Catholic Planning Guide to my Estate - My Legacy of Life and Faith

A Gift to the ones I love

"And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work" 2 Corinthians 9:8

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We are very pleased that you are taking steps to protect those you love through an estate plan and providing your family and friends with other information about your wishes and values in your life. We hope this guide will help you in making the process easier.

The benefits of an estate plan are peace, provision, protection and a spiritual legacy. An estate plan is designed to help you provide for those you love and protect both you and your family. You have spent most of your lifetime gathering assets and making plans, but many people spend more time planning their holiday than planning their estate. With a good estate plan, you can give loved ones the property you have acquired in the right way, at the right time and at minimum cost.

Yours, O Lord, are the greatness, the power, the glory, the victory, and the majesty; for all that is in the heavens and on the earth is yours; yours is the kingdom, O Lord, and you are exalted as head above all. Riches and honour come from you, and you rule over all. In your hand are power and might; and it is in your hand to make great and to give strength to all.
1 Chronicles 29: 11-12

In addition, a good plan will provide for you in your senior years. It may be important to designate a specific person to manage your property, help doctors and other medical staff with important decisions and make certain that you are receiving the best possible care. An estate plan can increase your lifetime security and achieve your goals for family and charity.

1 Chronicles 29: 11-12 clearly illustrates that God is owner of all. An estate plan acknowledges that ownership helps to prepare the next steward and ensures that your final act on earth is one of good stewardship.

This guide is designed for your benefit. It is usually best to move fairly quickly through the different sections. You may need to come back later and fill in some of the information.

CAN I USE MY ESTATE PLAN TO CREATE A CATHOLIC LEGACY?

Everyone wants to have a life with meaning. We can choose to live on in the memory of family and friends, and investing in ministries that shape eternity and lives. A believer's estate plan can indeed create a legacy of faith touching your family, your church or other ministries.

"He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us." 2 Corinthians 9: 10-11

Your Estate is a wonderful opportunity to bless others in need with a portion of your lifetime "increase" in property. For a person who has given in offerings their whole life, wouldn't it make sense to impact the Kingdom in their estate as well?

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EXECUTOR INFORMATION

Responsibilities and Duties of an Executor

The deceased's Will is the legally binding expression of that person's wishes for the distribution of his or her property. Your responsibility as executor or executrix is to administer the estate and carry out those wishes.

As executor/executrix, you control all aspects of the estate's administration. This extends from identifying and protecting the deceased's assets, to distributing those assets to the beneficiaries. As executor/executrix, you are legally accountable to the beneficiaries.

Executor Duties: A helpful reference is the 'checklist' of principal tasks.

1. **Immediate issues -** There are many things that require your immediate attention. These include:
   - finding and reviewing the most recent Will
   - arranging the funeral
   - determining if any family members have immediate financial needs
2. **Protecting the estate:** Your role includes identifying the deceased's assets and protecting them until final distribution. For example, you may need to:
   - arrange for the care of any vacant property
   - arrange for safe custody of personal valuables and important documents
   - Cancel club memberships, health insurance, subscriptions, credit cards, etc.
   - ensure adequate property insurance exists
3. **Valuing the estate:** Once the estate has been identified, it needs to be valued. This may include:
   - developing a full valuation of household goods, furniture, artwork, automobiles and other personal effects
   - determining benefits due under insurance policies and pension plans
   - preparing a detailed inventory of assets and liabilities
4. **Tax issues:** While neither the federal nor the provincial government imposes direct death duties, there are several tax issues that arise when a person dies. As a result, you will need to:
   - determine capital gains at the date of death
   - contact relevant jurisdictions if foreign assets were held
   - make the various elections permitted under federal and provincial laws
   - prepare and file final income tax returns and request clearance certificates
5. **Administration and distribution:** In addition, you will be required to clear the estate and distribute the assets. This may include:
   - arranging for probate of the Will, if necessary
   - settling all claims and debts
   - investing surplus cash and managing the investments to ensure that enough money is available to pay income tax and other liabilities
   - delivering personal property which was bequeathed and obtaining receipts
   - discharging any bank or private loans, mortgages or other liabilities
   - paying any legacies and other bequests
   - distributing the assets to the beneficiaries
   - preparing a full accounting of the estate's administration and submitting it to the beneficiaries

EXECUTOR'S CHECKLIST

The following checklist summaries the tasks involved in settling an estate. If you have questions about any of your duties or want more information, please contact an estate-planning professional.

PRELIMINARY STEPS	
1. Locate the Will and review for specific instructions concerning the funeral.	☐
2. Assist with funeral arrangements if required.	☐
3. Obtain original copies of proof of death certification. (Most organizations that you deal with as an executor require original documentation.)	☐
4. Ensure that the family's immediate financial needs can be met.	☐
5. Review any marriage contracts, family law issues or dependent relief issues.	☐
6. Probate the Will (if necessary).	☐
BENEFICIARY RELATIONSHIP	
7. Communicate directly with beneficiaries, gather/confirm information, and set expectations.	☐
8. Provide regular updates to beneficiaries regarding status of administration.	☐
9. Provide residual beneficiaries with a copy of the estate summary document.	☐
10. Communicate with the residual beneficiaries regarding the distribution process.	☐
SAFEGUARDING THE ESTATE ASSETS	
11. Verify that adequate insurance is in place to protect all real assets.	☐
12. Notify banks and financial institutions where deceased held accounts or had other dealings.	☐
13. Cancel all credit card accounts and return cards to issuers.	☐
14. Open an estate account to deposit income and pay expenses, transferring any balances.	☐
VALUING THE ESTATE	
15. Locate all original investment certificates, stocks, bonds, property deeds, etc.	☐
16. Identify, value and record estate assets as at the date of death.	☐
17. Investigate all debts owed by the deceased.	☐
18. Apply for and collect CPP death benefit.	☐
19. Contact former employer regarding pension plans, retiree benefits and death benefits.	☐
20. Apply for and collect life insurance and other insurance benefits	☐
ADMINISTERING THE ESTATE	
21. Review the suitability of investments held in the estate and recommend assets to be sold to meet cash requirements.	☐
22. Invest any surplus cash until estate is finalized, selecting from allowable investments.	☐
23. Assist in establishing any trusts stipulated in the Will.	☐
24. Cancel Old Age Security.	☐

25. Apply for CPP/QPP survivor's benefit.	☐
26. Advise CRA to discontinue or transfer GST/HST credits and child tax benefits.	☐
27. Complete documentation and arrange to transfer employment, health, pension and retiree benefits.	☐
28. Return social insurance card, passport, and driver's license and health card, obtaining any appropriate refunds.	☐
29. Complete housekeeping tasks.	☐
30. Pay all debts and settle all legitimate claims prior to final distribution of assets, obtaining receipts for any payments made.	☐
TAXES	
31. Obtain a copy of the last tax return filed by the deceased.	☐
32. Prepare and file final tax return(s) including, if applicable, a provincial return in Quebec, returns for international jurisdictions and a rights and things return.	☐
33. File any outstanding returns from previous years if not yet filed.	☐
34. File any necessary U.S. or foreign tax returns.	☐
35. Pay all income taxes owing.	☐
36. Obtain Tax Clearance Certificate(s) from CRA and Revenue Quebec (if applicable) once the Notice of Assessment(s) are received, confirming that all tax liabilities have been settled.	☐
37. Complete a final tax return for the estate as well as for the deceased's business if necessary.	☐

DISTRIBUTION	
38. Initiate sale of assets and transfer of titles.	☐
39. Begin distributing assets to beneficiaries according to the terms of the Will once the Will has been probated and once you have ensured that there are sufficient funds to pay outstanding debts and taxes of the deceased.	☐
40. Distribute specific bequests (personal belongings) to respective beneficiaries according to the terms of the Will, obtaining receipts.	☐
41. Advise beneficiaries to consult with a tax advisor to ensure the most tax-advantageous treatment of their inheritance.	☐
42. Arrange for final distribution of remaining assets, obtaining receipts from each beneficiary.	☐
43. Advise the bank in writing to close the estate account once the estate is settled.	☐
44. Prepare a reckoning of your expenses (and compensation, if any) as executor.	☐
45. Prepare a final list of all assets, liabilities, expenses and distribution of assets for beneficiaries.	☐
46. Have each adult beneficiary approve this accounting and sign a release form.	☐

Deceased Estate Forms

http://www.justice.gov.sk.ca/
P-20.3 Reg 1 Form A - Enduring Power of Attorney Appointing a Personal Attorney
P-20.3 Reg 1 Form B - Enduring Power of Attorney Appointing a Property Attorney
P-20.3 Reg 1 Form C - Enduring Power of Attorney Appointing a Personal and Property Attorney
Form 16-11A Application for Probate
Form 16-11B Application for Grant of Administration with Will Annexed
Form 16-11C Application for Grant of Administration
Form 16-12 Notice to Public Guardian and Trustee or Property Guardian
Form 16-13A-102 Affidavit of Applicant for Probate (or Administration with Will Annexed)
Form 16-13B Affidavit of Applicant for Administration
Form 16-14 Statement of Property
Form 16-16 Renunciation of Probate (or Administration with Will Annexed)
Form 16-26 Renunciation of Administration
Form 16-19A Affidavit of Execution of Will
Form 16019B Affidavit Proving Execution of a Holograph Will
Form 16-19C Affidavit of Plight and Condition
Form 16-22 Affidavit Verifying Translation of a Will
Form 16-28A Power of Attorney
Form 16-28B Application for Grant of Administration as Attorney for Next-of-kin
Form 16-28C Affidavit of Applicant for Administration as Attorney for Next-of-kin
Form 16-29A Application for Administration De Bonis Non
Form 16-29B Affidavit of Applicant for Administration De Bonis Non
Form 16-31 Administration Bond
Form 16-34A Application for Resealing Foreign Grant
Form 16-34A Affidavit of Application for Resealing Foreign Grant
Form 16-36 Application in Small Estates - Memorandum to the Judge
Form 16-37 Intervention
Form 16-38 Caveat
Form 16-48 Notice to Creditors
Form 16-52 Affidavit Verifying Accounts
Form 16-55 Certificate of Examining Officer

FINANCIALS

Information about your Assets
Indicate if not applicable. Attach an additional sheet for more information about these assets if required.

