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Message from the Bishop:

My Dear Brothers and Sisters in Christ

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

Estate planning is truly an act of love because it gives to your loved ones peace of mind by telling them your wishes for the disposition of your earthly goods as you leave this life. Having a will allows you to set out how you personally want your estate to be distributed and what care arrangements you want for your children. Through a Will you can also make gifts to charitable causes that are important to you.

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

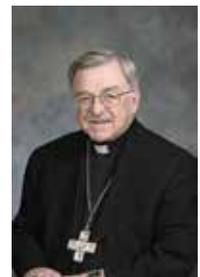
Please call the Charities & Development Office of the Diocese at (403) 218-5534 to discuss your intentions and for assistance as you plan your estate. We hope this guide helps you achieve peace of mind.

With prayerful best wishes, I remain,

Sincerely yours in Christ,



✠ F. B. Henry
Bishop of Calgary



Christian Stewardship & Estate Planning

The Roman Catholic Diocese of Calgary is pleased to provide this Estate Planning Kit to assist you in bringing together, in one place, an inventory of all things God has entrusted to your stewardship. This guide will help you to reflect on your goals and objectives, document decisions and provide instruction to your loved ones regarding your estate.

This booklet can also help you save time and money if it is completed before visiting your lawyer and will ensure that your Will is tailored to your personal needs and wishes.

It is suggested that the Estate Planning Kit be completed and a copy given to a trusted advisor and a copy kept with your Will. Your estate executor, who is charged with carrying out your last wishes, will find it very helpful for important details concerning your estate and your wishes. It will also assist your estate executor to follow your directions in a timely and efficient manner.

In addition, Powers of Attorney as well as Personal Directives should be held by the person or persons who may have to act under the provisions contained in the documents.

Preparing your Will is an act of Christian stewardship. It can ensure continued care for your family and loved ones, create a legacy of faith through charitable gifts and provide direction for prayer and support.

By remembering your Parish, the Diocese or ministries and charities that are meaningful to you in your estate planning, you are making a decision of generosity of faith. It is truly an investment in your Community, your Church and the faith of future generations.

It is important to connect with professionals that can assist you in ensuring your final wishes are documented properly.



Remember that when you leave this earth, you can take with you nothing that you have received – only what you have given: a full heart enriched by honest service, love, sacrifice and courage.

-St. Francis of Assisi

Photo: © Mariusz Sztuk

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.

Your First Steps

- 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 any 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?

Information You Will Need to Gather:

Assets

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

Liabilities

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

Your Executor

- Have you chosen your Executor and asked him/her if they are 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 want restrictions placed?

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 all their sacraments?

Your Beneficiaries

- If you are married, have you left your RRSPs or RRIFs to your spouse or dependent child?
- 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 child?
- Does a beneficiary require special care?
- Have you included your parish or favourite Diocesan charity in your Will?
- Have you notified the Development Office of your bequest intention so you can be included in our Roots of the Future Program?

Questions to Ask Your Lawyer

- How can you reduce probate and 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 want to be an organ donor, have you signed a donor card and told your family your wishes?
- Do you need a Power of Attorney for management of property?
- Do you need a Personal Directive?
- Is your Personal Directive in line with Church teaching?
- Have you shared your wish with your family?

Final Arrangements

- Have you pre-planned your funeral arrangements with Catholic cemeteries?
- Have you informed your Executor and family that you want a Catholic Funeral Mass and a Catholic burial?
- Have you considered your parish and/or favorite charity as your in-lieu-of-flowers designation?

Personal Information

To make this process easier, use the checklist on the previous page to gather together your Social Insurance Number, any existing Will or Powers of Attorney, personal financial and investment statements, insurance policies, etc.

Your Information

Surname: _____

Given Names: _____

Other Names Used (maiden name, etc.): _____

Current Address: _____

City: _____

Province: _____

Postal Code: _____

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

Yes No

Please elaborate: _____

Date of Birth: _____

Place of Birth: _____

Social Insurance Number: _____

Marital Status:

Single Married Widowed
 Separated Divorced Common Law

Occupation: _____

Employer: _____

Telephone Number (residence): _____

Telephone (business): _____ Telephone (cellular): _____

E-mail Address & Password: _____

Facebook Account & Password: _____

Twitter Account & Password: _____

LinkedIn Account & Password: _____

Spousal Information

(complete if you are currently married or have been previously married)

Spouse's Name: _____

Spouse's Alternative Names (e.g. Maiden Name): _____

Spouse's Address (if different from yours): _____

Spouse's Date of Birth: _____

Social Insurance Number: _____

Citizenship: _____

Date of Marriage: _____

Place of Marriage: _____

Complete if any previous marriages: _____

Spouse's Name: _____

If widowed, date of spouse's death: _____

If divorced, date of divorce: _____

Place of Divorce: _____

Was there a separation agreement?

