


# ESTATE PLANNING GUIDE



**A Catholic's guide**  
to will preparation,  
powers of attorney,  
health care directives,  
funeral and burial instructions,  
and cemetery selection



Archidiocèse de  
**Saint-Boniface**  
Archdiocese



# WHAT SHALL I RETURN TO THE LORD FOR ALL HIS BOUNTY TO ME?

PSALM 116: 12



When we dare to ask this question along with the Psalmist, we know that no return we make will ever be to the measure of God's infinite love and generosity. Blessed and entrusted with so much, we hear in our hearts the call to gratefully account for the gifts we have been given, to cultivate these gifts with care and love, to share them in generosity with those in need, and to return them with increase to the Lord. This is the meaning of Christian stewardship.

Taking steps to pass on these gifts to those you love, and to others you wish to aid through an estate plan, providing your family and friends with information about your wishes and values is an act of such stewardship. Although planning for one's death may seem daunting, it is a loving gesture towards family and friends: in their time of grief, they will find comfort in knowing that they are respecting your deepest values and carrying out your final wishes.

This guide is provided to assist you in the process of taking account of what God has entrusted to you, making plans that will provide peace of mind to you and your loved ones, and discerning through prayer how God is calling you to distribute your material wealth. When making an estate plan, we are given the opportunity to search our hearts for what is most important to us. Remembering your family, your parish, the Archdiocese of Saint Boniface, one of its schools, or a charitable cause close to your heart in your will is a profound act of faith and generosity.

As you undertake the process of planning your estate, I pray that you will be open to the Spirit's voice in your heart. As followers of Jesus Christ, we know that death has no power over us. As you plan to arrange your affairs and prepare yourself for God's call, may the peace of Christ, which is beyond all understanding, make you assured in the steady hope of eternal life in the glory of the Risen Christ.

Sincerely yours in Christ and Mary Immaculate,

*+ Albert LeGatt*

**+ Albert LeGatt**

Archbishop of Saint Boniface

“FOR IT IS  
IN GIVING  
THAT WE  
RECEIVE.”

*(St. Francis of Assisi)*



\_\_\_\_\_

*Personal Information* . . . . . 6  
*Information about Your Assets* . . . . . 8  
*Liabilities* . . . . . 11  
*Professional Advisors* . . . . . 12  
*Why Make a Will?* . . . . . 13  
*Why Make a Power of Attorney  
and a Health Care Directive?* . . . . . 17  
*Ways to give to your Parish, the Archdiocese,  
a Catholic School, or a Favourite Charity* . . . . . 19  
*Masses in Your Will* . . . . . 21  
*Funeral and Burial Instructions* . . . . . 22  
*Estate Plan Checklist* . . . . . 25





**This guide is provided as a tool to help you in your estate planning.**

It can be used in whole or in part, according to your needs. It does not replace the need for financial, legal and spiritual advice concerning your estate and final wishes, but can help you prepare for your discussions with those you trust for sound advice.

**Before you begin filling out this workbook,**

you might want to gather the personal documents you will need, such as your social insurance number (SIN), a copy of an existing will, power of attorney and health care directive, if applicable, personal financial or investment statements, insurance policies, etc. You may even wish to leaf through this booklet to identify any other documents that you may need in order to fill out this guide. Having them on hand will make this exercise easier for you.

## YOUR PERSONAL INFORMATION

Surname: \_\_\_\_\_

Given names: \_\_\_\_\_

Any other names used: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Are you planning to move in the foreseeable future?

☐ Yes

☐ No

Do you live outside of Canada for part of the year?

☐ Yes

☐ No

Please explain:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Home telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Social insurance number: \_\_\_\_\_

Marital status: \_\_\_\_\_

- Although you might not need a record of your employment, education, personal achievements and community affiliations for your estate planning, it could help you reflect on what is important to you. Further, your loved ones might appreciate having easy access to this information to help them remember how you shared your time and talent with your community. It could be useful to them if they are called upon to prepare a testimony or an obituary on your behalf. With this in mind, you could choose to include in your documentation a current resume with information on your employment history, your education, as well as your experiences and achievements.

## SPOUSAL INFORMATION

(if applicable)

Spouse's name: \_\_\_\_\_

Spouse's maiden name (if applicable): \_\_\_\_\_

Spouse's address (if different from yours): \_\_\_\_\_

\_\_\_\_\_  
Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Date of marriage: \_\_\_\_\_

Place of marriage: \_\_\_\_\_

Social insurance number: \_\_\_\_\_

Do you have a marriage contract or prenuptial agreement?

☐ Yes

☐ No

**If yes, provide your lawyer with a copy.**



# INFORMATION ABOUT CHILDREN AND DEPENDENTS (if applicable)

*If there are more than four names, attach an additional sheet with the remaining information.*

**1** Full name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
Province: \_\_\_\_\_ Postal code: \_\_\_\_\_  
Relationship: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Marital status: \_\_\_\_\_  
Number of children/ages: \_\_\_\_\_  
\_\_\_\_\_

**2** Full name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
Province: \_\_\_\_\_ Postal code: \_\_\_\_\_  
Relationship: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Marital status: \_\_\_\_\_  
Number of children/ages: \_\_\_\_\_  
\_\_\_\_\_

**3** Full name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
Province: \_\_\_\_\_ Postal code: \_\_\_\_\_  
Relationship: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Marital status: \_\_\_\_\_  
Number of children/ages: \_\_\_\_\_  
\_\_\_\_\_

**4** Full name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
Province: \_\_\_\_\_ Postal code: \_\_\_\_\_  
Relationship: \_\_\_\_\_  
Date of birth: \_\_\_\_\_  
Marital status: \_\_\_\_\_  
Number of children/ages: \_\_\_\_\_  
\_\_\_\_\_

**If you have other personal information that you wish to discuss in more detail with your lawyer (e.g. child living with a disability), provide additional details below.**

---

---

---

---

---

---

---

# INFORMATION ABOUT YOUR ASSETS

Indicate if not applicable. Attach an additional sheet for more information about assets if required.

