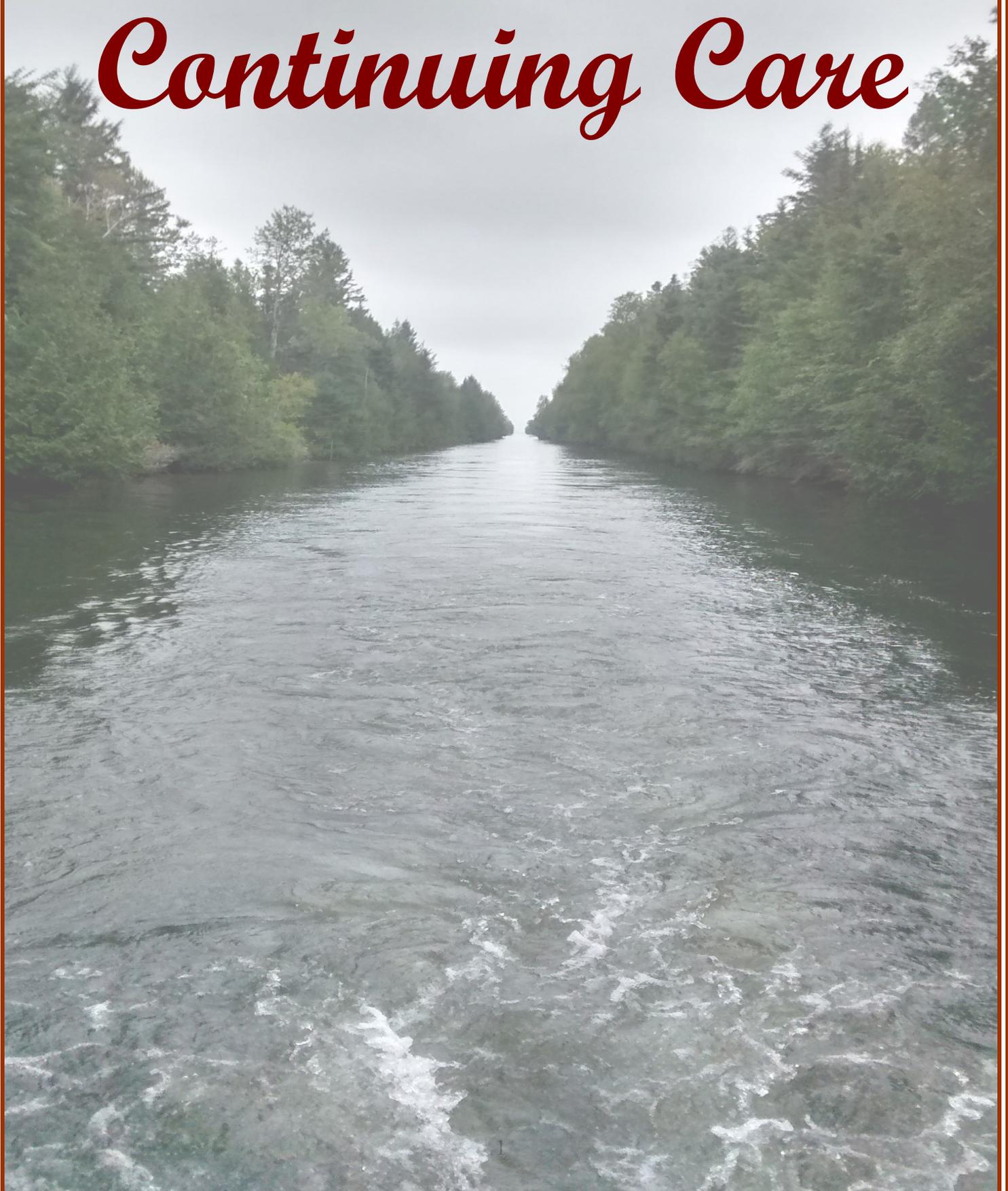


# *Continuing Care*



## *Continuing Care at the Bocchinfuso Funeral Home*

On behalf of our team at the Bocchinfuso Funeral Home, we wish to express our sincere and heartfelt gratitude for entrusting us and our funeral home with your loved one. We are honoured to have had the opportunity to work closely with you and to have had the chance to meet your family. We trust that everything met your expectations and would encourage you to take a few moments to complete our questionnaire and return it to us when it's completed. We value your feedback and comments!