Yes No

Are there continuing financial obligations under this agreement? Yes No

Provide your lawyer with a copy of the agreement and/or the decree.

You can also prepare a list of online accounts and passwords and store them in your safety deposit box rather than listing them here.



May the LORD give you increase, both you and your children. - Psalm 115:14

Photo left: © Fred Monk

Photo right: One Rock 2010 © Jennifer Shkolny

Information about Children/Dependents

1. _____
 Full name: _____
 Address: _____
 City/Town: _____
 Postal Code: _____
 Relationship to You: _____
 Date of Birth: _____
 Marital Status: _____
 Number of Children: _____
 Telephone Number: _____

2. _____
 Full name: _____
 Address: _____
 City/Town: _____
 Postal Code: _____
 Relationship to You: _____
 Date of Birth: _____
 Marital Status: _____
 Number of Children: _____
 Telephone Number: _____

3. _____
 Full name: _____
 Address: _____
 City/Town: _____
 Postal Code: _____
 Relationship to You: _____
 Date of Birth: _____
 Marital Status: _____
 Number of Children: _____
 Telephone Number: _____

4. _____
 Full name: _____
 Address: _____
 City/Town: _____
 Postal Code: _____
 Relationship to You: _____
 Date of Birth: _____
 Marital Status: _____
 Number of Children: _____
 Telephone Number: _____

If you have other personal information you wish to discuss in more detail (e.g., disabled child, special bequests), provide additional information below.

Family History

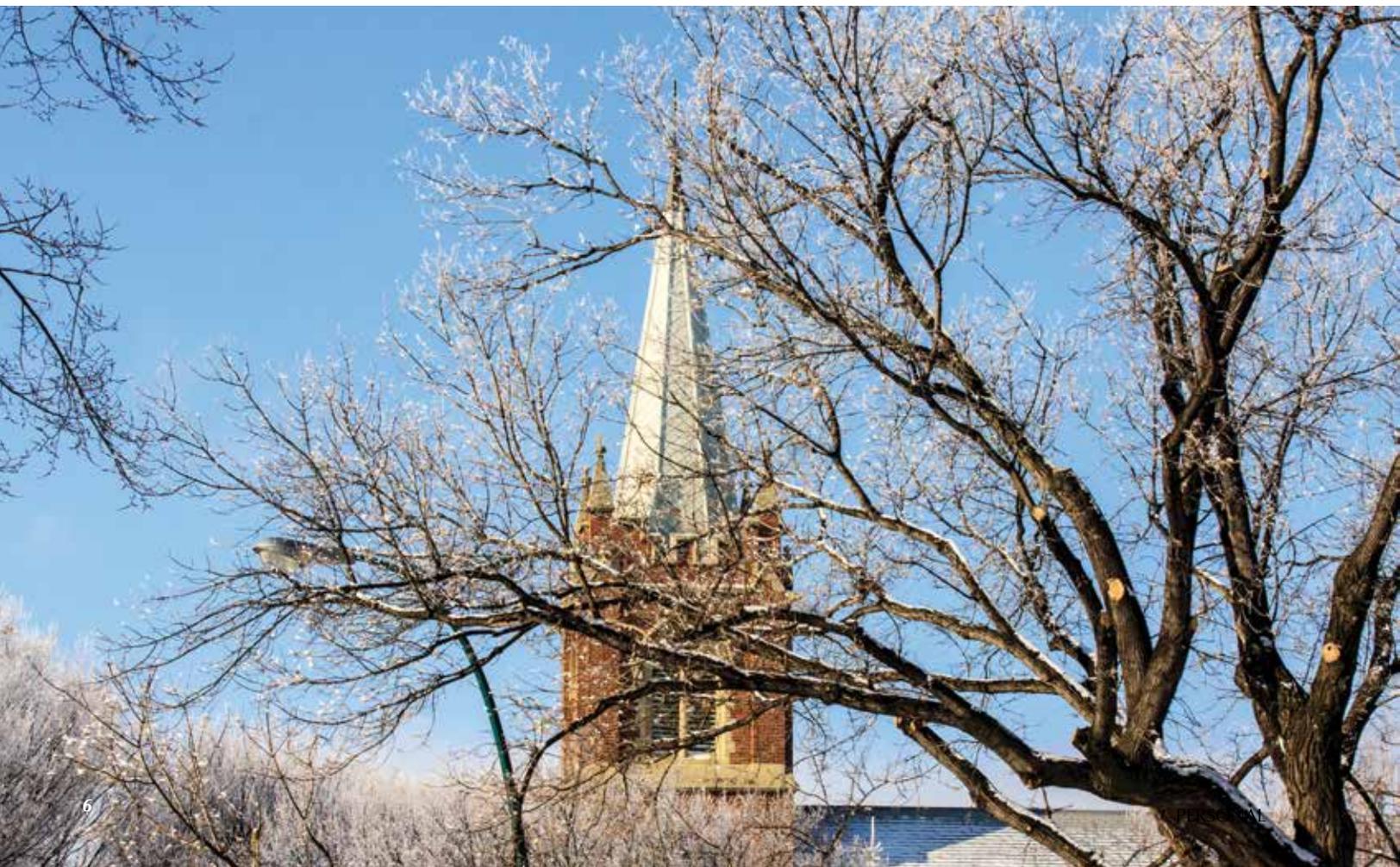
Father's Name:

