper Subscriptions - Club memberships, etc. may need to be cancelled.

NEWSPAPERS

Toronto Star:
416-367-4500 or circmail@thestar.ca
Globe and Mail:
1-800-387-5400 or circulation@globeandmail.ca
National Post:
1-800-668-7678 or Custserv@nationalpost.com
Toronto Sun:
416-947-2111 or torcirc.subscript@tor.sunpub.com

Homecare or Meals-on-Wheels - May need to be arranged for a surviving spouse.

INSURANCE FOR HOME AND AUTO - Contact the insurance company(s) to notify them of the death and to ensure that the required insurance is in place for both home and vehicle.

Note: It is recommended that some insurance coverage remain on the vehicle even if it is not being driven.

Caution: If the home will be vacant for a period of time, notify the insurance company immediately, in order for the insurance coverage to remain valid.

CANADA POST - Mail will continue to be delivered to the address of the deceased or can be held by Canada Post until further direction is given. For mail re-direction, the following documentation may be required:

- Funeral Director's Proof of Death Certificate
- Completed Change of Address Form
- Signature of the Executor(s) or next of kin
- Legal Will or letters of probate
- Lawyer contact

www.smartmoves.ca is a website which will allow you to download forms.

At the time of printing the phone numbers and addresses provided in this guide are correct. Due to unforeseen circumstances this information may change. We apologize for any inconvenience.

CERTIFIED COPIES OF THE PROVINCIAL DEATH CERTIFICATES

There are some cases in which a certified copy of the provincial death certificate may be required (usually for property or funds held in another country). These may be obtained by writing to the Office of the Registrar General or by picking up the forms at the funeral home or municipal office and mailing them to:

Office of the Registrar General
P.O. Box 4600
189 Red River Road
Thunder Bay, ON P7B 6L8
1-800-461-2156 (service ontario)
or apply online at www.vitalcertificates.ca

There will be a fee required which is subject to change

CHARITABLE DONATIONS

If and when you are ready, you may wish to donate items no longer needed (clothing or household items) to charity. Some charities may issue a tax receipt.

ACKNOWLEDGEMENT CARDS / THANK YOU NOTES:

It is customary to send an acknowledgement card to those who sent flowers, made a memorial donation, purchased a Mass card, brought food to the family, participated in the ceremony, or otherwise helped in some meaningful way. It is not necessary or expected for the family to send a note to everyone who attended the funeral or sent a sympathy card.

In addition, you may also wish to place a card of thanks in the local newspaper. Your Funeral Director can assist you with writing the card of thanks and placing it in the newspaper.

SAMPLE NOTIFICATION LETTER - suitable for cancellations and other estate requests

To: _____ From: _____
Date: _____ Reference No. (s): _____

Dear Sir or Madam:

I wish to inform you of the death of _____ my _____
(Full Name) (relationship)
on _____.
(Date)

I have enclosed: _____

Please: _____

If you require any additional information or documentation to fulfill the request(s) set forth above, please provide detailed and clear instruction in your correspondence to me.

Thank you for your prompt assistance during this difficult time.

Sincerely,

(Signature) (Print Name Clearly)

Enclosure(s)



FREQUENTLY ASKED QUESTIONS

FREQUENTLY ASKED QUESTIONS ABOUT FUNERAL PRE-PLANNING

Why should I pre-pay my funeral?

Pre-paying your funeral ensures that there are funds available to cover the cost of your wishes and alleviates your family from the stress of accessing funds after your death. In addition, pre-paying your funeral effectively eliminates emotional overspending and frees your family to focus on the aspects of the funeral that matter most to them. The music, flowers, eulogy and photographs are just a few of the important things that will help your family come to terms with their loss.

If I pre-pay my funeral, is my money safe?

Yes. All licensed funeral establishments in Ontario contribute to a Compensation Fund which is administered by the Board of Funeral Service. This fund exists to protect the consumer.

What if I change my mind about my pre-arrangements?

As your life circumstances change, so can your pre-arrangements. In fact, it is prudent to review your pre-arrangements every 5-10 years to ensure your plan still makes sense for you and your family.

What happens if I pass away while travelling?

The most important thing to remember if a death occurs while travelling is to contact the funeral home in your home town. They can advocate for you and alleviate much of the worry and confusion that can occur during this particularly stressful time. Also, you should check with your Funeral Home to see if they offer a Travel Assistance Plan. These plans are inexpensive and cover the costs to bring you back to your home town in the event of a death away from home.

I received mail from an insurance company about purchasing a funeral plan. Is this the same as a pre-paid funeral?

Not necessarily. You should never purchase any kind of “funeral plan” before talking with a representative from a licensed funeral home. Often, these types of mailers are offering a final expense insurance policy and are not a pre-paid funeral at all. A pre-paid funeral will always involve an itemized pre-paid contract with a licensed funeral establishment, signed by a licensed funeral director. If you are unsure if an establishment or representative is licensed, then you should ask to see the license.

It is important to deal only with a licensed funeral establishment to ensure that you have a pre-paid contract that qualifies under the Compensation Fund which exists to protect the consumer. Additionally, a pre-paid contract up to \$15,000 with a licensed funeral establishment qualifies as an EFA (Eligible Funeral Amount) which ensures that all interest earned in the pre-paid fund grows tax exempt.



FREQUENTLY ASKED QUESTIONS

FREQUENTLY ASKED QUESTIONS ABOUT EXECUTORSHIPS

I want to name an Executor for my estate. Where do I begin?

It is all about choices. You can choose to have a family member, friend or third party professional handle the settlement of your estate. There are many options available: from a professional handling everything to ease the burden on your family and friends, to co-executor services where the estate settlement is handled by both a family member/friend and a Professional.