If you have any questions or need any assistance, we are here to help give you suggestions and to point you in the right direction. Over the next few days and months, you will be looking after numerous details that pertain to your loved one's estate. As daunting and complicated as some situations may seem, remember that completing these details are necessary and will protect your loved one's identification. We have provided you with a complimentary list of items and tasks to help guide you through estate settlement. It is our hope that we can help guide you and make recommendations, however it is strongly suggested that you work with a lawyer and accountant should you require any advice. If you require more proof of death certificates, give us a call and we will prepare extra copies for you to keep, at no additional cost.

Please be aware that the following is only a general guide, which may or may not apply in your specific circumstance. A list of helpful contacts has also been provided to make your efforts easier and to save you time.

Our care and assistance does not end at the completion of our services. We are proud to be here to help your family now and in the future.

Sincerely,



Kelly Liddycoat  
Owner/Funeral Director



Rick Westlake  
Owner/Funeral Director

## **Continuing Care Meeting**

### **Your Funeral Director will:**

- Review account particulars
- Provide Proof of Death Certificates
- Help cancel some government ID cards/licenses
- Return personal belongings
- Complete the applications for CPP
- Provide funeral home questionnaire
- Answer any additional questions not already covered

## **Government Issued ID that will Require Cancellation**

### **By Funeral Home**

(with your permission, the funeral home will return ID cards to the associated agency)

- Social Insurance Card
- Ontario Health Card (OHIP)
- Outdoors Card
- Canadian Citizenship Card
- Old Age Security Card
- Pleasure Craft Operator's Card

### **By Family**

(the funeral home will provide you with the appropriate supporting documentation, but you must visit the associated agency)

- Driver's License
- Passport
- Ontario Firearms License (*Please note that we can assist with canceling the identification card only if there aren't any registered firearms in possession of your loved one's belongings. Should there be any licensed firearms, you must contact the Canadian Firearm Program. More information on page 7.*)

### **Check List**

**IMPORTANT:** *Be sure to keep a copy of all your correspondence. This will serve as a reminder of the people you have contacted and will also give you something to refer to if you do not hear from an organization after a reasonable time and a follow-up letter becomes necessary.*

## **Assemble All Important Documents**

- Marriage, Birth and Death Certificates
- Wills
- Social Insurance Number
- Bank Books
- Credit Cards /Statements
- Life Insurance Policies
- General Insurance Policies
- Military Papers
- Real Estate Deeds
- Notes - Receivable and Payable Invoices
- Business Agreements
- Stock or Bond Certificates
- Income Tax Returns (recent copies for the last five years)
- Automobile Registration and Insurance Forms (30-day grace period allowed)
- All Recent Contracts entered into

## CPP – Death Benefit and Survivors Benefits

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The CPP Benefits take approximately 12 weeks to be received. They will come to the executor, made payable to “The Estate of ...” For this reason, it is wise to leave at least one bank account open as an estate account for at least three months. Bocchinfuso Funeral Home will complete any required applications and review the supporting documentation with you. We will have you sign the applications and will file them on your behalf.

If the deceased contributed to the Canada Pension Plan, a lump sum death benefit or portion thereof, may be available to the estate, up to \$2,500. Additionally, a monthly survivor’s pension may also be available to a surviving spouse, children under the age of 18, or between the age of 18 and 25 if they are enrolled full time in school. The following documents are required to support your application for the survivor benefits:

<u>SURVIVING SPOUSE</u>	<u>CHILDREN</u> (under 18 years)	<u>CHILDREN 18-25</u> (In School)
- Social Insurance Card	- Social Insurance Card	- Social Insurance Card
- Marriage Certificate	- Birth Certificate	- CPP will provide Follow up information
- Proof of common-law		

*A voided cheque would be useful since benefits are paid via direct deposit.*

## **Combining Canada Pension Plan Pensions and Benefits**

If you are already receiving a CPP retirement pension or disability benefit and you apply for the survivor's pension following the death of your spouse or common-law partner, you will receive a combined monthly payment. The combined benefit is not the sum of the two pensions. For example: a person receiving a full retirement pension would not also receive a maximum survivor's pension. Note the following restriction to the payment amounts:

- The **most** that can be paid to a person eligible for **both the disability benefit and the survivor's pension** is the **maximum disability benefit** (which is more than the maximum survivor's pension). The **most** that can be paid to a person 65 or over who is eligible for **both the retirement pension and the survivor's pension** is the **maximum retirement pension** (which is more than the maximum survivor's pension).