Father's Place and Date of Birth:

Mother's Maiden Name:

Mother's Place and Date of Birth:

Photo: © Mariusz Sztuk





“Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock.” - Matthew 7:24-25

Photo: © Fred Monk

Information About Your Assets

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

Real Estate

1. Principal Residence

Address of Principal Residence:

City/Town:

Postal Code:

Manner of Ownership: (Alone, Joint Tenants with Survivorship, Tenants in Common, Partnership, through Corporation, etc.)

Original Cost:

Approximate current value:

Mortgage(s) with:

Approximate balance due:

2. Recreational Property

Address of Recreational Property:

City/Town:

Postal Code:

Manner of Ownership:

Original Cost:

Approximate current value:

Mortgage(s) with:

Approximate balance due:

3. Rental, Investment, Business or Other Rental Property

Address of Property:

City/Town:

Postal Code:

Manner of Ownership:

Original Cost:

Approximate current value:

Mortgage(s):

Approximate balance due:

Business

Business Name (in full):

Where Incorporated?

Address:

City:

Postal Code:

Nature of Business:

Manner and Percentage of Ownership (Corporation, Partnership, Sole Proprietor):

Approximate current value:

Has Buy-Sell or other shareholders agreement been entered into? Yes No

Bank Accounts

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

*Joint Chequing; Individual Chequing; Joint Savings; Individual Savings etc.

Safety Deposit Box

Box Location	Box Number	Key Location

Cars, Trucks And Recreational Vehicles

Describe if you intend to deal with specific vehicles in your Will

Type	Value	Ownership	Original Cost

Personal And Household Items

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

Investments and Other Assets

List investment accounts, individual bonds, stocks, GICs, monies owed to you (secured by mortgage or otherwise), interests in trusts or estates. If you need more room, use notes section at the back.

Asset	Date Acquired	Original Cost	Current Value	Owner*	Investment Company

* (self, spouse, joint)

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

Do you belong to a company pension plan Yes No Name of Beneficiary: _____

Does your spouse? Yes No Name of 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

Life Insurance Policies

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

Liabilities

List bank loans and other significant debts other than mortgages listed previously.
(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: _____

Financial Summary

Total Value of Assets: \$ _____

Less Total Value of Liabilities: \$ _____

Net Value of your Estate: \$ _____

If we can assist you in
completing this guide, contact the
Charities & Development Office
at (403) 218-5534 or
charities@calgarydiocese.ca

Photo: © Constant de la Cruz



“When you reap your harvest in your field and forget a sheaf in the field, you shall not go back to get it; it shall be left for the alien, the orphan, and the widow, so that the Lord your God may bless you in all your undertakings.” - Deuteronomy 24:19

Photo: © Fred Monk

Location Of Documents

1. Birth Certificate:

2. Passport:

3. Citizenship Papers:

4. Last Will:

5. Power of Attorney for Property:

6. Power of Attorney for Personal Care:

7. Insurance Policy Contracts:

8. Pension Plan Documents:

9. Other

RRSP documents:

RRIF documents:

TAX-FREE savings account documents:

Investment Accounts

Other:

10. Income tax returns:

Association memberships

i) _____

ii) _____

iii) _____

iv) _____

Professional Advisors

Lawyer

Name:

Firm name and address:

Phone number:

E-mail:

Accountant

Name:

Firm name and address:

Phone number:

E-mail:

Bank Official(s)

A. Name of individual and bank:

Location of branch:

Phone number:

E-mail:

B. Name of individual and bank:

Location of branch:

Phone number:

E-mail:

Investment Advisor

Name:

Firm name and address:

Phone number:

E-mail:

Insurance Agent Life

Name:

Firm name and address:

Phone number:

E-mail:

Why Make A Will?

