

# End of Life Planning: A Guide to Will Preparation and Funeral Instructions



## Leeds Anglican Ministries - Stronger Together in Christ

As Christians, we receive God's gifts gratefully, cultivate them responsibly, share them lovingly in justice with others, and return them with increase to the Lord.

Preparing your Will is an act of Christian stewardship. Remembering your parish, the Diocese, or any of its ministries, service agencies and institutions in your estate is a decision of generosity and faith, and participation in the mission of the Church.

As you work at your estate plans, we encourage you to talk to your family, financial advisor and lawyer. We can also provide worksheets to assist. We welcome questions as you prepare your estate. We hope this guide helps you achieve peace of mind.

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### Message from The Ven. Nancy MacLeod and The Rev. Trish Miller

Dear friends,

As clergy, we often journey with families before, during and after the death of their loved ones. It is frequently a time fraught with grief and confusion, often complicated by the lack of an up-to-date Will and directions for end-of-life care and funerals.

Individuals and families seem reluctant to have the difficult discussions around end-of-life planning for a variety of reasons: it's morbid or frightening; there will be time to plan and prepare a Will later; they don't know where to begin; the cost of Will preparation and/or funeral planning is too expensive; "I don't have anything to leave in a Will."

We hope this resource can address some of those barriers, and that this booklet will help you see that a Will and plan for your estate after your death are a future gift to your loved ones. A current Will minimizes delays and impediments to their access to your estate and effects. And even informal funeral planning will give them confidence they are honouring your wishes.

Your Will and funeral plans should be a reflection of your values and priorities. This resource will help you express those things you hold most important in life in a tangible, authentic way.

*Please note that this document is meant to be a tool to help prepare for your death. It is not meant to offer legal or financial advice.*

### Why do I need a Will?

Dying without a Will (called dying "intestate") can be a problem for three reasons.

- Your property will be divided according to the law, which may not be the same as how you would have divided it.
- No one will have been appointed by you to be the Executor. An application will have to be made to the Court to appoint someone to act as your Executor.
- There will be time delays and expenses involved in wrapping up your estate.

The appointment of an Executor or Estate Trustee by Will gives that person the power to manage your affairs immediately following death. Without a Will, no one has the authority to settle your estate until someone, (usually your next of kin) is appointed by the Court as Administrator, which can cause delays, hardship and expense.

If you die without leaving a surviving spouse by marriage (there is no provision made for a common-law spouse), or issue, the Succession Law Reform Act (SLRA) designates successive next of kin, by proximity of blood relation, who are entitled to inherit. Where there are no surviving kin, your property would become the property of the government of Ontario.

For more information: <https://cleoconnect.ca/resource/yourlegalrights/if-you-die-without-a-will/>

### **Child Guardians**

If you have underage children it is crucial to name a guardian and an alternate guardian in your Will. Choose someone you trust your child's care with. Ensure you have a discussion with the potential guardians before you name them in your Will. It may be wise to provide extra money in your Will to help guardians take care of your children.

### **Executors (Personal Representatives)**

When you choose an Executor (Trustee) it is wise to choose more than one because an Executor could predecease you or be unable to serve. Typically, the executor is responsible for offering the Will for probate, although it is not required that they fulfill this. The duties also include disbursing property to beneficiaries as designated in the Will, obtaining information of potential heirs, collecting and arranging for payment of debts of the estate and approving or disapproving creditors' claims. Trust companies or banks can also act as Executor.

### **Personal Directives**

Personal directives are legal documents which allow you to name a decision maker and/or provide written instructions to be followed when, due to illness or injury, you do not have the capacity to make decisions such as where you'll live or the medical treatment you'll receive.

### **Spiritual Care When You are Ill**

If you wish to receive pastoral care, when you are admitted to the hospital identify yourself as an Anglican. Ask family or friends to notify the hospital Chaplain and/or your parish priest that you are there so you can receive spiritual care and visits.

### **Organ and Tissue Donation**

If you have not already, please consider this, a noble donation that saves lives and improves the quality of life for many more. To learn more about organ donation please contact:

**Website:** [www.giftoflife.on.ca](http://www.giftoflife.on.ca)

**Address:** Trillium Gift of Life Network, 900-522 University Ave, Toronto, ON M5G 1W7

**Phone (General Inquiry):** 1-800-263-2833 (Toll Free) / 416-363-4001 (in Toronto)

**Email:** [info@giftoflife.on.ca](mailto:info@giftoflife.on.ca)      **Register on-line:** [www.beadonor.ca](http://www.beadonor.ca)

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### **What Happens Following a Death?**

The loss of a loved one is difficult. Here is a list that can help you identify what to do when someone passes away. (Information was obtained from Service Ontario, web address: <https://www.ontario.ca/page/how-get-copy-ontario-death-certificate-online>)

## First steps

The funeral director will register the death by completing the Statement of Death. This will be done with information received from a family member and the medical certificate.