## A. REAL ESTATE

### 1 **Principal Residence**

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Manner of ownership\*: \_\_\_\_\_

Approximate current value of property: \_\_\_\_\_

Original cost: \_\_\_\_\_

Mortgage(s) with: \_\_\_\_\_

Approximate amount: \_\_\_\_\_

### 2 **Recreational Property**

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Manner of ownership\*: \_\_\_\_\_

Approximate current value of property: \_\_\_\_\_

Original cost: \_\_\_\_\_

Mortgage(s) with: \_\_\_\_\_

Approximate amount: \_\_\_\_\_

### 3 **Rental, Investment, Business or Other Real Property**

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Manner of ownership\*: \_\_\_\_\_

Approximate current value of property: \_\_\_\_\_

Original cost: \_\_\_\_\_

Mortgage(s) with: \_\_\_\_\_

Approximate amount: \_\_\_\_\_

## B. BUSINESS

Business name (in full): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Nature of business: \_\_\_\_\_

Manner and percentage of ownership  
(corporation, partnership, sole proprietor):  
\_\_\_\_\_

Approximate current value of business: \_\_\_\_\_

Have buy-sell or other shareholders' agreements  
been entered into?

☐ Yes

☐ No

**If yes, provide your lawyer with a copy.**



\* (sole ownership, joint tenants with survivorship, tenants in common, partnership, through corporation)



C. BANK ACCOUNTS

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

*\*Joint chequing, individual chequing, joint savings, individual savings*

D. SAFETY DEPOSIT BOX

Box Location	Box Number	Key Location

E. CARS, TRUCKS OR RECREATIONAL VEHICLES

*Describe if you intend to deal with the specific vehicles in your will (type, value, ownership and original cost).*

F. PERSONAL AND HOUSEHOLD ITEMS

*List any items of personal property you wish to distribute in your will.*

G. OTHER ASSETS AND INVESTMENTS

(Bonds, stocks, mutual funds, GICs, money owed to you and secured by a mortgage or 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: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Locations of other documents: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Registered Pension Plans, Retirement Savings Plans, Retirement Income Funds and Annuities

Do you belong to a company pension plan? ☐Yes ☐No If yes, name beneficiary: \_\_\_\_\_

Does your spouse? ☐Yes ☐No If yes, name beneficiary: \_\_\_\_\_

Do you have a registered savings plan, income fund or annuity? ☐Yes ☐No

Provide details: \_\_\_\_\_

Company	Contract No.	Plan Owner	Name of Beneficiary	Current Value

## H. LIFE INSURANCE POLICIES

Company	Policy No.	Type of Policy	Face Amount	Name of Insured	Beneficiaries	Cash Value

Location of policies: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*If there are more assets, RRSPs, RRIFs, annuities or policies, attach an additional sheet of information.*

## LIABILITIES

*List bank loans and other significant debts other than mortgages listed in the previous section.  
(Do not include normal household debts, e.g. credit card balances.)*

### YOU

1 Creditor: \_\_\_\_\_

Amount: \_\_\_\_\_

2 Creditor: \_\_\_\_\_

Amount: \_\_\_\_\_

### SPOUSE

1 Creditor: \_\_\_\_\_

Amount: \_\_\_\_\_

2 Creditor: \_\_\_\_\_

Amount: \_\_\_\_\_

### Summary:

Total value of assets: \$ \_\_\_\_\_

Less total value of liabilities: \$ \_\_\_\_\_

**Net value of your estate: \$ \_\_\_\_\_**

# PROFESSIONAL ADVISORS

The information below will greatly assist your executor.

**Lawyer:** \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Telephone: \_\_\_\_\_

**Accountant:** \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Telephone: \_\_\_\_\_

**Personal financial advisor:** \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Telephone: \_\_\_\_\_

**Insurance agent:** \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Telephone: \_\_\_\_\_

**Stock broker:** \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Telephone: \_\_\_\_\_

**Physician:** \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Telephone: \_\_\_\_\_

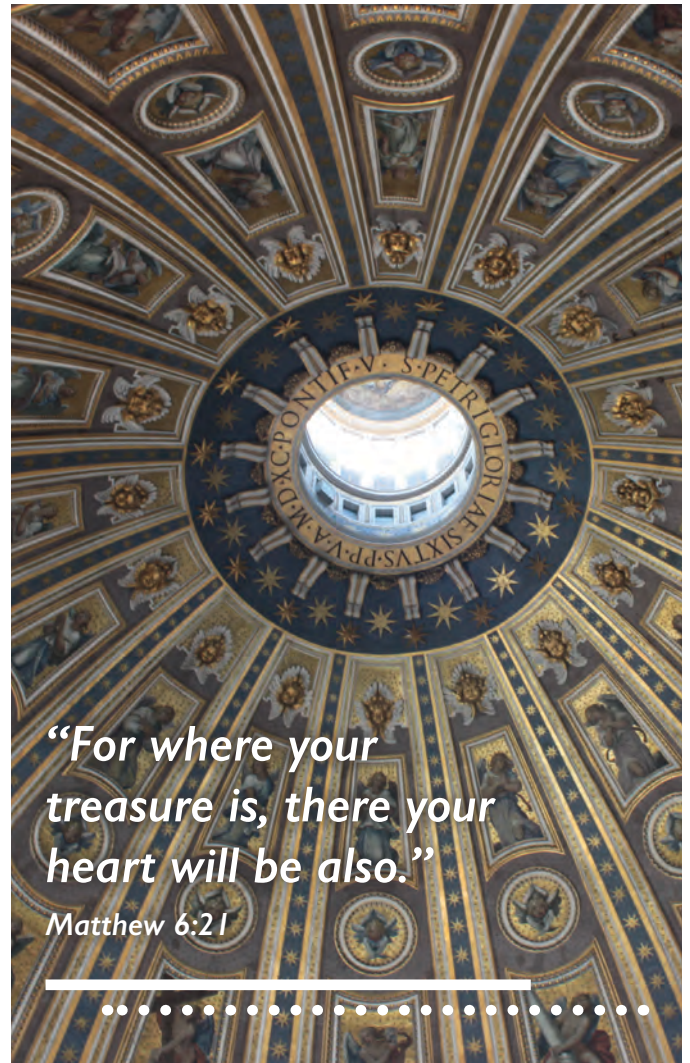
**Other:** \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Telephone: \_\_\_\_\_







# WHY MAKE A WILL?

---

## It is Never Too Early...

Many people postpone making a will until faced with an overseas trip, an unexpected illness or the death of a family member or friend. There are many reasons that a will should be made earlier and revised regularly as part of your personal and financial plans.

• • • • •

## Mental Competence

In order to make a valid will, you must have the mental capacity to appreciate:

- i) The nature and effect of making a will;
- ii) The extent of your property; and
- iii) The identity of family and friends who should be considered as potential beneficiaries.

Mental competence may be impaired due to illness, advanced age, strong medication, or other factors. If competence is in doubt, a will should only be made with an experienced lawyer who will review any medical opinion and who will take the time to assess the client's mental capacity and properly document their assessment before proceeding.