A Will is a legal document that contains directives regarding the distribution of your estate among the persons or charities that you may want to benefit. It names a representative(s) chosen by you who will be responsible for carrying out the terms of your Will. Many people postpone thoughts of making a Will until faced with an overseas trip or an unexpected illness. There are many reasons that a Will should be made earlier and revised regularly as part of your personal and financial plans.

Mental Competence

Mental competence may be impaired due to illness, advanced age, strong medication or other factors. If competence is in question, a Will should only be made by experienced lawyers who are aware of any such medical opinion, and who will take the time to assess the client's mental capacity and properly document their reasons for proceeding.

If You Die Without a Will

If you die in Alberta without a Will, provincial laws designate who will receive your assets and the amount of the inheritance. This distribution of assets may not coincide with your wishes. Your jointly held assets may not immediately pass to the surviving owner. In absence of a Will your surviving spouse, if any, children and other heirs are chosen based on the closeness of your blood relationship in the distribution of assets. Children will inherit at the age of 18, which may be too young. There would be no bequests made to non-family members, such as friends, extended family, the Church or other charitable causes.

Consulting a Lawyer

The preparation of your Will is very important and, while an off-the-shelf kit could be used to draw up the document, it is suggested that the Will be drawn up by a lawyer practicing in this area of the law. Once your Will is prepared, it is suggested that your wishes be reviewed with your Executor.

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, the Court will appoint someone to administer your estate (usually your spouse or closest next of kin). By selecting your own Executor, you can choose the person who understands your wishes and your assets and has the financial and administrative skillsets necessary

***** You should not rely on this booklet for legal advice.
It provides general information only about Alberta Law. *****



*Preparing your Will is an act
of Christian stewardship.*

Photo: One Rock 2010 © Jennifer Shkolny

Selection of a Guardian

As a parent you use your Will to appoint someone to have custody of and be the guardian of any child who is under the age of 18.

Personal Wishes

A Will may contain your instructions with respect to both funeral arrangements and organ donation, though this is not the best place for such instructions. Many people deal with these matters in a letter to the Executor that is kept with the Will. Such instructions are merely an expression of your wishes and are not legally binding on the Executor.

Review Your Will Regularly

Once made, a Will should be regularly reviewed and revised whenever circumstances have changed in your life including:

- Significant change in personal assets
- Death of your Spouse
- Change in status of your dependents, child reaching 18 years of age or financial independence, or an aging parent becoming a dependent
- Change in marital status
- Change in residency and/or location of assets to ensure that your wishes are followed in different jurisdictions
- Change in assets specifically listed in your will (selling of a property)
- Changes in Income Tax legislation

Photo: © Joan Kennedy



Details About My Will

I have a Will now: Yes No

My last Will was prepared and dated:

The location of my Will is:

The lawyer who prepared my Will is:

Lawyer's address and phone number:

E-mail:

My spouse has a Will: Yes No

I have set up an Inter-vivos or "living" Trust to benefit another person: Yes No

Date of the Trust:

Beneficiaries of the Trust:

Approximate value of the Trust:

Name & address of the lawyer who prepared the Trust:

Executor(s)

Proposed Executor(s)

Will my spouse be my executor? Yes No

Co-Executor with Spouse:

Name:

Address:

Phone Number:

Executor 1 if spouse is not:

Name:

Address:

Phone Number:

Executor 2 if spouse is not:

Name:

Address:

Phone Number:

Proposed Guardians for Children Under 18 Years Old

First Choice for Guardian

Name:

Address:

Phone Number:

Relationship to you:

Alternate Choice for Guardian

Name:

Address:

Phone Number:

Relationship to you:

Why Make Powers Of Attorney?

Many people believe that if something happens and they are unable to make decisions for themselves, their family can do so for them. This is not necessarily true. For financial decisions, legal authority is needed. You can give this authority by naming someone as a **Power of Attorney**.

You should have an Enduring Power of Attorney because an accident or illness could make you incapable of deciding things for yourself (this is called mental incapacity or infirmity). In it you authorize someone to act for you and your best interests in conducting your financial and property matters.

In Alberta, there are two kinds of Power of Attorney. Both kinds are only effective as long as the donor is alive. After your death, your Will (if you have one) takes effect.

A. Immediate Power of Attorney – covers your financial affairs and takes effect as soon as it is signed and stops if you become mentally incapacitated. You might give this Power of Attorney if you need someone to look after your financial transactions while you're away from home for an extended period of time.