Real Estate: Principal Property

Address:	
City:	
Province:	PC:
Manner of Ownership*:	
Approx. current value of property:	
Original Cost:	
Mortgage(s) with	
Approx. Amount	
Other Info:	

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

Real Estate: Recreational Property

Address:	
City:	
Province:	PC:
Manner of Ownership*:	
Approx. current value of property:	
Original Cost:	
Mortgage(s) with	
Approx. Amount	
Other Info:	

RENTAL INVESTMENT, BUSINESS OR OTHER REAL PROPERTY

Address:	
City:	
Province:	PC:
Manner of Ownership*:	
Approx. current value of property:	
Original Cost:	
Mortgage(s) with	
Approx. Amount:	
Other Info:	

BUSINESS

Business name (in full):	
Address:	
City:	
Province:	PC:
Nature of Business:	
Manner and percent of ownership:	
○ Corporation ○Partnership ○ Sole Proprietor	
Approx. current value of your business interest:	
Has Buy-Sell or other shareholder's agreement been entered into?	○ Yes ○ No
Other Info:	

BANK ACCOUNTS

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

*Joint Chequing, Individual Chequing, Joint Savings, Individual Savings

AVAILABILITY OF BANKING FUNDS ON DEATH:

INCOME, SALARIES, WAGE AND OTHER REVENUE

Business, Farms, Etc.

Income/Revenue Type	Company/Institution Name	Monthly Income	Other

AUTOMATIC WITHDRAWALS

(utilities, taxes, memberships, clubs, other payments)

Company/Utility/Etc	Account Number	Type of Account	Withdrawal From	Withdrawal Amount

CREDIT CARDS

Credit Card	Name / Phone number of CC Institution	Account No.	Password/Code
Visa			
MasterCard			
Am. Exp.			

Safety Deposit Box

Box Location	Box Number	Key Location
Personal Safe: Location	Code/Combination:	Contents – Other Information

Cars, Trucks or Recreational Vehicles

Make	Model	Year	Type	Value	Ownership	Original Cost

Insurance (not life)

Insurance Type	Location of Insured Item (Address)	Insurance Provider	Insurance Holder	Account No.
Home				
Car				

Other Assets and Investments:

Bonds, stocks, mutual funds, GIC, monies owed to you and secured by mortgage 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:

Account Number	Investment Company/Contact Information

LOCATION OF OTHER DOCUMENTS AND INFORMATION

Personal and Household Items

List any items of personal property you wish to distribute in your Will and the person you are willing it to.

Item / Beneficiary	Item / Beneficiary

ORDER OF CHRISTIAN FUNERALS

A Guide for the Order of Christian Funerals

At the centre of our Catholic beliefs about death is the paschal mystery of Christ, that mystery which includes life here and hereafter and our own hope of resurrection. Therefore, the actions of a Catholic community when one of its members dies must as clearly as possible proclaim this central mystery. Particularly is this true when the community gathers to pray for the deceased and to support with its faith, hope, and love the grieving family and friends. These guidelines are intended to assist in the proclamation of this paschal mystery.

> In the face of death, the Church confidently proclaims that God has created each person for eternal life and that Jesus, the Son of God, by his death and resurrection, has broken the chains of sin and death that bound humanity. Christ achieved his task of redeeming humanity and giving perfect glory to God, principally by the paschal mystery of his blessed passion, resurrection from the dead, and glorious assumption. Therefore, if in union with Christ we have imitated his death, we shall also imitate him in the resurrection. [Romans 6:5].
>
> *"Order of Christian Funerals" CCCB, 1990, #1,2*

The funeral services are a right, not a privilege of all members of the Church, both the faithful and the catechumens (canon 1176; 1183, 1). The Order of Christian Funerals also provides for the celebration of funeral rites for children whose parents intended them to be baptized (canon 1182,2). There are generally three celebrations to the Order of Christian Funerals: The Vigil, the Funeral Liturgy (Mass – or a funeral service without Mass) and the Rite of Committal (usually at the graveside).

The Vigil for the Deceased

The vigil for the deceased (or the wake service) is normally the first of the funeral rites. The Christian community gathers in prayer to console and support the grieving family and to intercede with God for the deceased. A priest, deacon, or layperson may preside. The family should be a part of this assembly and not be separated from it by being in a different room.

The vigil can take place in the funeral home or in the church in the afternoon or evening before the funeral. Since many people may be unable to attend the funeral liturgy, it is important that the vigil be a clear liturgical celebration. It should deal with grief while offering the support of Christian faith, hope, and love. If the vigil takes place in the church, the 'reception of the body' forms the introductory rites.

The full participation of the assembly is as important in celebrating the vigil. Participation aids and memorial cards provided should be tasteful and have prayers reflective of the Order of Christian Funerals. The service should include a liturgy of the word with an appropriate gospel reading since the proclamation of the word is the high point and central focus of the vigil. A brief, scriptural Homily is given by priest or

deacon but not an eulogy. Whether at the funeral home or in the church, a member of the family may speak in remembrance of the deceased, either before the blessing or at another appropriate time during the vigil.

THE FUNERAL MASS

The Mass, the memorial of Christ's death and resurrection, is the principal celebration of the Christian funeral. This is the main celebration of the Christian community for the deceased person. It is usually celebrated in the parish church where the local community gathers for the Sunday Eucharist. Two forms are possible: a funeral Mass or a funeral liturgy outside mass. The Church encourages a Mass since the Eucharist remembers and celebrates Christ's own death and resurrection. However, while the Eucharist is our central liturgy, it is not always the best option for every funeral. To celebrate a funeral without Mass is truly a valid form of Catholic worship. The funeral Mass includes the 'reception of the body' (if not already occurred during the Vigil), the celebration of the liturgy of the Word, the liturgy of the Eucharist, and the final commendation and farewell.

THE RITE OF COMMITTAL

This rite is the final act of the faith community in caring for the body of its deceased member. By their presence at this rite, the community members, help the mourners face the end of one relationship with the deceased and the beginning of a new one based on prayerful remembrance, gratitude, and the hope or resurrection and reunion. The celebration, whenever possible, takes place at the open grave, the place of interment, or the crematorium. (When a body is cremated, the funeral liturgy is concluded with the interring of the ashes sometime afterwards.) This act of committal takes place either during the rite or at its conclusion to express the full meaning of the rite: that the grave, once a sign of despair, is now, through Christ's own death and resurrection, a sign of hope and promise.

A hymn or liturgical song may be used at the conclusion of the rite to affirm our hope in God's mercy and in the resurrection of the dead. The rite allows for some gesture of final leave-taking (placing flowers or soil on the coffin). Cremation and the presence of cremated remains at the funeral rites is permitted. Priority should be given to having the body present for the funeral rites and then cremation following the said rites. We uphold the cultural diversity of Christ's people in the Diocese of Saskatoon. Final planning and consideration for these cultural traditions should be discussed with the parish priest before finalizing any funeral plans.

CREMATION

Through the centuries, the Church has followed the practice of burial or entombment after the manner of Christ's own burial. This expresses respect for the human body as a member of Christ and faith in the resurrection of the body. "The Church earnestly recommends that the pious custom of burial be retained; but it does not forbid cremation (canon 1176, 3).

The Church grants her funeral rites to those who have chosen cremation. The Order of Christian Funerals recommends that cremation will take place after the funeral liturgy. Although ordinarily the body is present for the funeral, there may be occasions when, with the approval of the bishop, it is permitted to celebrate the funeral liturgy, including the Eucharist, in the presence of the ashes of deceased. In this case, the ashes are to be placed on a small table covered with a white cloth. The table is place in front of the altar, and a little to the side. The rites usually held in the cemetery chapel or at the grave may take place in the crematorium. It is recommenced that cremated remains be place in a worthy container, buried in a grave or inurned in a columbarium niche, preferably in a Catholic cemetery. The rite of committal has a special prayer for burying and entombing.

Funeral Offerings

An offering to the parish for funeral services is customary and may be suggested according to the approved diocesan schedule for such offerings. However, a funeral service, including Mass in the church with the body present and a committal service is given to the poor free of charge.