• • • • •

## Selection of a Guardian

In a will, you can express your wishes as a parent regarding the appointment by the court of someone to have custody of and be the guardian of the person and the estate of any child who is under the age of 18 at the date of death of the parent.

• • • • •

## Personal Wishes

A will may contain your instructions with respect to both funeral arrangements and organ donations, though this may not be the best place for such instructions. Many people deal with these matters in a letter to the executor of their estate that is kept with the will.

## Selection of an Executor

A will usually contains an appointment of one or more executors whose authority will be effective from the moment of death. If an executor is not appointed in your will, someone will need to apply to the court in order to administer your estate (usually the spouse or the closest next of kin).

The person appointed by the court may not be the person you trust or even the best candidate due to a lack of familiarity with your assets or a lack of financial expertise. While the court usually appoints only one person as administrator of the estate, you may appoint more than one executor in your will, allowing you to choose family members, friends or professionals and provide for alternate executors in the event that those appointed are unable to act on your behalf.

• • • • •

## Consult a Lawyer

Estate planning documents can be prepared by a lawyer for a reasonable fee. Carefully planning your future with professional legal counsel will help ensure your wishes are followed and may save your family the added expense and aggravation of a will that is not done properly or at all.

• • • • •

## Other Obligations

An existing domestic contract (cohabitation, prenuptial, marriage or separation agreement), shareholder agreement or partnership agreement may require the parties to make a will containing specific terms, or may have an impact in making a will. Income tax plans may be incorporated into the dispositions contained in the will. However, freedom to make a will leaving your property as you see fit is restricted by current legislation protecting spouses and dependents, giving them rights to your estate.

## If You Die Without a Will

In Manitoba, if you die without a will, your assets will be distributed in accordance with the rigid rules under *The Intestate Succession Act*, which may not necessarily coincide with your wishes. Your jointly held assets may not be immediately passed on to the surviving owner. In the absence of a will, your surviving spouse or common-law partner, if applicable, and family members (including any adopted children) will, depending on the closeness of their relationship to you, receive all your assets.

- Children will inherit at 18, which is often too young;
- Certain family members you may wish to benefit, or your parish or a favourite charity, will not be entitled to anything, no matter how much they mean to you;
- Adult children living with a physical or mental disability, or dependents, may not receive that extra financial help they need;
- A court-appointed administrator may have to post a bond, representing an additional cost to your estate.

• • • •

## Benefits of Preparing a Will

By preparing a will, you can choose your beneficiaries based on your relationship with them and their existing and future financial needs.

You can establish one or more trusts in your will and determine at what age your children or beneficiaries, including spendthrift beneficiaries, will receive their inheritance. Trusts established for children in your will may help protect their inheritance in the event that they suffer an unfortunate marriage or common-law relationship breakdown. If a child passes away after you do, a trust created in your will for that child will help ensure that the assets in trust benefit your grandchildren or other children, thereby preserving your estate in the family.

Family heirlooms and items of sentimental value can be given to specific beneficiaries in a will, thereby avoiding potential conflict among family members.

Finally, you can carry out planned giving by making charitable bequests to your parish, the Archdiocese, one of its schools, or other charities or organizations that have always been important to you.

## Review your Will Regularly

Once made, a will should be reviewed regularly and, if necessary, revised every five (5) years or so, or whenever circumstances have changed, including:

- A significant change in your personal assets;
- The death of your spouse, a parent or a child;
- A change in the status of dependents, such as a child turning 18 years old or achieving financial independence, or an aging parent becoming a dependent;
- A change in marital status, including a marriage, separation or divorce (of particular note: a marriage revokes an existing will, whereas a separation or divorce does not);
- A change in your residency or the residency of any children or other beneficiaries for income tax purposes;
- A change in the location or jurisdiction of any of your assets which may require that a will be made in international form or that multiple wills be made in different jurisdictions;
- A change in one of the assets (e.g. a sale, *inter vivos* gift, or other disposition) specifically gifted to a beneficiary in the will; or
- Any changes in income tax laws that may have a significant impact on the taxation of assets on death, including gifts to charities, or on the tax treatment of income generated by your estate or a trust in your will.



## Existing Wills, Trust(s) and Records

Do you have a will now? ☐ Yes ☐ No

Date of this will? \_\_\_\_\_

Where is the will kept? \_\_\_\_\_

Does your spouse have a will? ☐ Yes ☐ No

Date of 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 and addresses of trustees: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Beneficiaries of trusts: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Approximate value of trust(s): \_\_\_\_\_

Assets in the trust(s): \_\_\_\_\_

Name and address of lawyer who prepared the trust agreement: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Where do you keep your financial records and other important papers? \_\_\_\_\_

\_\_\_\_\_

Where will your new will, power of attorney and health care directive be kept? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Executor(s)

Check here if spouse is to be an executor:

☐ Yes ☐ No

***Proposed executor(s) if not spouse or if co-executor with spouse:***

**1** Full name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

**2** Full name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

***Proposed alternate executor(s):***

**1** Full name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

**2** Full name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

***Majority decision binding?*** ☐ Yes ☐ No (unanimous)



## Proposed Guardian of Children Under 18 Years Old

### *First choice for guardian:*

Full name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Relationship to you: \_\_\_\_\_

### *Alternate choice for guardian:*

Full name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Relationship to you: \_\_\_\_\_

## YOUR BENEFICIARIES

Now that you have drawn a picture of your assets and liabilities, we suggest that you reflect on the beneficiaries of your estate, the people or organizations you wish to include, before formalizing your plan with financial, accounting and legal professionals. Depending on your circumstances, you may wish to discuss your thoughts with your trusted loved ones before, during or after your meetings with these professionals.