B. Enduring Power of Attorney – covers your financial affairs and allows the person you name to act for you even if you become mentally incapable. It can either:

- take effect immediately upon signing and continue if you become incapable of managing your financial affairs; or
- take effect only if you become incapable of managing your financial affairs, or some other specified event (this is also known as a "Springing" Power of Attorney).

An Enduring Power of Attorney must state clearly which option it is providing for or it is not valid.

Details About My Power of Attorney

I have granted power of attorney. Yes No Type: _____

Date power granted:

Name of attorney(s):

Relationship to you:

Name of alternate attorney(s), if any:

Proposed attorney(s) if not your spouse or co-attorney with spouse:

1. Full Name:

Address:

Phone: Fax: Email:

2. Full Name:

Address:

Phone: Fax: Email:

Proposed alternate attorney(s)

1. Full Name:

Address:

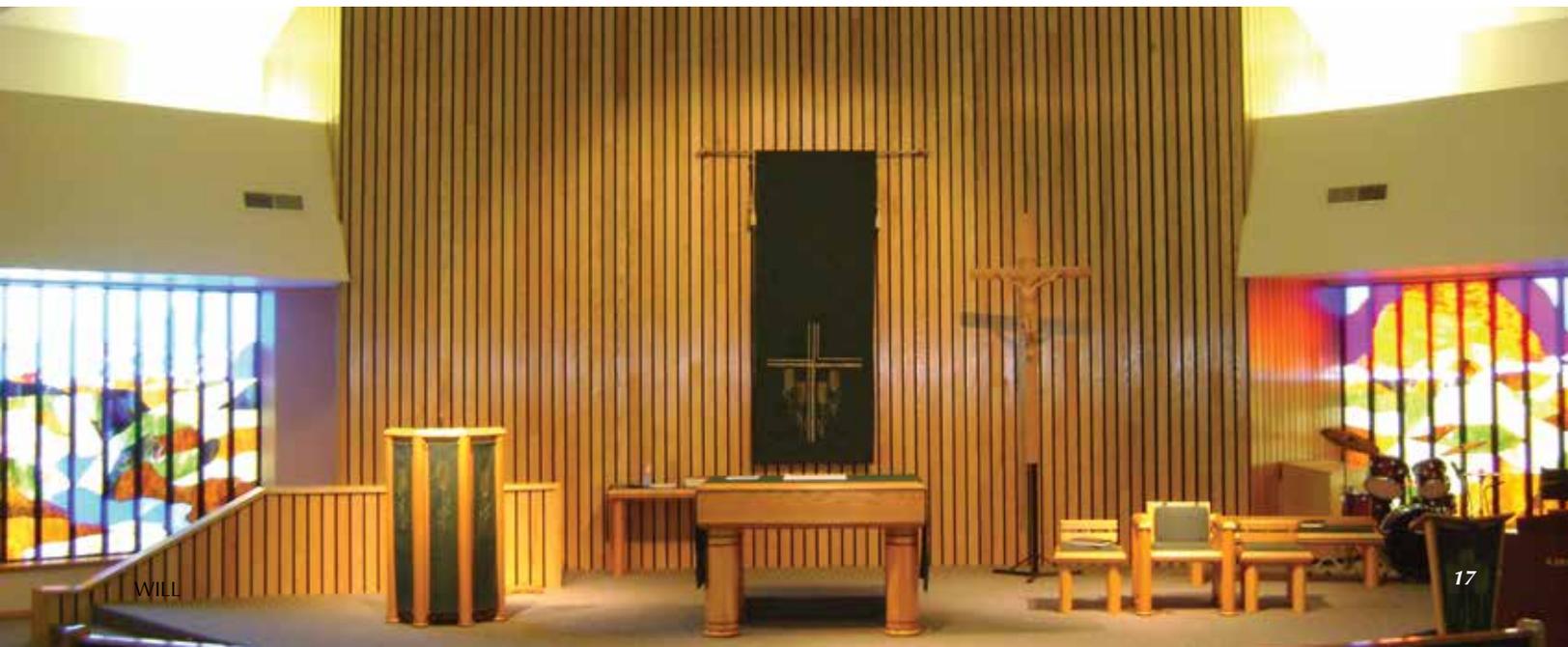
Phone: Fax: Email:

2. Full Name:

Address:

Phone: Fax: Email:

Photo: © Rhonda Kawa



Personal Directives

Personal directives are legal documents which allow you to name a decision maker and/or provide written instructions to be followed when, due to illness or injury, you no longer have the capacity to make decisions such as where you will live or the medical treatment you will receive.

Starting on June 30, 2008, you will also have the option of registering your personal directive to make it easier for health care providers to confirm that you have a directive and to contact the people you have named to make decisions on your behalf.