Benefits	Maximum Benefit
Retirement (at age 65)	\$ 1,306.57
Post-Retirement Benefit (CPP) (at age 65)Footnote	\$ 40.25
Disability	\$ 1,538.67
CPP post-retirement disability benefit	\$ 558.74
Survivor: younger than 65	\$ 707.95
Survivor: 65 and older	\$ 783.94
Children of disabled contributor	\$ 281.72
Children of deceased contributor	\$ 281.72
Death (maximum one-time payment)	\$ 2,500.00
<b>Combined benefits</b>	
Survivor and retirement (retirement at 65)	\$ 1,313.13
Survivor and disability	\$ 1,524.77
<a href="#">Find more information about monthly statistics on OAS and CPP beneficiaries and benefits</a>	
<b>Contact us</b>	
Telephone: 1-800-277-9914	TTY: 1-800-255-4786

Located in: Henley Square Address: 395 Ontario St E & F, St. Catharines, ON L2N 7N6  
Hours: Open today · 8:30AM–4PM Phone: +1 800-622-6232

**Overseas or US Pensions\***

□

You may need to apply for an Ontario Provincial Statement of Death Certificate. This may be required when dealing with countries other than Canada. You can access more information regarding a long form or certified copy of a death certificate at <https://www.ontario.ca/page/how-get-copy-ontario-death-certificate-online> Applications can be completed online at the Service Ontario website. These certificates are available between 6-8 weeks following your loved one’s passing.

**Insurance Policies (independent or spousal: Group/ Life/ Pension/ Union)** □

Life insurance policies are typically purchased with the purpose of paying for funeral expenses and to try to leave family members living in the lifestyle to which they are accustomed. Life Insurance companies are well aware of these expectations and needs and do their very best to make sure that policies are paid out in a timely manner.

To claim a life insurance policy, contact the company, they will provide a package and usually guidance for you to complete the required documentation. Typically, they will require a Proof of Death Certificate, but they may ask for additional information. Should this be the case, you can contact the funeral home, and your Funeral Director can advise you of who to contact and how to collect the required additional information.

DO NOT discard any official-looking documents without checking first with a lawyer or the agency concerned. Even if it appears to have terminated, life insurance policies, even though premiums have not been paid for several years, may still be in effect through some automatic agreement stated in the policy.

**Policy Numbers:**

**Company to Notify:**

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**NOTES:**

### **Veteran's Benefits**

If the deceased was a veteran, a benefit may be available. Benefits vary, depending on whether the death was from a service related cause or from a non-service related cause. If the deceased was receiving a veteran's disability pension, contact your nearest branch of Veterans Affairs Canada. You may require a Proof of Death Certificate, and copies of your loved one's birth certificate. If the deceased was not receiving a disability pension, contact Veterans Affairs Canada. There may be a benefit, however, Veteran's benefits are not automatic and MUST be applied for. Be sure to give the deceased person's name, rank, serial number, branch of service and discharge date if applicable.

#### **CONTACT:**

1-866-522-2122 (toll-free) Monday to Friday, 8:30 a.m. to 4:30 p.m., local time.

### **Personal Identification – In addition to items previously noted**

#### **Driver's Licence** □

To cancel a Driver's Licence, you will need the physical driver's licence card and a Proof of Death Certificate. Service Ontario will provide a form for you to sign and will issue a refund to the estate if the licence is still valid.

#### **Citizenship Documentation - Including Permanent Resident Cards** □

Learn how to cancel the citizenship card/certificate by contacting the Citizenship and Immigration Canada call centre - IRCC Contact Options:

Telephone number: 1-888-242-2100 (only from within Canada)

Call Centre agents - Monday to Friday, 8 a.m. to 4 p.m., your local time, except for statutory holidays. Services are available in French and English.

#### **Canadian Passport** □

Return the passport to Passport Canada with a copy of the Proof of Death Certificate and a letter indicating if the cancelled passport should be destroyed or returned to you. You can take this information to the Passport office at the Pen Centre.