• • • •

*You might want to draw up a list of possible beneficiaries in preparation for the legal or financial counsel you will seek:*

---

---

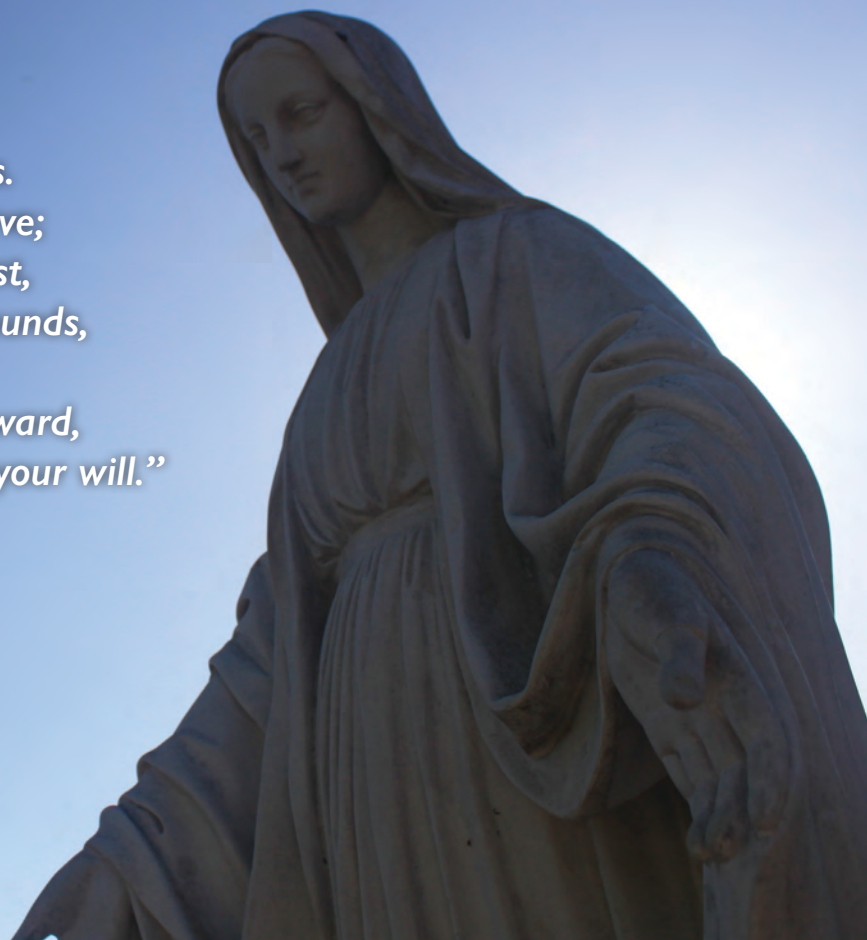
---

---

---

“Lord, teach me to be generous.  
Teach me to serve as you deserve;  
to give and not to count the cost,  
to fight and not to heed the wounds,  
to toil and not to seek for rest,  
to labour and not to ask for reward,  
save that of knowing that I do your will.”

*St. Ignatius of Loyola*







# WHY MAKE A POWER OF ATTORNEY AND A HEALTH CARE DIRECTIVE?

---

## Power of Attorney for Management of Property

A power of attorney allows you to choose who will manage your property and financial affairs for a specific or extended period of time. Giving a power of attorney helps plan for a time when you may no longer be able to make your own decisions. It provides peace of mind for yourself and for those you care about.

• • • •

## If You Have No Power of Attorney

If you have not made a power of attorney for the management of property and you become unable to manage your affairs, a private committee application will have to be brought to court. Planning ahead avoids the inconvenience and expense of such an application and saves time by having someone in place to manage your affairs.

To avoid the intervention of the public trustee and any court proceedings, it is important to have a power of attorney for the management of property in place that names at least one attorney and, if possible, an alternate. An alternate is especially critical where spouses or friends appoint each other as their respective attorneys but travel together.

## Health Care Directive or Living Will

A health care directive may name a person or “proxy” who can make health care decisions on your behalf. It may include your specific wishes regarding the types of care and medical treatment you would or would not like to have administered. It can address such elements as life support, artificial feeding and other medical measures from a Catholic perspective.

This is generally a separate document from the power of attorney which deals with the management of your property. A different person than the one chosen to deal with your assets and finances can be chosen to deal with your personal care.

• • • •

## Benefits of a Power of Attorney and of a Health Care Directive

These documents are key to:

- The orderly administration of your assets and liabilities and the continuing support to dependents in the event of your inability or incapacity;
- The making of medical treatment and personal care decisions by a substitute decision maker if you are unable to make such decisions.

Without your express consent or direction, your power of attorney cannot make any weekly offertory gifts to your parish. Please remember to include instructions regarding offertory gifts in your plans.

Powers of Attorney for Property

Have you granted power of attorney for management of property?    ☐ Yes    ☐ No

Date power granted: \_\_\_\_\_

Name of attorney(s): \_\_\_\_\_

Name of alternate attorney(s), if any: \_\_\_\_\_

\_\_\_\_\_

• • • •

Proxy for Personal Care

Have you granted a proxy for personal care (health care directive)?    ☐ Yes    ☐ No

Date power granted: \_\_\_\_\_

Name of proxy(ies): \_\_\_\_\_

Name of alternate proxy(ies), if any: \_\_\_\_\_

\_\_\_\_\_

Suggested Wording for Health Care Directive

*"I wish to live in my home at (insert address) [and/or at my cottage/summer home/winter home at (insert address)] for as long as possible. If I become too old or too ill or too incapacitated or too much of a burden for my children, I wish to be at (name of seniors' residence, etc.). I want God to decide whether I should live or die, and I wish to follow the moral teachings of the Catholic Church and to receive all the obligatory care that my faith teaches me we have a duty to accept. However, I also know that death need not be resisted by any and every means and that I have the right to refuse medical treatment that is excessively burdensome or would only prolong my death and delay my being taken to God. I also know that I may morally receive medication to relieve pain even if it is foreseen that its use may have the unintended result of shortening my life. As a Roman Catholic, I wish to have Mass and Holy Communion daily, unless this is impossible. I want a Priest called to give me the Sacrament of the Anointing of the Sick as soon and as often as I become seriously ill."*

REMEMBER

- If you are to be admitted for surgery, please call your parish priest if you wish to receive the Sacrament of the Anointing of the Sick;
- Upon admission to the hospital, identify yourself as Catholic. If you do not disclose that you are a Catholic, no priest, deacon or Catholic lay minister will be informed, and thus they will not be able to visit you;
- Commonly known as Last Rites, the Sacrament of the Anointing of the Sick can be requested at any time.

*Please note that the archdiocesan website suggests additional resources concerning health care directives.*

***"They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life."***

*I Timothy 6, 18-19*

• • • • •







# WAYS TO GIVE TO YOUR PARISH, THE ARCHDIOCESE, A CATHOLIC SCHOOL, OR A FAVOURITE CHARITY

---

## Cash and Outright Gifts

An outright gift of cash or property to a parish, the Archdiocese or one of its schools entitles the donor to a charitable tax receipt.

• • • • •

## Bequests

A bequest in a will is a deferred gift and may serve as an acknowledgement of your returning to God a portion of the gifts He has given you during your lifetime. Bequests may have a significant favourable impact on your final tax return. You can also designate in your will that your Canada Pension Plan Death Benefit be left to the Church.