Visit the Province of Alberta's website for more information:

<http://humanservices.alberta.ca/guardianship-trusteeship/opg-personal-directives.html>

I have written an Advance Care Directive: Yes No

It is located in my home:

My family member has a copy:

Spiritual Care When You Are Ill

Remember that if you are admitted to the hospital for surgery, you can ask your parish priest to receive the Sacrament of the Anointing of the Sick.

Upon admission to the hospital, identify yourself as Catholic. Ask family or friends to notify the hospital chaplain or your parish priest that you are there so that you may receive visits. If no one is aware that you are in the hospital they will not know to visit you.

The Sacrament of the Anointing of the Sick (formerly known as Last Rites) can be requested at any time.

Organ and Tissue Donation

The Catholic Church generally approves and promotes organ donation from those who have died as well as from living individuals. Organ donation does not go against any Catholic teachings about the value and dignity of our bodies. In 1956 Pope Pius XII taught that organ donation is "morally blameless and even noble". Pope John Paul II confirmed this teaching by saying "the gift of organ donation is a great act of love."

Organ donation saves lives and improves the quality of life for many more.

If you are interested in learning more about organ donation, please contact:

Southern Alberta Organ and Tissue Donation Program Office

Foothills Medical Centre

1403 29 Street NW

Calgary, Alberta T2N 2T9

Phone: (403) 944-8700

Email: saotdp@albertahealthservices.ca

Website: www.albertahealthservices.ca/services/Page13174.aspx

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 pre-arranging 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 ritual and sacrament. 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.

It is only natural that those who share the same Faith in life would also 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 columbarium or cemetery. A Catholic columbarium or cemetery is also 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.

Catholic columbaria or cemeteries provide counsellors to help you make decisions best suited to your family’s needs. Pre-arranging relieves your family of the burden of making these decisions during an emotional time. It also allows a family to work within a budget.

Funeral and Burial Details

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

Name: Relationship: Phone:

Address:

E-mail address:

I have pre-arranged my funeral at a Funeral Home: Yes No

Name: Address:

City: Postal Code: Phone:

I wish my Funeral Mass to be celebrated at (name of parish):

Readings:

Music Selections:

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

- | | | |
|----------------------------------|-----------------------------------|---|
| Burial or Entombment Fee: | <input type="checkbox"/> Pre-paid | <input type="checkbox"/> Needs to be arranged |
| Burial Vault or Cremation Niche: | <input type="checkbox"/> Pre-paid | <input type="checkbox"/> Needs to be arranged |
| Cremation Urn: | <input type="checkbox"/> Pre-paid | <input type="checkbox"/> Needs to be arranged |
| Monument or Marker: | <input type="checkbox"/> Pre-paid | <input type="checkbox"/> Needs to be arranged |
| Inscription of Memorial: | <input type="checkbox"/> Pre-paid | <input type="checkbox"/> Needs to be arranged |
| Pictures: | <input type="checkbox"/> Pre-paid | <input type="checkbox"/> Needs to be arranged |
| Other services: _____ | <input type="checkbox"/> Pre-paid | <input type="checkbox"/> Needs to be arranged |

I have pre-arrangements with a columbarium or cemetery: Yes No

I wish to be buried at:

I have interment rights for a grave, lot, crypt or niche at (Columbarium or Site Name):

Grave / Lot / Crypt / Niche Location:

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

I wish my remains to be:

- | | |
|---|---|
| <input type="checkbox"/> Interred (Ground Burial with a casket) | <input type="checkbox"/> Entombed (In Mausoleum) |
| <input type="checkbox"/> Interred (Ground Burial with an urn) | <input type="checkbox"/> Cremated that my urn be put in a columbarium |

I would like my marker to read:

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

Name:

Phone:

Address:

Memorial Gifts (in lieu of flowers) to:

RC Bishop of the Diocese of Calgary (please specify program/ministry name you wish to support):

Parish (please specify how you would like the Parish to use these funds):

Other:

Special Requests:

I would like a mass celebrated for the repose of my soul at:

Parish:

Address:

Phone number:

Photo: © Joan Kennedy



Understanding Your Catholic Columbarium or Cemetery

Many families are not familiar with making cemetery arrangements. Here are some of the most common questions and answers to better inform you.

Can I pre-arrange for my family plot or niche in a Catholic columbarium or cemetery?

Yes. A Family Service Counselor will be available to answer any questions you have, enabling families to make burial arrangements before the time of need. This will eliminate much of the stress associated with at-need arrangements.

May non-Catholics be buried in a Catholic cemetery?

Yes. We believe that families should remain together even in death. A spouse, child, parent or relative who is not a Catholic may be buried in a Catholic cemetery.