Words of Remembrance

When a loved one dies, the grieving family and friends are anxious to honour the memory of the loved one in every way they can. The funeral liturgy is an act of praise and thanksgiving for Christ's victory over sin and death, a proclamation of the paschal mystery. This act of worship belongs to the whole community, the whole Church, and not to any individual or group. Reference to the person's life of faith and love are appropriate in a homily as a sign of God's compassionate love and the paschal mystery.

Because of the Vigil's more intimate nature, it is more appropriate to include in it words of remembrance that refer more directly to the deceased person. This is not a eulogy in the strict sense of the word, that is a speech of "high praise", but rather a telling the faith story of a person. Those who prepare such words of remembrance will want to keep in mind that the vigil service is Christian liturgy, and the focus should be the Christian life of the person. Family should guard against making it unduly long.

Sometimes family members want to provide those who come to the funeral liturgy to share their grief with an account of the deceased person's life, with biographical details and a summary of his or her activities. The family might consider preparing a printed leaflet that can be handed out at the funeral or at any other appropriate time. Another opportunity is at the reception which often follows the funeral liturgy.

Pastoral Elements

No arrangements for funeral, burial or cremation should be finalized until the relatives have discussed them with the parish priest.

THE PALL

To emphasize the importance of the person's baptism, the Church in Canada encourages the use of a pall at the funeral liturgy. This pall is placed on the coffin during the rite of reception of the body by family members, friends, or by parish ministers. This pall is a reminder of the white baptismal garment, as sign of Christian dignity of the person. The coffin is covered with a white cloth as the person enters into a new life in the resurrection of Jesus. Covering the coffin is a way to make a statement about the identity of the deceased; it proclaims the greatest thing that can be said about the deceased person is that he or she is a sister or brother of Christ, a member of the Church.

Adopted from www.cccb.ca, the National Liturgy Office, Canadian Conference of Catholic Bishops: "*Catholic Funerals and Eulogies, The Pall and the Flag*".

RELATED QUESTIONS

UNBAPTIZED CHILDREN

The Church's funeral rites may be celebrated for a child who died before baptism and whose parents intended to have the child baptized.

BURIAL OF A STILLBORN AND THE FETUS

The Church urges that stillborns and fetuses of Catholic parents be interred whenever possible. The decision and procedure for the interment is left to the parents and their pastor.

ORGAN TRANSPLANTS AND DONATIONS OF BODIES FOR MEDICAL SCIENCE

"Organ donation after death is a noble and meritorious act and is to be encouraged as an expression of generous solidarity (Catechism of the Catholic Church, n,2296). Likewise, the donations of bodies is legitimate. However, in keeping with Christian respect for the body, there should be reasonable assurance that the remains will be disposed of in a reverent manner upon completion of the research.

Lord, in our grief we turn to you. Are you not the God of Love always ready to hear our cries? Listen to our prayers for your servant N. whom you have called out of this world: lead him/her to your Kingdom

We ask this through Chris our Lord. Amen

BURIAL INSTRUCTIONS

The following person(s) will act on my behalf with my cemetery arrangements:

Name:		
Relationship:		
Address:		
City:	Province:	Postal Code:
Telephone:		
Name:		
Relationship:		
Address:		
City:	Province:	Postal Code:
Telephone:		

The following people have permission to be buried in the grave, lot, crypt or niche:

I have pre-arranged my funeral at the following funeral home:

Contact Person:		
Address:		
City:	Province:	Postal Code:
Telephone:		

I wish my funeral to be celebrated at:

Parish Name:	
City/Town:	

I wish to be buried at:

Cemetery Name:	
City/Town:	

I have interment rights for a grave, lot, crypt or niche at:

Cemetery Name:	
City/Town:	
Telephone:	
Grave/Lot/Crypt/Niche Location:	

I wish my remains to be:

○ Interred (Ground Burial)
○ Cremated
○ Entombed (In Mausoleum)

Following my death, the interment rights of the grave, lot, crypt, or niche are to be transferred to the following person:

Name:		
Address:		
City:	Province:	Postal Code:
Telephone:		

Check off the following supplies and services that have been pre-paid or need to be arranged:

Burial or Entombment Fee:	○ **Pre-Paid**	○ **Needs to be arranged**
Burial or Cremation Vault:	○ Pre-Paid	○ Needs to be arranged
Cremation Urn:	○ Pre-Paid	○ Needs to be arranged
Monument or Marker:	○ Pre-Paid	○ Needs to be arranged
Inscription or Memorial:	○ Pre-Paid	○ Needs to be arranged
Pictures:	○ Pre-Paid	○ Needs to be arranged

VIEWING

I ○ do / ○ do not wish to have my casket open at the ○ Funeral Home ○ Church.

My jewelry should be ○ Left On, ○ Removed.

Burial Clothing:	

MONUMENT

○ Stone ○ Plaque

Inscription:

Other Information for my survivors:

Memorial Gifts – In Lieu of Flowers

Memorial Gifts (in lieu of flowers) to:
Parish:
Diocese:
Favorite Charities:

My Catholic Faith is Very Important to me

I would deeply appreciate it if my loved ones were to designate that all "in-lieu-of flowers" donations made in my memory be directed towards:

Please select One:	
○	My Parish (Name/City-Town)
○	Bishops Annual Appeal, Diocese of Saskatoon – for ministries and programs
○	Stain Glass Memorial Fund
○	Priest Pension Fund
○	Education of Seminarians and Priests

To my Loved ones:

Please notify the funeral home of my in-lieu-of-flowers intention so that they may contact the Diocese of Saskatoon 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)." OR "Memorial Gifts may be made to…."

Name:	
Signature:	Date:

My Personal Funeral Rites

I wish my services to reflect my life, faith and love.

Suggested Pallbearers

1.
2.
3.
4.
5.
6.

Music Ministry

Choir:
Choir Leader:
Organist:

After Service Activity

Describe the type of activity after the service you wish to have for family and friends, and which funds are to be used to pay for this activity.

THE VIGIL FOR THE DECEASED

Cross Bearer (Name):			
Family process behind casket:	○ Yes or ○ No		
Prayers around the body and placing of pall (back of church):			
Placing of the Pall (names):			
Opening Hymn:			
1st Reading:		Read by:	
Responsorial Psalm:			
Gospel Reading:		Read by:	○ Presider or ○
Homily:		By:	○ Presider or ○
Special Prayer or Devotion:		By:	
Words of Remembrance:	○ Yes or ○ No	Read by:	
Closing Hymn:			

THE FUNERAL MASS

Cross Bearer (Name):			
Altar Servers (2) (Names):			
Family process behind casket:	○ Yes or ○ No		
Opening Hymn:			
1st Reading:		Read by:	
Psalm: (usually sung by choir or)		Read by:	
2nd Reading:		Read by:	
Gospel Reading:		Read by:	Usually read by the Presider or ○ Guest Clergy:
Preparation of the Altar	Gifts brought up by (1 or 2):		
Offertory Hymn:			
Prayers of the Faithful #:		Read by:	
Communion Ministers:			
Communion Hymn #1:			
Post Communion Hymn:		Sung by:	○ Choir ○ Soloist
Song of Farewell:			
Recessional Hymn:			
Afterwards:			

ORGAN AND TISSUE TRANSPLANTS AND DONATIONS

Organ and tissue donations and transplants are managed by the Saskatchewan Transplant Program, with coordinators in Saskatoon and Regina. The program has been in place since 1989.
Both Regina and Saskatoon provide cornea (tissue) transplants.
Adult kidney transplantation is done in Saskatoon.

Organ and Tissue Donor Information

How to become an organ and tissue donor.

The Saskatchewan Transplant Program:

- co-ordinates organ/tissue donation, retrieval and exchange;
- handles work-ups of patients and living kidney donors;
- co-ordinates retrieval teams from outside the province;
- consults on donor assessment and maintenance;
- educates professionals/public on transplantation and organ donation;
- identifies donors and maintains contact information;
- approaches families for organ donation consent;
- provides pre- and post- transplantation teaching; and
- makes out-of-province arrangements for transplant patients who must travel outside of Saskatchewan.

For more information, call:
Saskatoon (306) 655-5054
Regina (306) 766-6477

Donating an Organ or Tissue

It's important that someone in your family knows whether or not you want to be an organ and tissue donor, since the decision to donate is left to your next of kin.

Saskatchewan has launched a province-wide public awareness campaign that gives people a new and innovative way to let their friends and families know their wishes on organ donation.

Visit **www.isanorgandonor.com** to find out why Saskatchewan celebrities believe in organ donation, and how to show that you do, too.

See Related Links below for more information on the campaign.

In Saskatchewan, adults can also indicate their desire to be an organ and tissue donor by placing an orange "organ and tissue donor" sticker on their Saskatchewan health services card. The stickers themselves do not guarantee a donation - your family should also be aware of your wishes.
Organ donor stickers are included in each health services card package. A form that comes with the stickers encourages you to discuss your views on organ and tissue donation with your family, and requires both you and a family member to provide signed consent. If you need a sticker, call

Saskatchewan Health at **1-800-667-7551**

I AGREE TO BE AN ORGAN AND TISSUE DONOR

SEE THE STICKER ON MY HEALTH CARD.