• • • • •

## Life Insurance

Life insurance policies can be used to benefit your parish, the Archdiocese or one of its schools either by transferring ownership to your Parish, the Archdiocese, or a school, or by making a beneficiary designation. This may make a gift affordable, without diminishing the value of your current estate after death. In addition, the life insurance proceeds will be paid promptly to the Church without being subject to probate fees. When you make your parish, the Archdiocese, or a Catholic school both the owner and the beneficiary of a new or existing policy, the insurance premiums are tax deductible. The cash surrender value of an existing policy can also be given as a charitable gift. If you are a Knight of Columbus, you might want to consider the organization's insurance offerings.

• • • • •

## Gifts of Retirement Plan Accumulations

Gifts of registered retirement plans (RRSPs, RRIFs) can be made to the Church upon death. Assuming the entire contribution can be used, the tax credit may be used to offset the tax payable on the proceeds. You may wish to consider including your parish, the Archdiocese or a Catholic school as a contingent beneficiary in case your spouse or other family members predecease you.

## Gift of Listed Securities

Gifts of listed securities—including shares, bonds, mutual funds, bills, warrants and futures—listed on approved stock exchanges can be donated to your parish, the Archdiocese or one of its schools (the Archdiocese can process such a gift to your parish or a Catholic school). This type of gift may benefit the donor in two ways:

- The donor will receive a tax receipt for the full amount of the value of the security when transferred to the charity;
- The donor will not have to pay any capital gains tax on the securities when they are donated to a charity.

• • • • •

## Information on Planned Giving and Annual Gifts

Many sources of information are available. We encourage you to seek independent advice from financial, accounting and legal professionals.

The archdiocesan website provides you with information:  
[donate.archsaintboniface.ca](http://donate.archsaintboniface.ca)

If you wish to make a planned gift to your parish, the Archdiocese, or a Catholic school, you can request information on their particular needs by contacting the Archdiocese's Development Officer by:

- Sending your request to [info giving@archsaintboniface.ca](mailto:info giving@archsaintboniface.ca)
- Calling the reception desk at 204-237-9851.

## LEGAL NAMES

*It is important that your will contain the correct legal names of recipients of charitable gifts.*

• **Local parish:**

La Corporation Archiépiscope Catholique Romaine de Saint-Boniface (also known as the Archdiocese of Saint Boniface) with the current charitable registration No. 11898 9359 RR0001 to be used for the general purposes of [name of parish and city].

**OR**

[Name of parish and city] with the [current charitable registration number of that parish] to be used for the general purposes of [name of parish and city].

• **Archdiocese of Saint Boniface:**

La Corporation Archiépiscope Catholique Romaine de Saint-Boniface (also known as the Archdiocese of Saint Boniface) with the current charitable registration No. 11898 9359 RR0001.

• **Catholic School within the Archdiocese of Saint Boniface:**

[Name of school and city] with the [current charitable registration number of that school] to be used for the general purposes of [name of school and city].

• • • • •

## GIFT DESIGNATIONS

An unrestricted bequest allows the Archdiocese, a parish or a school to use your gift where the need is greatest, while a restricted bequest is a gift made for a specific purpose.

If your estate plan contemplates a bequest to the Archdiocese of Saint Boniface, one of its parishes or one of its schools in your will, we would like to hear from you. We could assist in reviewing the terms of the bequest with you, particularly if it is restricted, to ensure that we will be able to comply with your wishes. Also, we would like to appropriately thank you while you are still living for your generous intention to leave a bequest after you pass away, whether your gift is designated or not.

If you wish to designate your gift for a specific purpose, please ask your lawyer to include the following Right to Vary Clause in your will:

"If, in the opinion of the Archdiocese of Saint Boniface, it should become impossible, inadvisable, or impractical to use this gift for this specific purpose (or these specific purposes), then the Archdiocese of Saint Boniface may, at its discretion, use the gift in a manner that closely fulfills the purpose (or purposes) I intend to benefit."

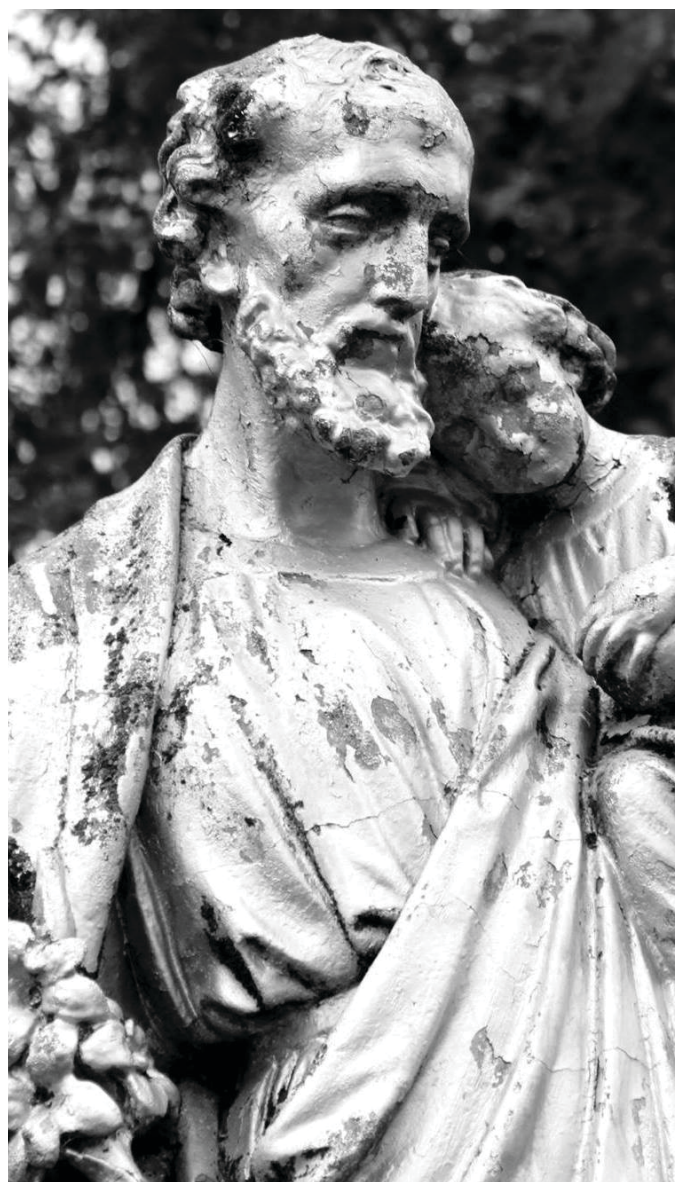
## Other Catholic Agencies, Organizations, Institutions or Religious Orders

The Archdiocese's Development Officer would be happy to provide you or your lawyer with proper legal names and addresses upon request.