#### **Professional Licenses/ Union Membership** □

Contact the professional group and they will give you instructions on how to properly cancel the licence

#### **Status Card** □

Contact Aboriginal Affairs and Northern Development Canada

Toronto:  
25 St. Clair Avenue East, 8th floor  
TORONTO, ON M4T 1M2  
Tel.: 1-800-567-9604  
Fax: 1-866-817-3977  
TTY: 1-866-553-0554  
Email: [InfoPubs@aadnc-aandc.gc.ca](mailto:InfoPubs@aadnc-aandc.gc.ca)

Aboriginal Business Canada  
Brantford Business Centre  
58 Dalhousie Street, 3rd floor  
P.O. Box 1960  
BRANTFORD, ON N3T 5W5  
Tel.: 1-800-567-9604  
Fax: 1-866-817-3977  
TTY: 1-866-553-0554

**Possession and Acquisition Licence (PAL) (Formerly Firearms Licence)      □**

If the deceased had a firearms license, it should be returned, along with a copy of the Proof of Death Certificate, to the following address:

Royal Canadian Mounted Police  
Canadian Firearms Program  
PO Box 1200  
Miramichi, New Brunswick E1N 5Z3

To legally acquire a firearm by any means, including through inheritance, the recipient is required to hold a Possession and Acquisition Licence (PAL). Form RCMP 5592 is required to apply for a PAL or to upgrade licence privileges for different firearm classes. A PAL is valid only for the class or classes of firearms listed on it.

**CFP Contact Centre**

Contact us for information about firearms licensing, registration or transfers; questions about regulatory requirements; and for forms, applications, publications, or any other assistance.

Hours of Operation: Monday to Friday, 9:00 a.m. to 5:00 p.m. nationwide

Telephone:

1-800-731-4000 (toll-free for Canada and the United States)

1-506-624-6626 (for all countries outside of Canada and the United States)

Email: [cfp-pcaf@rcmp-grc.gc.ca](mailto:cfp-pcaf@rcmp-grc.gc.ca)

**NEXUS**

To properly cancel your NEXUS membership, mail the card and a proof of death certificate to:

C.P.C.- Nexus Program

PO Box 126

Niagara Falls ON L2E 6T1

You can call 1-800-842-7647 if you require additional assistance.

\*Note: NEXUS cards do expire, and you can destroy the card once it is expired, should you not wish to mail it into the processing centre.

**Banking and Financial**

Helpful information and Tips

- Keep accurate records of paperwork, phone calls and receipts
- Insist that the customer service representative or bank manager provide you with written confirmation specifying when the account was cancelled

Contact each bank in which the deceased had an account. You will likely be required to attend an appointment with an Estate Specialist at the bank, to provide all documentation at that time. The bank will request a Proof of Death Certificate and may request a copy of the Will or Estate Administration papers. The bank will set up an Estate Account for you. From this account, you will be able to pay specific invoices and outstanding debts, while usually not able to manually withdraw funds. Please note that using your loved one's credit card or bank card is considered a fraudulent event after they pass away.

Remember to include all accounts:

- Chequing/Savings
- Mortgages
- Line of Credit/ Loans
- G.I.C/R.R.S.P./R.R.I.F./Mutual Funds/Annuities/Canada Savings Bonds/Stocks
- Safety Deposit Box - It is almost always necessary to have a witness present when opening a safety deposit box.
- Unclaimed Bank Account Search (see page 9)

Banks to Notify

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***MAKE SURE ALL CREDIT CARDS ARE ASSEMBLED AND PROPERLY DESTROYED***

Contact all credit card companies. They will require a Proof of Death Certificate. Some credit card companies offer a life insurance component to their card. There may also be "Points" that can be transferred to another card holder. Keep in mind that there could be other account holders on the credit card, and it may be a matter of removing a name from an account as opposed to cancelling it all together. You should also ask about any insurance that may be attached to the card.

Active Credit Cards to Cancel

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## **Canada Revenue Agency - What to Do Following a Death**

- Has a GST/HST credit recipient died? An individual is not eligible to get GST/HST credit payments after they die. CRA may send out a payment after the date of death if they are not aware of the situation. If this happens, you have to return the payment to Service Ontario, and let us know the date of the death of the recipient so we can update our records.
- Was the deceased recipient married or living common-law? If the deceased recipient's GST/HST credit included an amount for a spouse or common-law partner, the CRA will automatically determine that spouse or common-law partner's eligibility for the remaining GST/HST credit payments for themselves and for any of their children. If the surviving spouse or common-law partner did not file a tax return, they have to do so to get the credit.
- Was the deceased recipient single, separated, divorced, or widowed? If the recipient died before the month in which we issue the credit, CRA cannot make any more payments in that person's name or to that person's estate. If the recipient died during or after the month in which CRA issue the credit and the payment has not been cashed, return it to CRA so that they can send the payment to the person's estate. If the recipient was getting a credit for a child, the child's new caregiver should contact us to request GST/HST credit payments for that child.