Name	Signature	Date

PERSONAL CONTACT LIST

PERSONAL CONTACTS

Name	Address	Telephone	Email
FAMILY / RELATIVES			

Name	Address	Telephone	Email
FAMILY / RELATIVES			

Name	Address	Telephone	Email
FRIENDS			

LIFE INSURANCE & PENSION POLICIES

LIFE INSURANCE POLICIES

	Policy #1	Policy #2
Company:		
Policy No.:		
Type of Policy:		
Face Amount:		
Name of Insured:		
Beneficiaries:		
Cash Value:		
Company:		
Policy No.:		
Type of Policy:		
Face Amount:		
Name of Insured:		
Beneficiaries:		
Cash Value:		

Location of Policies:

RRSPs, RSPs, RIFs, and Annuities

Do you belong to a company pension Plan?	○ Yes	○ No
If yes, name of beneficiary(s)		
Does your spouse?	○ Yes	○ No
If yes, name of beneficiary(s)		
Do you have a RRSP, Income Fund or Annuity?	○ Yes	○ No
Provide details:		

Location of Registered Funds Documents:

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

NET WORTH SUMMARY

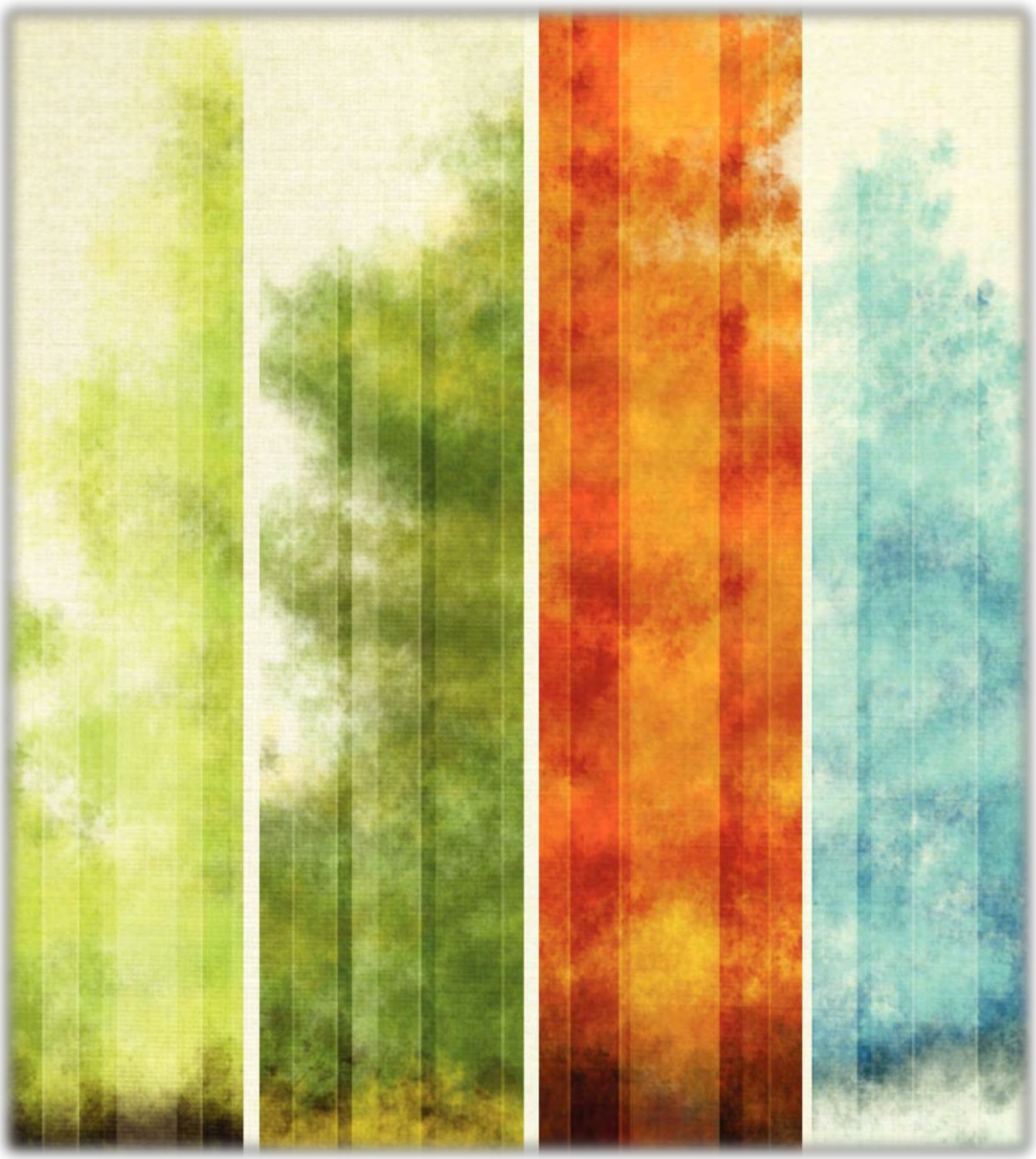
Add up all totals from Financial Pages, Life Insurance, and RRSP's

Total Value of Assets $
Less total value of Liabilities $
Net Value of your Estate $

Do you have a safe?	○ Yes ○ No
Combination or Code:	

OTHER

OBITUARY



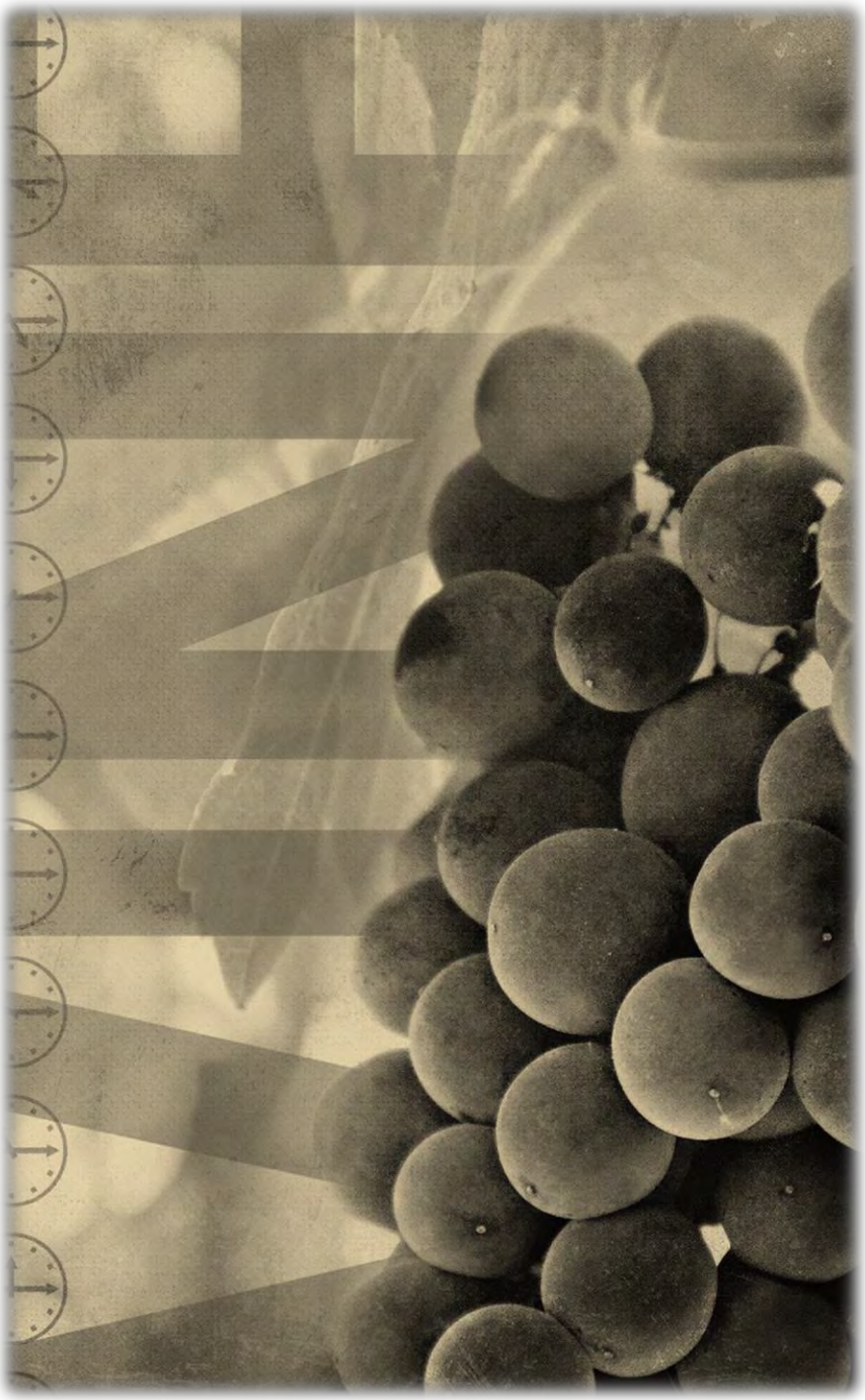
WRITING YOUR OBITUARY

You may want to write your own obituary. It helps to ensure that the things that are important and meaningful to you are included. At the least, it is a good idea to leave a brief biographical account of your life to assist those who will compose your obituary. Use this space to either write your obituary or note important details you wish to be included.