• • • • •

## Organ or Tissue Donation

If you are considering the gift of life through organ and tissue donation, we encourage you to obtain information from the Transplant Manitoba Gift of Life website at [www.transplantmanitoba.ca](http://www.transplantmanitoba.ca). If you have made arrangements to become an organ donor, we suggest that you inform your loved ones of your wishes and to place relevant information with your will and other estate planning documents.





## MASSES IN YOUR WILL

Catholics often want to include a bequest in their will for Masses to be celebrated for the repose of their soul or of family members' souls. The amount is transferred in the form of stipends, or offerings, to the priests who actually offer the Masses.

We recommend the following wording when Masses are requested in your will:

"The sum of \$\_\_\_\_\_ (e.g. \$3,600 [three thousand, six hundred dollars]) is to be set aside in a restricted purpose fund in my name at [name of parish] ('the Parish,') currently located at [address of parish] to be used for the purpose of saying Masses at the Parish for my intentions and those of my family at the rate of twelve Masses per year in accordance with the Mass stipend in effect at the time until the entire amount is spent."

***Please note that, for income tax purposes in Canada, a bequest for Masses is not considered a charitable gift. No charitable tax receipt can be issued for funds allocated towards Masses.***

## FUNERAL AND BURIAL INSTRUCTIONS

In the Funeral Liturgy, these words are often prayed:

***"Lord, for your faithful people  
life is changed, not ended."***

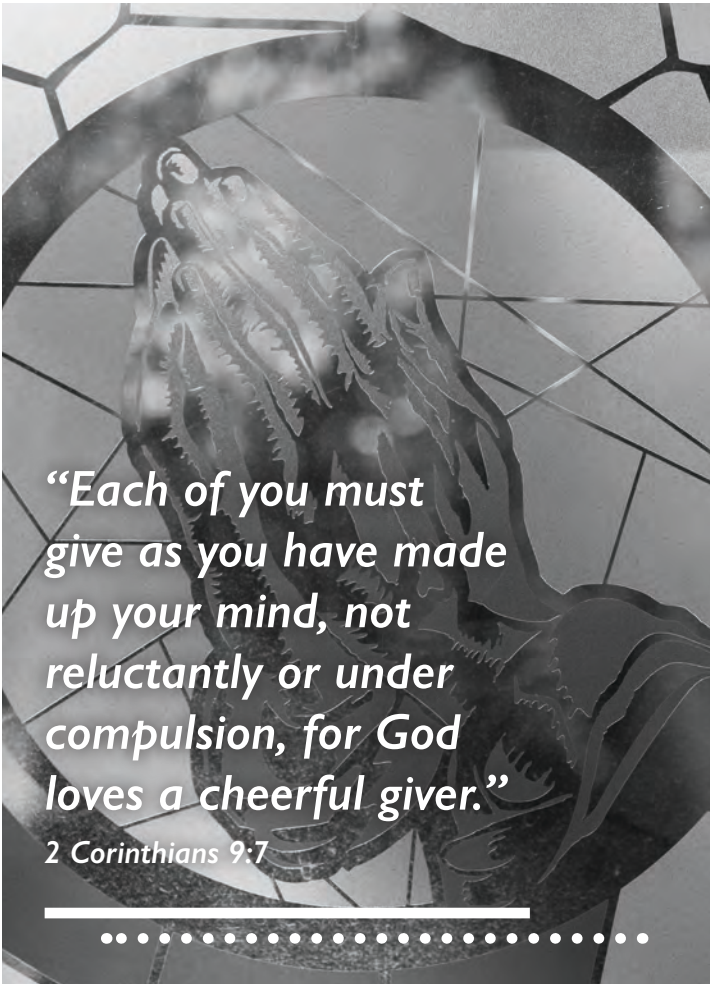
It is in this light, the light of faith, that we look at funeral and burial plans. To consider these decisions is an act of hope that the promise made to us by the Lord in Baptism will be fulfilled. By prearranging these very important decisions you are assured that your wishes for a Catholic Funeral Mass and Catholic burial will be known.

The Catholic liturgy provides courage and comfort for those mourning the death of a loved one. The Funeral Mass especially expresses our faith in Jesus' victory over death and our personal share in the resurrection. It does so through prayers and blessings, through scripture readings and song, through rituals and symbols. The more a family actively plans the ceremony, the more they are able to participate in the ceremony itself and the deeper will be the consolation and strength they experience. Speak to your pastor to discuss your celebration and ask him to recommend a Catholic funeral home in your area.

It is only natural that those who share the same faith in life wish to carry on that sense of community in death. Therefore, the final expression of our faith as Catholics is the blessed and sacred burial in a Catholic cemetery. A Catholic cemetery is a visible sign of our belief in the resurrection, which demonstrates the unity of the living and the dead. Within this sacred environment, the love of Christ is manifested for all to see.

A Catholic cemetery is a place set apart and devoted to the burial of members of the Church and their families. An important part of your estate planning is making decisions about your final burial arrangements. Planning ahead relieves your family and other loved ones of the emotional burden of making stressful decisions at an emotional time. It can be especially difficult for them if they do not share or understand your faith.

Contact your parish for information on your local Catholic cemetery or visit the Saint Boniface Cathedral's website for information on diocesan cemeteries:  
[www.cathedralestboniface.ca](http://www.cathedralestboniface.ca).



***"Each of you must  
give as you have made  
up your mind, not  
reluctantly or under  
compulsion, for God  
loves a cheerful giver."***

2 Corinthians 9:7

# FUNERAL AND BURIAL INSTRUCTIONS FORM

***The following person will act on my behalf with my cemetery arrangements:***

Name: \_\_\_\_\_

Relationship: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Telephone: \_\_\_\_\_

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

I have prearranged my funeral at the following funeral home:

\_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Telephone: \_\_\_\_\_

***If funeral home arrangements have not already been made, please fill out the following:***

Preferred funeral home:

\_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

Telephone: \_\_\_\_\_

Visitation: ☐ Yes ☐ No

Casket to be: ☐ Open ☐ Closed

Type of Casket: ☐ Wood ☐ Metal

Clothing to be worn: \_\_\_\_\_

\_\_\_\_\_

Jewelry to be worn: \_\_\_\_\_

\_\_\_\_\_

Jewelry: ☐ To stay on

☐ To be given to (for safekeeping):

\_\_\_\_\_

Wedding ring: ☐ To stay on

☐ To be given to (for safekeeping):

\_\_\_\_\_

I wish my funeral Mass to be celebrated at

\_\_\_\_\_ Parish.