Can I be cremated?

Yes. The cremated body must be treated with respect and interred in consecrated ground or entombed in a mausoleum or columbarium niche.

Are payment plans available?

Catholic columbaria or cemeteries offer payment plans to meet the needs of our families.

For information about a Catholic perspective on these topics, please call the Diocese's Health Care Apostolate at (403) 218-5508.

Masses in Your Will

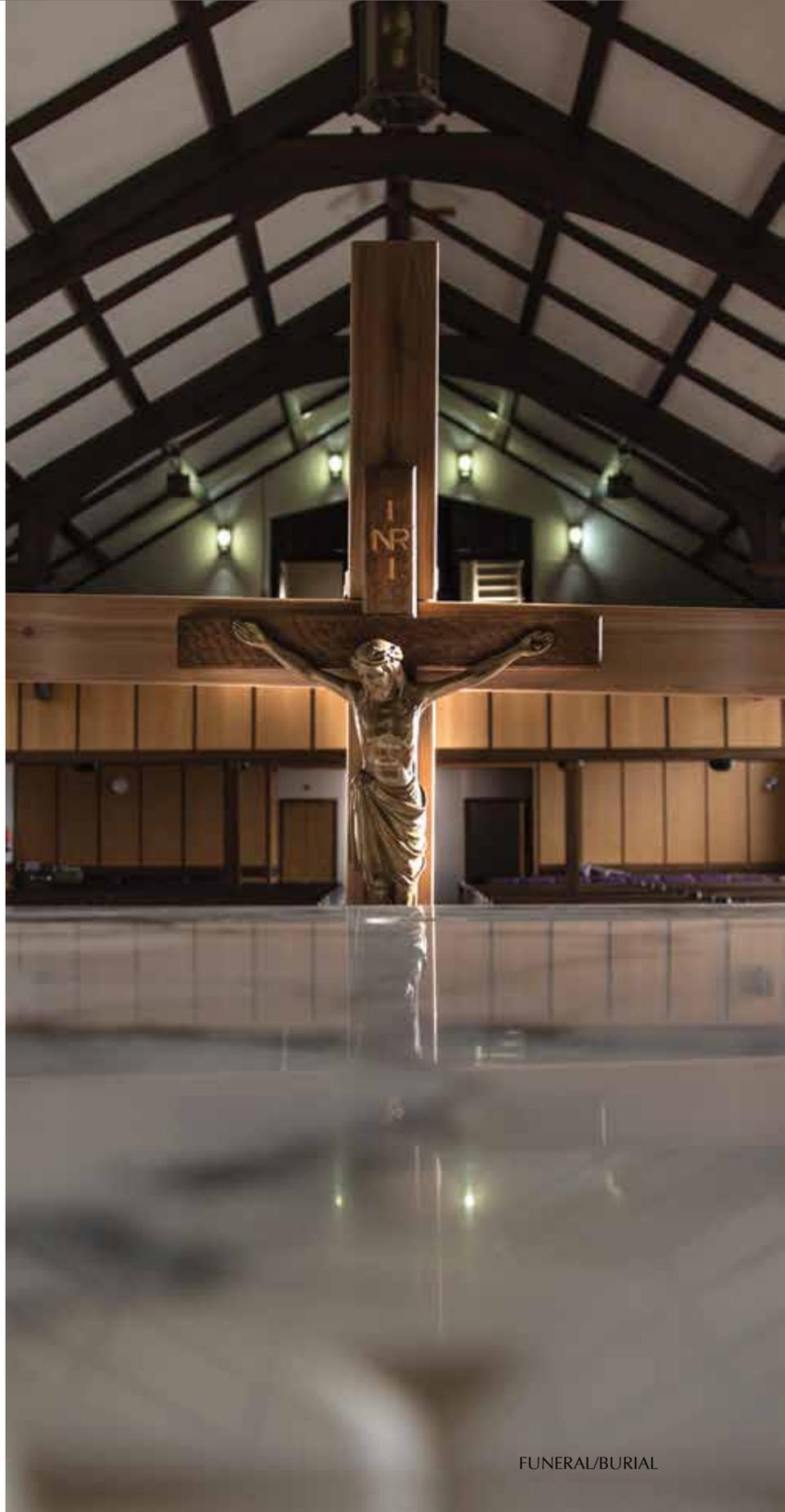
Catholics often want to include a bequest in their Will for Masses to be celebrated for the repose of their soul or for family members. Please note that this time honored custom is not a charitable gift and it cannot be used directly by the parish for any of its projects or special needs. The bequest is used in the form of offerings (stipends) to the priests who actually offer the Masses.