### **In the year of death, is the estate eligible for any Ontario Trillium Benefit payment(s) for that year?**

- If the date of death is before July 1, 2020, the estate is not eligible for any of the 2020 OTB payments.
- If the date of death is July 1, 2020, or later, and the deceased meets the eligibility criteria for at least one of the components of the OTB, the estate may be entitled for one or more 2020 OTB payments. The 2020 OTB payment for a particular month would be made if the date of death is on or after the first day of that month. For example, if the date of death was November 1, 2020, the estate would be entitled to the 2020 OTB payments for the months of July 2020 to November 2020 (if they were not already issued to the taxpayer prior to their death). The estate would not be entitled to the 2020 OTB payments for the months of December 2020 to June 2021.
- If an estate receives an OTB payment for a period after the date of death, what should they do? If an estate receives an OTB payment for a month after the date of death, they must return the payment to the tax centre that served the deceased prior to their death. When returning the payment, they should provide the deceased's date of death or a copy of the death certificate if not previously provided.

## **Canadian Government Annuities**

- The Government Annuities Act of 1908 was one of the earliest significant pieces of social legislation in Canada. Its purpose was to encourage Canadians to prepare financially for their retirement. Government annuities were purchased either by individuals or by employers as pension plans for their registered employees.

- Although it is not possible to purchase a government annuity today, the Canadian Government Annuities Branch still handles the administration of annuities currently under payment as well as those to become payable at a later date.
- The Annuities Branch should be notified as soon as possible following a death. A proof of death document will be requested. The executor will be contacted in writing if any additional documentation is required. The estate should not negotiate any annuity payments after the death. These payments should be returned to be cancelled or reissued to the correct payee, if there is an entitlement.
- **Joint and last survivor:** This plan differs from the contingent survivor contract in that the annuity installments are payable to both parties, so both must endorse the cheque. After the death of one partner, the annuity is made payable to the survivor as long as he or she lives. If one annuitant dies before the date of maturity, the contract is changed to single life on request of the surviving annuitant.
- <https://www.canada.ca/en/employment-social-development/corporate/contact/government-annuities.html>

#### **Other Accounts Requiring Attention:**

In addition to closing and modifying bank accounts, there are other day to day accounts that require cancelation or modification. The following list is by no means conclusive but will get you started with notifying the appropriate companies. Some of these agencies may require a Proof of Death Certificate in order to cancel the service. In some cases, it may be required to cancel the service, in others, transferring the service into someone else's name may be required:

- Utilities and Services □
- Social Services- ODSP □
- Hydro/Gas □
- Water Department (Thorold/St. Catharines) □
- Phone/Internet □
- Cable TV □
- Cellphone □
- Home Insurance Policy □
- Vehicle Insurance Policy □
- Notify Car Loan Bank/Company (if making preauthorized payments) □
- Transfer vehicle ownership □
- Transfer property ownership □

Property ownership/deeds transferred to a survivor- This may include domestic or foreign property, time-share agreements, and lease/rental properties. It is advised that a lawyer assists you with this.

### **People to Notify**

Once the financial accounts have been dealt with, there are still several people who will need to be notified, to ensure your loved one's name removed from a mailing list or call list.

Physician and Medical Offices	□
Rewards Subscriptions/Memberships	□
Retail rewards cards (cancel or transfer points)	□
Newspaper Subscription	□
Magazine Subscriptions	□
Volunteer Organizations	□
Gym Membership	□
CAA	□
Costco	□
Library	□
Charities that your loved one frequently supported	□

### **Online Websites to Notify**

Social Media: Facebook/Twitter/Instagram/Pinterest/Tumblr/Skype	□
Personal email accounts (Hotmail, Gmail, Cogeco, Sympatico, etc.)	□
LinkedIn	□
PayPal	□
Ebay/Amazon	□
iTunes	□
Netflix	□

### **Traveling with Cremated Remains**

If you are planning to travel with your loved one's cremated remains, special documentation may be required for the specific airline and the receiving country's customs/consulate. Please call the Bocchinfuso Funeral Home, so we can help ensure you have the proper paperwork prepared.