Name:	**Date:**

Name: Date:

PHILANTHROPY



BEQUESTS BY WILL

The Ultimate Gift

"What shall I return to the Lord for all his bounty to me?"

Psalm 116: 12

The Diocese of Saskatoon Catholic Foundation can be designated as a beneficiary in your will. Since the gift is deferred, there is no immediate income tax benefits associated with a bequest; however, this type of gift is eligible for a tax receipt which may be applied to up to 100% of the income (including all assets that are deemed disposed) stated on your final return. The receipt may also be carried back and claimed in the year previous to death.

Your bequest to The Catholic Foundation may be one, or a combination, of the following:

- A percentage of your estate, for example, 10%.
- The residual of the estate (after all or part of the residue of the estate after all specific bequests and expenses have been paid out of the estate)
- A specific dollar amount
- Real Estate
- RRSPs/RRIFs
- Stocks and securities
- Life Insurance policies

An unrestricted bequest allows the Diocese to use the donor's gift where the need is greatest. A restricted bequest is a gift with a specific purpose. The donor may specify the gift be used for a particular Diocesan program or ministry.

The drafting of a will should be arranged with the involvement of legal counsel. It is preferable that you allow for the broadest possible flexibility for determining how your gift should be used by The Diocese of Saskatoon while at the same time ensuring that the church can carry out your wishes.

If your financial plan includes a bequest for the Diocese of Saskatoon Catholic Foundation in you Will, we would like to hear from you. We can then review the terms of the bequest with you, particularly if it is restricted, to ensure that we will be able to comply with your wishes.

Suggested wording for Unrestricted Use:

I give and bequeath to the Diocese of Saskatoon Catholic Foundation Inc., Saskatoon Saskatchewan the sum of $_____ (specific amount) or _____% (a percentage) of the residue of my estate to be used for its general purposes as the Diocese of Saskatoon Catholic Foundation sees fit.
Registered Charity #: 836037127 RR 0001

Suggested wording for Restricted Use:

*I give and bequeath to the Diocese of Saskatoon Catholic Foundation Inc., Saskatoon, Saskatchewan, the sum of $_____ or _____ % (percent) of the residue of my estate to be used for _____ .** If, in the opinion of the Board of Directors of the Diocese of Saskatoon Catholic Foundation Inc. ,it should become impossible, inadvisable, or impractical to use this gift for this specific purpose(s),then the Board may in their discretion use the gift to the best advantage for the Diocese of Saskatoon, keeping in mind the spirit of the gift intent.*
Registered Charity #: 836037127 RR 0001

**You would state the detailed description of what you, the donor, would want the bequest to accomplish or be used for a particular program or ministry.

Examples of Restricted Use are (but not limited to):

- To be used for the Lay Formation Program
- To be used to enhance the Marriage and Family Life Program
- To be used for any program or ministry related to Youth in our diocese
- To be used to support my Parish _____, Town, Province, Postal Code
- To be used to support Clergy and Religious Life
- To be used to support the First Nations Ministries
- See the Roman Catholic Diocese of Saskatoon website for more information on current programs and ministries.

GIFTS OF LIFE INSURANCE

> *"The Lord will command the blessings upon you in your barns, and in all that you undertake; he will bless you in the land that the Lord your God is giving you. … The Lord will make you abound in prosperity… in the fruit of your ground in the land that the Lord swore to your ancestors to give you."*
>
> *Deuteronomy 28: 8, 11*

A gift of life insurance is an affordable way to make a gift to the Diocese of Saskatoon Catholic Foundation Inc.

There are four ways for you to provide a charitable gift of life insurance.

- New Policy: Your annual premium is considered a charitable contribution when you make the Catholic Foundation the owner and beneficiary of the policy. You receive a tax receipt for its value which can offset annual income tax.
- Paid Up Policy: If you have a paid up policy that is no longer needed for your original purpose, it can be transferred to the Catholic Foundation. You receive a tax receipt for the fair market value of the policy which can offset income tax payable.
- Existing Policy: You can transfer ownership of your policy. The advantage is that you do not have to go through the process of buying a new policy which is beneficial if there is a health consideration that might result in a denied application. You will receive a charitable receipt for any cash value on transfer plus an annual receipt for premium payments.
- Named Beneficiary: Name the Diocese of Saskatoon Catholic Foundation Inc. beneficiary and receive a tax receipt to your estate for insurance proceeds paid directly to the Foundation.

Benefits of making a gift of life insurance to the Diocese of Saskatoon Catholic Foundation include:

- Receiving a tax receipt based on the way the insurance was gifted;
- Avoiding probate. Gifts of life insurance are less susceptible to being contested than a charitable bequest, and provide privacy;
- Designating your gift to a priority that meets your interests, such as a ministry, capital projects, library and other programs.

Life Insurance Policy Planned Gift Example:

You want to make a planned gift to the Diocese of Saskatoon Catholic Foundation, but you don't have the funds to make a gift out of your current financial situation like what you want to. One option is to purchase a life insurance policy and make the Catholic Foundation the owner and beneficiary of that policy. You benefit today by receiving a tax donation receipt for the amount of the premiums you paid, and you receive the satisfaction of know you are leaving your faith community a wonderful legacy of hope.

Donor purchases a life insurance policy and makes the Diocese of Saskatoon Catholic Foundation the owner and beneficiary of the policy. The donor is entitled to a donation receipt for premiums paid to the insurance company after ownership has been transferred to the charity and for contributions made to the charity to cover the premiums.	
Face Value of Policy	$100,000
Premiums paid by Donor	$35,000
Foundation issues a charitable donation receipt to donor to be used on donor's annual income tax.	$35,000
Tax Credit to Donor (assuming 44%)	$15,400
After-tax cost of policy ($35,000 - $15,400)	$19,600
The donor receives a $35,000 tax donation receipt amounting to a $15,400 tax credit to reduce "tax owing". The cost of the $100,000 policy is actually only $19,600.	

GIFTS OF RRSPS AND RRIFS

By naming the Diocese of Saskatoon Catholic Foundation as the beneficiary in your registered retirement plan documents, you can enjoy the savings from your RRSP and RRIF during your lifetime, tax-protect your estate, and create a legacy for the Church.

Please use the legal name "Diocese of Saskatoon Catholic Foundation Inc., Saskatoon, Saskatchewan" in your RRSP/RRIF beneficiary designation clause. The Charitable Number of the Foundation, which is required, is 836037127 RR0001. A tax receipt for the value of your gift invested will be issued to your estate (all or a portion of the assets in you plan) and applied towards your final income tax return.

Gifts of RRSPs and RRIFs are beneficial because:

- RRSP/RRIF gifts are tax-effective means of supporting the Diocese;
- Your estate may claim gifts in the year of death equal to 100% of your net income in that year and the preceding year;
- You have use of the retirement savings investment while you are alive;
- You can designate your gift to a diocesan priority that meets your interests, such as youth ministry, priest pension fund, lay formation, etc.;
- RRSP/RRIF gifts are revocable and can be changed if your financial circumstances change;
- You can avoid probate.

Please note: Under current Canadian tax law, RRSPs/RRIFs cannot be transferred directly to a registered charity during one's lifetime to be eligible for a charitable tax receipt. While you may choose to withdraw funds from your retirement savings to make a gift, such course of action is not recommended since the tax owed upon disposition would likely devour most, if not all, of the tax credit produced by the gift.

PUBLICLY TRADED SECURITIES

Federal incentives have made it very attractive to donate publicly traded securities that have appreciated in value.

You can donate shares, bonds, bills, warrants, futures and/or units in mutual funds traded in Canadian, American, or major international exchanges to the Diocese of Saskatoon Catholic Foundation. You will receive a tax receipt of the full appreciated value of your gift and you will not be liable for any capital gains tax. The receipt value will be based on the closing trading price on the day that your gift is received by the Catholic Foundation and the cash value of the securities will be used to support the Diocese of Saskatoon.

"Give and it will be given to you. A good measure, pressed down, shaken together, running over, will be put into your lap; for the measure you give will be the measure you get back."
Luke 6: 38

Compares donating publicly traded shares directly vs selling the shares and donating the cash proceeds. Be sure to consult your tax advisor and charity before making a gift of property.		
Marginal Tax Rate: 44%		
	Sell Shares and Donate Cash	Donate Shares Directly
FMV of donation (a)	$100,000	$100,000
Adjusted Cost Base	$20,000	$20,000
Capital Gain	$80,000	$80,000
Taxable Capital Gain	$40,000	$0
Tax on Capital Gain (b)	$17,600	$0
Donation Tax Credit (c)	$44,000	$44,000
Tax Savings	$26,400	$44,000
Total cost of donation (a)+(b)-(c)	$73,600	$56,000
Tax Savings by Donating Shares		$17,600
***Assuming tax rate of 44% for ease of illustration**		

In this illustration, the Donor saves $17,600 in taxes by donating the shares vs. selling the shares and donation the cash.