## Death registration

In the event of a death, the attending physician or coroner completes the Medical Certificate of Death and gives it to the funeral director. A family member and the funeral director must complete the Statement of Death. The completed Medical Certificate of Death and the Statement of Death are submitted to the local municipal clerk's office by the funeral director.

## Death certificate

The funeral director will issue copies of proof of death that you can use in certain situations. Some organizations, however, may require an official death certificate from the Province or certified copy of it. The Long Form death certificate does not include medical cause of death. You can apply for it by fax, mail or at the following Service Ontario Centre: 47 Sheppard Avenue East, unit 417, 4th Floor, Toronto ON M2N 5N1

You may need the extended long form death certificate for some matters. If you are unsure if you need a file sized certificate or certified certificate, please check with the Ministry, government agency, or person requesting the document before you order.

## Obtain a Death Certificate

You can order a copy, or multiple copies online, if the death is registered in Ontario. You can use this certificate to cancel a health card or driver's license and for insurance purposes. To order a death certificate, you will need information about the deceased:

- first and last name
- sex
- date of death
- city/ town in which death took place
- parental information
- spouse/ partner information

If you have any questions, please contact:

Office of the Registrar General

189 Red River Road, PO Box 4600, Thunder Bay, ON P7B 6L8

Telephone: 1-800-461-2156 (outside of Toronto) / Fax: 1-807-343-745

## Who to advise?

### Pensions and Benefits – Federal

OAS / CPP                      EI                      CRA                      International Benefits Federal  
CCTB / UCCB                      Canada Savings Bonds                      GST Credit  
National Defence Disability/Death Benefit  
VA Disability Program Benefits, Funeral, Burial and Gravemarking Assistance

### Pensions and Benefits - Provincial

Life Insurance Policies                      Motor Vehicle Accident Insurance Policies  
Guaranteed Income Supplement                      Guaranteed Annual Income System (GAINS)  
Ontario Disability Support Program                      Ontario Drug Benefits  
Ontario Savings Bonds                      Ontario Works  
Trillium Drug Program                      WSIB Benefits

### Other

Former employers (pensions)                      Services (lawn care, house cleaning, etc.)

## Personal Identification

Social Insurance Number (SIN)	Passport
Citizenship Permanent Resident Card	Drivers License
Secure Certificate of Indian Status (SCIS)	Health Card

To find out more please visit: [www.ontario.ca/page/what-do-when-someone-dies](http://www.ontario.ca/page/what-do-when-someone-dies)

## What should I consider when planning my funeral?

### Funeral Home/ Crematorium Service

If you have a preferred provider, it is helpful to share this information with your family or loved ones so they know who to contact. **Be sure to let your family know if you have pre-arranged and/or pre-paid.** It is also good to indicate if you wish to be buried in a casket or to be cremated. For your funeral service, if your preference is a casket, do you wish it to be open or closed for viewing.

Consider a funeral budget. Costs can range from \$1500 - \$20000 (average \$2200-\$5300). Cremations tend to be less expensive; open casket services may cost more. There may be costs for cemetery plots (including opening and closing), and markers.

You may wish to consider your preferred place of burial, and if applicable purchase a plot. If you are being cremated, there are other options to interment in a cemetery.

### Notifications

It is helpful to have a list of who should be notified following your death. In the grief that follows immediately after a death, it is often easy to overlook someone.

Obituary: Your obituary is more than a funeral announcement. It reflects relationships you treasured in life and memories and experiences that were meaningful to you. It is helpful to provide some thoughts on what you'd like included (or excluded). Your obituary notice can also include your wishes for memorial donations/contributions.

### Funeral Service

Where would you like your funeral service to be held? Consider church, funeral home chapel, graveside or other options. For services in the Anglican Church tradition, there is an option to include the Eucharist. **Please remember that if you wish to be cremated and have the funeral service following the cremation, clergy may be asked to have a service of committal to cremation with your immediate family prior to that taking place.**

Music, live or recorded, is often a key element in funeral services. It is helpful to write down and share favourite hymns or other music that you'd like included at your funeral.

Within the Anglican Church tradition, the funeral service suggests appropriate Scripture readings. Are there particular ones you'd like included? You may also wish to include other poems or readings.

You may also wish to consider who will participate in your funeral liturgy. Is there someone (or more than one person) who will share the eulogy or reflect on memories? Do you have loved ones you would like to read scripture or other readings? Is there someone you would like to lead the prayers of the people?