### **Unclaimed Balances**

An "unclaimed balance" is a Canadian-dollar account, deposit or negotiable instrument held or issued by a federally regulated bank or trust company. When there has been no owner activity in relation to the balance for a period of ten years, and the owner cannot be contacted by the institution holding it, the balance is turned over to the Bank of Canada, which acts as custodian on behalf of the owner. Balances are transferred to the Bank of Canada once a year, on 31 December. The Bank of Canada holds unclaimed balances of less than \$1,000 for 30 years, once they have been inactive for ten years at the financial institutions. Balances of \$1,000 or more will be held for 100 years once they are transferred to the Bank of Canada. If the balance remains unclaimed until the end of the prescribed custody period, the Bank of Canada will transfer the funds to the Receiver General for Canada. At the end of December 2015, approximately 1.7 million unclaimed balances, worth some \$626 million, were on the Bank's books. Over 93 per cent of unclaimed balances were under \$1,000, representing 27 per cent of the total value outstanding. In 2015, the Bank paid out \$10 million to balance holders. The oldest balance dates back to 1900. To learn more about the process for recovering an unclaimed balance, please see [How to Claim](#). To find out if the Bank of Canada is holding an unclaimed balance to which you may be entitled, [Search our Unclaimed Balances Registry](#)

## MOVING AND DOWNSIZING SPECIALISTS

- **Seniors On The Move Niagara**  
2432 Hwy 20 E, Fonthill L0S 1E6  
seniorsonthemoveniagara@gmail.com  
(905) 933-0730  
[www.seniorsonthemoveniagara.com](http://www.seniorsonthemoveniagara.com)

### **Smooth Move for Seniors**

Laurie Gunton, CEO  
smoothmoveforseniors@gmail.com  
(647) 966-2576  
[www.Smoothmoveforseniors.com](http://www.Smoothmoveforseniors.com)

**Urge to Purge**  
2 Market Square  
Welland, Ontario L3B 3G8  
[sales@urgetopurge.ca](mailto:sales@urgetopurge.ca)  
905-732-2555  
[www.urgetopurge.ca](http://www.urgetopurge.ca)

- **Mind Over Clutter**

Julie Stobbe  
julie@mindoverclutter.ca  
(905) 321-1616  
[www.Mindoverclutter.ca](http://www.Mindoverclutter.ca)

## Cards of Thanks or In Memoriam Tributes

Following the funeral or on the anniversary of a loved one's passing, some families like to place in the newspaper a "Card of Thanks", thanking those who participated or contributed gifts, friendship, efforts, services, etc.

"In Memoriam": usually a few words of remembrance on an anniversary of your loved one's passing.

If you wish to submit a notice to the paper, please don't hesitate to give us a call at the Bocchinfuso Home. We would be glad to assist you with this. If you wish to submit one on your own, contact the desired newspaper's "classified section" either by phone or online. Here are a couple of samples:

### Card of Thanks

Doe, Jane- The family of the late Jane Doe wishes to express their sincere appreciation to their relatives, neighbours and friends for their expressions of sympathy during our recent bereavement. Special thanks for Mass cards, flowers, spiritual bouquets and building fund donations. They were most welcome during this time of sorrow. Thank you to Dr. Smith and 3rd floor nurses at the St. Catharines General Hospital, for providing excellent healthcare to Jane in her final days. A heartfelt thank you to Father Joe for the lovely Mass and spiritual guidance and also to Rick and his team at the Bocchinfuso Funeral Home, for their compassionate care and guidance. Your kindness was most appreciated.  
Sincerely, Mr. John Doe and family.

### In Memoriam

Doe, Jane  
What we'd give if we would say  
Hello, Mom, in the same old way;  
To hear your voice, see your smile,  
To sit with you and chat awhile.  
So you who have a mother,  
Cherish her with care,  
For you'll never know the heartache  
Till you see her vacant chair.  
  
In loving memory of a loving wife, mother  
and grandmother.  
Love you forever, your husband, Mike.