EMPLOYEE STOCK OPTIONS

If you acquire publicly traded securities through employee stock options and donate these securities to the Catholic Foundation, you will qualify for a reduced employment benefit, assuming your meet with certain conditions. The shares must be donated in the same year and within 30 days of the stock option being exercised.

REQUEST FOR TRANSFER OF SECURITIES

DATE:	
Contact at sending Institution:	
Contact's Company Address:	
Contact's Phone #:	

RE: Letter of Release for Securities Transfer to:

DIOCESE OF SASKATOON CATHOLIC FOUNDATION INC
Charitable Registration # 836037127RR0001

Please accept this letter as your instruction to transfer the following securities:

Number of Shares:	
Name of Shares:	
From my Account Number:	
To:	
The Diocese of Saskatoon Catholic Foundation Inc.	
Account Number 761-18448-1-7	

RBC Dominion Securities
1070-410, 22nd Street East
Saskatoon SK S7K 5S5
FINS # T002 DTC # 5002 CUID # DOMA

Contact: Lori Waughtal: Phone: (306) 956-5200 Fax: (306) 956-5252

Donor(s) Signature:	
Donor(s) Name:	
Donor(s) Address:	
Donor(s) Phone #:	

"Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing."
Malachi 3:10

CHARITABLE GIFT ANNUITIES

A charitable gift annuity acquired through your insurance agent is an agreement by which you can give a substantial gift to the Diocese of Saskatoon Catholic Foundation Inc. and, in return, receive a regular income for life. It is an ideal planned giving vehicle for people 65 years or older who would like to leave a gift to the church after they die, but also need to receive a steady income during their lifetime.

You may acquire either a "single annuity" (which provides income for you alone as long as you live) or a "joint annuity" (which provides lifetime income for you and your spouse, or a brother or sister).

The majority of all the annual income is tax-exempt, depending on your age at the time you acquire a gift annuity. In addition, donors also receive a one-time charitable tax receipt for a minimum 20% of the total annuity (the percentage increases the older you are when you acquire the annuity).

A gift annuity gives you the deep satisfaction that comes from knowing you will be supporting important mission work after you have died, while at the same time giving you the assurance that you will be receiving regular income each year for as long as you live. By acquiring a gift annuity through the insurance advisor, you can experience the double blessing of giving and receiving!

CHARITABLE REMAINDER TRUSTS

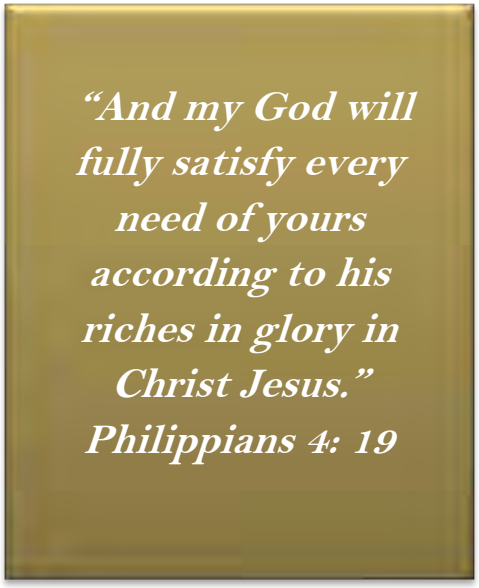
Charitable Remainder Trusts is a planned gift through which a donor transfers cash, securities or real estate to a trustee who holds and manages the assets during the donor's lifetime. Income from the assets is paid to you for life or the term of the trust, and then the remainder is transferred to the Diocese of Saskatoon Catholic Foundation Inc. upon the termination of the trust.

You establish a living trust by contributing cash or other property. Throughout your lifetime, you receive income from the trust, but upon your death, the "remainder" will pass directly to the charity you name as the beneficiary.

This approach provides immediate tax relief to you, instead of your future estate. The trust can be set up so that the property passes to the charity only when both spouses and other income beneficiary pass away.

> *"They are like trees, planted by streams of water, which yield their fruit in its season, and their leaves do not wither. In all that they do, they prosper…For the Lord watches over the way of the righteous."*
> *Psalm 1:3, 5*

To set up a Charitable Remainder Trust, you will need a lawyer experienced in estates and trusts.



Gifts of Residual Interest on Real Estate

A donor may give a charity a residual interest in real estate, typically in a primary residence or a vacation cottage. The donor retains for himself or herself, and/or for another person or persons, the right to use the property for life or for a term of years. Then the charity becomes the full owner and may either keep the property or sell it and use the proceeds. The donor is giving the future interest but retains a present interest. The charity receives the 'residual interest' after the donor passes away or the defined term is finished. The residual interest in real estate is generally given through a deed registered in the name of the charity showing the life interest. Generally, the donor will agree to pay all costs of maintaining and insuring the property, in which case the charity assumes no financial liability. Capital improvements may be allocated between the charity and the person(s) using the property. Responsibility for expenses should be spelled out in a supplemental agreement between the donor and the charity.

The donation receipt is determined on the value of the property, the life expectancy of the person(s) who will use the property, and the applicable discount rate. Capital gain in the property is allocated to the value of the residual interest. The donor will reduce current income tax and be recognized as a present donor. There is no capital gain if the gift is the principal residence.

When you make a gift-in-kind to the Catholic Foundation:

- A tax receipt for the fair market value on the day the gift is made will be issued. The value is determined by one or more independent professional appraisers.
- Gifts of property may trigger capital gains tax, but the charitable tax credit for the gift will offset the gain. Charitable donations up to 75% of your net income can be claimed, as well as 25% of the taxable capital gains resulting from a gift of appreciated capital property.
- A five-year carry forward on unused donation amounts is permitted.

PERSONAL AND ESTATE PLANNING CONSIDERATIONS IN CHARITAGLE GIVING

Donation Option	Minimum amount required	Can you revoke the gift	Do you get income or use during lifetime?	Subject to probate	Charitable tax credit available?	When can charity use gift?
Outright gift now of cash or property	None	No	No	No	Now	Immediately
Bequest under Will	None	Yes, by changing your Will prior to death	Yes	Yes	After death in your final tax return or return for the preceding year	After Death
RRSP/RRIF	None	Yes, by changing your beneficiary election prior to your death	Yes	No	After death in your final tax return or return for the preceding year	After Death
Charity is owner and beneficiary of insurance policy	None	No, if you don't pay your premium, charity can pay them, reduce death benefits or cash in policy	No	No	Now and as you pay future premiums	Generally after death
Charity is the only beneficiary of insurance policy	None	No	Yes, if you can cash in the policy, but then there is nothing left for the charity	No	After death in your final tax return or return for the preceding year	After Death
Charitable gift annuity	Depends on life insurance issuer	No	Periodic payout during lifetime	No	Now, based on the present value cost of the annuity	Immediately
Charitable remainder trust	$20,000 - enough to justify required legal/trust fees	No	You can use property and receive all income generated	Only if gift made under your Will	Now, based on gift value adjusted for life expectancy of life tenant	After death of the tenant (income beneficiary)
Endowment fund	Depends on purpose - check with Charity	No	No	Only if gift made under your Will	Now, or on death for available gift under Will	Income immediately, or after death if gift made under your Will.

PLANNED GIVING TESTIMONIAL WORKSHEET

Your Name (Please Print):

_____

Thank you for your special support of the Diocese of Saskatoon Catholic Foundation

We would like to honor those who have taken the step of including the Diocese of Saskatoon Catholic Foundation in their long-term plans through a bequest provision, life-insurance gift, or other deferred giving arrangement. Your willingness to be listed as a donor encourages others to follow your example.

With your permission, we would be pleased and honored to feature you on our website, newsletter and multimedia display in our new Holy Family Cathedral as one of our special donors. Your presence as a featured donor would serve to inspire others to follow your kind and generous example and consider how they might provide similar support to our organization. We want to learn more about you and your particular reasons for choosing the Diocese of Saskatoon Catholic Foundation as the beneficiary of your generosity, and what it means to you personally. Please use the questions and space below to share your thoughts and comments.

What was the single most important consideration in your decision?

When you think of your faith and the Roman Catholic Diocese of Saskatoon what key words or phrases come to your mind?

What prompted you to make your decision at this particular time?

Please write your testimonial on the enclosed page and use additional sheets of your own if necessary. You can make it as long as you wish.

How name(s) should appear in all recognition: _____

I hereby grant the Diocese of Saskatoon Catholic Foundation permission to use my testimonial along with my name and picture (if you have provided one) on the planned giving website, newsletter, and multimedia display at our Holy Family Cathedral:

_____

Name **Date**

_____

Signature

Please return to Jocelyne Hamoline, Planned Giving Officer, Diocese of Saskatoon Catholic Foundation, 123 Nelson Road, Saskatoon, SK S7S 1H1

THE CATHOLIC LEGACY COMMUNITY

The Legacy Community is open to anyone who has named the Diocese of Saskatoon or Parish within the Diocese, a ministry or program in their estate plan. The Legacy Community is one of the major ways we spread the ministry of planned (Legacy) giving to other church members. Please join us by simply completing the form below and return it to the Planned Giving Office. All who leave a gift will have their names added to the Diocese of Saskatoon Catholic Foundation Multi-media display at the Cathedral of the Holy Family for future generations.