What are the duties of an executor?

An executor's duties vary depending on the complexity of the estate. Some duties include: locating, reading and interpreting the will, gathering the estate's assets (financial, insurance, pensions) and administering the estate (close out accounts, locate missing beneficiaries, distribution of personal effects, etc...)

Is there assistance for my chosen Executor?

Executors have the right to seek assistance and still retain their decision-making authority. An executor can get help from Trust Companies, Lawyers and Accountants.

Do I need a Will?

No, however it is a good idea. Having a legal will makes things easier for your family. A legal will not only outline how your assets are to be distributed, it also states who is responsible. Not having a will, or having a poorly drawn will can place unnecessary stress on your family and will make simple tasks (like closing bank accounts) much more difficult.

What is considered a legal Will?

In Canada there are 4 types of legal Wills. A formal Will is drawn up by a lawyer or notary and signed according to the requirements of provincial law. A Holograph Will is a handwritten Will that is signed by the maker but does not have to be witnessed. (Not valid in all provinces and not recommended). An international Will is drafted and signed according to set standards agreed to by certain jurisdictions who have signed an international convention regarding Wills. (Not valid in all provinces). The last is a Quebec notarial Will that is drawn up by a notary.

DO I NEED A LAWYER?

No, however it is a good idea. It may be helpful to contact a lawyer following the death of a family member. A lawyer may expedite the process of administering the estate. If you do not have a lawyer, contact the Law Society of Upper Canada to receive a free public legal information service that is sponsored by the above society and the Lawyers of Ontario. This service offers general legal information and can be accessed on the internet at www.lsuc.on.ca. You can also call the Lawyer Referral Service at 1-800-268-8326 to give you the name of a lawyer who can help you.

A lawyer can assist you when:

- Probate is required
- The deceased held property in his/her name
- There are multiple beneficiaries
- No legal will exists



ESTATE CHECKLIST

This checklist is a general guide to the many duties that you, as an estate representative, may be required to fulfil.

- Locate the Will and review it to determine whether there are any special funeral directions. Ascertain the whereabouts of any of the beneficiaries.
- Assist in making funeral arrangements, if necessary.
- Upon receiving the funeral account, take it to the bank, with the Proof of Death Certificate, to arrange payment. Most institutions will issue a draft payable to the funeral home.
- Obtain "Funeral Director's Proof of Death" (or apply for Provincial Death certificate if required.) We at Newediuk Funeral Home can provide you with the necessary application form for the provincial certificate.
- List the contents of the safety deposit box.
- Arrange for the safe custody of personal valuables.
- Review the adequacy of property insurance coverage and alter it, if necessary.
- If the deceased lived in a rental property, terminate the lease or arrange to sublet it.
- We at Newediuk Funeral Home can provide you with documentation to apply for the Canada Pension Plan Death Benefits, Survivors Benefits and Orphan's Benefits.
- Cancel the deceased's driver's license, health card, SIN number, condo maintenance fees, mortgage payments, magazine and newspaper subscriptions, cable, club memberships, telephone and request refunds, if appropriate.
- Confirm any outstanding balances and cancel any credit cards.
- Request Canada post to re-route mail.
- Ascertain any assets and liabilities by writing to financial institutions, insurance companies, brokers, employer, and RRSP/RRIF trustees.
- Obtain tax returns from prior years. Prepare and file T1 returns for the previous year within 6 months of the date of death or April of that year, whichever is sooner.
- Locate and obtain title documents for real property, mortgages, share certificates, bonds, debentures and guaranteed investment certificates.
- Arrange valuations of real estate, securities, personal property, and automobiles.
- Arrange for a review of the investment portfolio.
- Send a copy of the Will to each residuary beneficiary.
- Notify legatees/devisees of any benefits to be received according to the Will.
- Notify charities of any charitable bequests, (and regulators where required).
- Open estate bank account, (if required).
- Notify dividend and bond disbursing agents to change addresses or records.
- Prepare an inventory of any assets and liabilities. List assets by class, value, full particulars, maturity date, interest rate, payment frequency and dates.
- Obtain and meet with estate solicitor to complete application for probate. Make provisions for any fees that may be applicable.
- Schedule an appointment with the Pre-Arranging Director to pre-arrange funeral details, provide guidelines for survivors or, alternatively, make arrangements for someone in their care.

CONTINUED CARE AND ADVANCED PLANNING

While addressing all the issues surrounding the estate, it is wise planning to organize the following to relieve those responsible of a complicated legal, financial and emotional burden at a time of stress.

- Complete or update your will
- Complete or update your Power of Attorney for Property
- Complete or update your Power of Attorney for Personal Care
- Complete or update your Pre-arranged Funeral Plan

THREE STEPS TO FUNERAL PRE-PLANNING

Talk with your Family: Pre-arranging a funeral begins with a conversation between you and your family about your final wishes. Whatever arrangements you make for yourself will have no impact on you, but will have a major impact on your family. Often times what you think will be best for your family will actually make things harder for them at the time. The plans you make will affect how they cope and come to terms with their loss.

Get Organized: The next step is to get organized by meeting with a Funeral Professional in your home or at their office. They are trained to help you evaluate the options available and will help you develop a plan that makes sense for you and your family.

Paying for the Arrangements: The funeral will have to be paid for eventually. The question is: pay now or have someone else pay later? Only you can decide that based on your financial status. Most people decide to pre-pay to make things easier for their families. There are numerous options for pre-payment. Your Funeral Professional will walk you through these options so you can determine what works best for you. If you choose to pre-pay, your Funeral Professional will draw up a contract itemizing the costs and payment terms.



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