Church law requires that the number of Masses celebrated is equal to the bequest divided by the current Mass stipend. The Diocese arranges for retired priests to celebrate the Masses in order to reduce the requests on parish priests.

Will Wording for Celebration of Masses

"I give and bequeath to the RC Bishop of the Diocese of Calgary the sum of \$(amount) dollars which said sum shall be used for celebrating Masses for (outline intention). I declare that the receipt of the Diocese shall be sufficient discharge to my Executor who need not see to the application thereof."

It is very important to inform your lawyer that Canadian Income Tax law states that a bequest for Masses is not considered a charitable gift. No charitable receipt can be issued for Masses.



What Happens Following a Death

Recommendations on this page were taken from the Federal and Alberta Government websites in January 2014. Please consult these websites for detailed instructions/contact information on each step.

Dealing with the death of a loved one is difficult. Here is a list that can help you identify what to do when someone passes away.

First steps

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

Obtain a Death Certificate

The Death Certificate (or equivalent document) must be obtained from the jurisdiction in which your loved one passed. Usually the government for that area will have information on their website about how to obtain the document.

Who to Advise

Pensions and benefits - Federal

Old Age Security (OAS) and Canada Pension Plan (CPP)

Employment Insurance (EI) benefits

Canada Revenue Agency (CRA)

International Benefits Federal

Pensions and benefits – Provincial

Assured Income for the Severely Handicapped (AISH)

Life Insurance Policies

Motor Vehicle Accident Insurance Policies

Special Needs Assistance for Seniors Program

Workers' Compensation Board

Alberta Blue Cross

Personal identification

Social Insurance Number (SIN)

Passport

Citizenship

Permanent Resident Card

Secure Certificate of Indian Status (SCIS)

Driver's License

Health Care Card

Assets

Use the information contained in this booklet to find out about your loved ones' assets.

Planting a Future: A Bequest to the Church

Christian stewardship is a way of life based on the awareness that everything we have and everything we are comes from God. It is counter-cultural. Stewardship requires us to recognize our dependence on God and one another in a culture that praises self-sufficiency. Stewardship cultivates an attitude of abundance in a society focused on need.

As an act of Stewardship, you may wish to make charitable bequests in your Will. Planning your Will is about taking time to consider how you will care for your family and loved ones when you are gone. It is also a time to think about the community organizations that are a part of your life; your parish, charities and causes that you care about, and clubs and societies that you joined. Your legacy can include support for these organizations.

Often a planned gift is a way to make the gift of a lifetime that one could not otherwise afford when day-to-day life needs to be taken care of. Gifts made through a Will, a life insurance policy or gift of publically listed securities can allow you to make a very impactful and precious gift back to your community.



“Let us always remember this: Only when we are able to share do we become truly rich; everything that is shared is multiplied!”

- Pope Francis ~ Rio, 2013

Photo: © Joan Kennedy

Ways to Give

Here are some ways you can make a planned gift:

Bequests

A bequest in your Will to your parish or favourite Diocesan ministry or program is an acknowledgement of your returning to God the gifts He has bestowed on you during your lifetime.

Charitable bequests may have a significant impact on estate taxes and let your family know what charities were important to you.

Life Insurance

Contributions of life insurance can also be made to a registered charity such as your parish or the Diocese of Calgary. When you make a charity a beneficiary of the policy it does not diminish your estate value, proceeds are paid out directly to the charity and taxes and probate fees do not reduce the gift.

When you make your parish or the Diocese both the owner and beneficiary of a policy (new or existing), the insurance premiums are considered a donation and eligible for a charitable donation receipt. The cash surrender value of an existing policy can also be given as a charitable gift.

Gift of Listed Securities

When you donate gifts of shares, bonds, mutual funds, bills, warrants and futures listed on approved stock exchanges to your parish or the Diocese, you benefit in two ways:

1. You receive a charitable donation receipt for the full amount of the value of the security when transferred to the charity
2. You are excluded from paying capital gains taxes on the gift.

Gift of Retirement Plan Accumulations

Gifts of Registered Retirement Plans (RRSP, RRIF) can be made to your parish or the Diocese upon death and the tax credit can be used to offset the tax payable on the proceeds. You may want to consider including a favourite charity as a contingent beneficiary in case your original beneficiary pre-deceases you.

If you would like more information on making a planned gift to your parish or a Diocesan ministry or program, please contact the Charities and Development Office

(403) 218-5534
charities@calgarydiocese.ca
www.calgarydiocese.ca/planting-a-future/

The Diocese is a registered charity under the Canada Revenue Agency and is listed as **RC Bishop of the Diocese of Calgary**. Its charitable registration number is **10790-9939-RR0076**.