## **Glossary of Terms**

As an estate trustee, you may encounter some of the following terms, legal and otherwise, which are used in wills or in the administration of estates.

**Abatement** -The reduction of a gift under a will which occurs when, after payment of all debts and liabilities, there are insufficient assets to satisfy all the gifts in full.

**Accumulations** -Accumulation is the continual increase of principal created by the reinvestment of interest. The accumulation of income beyond the accumulations period is rendered void by the *Accumulations Act* (Ontario), currently 21 years after a life.

**Ademption** - If a specific gift is either not in the deceased's possession at the time of death or cannot be located, the gift to the beneficiary is not made. The gift has adeemed.

**Advancement**- Under this doctrine, a beneficiary's share of an estate is reduced by the value of money or property received or gifted to the beneficiary by the deceased during his or her lifetime.

**Beneficiary** -A person or entity entitled to benefit under the terms of a will. An income beneficiary is entitled to receive income, such as interest from a mortgage held by the estate. A capital beneficiary receives capital, such as a sum of money or a property.

**Bequest** - Disposition of personal property by will, also known as a legacy.

**Breach Of Trust** - Every omission or commission in carrying out the trust or will, according to its terms of care and diligence in protecting and investing the trust property and of using perfect good faith.

### **Certificate Of Appointment Of Estate Trustee**

a) **Without a Will**: A grant from the court to the personal representative of a person who dies intestate, i.e., without a will.

b) **With a Will**: A grant from the court to the personal representative of a person who dies leaving a valid will which names an estate trustee. (Also, refer to the definition of probate in this glossary.)

**Codicil** -A written supplement or addition to a will for adding, altering or revoking provisions in the existing will. A codicil refers to the original will by date, substitutes what is desired and otherwise confirms the will. It must be executed by the testator, with the same formalities as a will.

**Contingent Interest** - An interest in property dependent upon specific conditions. For example, a child who inherits only if he or she attains majority has a contingent interest. If the child dies before that date, his or her estate receives nothing.

**Demonstrative Legacy** - A testamentary gift that, by its terms, must be paid from a designated fund. For example, from bank account No. \_\_\_\_\_. Where the funds for a demonstrative legacy are needed to pay debts, the legatee receives the balance, if any, and the remainder ranks as a general legacy. Where the funds for a demonstrative legacy have been parted with by the testator, the bequest ranks as a general legacy.

**Devise** - A testamentary disposition of real estate.

**Encroachment** - Discretionary payment, complying with terms of the will from capital or income, made to, or on behalf of, a beneficiary.

**Estate Trustee** -The person, or one of the persons, who administers and settles the estate of a testator.

**Family Law Act** -The Ontario Act that, among other things, normally entitles the surviving spouse to an equal share of the growth of the assets owned by both spouses during the subsistence of the marriage.

**Fiduciary** -A relationship that exists between two persons where one is legally obligated to act for the benefit of the other, e.g., a trustee to a beneficiary.

**Holograph Will** - In Ontario, a document intended to act as a will, which must be completely in the testator's handwriting and signed by the testator. If these requirements are met, no witnesses are required. Additionally, a holograph codicil, also not witnessed, may be valid.

**Hotchpot** -Where a fund is appointed to be divided among a class of beneficiaries, and one of the class has already received a special or appointed share, that individual may be required to theoretically add back that special share to the fund for the purpose of computing the share of each beneficiary before distribution. The individual is then said to have brought the share into hotchpot.

**In Loco Parentis** - A person (or persons) who for all purposes acts in the stead of a parent is said to be acting in loco parentis. This may be a legal guardian appointed by the court.

**Legacy** - Personal property bequeathed by a will. A general legacy is one not paid out of a particular fund and not particularized as a specific legacy. A will may provide that real estate is to be charged with the payment of legacies. If it does not, real estate may not be resorted to for the payment of legacies.

**Passing Of Estate Accounts** - Submission of the estate accounts from time to time by estate trustees for scrutiny by the court.

**Per Capita** - Distribution of property to persons as individuals, literally. If an estate is left to daughter A and grandchildren C, D and E (children of predeceased son B) in equal shares per capita, each would receive a quarter share. Per capita distribution is assumed unless otherwise specified.

**Per Stirpes** - Distribution of property to persons as members of a family rather than as individuals. If an estate is left to daughter A and grandchildren C, D and E (children of predeceased son B) in equal shares per stirpes, then child A would receive one-half and C, D and E would divide the other half equally among them. That is, they take by their right of representing such ancestor, one share for each line of descendants.