I believe I qualify to become a member of the Catholic Legacy Community. I have already remembered in my Will or other estate plans:

○ My Parish:
○ The Diocese of Saskatoon
○ A program or ministry of the Diocese of Saskatoon:
○ I wish to remain anonymous

REQUEST FOR INFORMATION:

Please send me more information on:

○ Wills			○ Helping the Church through Life Insurance		
○ Gifts to the Church that pay me income: Charitable Gift Annuities, Charitable Remainder Trusts			○ Gifts of Appreciated Securities, Real Estate, RRSPs, RRIFs		
○ I would like a representative of the Diocese of Saskatoon Catholic Foundation familiar with estate planning to contact me about exploring the best ways for me to give.					
Name:					
Address:					
City:		Prov:		Postal Code:	
Phone (work)			Phone (home)		
Email:					
Parish:					

Return this form to:

Jocelyne Hamoline
Major and Planned Giving Officer
123 Nelson Road
Saskatoon, SK S7S 1H1
306-659-5849 OR Email: jhamoline@dscatholicfoundation.ca

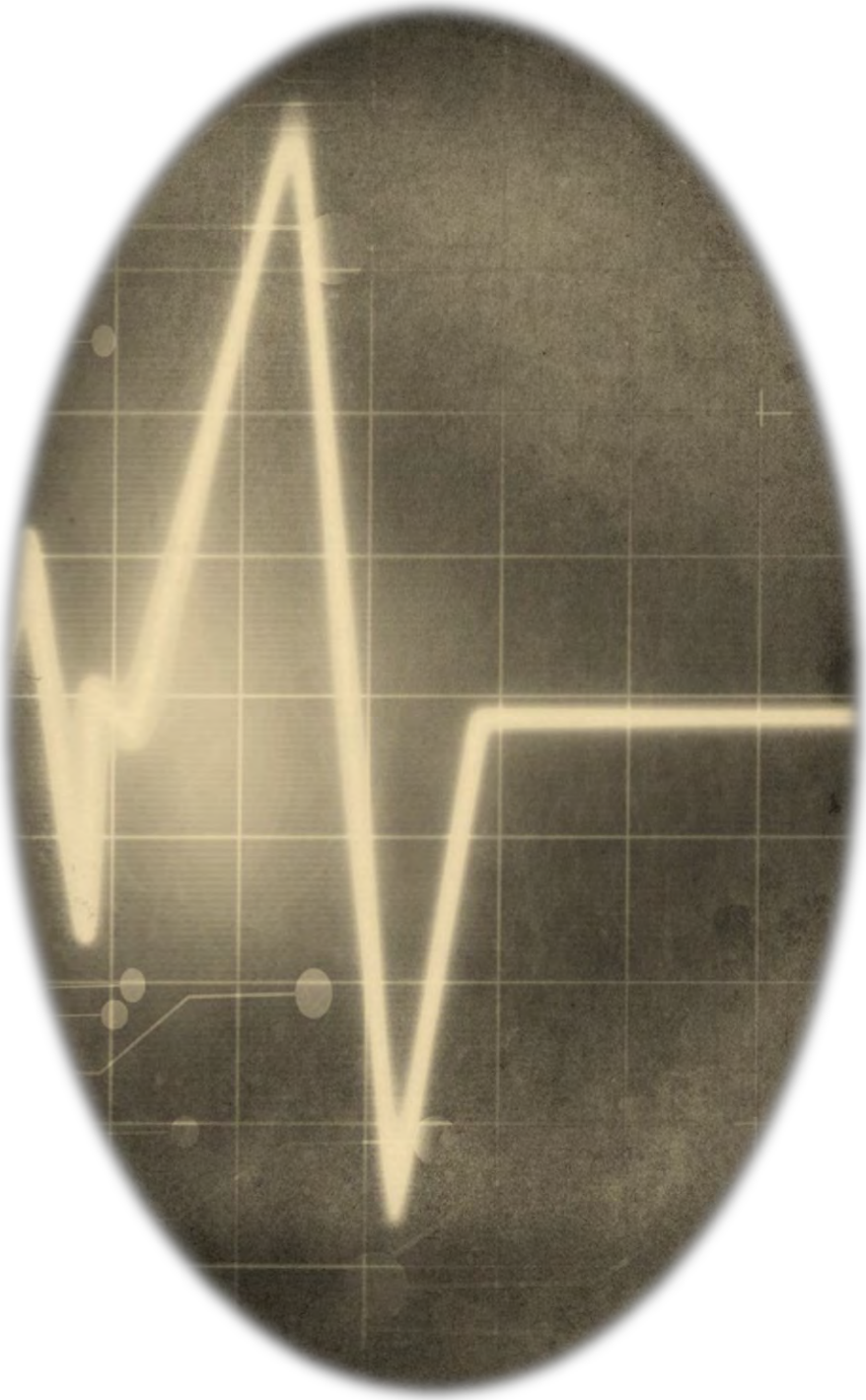
Creating your Personal Legacy Letter

A Personal legacy letter is written to share what has been most important in your life with the most important people in your life. It should speak from the heart in your own voice. The words you write can bring deeper meaning to your life in the present as well as create healing in your relationships. A personal legacy letter is intended to be shared with loved ones while you are still alive rather than being read at your funeral or memorial celebration. Some ideas to help you:

1. Reflections on my values and life lessons: What I have valued most in my life, my experience has taught me…
2. My special memories and cherished moments…
3. Reflections on my spiritual beliefs: what has given me strength, I believe…
4. Expressions of regrets and forgiveness: I regret the time when, I forgive, I ask for forgiveness from/for…
5. Future hopes and wishes: my hopes for all of you include, I ask that you…
6. Expressions of gratitude and love:
7. Last thoughts and blessings: If I was saying "good-bye" to you today for the last time, I would want you to know, May your lives be blessed with…

My Personal Legacy Letter:
At the age of _____, I am writing this letter to you to share the personal legacy of my life. My intention is to let you know my thoughts and feelings about the life I have lived, to honour the relationships that have enriched my life, and to express my gratitude.

ENDURING POWER OF ATTORNEY AND HEALTH CARE DIRECTIVE



ENDURING POWER OF ATTORNEY

The purpose of this section is to help a person who has been appointed an attorney under an enduring power of attorney. It explains what this important role involves, what things the attorney is allowed to do and what steps must be taken by the attorney to meet his or her obligations to the grantor.
This section may also be useful to other people who are not attorneys. For example, if you are considering agreeing to be the attorney of a relative or friend, you should be fully aware of what the role involves. If you are a person working with an attorney, you may want to know what the attorney is allowed to do and what you can expect in your dealings with the attorney.
The powers and duties of an attorney are established by law. *The Powers of Attorney Act* and the Regulations under that Act set out these powers and duties. This is a summary, based on the law. It is not as comprehensive as the law itself. This is not legal advice. If, after reading this information, you have more questions or are uncertain about how to interpret the information, you should consult with a lawyer.

An enduring power of attorney (EPA) is a power of attorney that states that it is to continue in effect even if the grantor becomes incapacitated.
There are two types of EPAs:

- the first type takes effect immediately; and
- the second type comes into effect on a specified future date or on the occurrence of a specified event (e.g., when the grantor becomes mentally incapable, or when the grantor leaves the country for an extended period). This is a contingent power of attorney (sometimes called a "springing" power of attorney).

The Act provides for a determination of when the specified contingency is conclusively deemed to have occurred for the purpose of bringing the contingent enduring power of attorney into effect. The EPA may name someone to declare, in writing, that the contingency has occurred. If the contingency is the lack of capacity of the grantor and no person is named or able to act, two members of prescribed professional groups may make the declaration. If the contingency is not the grantor's incapacity, an application may be made to the Court of Queen's Bench for a declaration.

Requirements for a Valid Enduring Power of Attorney

An enduring power of attorney can be made at any time if the grantor is at least age 18 and mentally competent. It must be:

- in writing;
- dated and signed by the grantor; and
- either witnessed by a lawyer and accompanied by a legal advice and witness certificate, or witnessed by two competent adults, other than the attorney or a family member of the grantor or attorney, and accompanied by two witness certificates.

Saskatchewan recognizes enduring powers of attorney, including contingent enduring powers of attorney, made outside the province if the enduring powers of attorney are valid according to the law of the place where they were made.

Forms Available from the Government of Saskatchewan website

http://www.justice.gov.sk.ca/Deceased-Estates-Forms

- P-20.3 Reg 1 Form A - Enduring Power of Attorney Appointing a Personal Attorney
- P-20.3 Reg 1 Form B - Enduring Power of Attorney Appointing a Property Attorney
- P-20.3 Reg 1 Form C - Enduring Power of Attorney Appointing a Personal and Property Attorney

A Faith-Based Advanced Directive for Health Care: A Catholic Approach

-Developed by Fr. Mark Miller, C.Ss.R. Ph.D and the Ethics Committee of St. Paul's Hospital, Saskatoon, SK and sponsored by the Catholic Health Association of Saskatchewan.

http://www.stpaulshospital.org/patient/index.php?page=39

-Available in both word and pdf forms.

WILLS – CODICIL – LETTERS OF INTENT

EXISTING WILL, TRUST(S) AND RECORDS

The following information does not take the place of will, but will help you make decisions about what you want in your will.