I wish to be buried at \_\_\_\_\_

\_\_\_\_\_ Cemetery.

Cemetery telephone: \_\_\_\_\_

Grave/Plot/Crypt/Niche location: \_\_\_\_\_

\_\_\_\_\_

I wish my remains to be:

☐ Interred (ground burial)

☐ Entombed (in mausoleum)

☐ Cremated

***Following my death, the interment rights of the grave, plot, 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  
prepaid or need  
to be arranged:**

	Pre-Paid	Needs to be Arranged
Burial Plot/Crypt/Niche		
Burial or Entombment Fee		
Burial or Cremation Vault		
Cremation Urn		
Monument or Marker		
Inscription of Memorial		
Pictures		

Type of memorial (if not prearranged/paid):

☐ Upright monument    ☐ Flat marker

Inscription: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Special instructions: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Memorial gifts (in lieu of flowers) to:**

Parish: \_\_\_\_\_

Archdiocese: \_\_\_\_\_

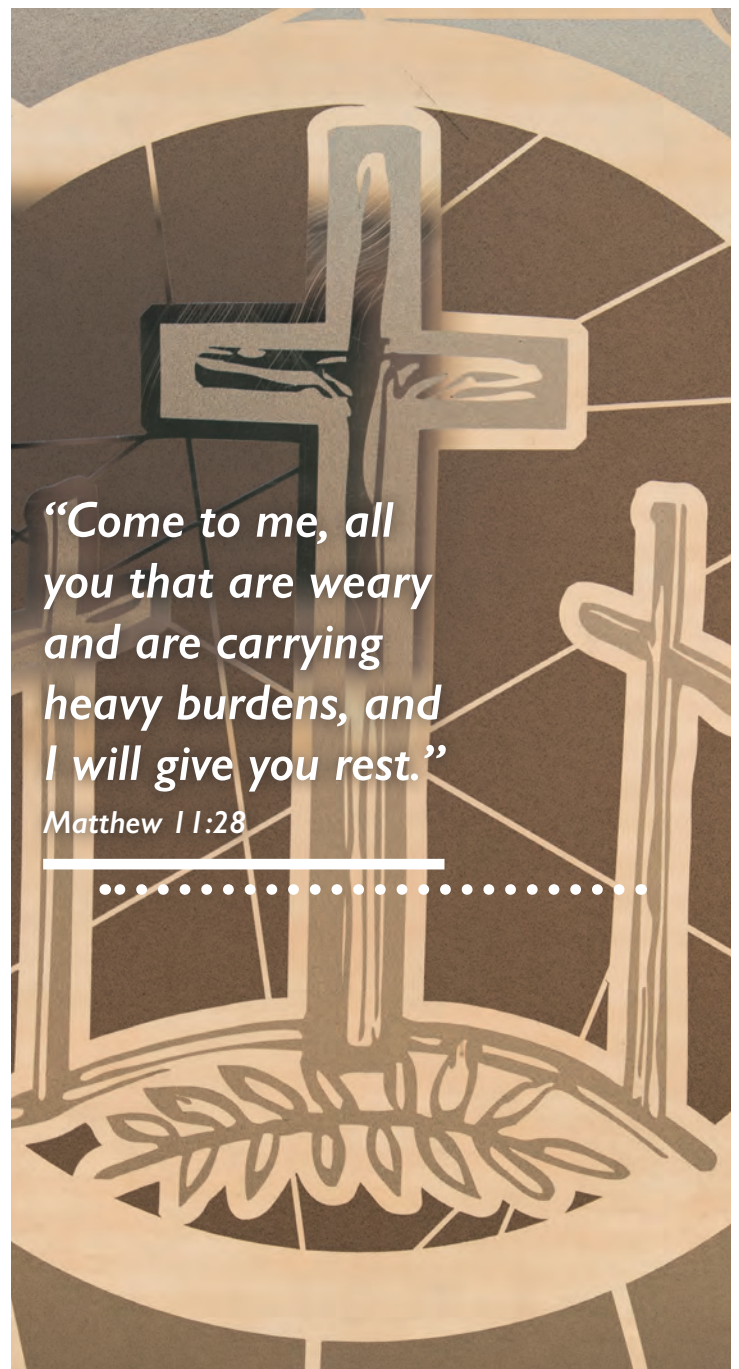
Catholic school: \_\_\_\_\_

Favourite charities: \_\_\_\_\_

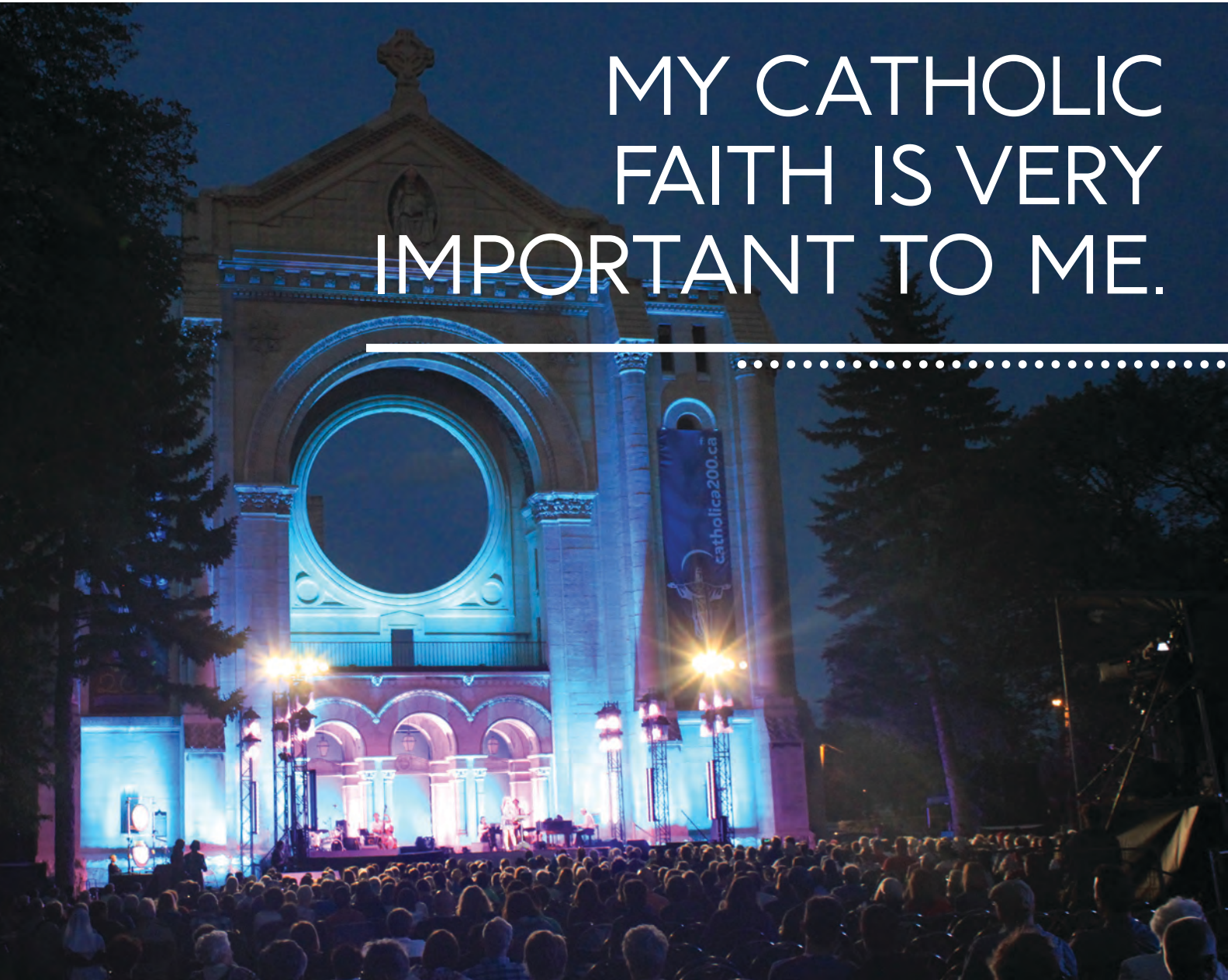
\_\_\_\_\_

\_\_\_\_\_

*Please contact the Archdiocese of Saint Boniface if you  
require envelopes for memorial gifts.*







# MY CATHOLIC FAITH IS VERY IMPORTANT TO ME.

PLEASE KEEP YOUR FUNERAL  
AND BURIAL INSTRUCTIONS  
WITH YOUR WILL.

*If you have any questions, please contact the  
Development Officer at  
infogiving@archsaintboniface.ca  
or by calling the reception desk at 204-237-9851.*

• • • •

*Visit the archdiocesan website:  
donate.archsaintboniface.ca*

• • • •

**Archdiocese of Saint Boniface**  
151 Avenue de la Cathédrale  
Winnipeg, Manitoba R2H 0H6

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

**Signature:** \_\_\_\_\_

Date: \_\_\_\_\_



# ESTATE PLAN CHECKLIST

Use the detailed checklist below to keep track of the information you gather in order to complete the forms in this guide and properly plan your estate, funeral and burial.

## If You Already Have a Will

- ☐ Is your current will out of date?
- ☐ Have you moved to a new province?
- ☐ Has your net worth or employment status changed?
- ☐ Have you recently married or had children?
- ☐ Do you want to add or remove beneficiaries?

## Getting Started

- ☐ Have you chosen a lawyer?
- ☐ Have you used a tax advisor to minimize current tax and the tax your estate will have to pay?  
(If you do not have a lawyer or tax advisor, the Archdiocese can suggest professionals in your area.)

## Information You Will Need to Gather: Assets

- ☐ Bank accounts
- ☐ Life insurance policies
- ☐ Safety deposit box or storage facility
- ☐ Securities, investments, RRSPs and RRIFs
- ☐ Principal residence (current market value)
- ☐ Rental properties or cottage (current market value)
- ☐ Other property: vehicles, boats, art antiques, expensive jewelry, or collectables, etc.