**Probate** -The former term for the procedure by which a will is confirmed by the court as valid, and the appointment of the estate trustees is confirmed. The authority of an estate trustee springs from the will itself.

**Residue** -That portion of the estate that remains after the payment or transfer of debts, legacies and devises.

**Specific Legacy** - A bequest, made under a will, of a specific item. For example, "my three-diamond ring to my niece Jean Anne Smith." Where the particular property in a specific legacy no longer exists, or has been parted with by the testator, then the legacy is "adeemed" and the legatee receives nothing.

**Testamentary Trust** - A trust arising out of the will of a deceased.

**Testator** - The maker of a last will and testament.

**Will** - The short form for the last will and testament, the document by which the individual who signs it—the testator—directs to whom his or her property is to go after his or her death. It must be in writing. *The Succession Law Reform Act*, in Ontario establishes the requirements for making different types of wills, including holograph wills, military wills, wills by minors and international wills.

**Helpful Contacts**

**Bocchinfuso Funeral Home:**

2 Regent Street, Thorold, Ontario, L2V1T1  
Phone 905-227-0161 Fax 905-227-0166

**Canadian Passport Office:** The Pen Centre- 1 800-567-6868  
604-221 Glendale Avenue, St. Catharines, Ontario, L2T2K9

**Ministry of Transportation/Estate Vehicle Transfer Location (Service Ontario)**  
Unit 110-350 Scott Street, St. Catharines, Ontario, L2N6T4, 905-641-4427

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

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

**Canada Pension Plan:** Toll Free: 1-800-277-9914 or 1-800-255-4786 (TTY)  
Service Canada is located in the Henley Square (St. Catharines, QEW/Ontario Street)  
395 Ontario Street East, St. Catharines, Ontario, L2N7N6

**Trillium:** Toll Free: 1-866-668-8297 or TTY: 1-800-263-7776

**Canada Revenue Agency HST/GST Credit** 1-800-959-8281

**Firearms:** Canadian Firearm Program 1-800-731-4000

**Veterans Affairs:** Toll Free: 1-866-522-2122

**Health Card Inquiry:** 1-800-387-3445

**NEXUS** 1-800-842-7647

**Aboriginal Affairs and Northern Development Canada:** 1-416-973-6234

**Monument Companies** in Niagara (there are more located in the area):  
Kirkpatrick Monuments: 905-682-3862, 432 Queenston Street, St. Catharines  
The Stone Centre: 905-688-2477, 209 Carlton Street, St. Catharines  
Corsaso Classicc Engraving: 905-356-6421

**Helpful Websites**

**Canada Revenue Agency** [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)  
**Service Ontario** <https://www.ontario.ca/page/serviceontario> (apply for Provincial Death  
Certificates/Marriage Certificate)

**Veterans Affairs:** [www.veterans.gc.ca](http://www.veterans.gc.ca)

**Your Life's Moment's:** <https://www.legacy.com/obituaries/stcatharinesstandard/>  
(For local newspapers owned by Star-Metroland)

### **Grief Recovery, Support Groups, Outreach Programs**

- Bocchinfuso Funeral Home: Outreach Support Program 905-227-0161
- Hospice Niagara Support Groups: 905-984-8766 ext. 233
- Bereaved Families of Ontario: 1-905-318-0070
- Compassionate Friends of Niagara (parents/families who have suffered the loss of a child): contact Andrew and Marilena 905-374-8050 or Eric and Nathalie 905-682-7497
- Pathstone Mental Health (for Niagara residents under 18): referrals through Niagara 289-273-4627
- Pregnancy and Infant Loss Network (PAIL Network) 1-888-301-7276
- Wellspring Niagara Cancer Support Centre: contact Kristen Szigatti 905-684-7619

### **ITEMS TO CONSIDER:**

This loss you have just experienced will have long reaching effects on you and your family. There are several items regarding your own affairs that may need attention, including but not limited to:

- Updating your will and life insurance policies, naming an executor and beneficiaries.
- Getting all of your documents in order.
- Making your own pre-arrangements at a funeral home and cemetery, so that your family has an outline of what you would like to have done when the time comes.









*Bochinfuso Funeral Home Inc.*

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