

A GUIDE TO FUNERAL  
AND  
ESTATE SETTLEMENT

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PREPARED FOR:

FAMILY EXECUTOR

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## **I. INTRODUCTION**

The following guidelines have been developed to assist families in making the necessary arrangements on the passing of a loved one. They are meant to be a guide only and may not be applicable to all situations.

As an executor, you may wish to discuss with the family member his/her wishes as to certain aspects of the funeral arrangements. For instance:

- a. Choice of cremation or not
- b. Naming of pallbearers
- c. Honour Guard
- d. Aspects of the service for instance:
  - i. hymns;
  - ii. where the service should take place. In a church or from the chapel of the funeral home.

## **II. STEPS TO FOLLOW**

1. Contact a funeral home and make provision for the following:
  - a. selection of a casket;
  - b. if cremation then selection of an urn;

- c. service (at a church or at the funeral home);
- d. clergy for the funeral home or church service;
- e. pallbearers;
- f. drafting of an obituary, (which the funeral home will see to publishing);
- g. gravesite service. May be casket or urn. If urn may be arranged whenever. Gravesite may be personal. (Family only.)
- h. payment of clergy;
- i. payment of funeral home;
- j. arrange for flowers at funeral home. (i.e. to be placed on casket or near urn);
- k. obtain at least six (6) copies of death certificate from funeral home;
- l. arrange for opening and closing of grave and payment of same.

(Most or all of the above can be arranged with the assistance of the funeral home.)

### **III. HEADSTONE/MARKER**

Arrangements for headstone/marker can be made at your pleasure. In case of an RCMP member, the Force will provide a headstone, plaque etc. as long as there is some mention of service in the Force indicated on it. (RCMP Veterans or RCMP Admin office will assist.)

#### **IV. CHANGE OF ADDRESS**

Have a change of address recorded at the post office to ensure all mail goes to executor. Suggest same be kept in place for an extended period, i.e. 6 months to a year. (Only necessary if deceased and executor have a different address.)

#### **V. NOTIFICATIONS**

The following must be completed as soon as possible (maximum time frame is 60 days).

1. Notify Federal Government in order to cancel Old Age Pension, if applicable.
2. Notify Federal Government in order to cancel Canada Pension Plan, again if applicable.
3. Notify Public Works and Government Services to cancel RCMP Pension. RCMP Veterans can assist if necessary. In case of pensioned member, widow should ensure that RCMP medical/dental remains in place if required.)
4. Notification to any other Pensions, i.e. Provincial, Private, etc.
5. Cancellation of Telephone
6. Cancellation of Hydro

Some of the above may require a copy of the death certificate/will, etc.

## **VI. BANK**

1. For ease of procedure have an account opened in the name of the deceased (i.e. Estate of \_\_\_\_\_) at the bank where the deceased dealt. Eventually all monies will end up in this account. You will require cheques for this account to pay bills incurred.
2. Close out safe deposit box.
3. As some bills are regularly, automatically deducted from the old account it will be necessary to leave this account in place until all parties have been notified of change. Again these parties should be advised as soon as possible. (See personal sheet attached.)

## **VII. KEYS**

Executor should be in possession of a set of all relevant keys prior to the exit of the individual.

1. Safe deposit box;
2. Front door residence key;
3. Condo unit key;
4. Car key;
5. Etc.

## **VIII. INCOME TAX**

Executor will have to ensure an Income Tax Return is submitted for year of death.

## **IX. PAYMENT OF BILLS**

As Executor you will be responsible to pay all bills before dividing up the estate. This will probably take a year to complete.

## **X. MOTOR VEHICLE (SALE/TRANSFER OF OWNERSHIP)**

Motor Registration must be notified before either of the above take place.

## **XI. REAL ESTATE**

If any, you can engage a real estate agent to sell your house/condo for you. They charge 5-6% of the selling price.

If you feel comfortable, you may wish to explore selling the real estate privately. This will involve pricing, advertising, showing and hiring a lawyer to look after the paper work. Savings will be substantial.

## **XII. PERSONAL**

Record any and all information relevant to noted headlines:

**NAME:** Full name including all given names.

**BANK:** Name of Bank and all account numbers.

**PENSIONS:** Type (All)

**INVESTMENTS:** Company name and name of Investment Counsellor (if applicable).

**REAL ESTATE:** If there is real estate other than the primary residence.

**INSURANCE POLICIES:** Name of company



## **PERSONAL ATTACHMENT TO GUIDE**

NAME: \_\_\_\_\_

DOB: \_\_\_\_\_

RCMP Regimental # \_\_\_\_\_

Service in Force: \_\_\_\_\_

Social Insurance Number: \_\_\_\_\_

Pension Number: \_\_\_\_\_

### **To Cancel CPP and OAS**

Call 1-800-622-6232. Office is located in brick building next to new Armed Forces Building in Pleasantville.

To find assistance with RCMP Group Life Insurance or accidental death and dismemberment plans. Call 1-800-661-7595.

In the case of a pensioned member's death, widow should make sure she applies for RCMP Medical and Dental coverage if required. Even though the widow may have received benefits under her late husband's medical and dental insurance, it is not automatically transferred to her. She has to reapply. This must be done within 60 days of the death.

Starting on 2 Jul 14 the RCMP Pension and Benefits which now is managed by Public Works and Government Services

Canada will provide detailed information on all aspects of pension administration for prospective members, retired members, survivors, and dependants. Call 1-855-502-7090.

MCP Number can be cancelled by calling 1-866-449-4459.

Banking Information

NAME OF BANK: \_\_\_\_\_

Account # \_\_\_\_\_

Safe Deposit Box # \_\_\_\_\_

Automatic deductions from this account:

- (1) Telephone
- (2) Hydro
- (3) City Taxes
- (4) Safe Deposit Box
- (5) Condo fees

Record of Investments

Name of Institution Holding Investments:

\_\_\_\_\_

Name of Broker/Financial Advisor:

\_\_\_\_\_

Location of

Office: \_\_\_\_\_

Telephone Number of Financial  
Advisor: \_\_\_\_\_

Automatic deposits to account are:

1. RCMP Pension
  2. Canada Pension
  3. Old Age Pension
  4. Any other automatic deposits to account, i.e.  
investment/RRSP income etc.
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### **Addendum to Executor's Guide**

1. To assist the executor, members should have the following:
2.
  - (a) a will;
  - (b) an 'Enduring Power of Attorney'. This is usually the same person identified in the Will as the executor but not necessarily the case. The duty of this person is to look after all your affairs if you become incapacitated or are unable to attend to same. This power of attorney dies with the issuer and the executor takes over.
  - (c) If desired a 'Health Care Directive'. This gives one permission to 'pull the plug' if there is no hope of recovery.