- ☐ Do you own a business? What is its value?
- ☐ Are you expecting any inheritance?

## Create a Summary of Your Liabilities

- ☐ List all your debts, including: mortgages, credit cards, car loans, lines of credit, etc.

## Your Executor

- ☐ Have you chosen your executor and asked him or her if he or she is willing and able to serve?
- ☐ Does your executor know where your will is kept?
- ☐ Will your executor have the authority to invest your assets until the final disbursement is done?  
Do you wish to place restrictions?

## Guardianship of Your Children

- ☐ Have you named a guardian of your minor children?
- ☐ Do you have an alternate guardian in case your first choice is unable or unwilling to serve?
- ☐ Have you told your guardian the importance of making sure your children are raised in the Catholic faith and receive the sacraments?

## Your Beneficiaries

- ☐ If you are married, have you left your RRSPs or RRIFs to your spouse or dependent children?
- ☐ Are the beneficiaries of the assets in your will consistent with the beneficiary listing in the attached plans (e.g. RRSPs, insurance policies)?
- ☐ Are there personal items that you would like a certain family member or friend to have?
- ☐ Do you need a testamentary trust for your spouse or dependent children?
- ☐ Does a beneficiary require special care?
- ☐ Have you included your parish, the Archdiocese of Saint Boniface, a Catholic school or another charity in your will?
- ☐ Have you notified the Archdiocese's Development Officer of your intention to leave a bequest?

## Questions to Ask Your Lawyer

- ☐ How can you reduce probate?
- ☐ How can you reduce your estate's income tax?
- ☐ Should you have a common disaster clause in case of an unexpected accident?
- ☐ If you have a business, do you need a succession plan?
- ☐ How can including the Church in your will reduce your estate taxes?

## Other Issues

- ☐ If you wish to be an organ donor, have you made arrangements and told your family of your wishes?
- ☐ Do you need a power of attorney for management of property?
- ☐ Do you need a health care directive and a proxy to make health care decisions for you?
- ☐ Is your health care directive in line with Church teachings?
- ☐ Have you shared your wishes with your family?

## Final Arrangements

- ☐ Have you planned your funeral arrangements ahead of time with a funeral home and/or cemetery?
- ☐ Have you informed your executor and family that you want a Catholic Funeral Mass and a Catholic burial?
- ☐ Would you like to plan your funeral mass?
- ☐ Have you considered your parish, the Archdiocese or a Catholic school as your "in lieu of flowers" designation?



Archidiocèse de  
**Saint-Boniface**  
Archdiocese

*Archdiocese of Saint Boniface*  
*151 Avenue de la Cathédrale*  
*Winnipeg, Manitoba R2H 0H6*