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 your 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, Address and Contact information of Executors:
Name of Executor of Trust:
Address:
Telephone: Fax:
Email:
Beneficiaries of Trust(s):
Approximate Value of Trust(s):
Assets in 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/Power of Attorney be kept?

The following nearby person(s) has agreed to care for my:

Family Temporarily:		Phone:	
Pets Temporarily:		Phone:	

EXECUTORS(S)

Check here if spouse is to be an Executor ○ Yes ○ No
Proposed Executors(s) if not spouse or if co-Executor with Spouse:
FULL NAME:
Address:
City: Postal Code:
Telephone:
Full Name:
Address:
City: Postal Code:
Telephone:
FULL NAME:
Address:
City: Postal Code:
Telephone:

PROPOSED GUARDIAN OF CHILDREN UNDER 19 YEARS OLD

FIRST CHOICE FOR GUARDIAN:	
Full Name:	
Address:	
City:	Postal Code:
Telephone:	
Relationship to you:	
Alternate choice for Guardian	
Full Name:	
Address:	
City:	Postal Code:
Telephone:	
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 Diocese of Saskatoon (via the Diocese of Saskatoon Catholic Foundation) or another charitable organization.

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

For the guidance of my executor/trustee and my family members, my personal belongings are to be distributed in the following manner	
Item	Desired Disposition
Signature:	Date:

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, Diocese of Saskatoon, other Charities

Name	Charity Amount or % of Estate
When should these legacies be paid?	
On your death	○ Yes ○No
On death of survivor of you and your spouse?	○ Yes ○No

D. Special Trusts (e.g., educational fund for children/grandchildren)

E. Other Charity Arrangements

(Private foundations, advised funds, etc.)

F. RESIDUE

1. Division of Residue

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

Outright Distribution	○ Yes	○ No
OR 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 the 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 Trustee's 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, the Diocese of Saskatoon, etc.)

Full Name:			
Address:			
City:	Province:	PC:	
Age:	Percent/Amount:		

Full Name:		
Address:		
City:	Province:	PC:
Age:	Percent/Amount:	
Full Name:		
Address:		
City:	Province:	PC:
Age:	Percent/Amount:	
Full Name:		
Address:		
City:	Province:	PC:
Age:	Percent/Amount:	
Full Name:		
Address:		
City:	Province:	PC:
Age:	Percent/Amount:	
Full Name:		
Address:		
City:	Province:	PC:
Age:	Percent/Amount:	
Full Name:		
Address:		
City:	Province:	PC:
Age:	Percent/Amount:	
Signature:		Date:
Signature:		Date:

ORGANIZATIONAL CONTACTS & NAME CHANGES

Company/Org Name	Website	User ID	Password
Banking:			
Investments:			
Insurance: Life & Other			
Medical:			

Company/Org Name	Website	User ID	Password
Memberships			
Land Titles: Home, cottage, other			
Government Pension			
CPP			
OAS			
Personal Pensions: RRSP's, Other Investments			

Company/Org Name	**Website**	**User ID**	**Password**
Utilities			
Magazines and Subscriptions			
Charities			
Social Organizations, Clubs, Fraternities			

Company/Org Name	**Website**	**User ID**	**Password**
Social Media			
Facebook			
LinkedIn			
PayPal			
Yahoo			
Google Plus			
Twitter			
Instagram			

Company/Org Name	**Website**	**User ID**	**Password**

SPECIAL DOCUMENTS

Special Documents			
Given Names	Number	Location	Other
Social Insurance Numbers			
Birth Certificates			
Marriage License			
Citizenship Cards			
Naturalization Certificates			

Given Names	Number	Location	Other
Passports			
Divorce Agreements			
Separation Agreements			
Pre-Nuptial Agreements			
Co-Habitation Agreements			

FAMILY DATA

Family Data

Gather the personal documents you will need (SIN, existing Will, Powers of Attorney, personal financial or investment statements, insurance policies, etc.). Having them available will make completing the guide easier for you.

PERSONAL INFORMATION

Surname:		
Given Names:		
Any other names used:		
Address:		
City:		
Province:	PC:	
Are you planning to move in the near future?	○ Yes	○ No
Do you live for part of the year outside of Canada?	○ Yes	○ No
Please Explain:		
Home telephone:		
Business telephone:		
Mobile telephone:		
Home Email:		
Business Email:		
Other Email (explain):		
Occupation:		
Employer:		
Date of Birth:		
Citizenship:		
Social Insurance Number:		
	○ Separated	○ Married
Marital Status:	○ Widowed	○ Divorced ○ Common Law

SPOUSAL INFORMATION

COMPLETE IF CURRENTLY MARRIED OR IN SOME OTHER SIGNIFICANT LONG-TERM RELATIONSHIP

Spouses Surname:	
Spouses Given Names:	
Any other names used:	
Address (if different from yours):	
City:	
Province:	PC:
Home telephone:	
Business telephone:	
Mobile telephone:	
Home Email:	
Business Email:	
Other Email (explain):	
Occupation:	
Employer:	
Date of Birth:	Citizenship:
Social Insurance Number:	
Do you have a marriage pre-nuptial agreement? ○ Yes ○ No If yes, provide your lawyer with a copy.	

COMPLETE IF YOU HAD ANY PREVIOUS MARRIAGES(S).

Spouses Surname:		
Spouses Given Names:		
Any other names used:		
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.		

COMPLETE IF YOUR SPOUSE HAD ANY PREVIOUS MARRIAGES(S).

Spouses Surname:		
Spouses Given Names:		
Any other names used:		
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.		

My Medical History

Surgery	Year	Reason

Health Issues

Diagnosis	Year	Age

Medications currently taking	MG	To help with

Other Medical Information:

Family History of Medical Conditions:

Who	Diagnosis	Relationship

EMPLOYMENT

Retirement Info: (date)	Retired From

Current Employer:
Title
Address:
City, Prov, PC

Emergency Contact Name and Number:	
Manager Name and Number:	

Past Employment:		
First Job I had:		
Other Past Jobs I had:		
The Job I enjoyed the most and why:		
Dream Job:		
What I wanted to be when I grew up:		
Purchased first home (year)	Where	For$$
Current Home (year)	Where	For$$
Other Work Notes/Memories:		

PARENTS INFORMATION

Father's Full Name:	Mother's Full Name:
Father's DOB:	Mother's DOB:
Living? ○ Yes ○ No	Living? ○ Yes ○ No
Birth Place:	Birthplace:
	Mother's Maiden Name:

INFORMATION ABOUT CHILDREN/DEPENDENTS

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

1. Full name:	
Address:	
City:	
Province:	PC:
Relationship:	
Marital Status:	
Number of children/ages:	

2. Full name:	
Address:	
City:	
Province:	PC:
Relationship:	
Marital Status	
Number of children/ages:	

3. Full name:	
Address:	
City:	
Province:	PC:
Relationship:	
Marital Status:	
Number of children/ages:	

4. Full name:	
Address:	
City:	
Province:	PC:
Relationship:	
Marital Status:	
Number of children/ages:	

5. Full name:	
Address:	
City:	
Province:	PC:
Relationship:	
Marital Status:	
Number of children/ages:	

6. Full name:	
Address:	
City:	
Province:	PC:
Relationship:	
Marital Status:	
Number of children/ages:	

YOUR LIVING SIBLINGS

1. Full name:
Address:
City:
Province: PC:
Relationship:
Marital Status:
Phone & Email:

2. Full name:
Address:
City:
Province: PC:
Relationship:
Marital Status:
Phone & Email:

3. Full name:
Address:
City:
Province: PC:
Relationship:
Marital Status:
Phone & Email:

4. Full name:
Address:
City:
Province: PC:
Relationship:
Marital Status:
Phone & Email:

5. Full name:
Address:
City:
Province: PC:
Relationship:
Marital Status:
Phone & Email:

6. Full name:
Address:
City:
Province: PC:
Relationship:
Marital Status:
Phone & Email:

Spouses Living Siblings

1. Full name:	
Address:	
City:	
Province: PC:	
Relationship:	
Marital Status:	
Phone & Email:	
2. Full name:	
Address:	
City:	
Province: PC:	
Relationship:	
Marital Status:	
Phone & Email:	
3. Full name:	
Address:	
City:	
Province: PC:	
Relationship:	
Marital Status:	
Phone & Email:	

4. Full name:	
Address:	
City:	
Province: PC:	
Relationship:	
Marital Status:	
Phone & Email:	
5. Full name:	
Address:	
City:	
Province: PC:	
Relationship:	
Marital Status:	
Phone & Email:	
6. Full name:	
Address:	
City:	
Province: PC:	
Relationship:	
Marital Status:	
Phone & Email:	

GRANDCHILDREN

Name of Grandchild	Parents	Birthdate

INFORMATION ABOUT BLENDED FAMILIES

DIOCESE OF SASKATOON CATHOLIC FOUNDATION

Diocese of Saskatoon Catholic Foundation
123 Nelson Road
Saskatoon, SK S7S 1H1

www.dscatholicfoundation.ca

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DIOCESE of SASKATOON
CATHOLIC FOUNDATION