

Upon My Departure from this World

From the notes of **Ratnakar Bhandarkar** with additions from
Rashmi Bhandarkar MacPhee, based on personal
experience - October, November 2020

*In loving memory of my father,
with the desire to continue
and share what he and others
began, in service to others.*



www.ontario-konkanis.com

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Disclaimer: This process is on-going and pertains to the case of: a retired married couple who are **Canadian citizens**, who lived and worked in **only Canada**, (i.e.: no pension, assets, or property outside of Canada) pertaining to the deceased having a **Surviving Spouse**; and may not be a complete list in everyone's case. I have tried to be as accurate as possible, but please also do your own research. Additionally, some items may still be in progress and my intention is for this presentation to be updated accordingly.

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*“In this world, nothing is certain except death and taxes.”
- Benjamin Franklin*

- Ratnakar's “Brown Briefcase”
- Create Three Files ahead of time:
 - 1) Legal Documents
 - 2) Financials
 - 3) Wishlist – For You *and* Your Spouse

Each of these three items will be expanded upon over the next few slides...

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1) Legal Documents

Consult a lawyer and create the following documents. Keep them in a safe place and let your family know where they are located

- **Will**
 - Make and keep two photocopies of the original to give (and bring original to verify), where necessary, ensuring dates and signatures are clear and accurate
- **Power of Attorney (POA) for Personal Care**
 - Who is authorized to make decisions about your health care on your behalf if you are unable to do so on your own

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2) Financials, document the following:

- **Sources of Income and approximate amounts**
You may wish to include statements from the previous or current year
- **Name/Institution of Financial Advisor**
Include contact information
- **Assets/Liabilities**
Also, document any assets owned outside of Canada (ie: property)
- **Monthly/Annual Bills**
How they are paid, how much, how often (ie; 30th of each month), etc

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3) Wishlist for each Individual

a) What do YOU want?

- During a stressful and emotional time, this may help your loved ones make decisions. Consider the effects on those who are left behind. Discuss it. Document it!

“Do not keep me on a ventilator when there is no hope”

“Peaceful Passing”

“Put me in a nursing home”

- Do you wish for annual services? i.e.: at personal/family kuladevata temple

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3b) Funeral Service/Cremation Wishlist

Choose a location and choose a Funeral Director. NOTE: This is also a business!

Harjinder Bilkhu from Chapel Ridge often works with our community (cell: 647-966-0093, hbilkhu@hotmail.com), renting space in a Crematorium in Markham or Mississauga – St.John's Dixie Crematorium

- **Religious or ? - will you require services from a priest?** (locally and seasonally, Shri Dinkar Bhatmam, a list of necessary items for the Kaarya puja is attached as Appendix B)
- **Would you like it to be Live-Streamed?** Ask if they provide a zoom link/tech support or you may request to use your own, or hire a videographer (slideshow, etc as well, approx. \$500).
- **Special Notes** – who will carry out last rites/press incinerator button – does custom match your desires/values?
Ratnakar's wishes...

What will the Funeral Director request?

- The Funeral Director may offer a “pre-form” for you to fill out in order to begin the application process for two important Forms:
 - a) Canada Pension Plan Death Benefit
 - b) Canada Pension Plan Survivors Pensionand may ask for information such as:
 - 1) **SIN numbers*** of deceased and of Surviving **Spouse** (*otherwise never give SIN # out, but do keep it on file and easily accessible! You can fill this out on your own instead.)

Notes: Service Canada has these forms readily available, including an information sheet on how to properly fill out these forms! You may wish to skip sending out the info to the Funeral Director and do it on your own. See the following slides.

Two Service Canada Forms

i) Canada Pension Plan Death Benefit

- flat rate of \$2500 for those who are eligible

www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html (or click on links below)

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html>

<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1200>

Note:ISP1200 is the actual form, and ISP1200A is the Information Sheet - How to apply for the CPP Death benefit

ii) Canada Pension Plan Survivors Pension

www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor-pension.html (or click on links below)

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor-pension.html>

<https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=ISP1300>

Note: ISP1300 is the actual form and ISP1300A is the Information Sheet - How to apply for CPP Survivors pension and child(ren's) benefit

Currently, both of these forms need to be mailed (make sure you get a tracking number!), to Service Canada (click on 'Mail it to Us" within the links above). At other times, you may be able to use your nearest drop off box. The Information Sheets are very helpful! FYI, it takes 4-12 weeks to process.

What will the Funeral Director request? (continued)

2) Marriage Certificate – original or certified copy

Note, you can show the original and bring a printed copy to be certified by the funeral director OR have it certified by your dentist, doctor, professional engineer, etc. If using the Funeral Director, bring it to the initial meeting if readily available. This is required for the government forms.

3) Valid credit card (must *not* be a credit card of the deceased)

Special package price (for Mississauga/Markham \$4270.00+, can be much more, even double, in other locations!)

4) Clothes. Bring a full set of clothes, a photo of deceased for embalmer, jhanvey (make sure they know what to do with it!), if applicable.

What will the Funeral Director request? (continued)

Notes:

- Birth certificates are NOT required (but may be requested at a later date by the government). It is okay if you do not have one!
- Use the names that are 'in the system' with the Government (ie: use Health card – your passport may have a different version of your name, do not use this if different – if possible, make your name the same everywhere!)
- Other considerations/costs: Priest, Flowers (Babu flowers, Markham, cash only – casket flowers \$250+, Vase Flowers ?), Refreshments

To be Given by Funeral Director

- The Funeral Director will provide you with a copy of the Death Certificate (ask for a few copies). You will mostly have to show the original and offices will photocopy it. Government applications need originals.
- Receipt from funeral expenses
- After the funeral, the Funeral Director is essentially out of the picture, but can be contacted if questions arise.

To be Given to You by Crematorium

- **Ashes of Deceased** (including a letter of Authentication)
 - **Choose a simple container if scattering soon**
We were given a cardboard box, within which was a container, and the ashes were in a bag inside that.
Be sure to remove a small quantity for taking to India, keeping some, etc.
 - **Scattering of Ashes**
This can be done much later based on your desires and that of the family – add this to your Wishlist! More to come on this...
- **USB stick/Recording of funeral, if applicable/if desired.** There may be a charge for this (\$45+).

Surviving Spouse

- What needs to be done, immediately and later on
- Immediate needs, three main items:
 - 1) Source(s) of Income
 - 2) Valid Credit card and Debit card
 - 3) Ability to Pay Bills

Each of these three items will be expanded upon over the next few slides...

Surviving Spouse, Immediate Needs

1) Sources of Income

- Canada Pension Plan (CPP) and Old Age Security (OAS)
By filling out the two Service Canada forms discussed previously (CPP Survivors Benefit and CPP Death Benefit), Service Canada says that:
 - a) OAS will automatically be informed and updated
 - b) The SIN card of the deceased will also be updated.
 - c) You are entitled to the full amount for the month of the death.
- Pension
Is there a Pension from the place of work of the deceased?
Notify this office (they will ask for the Death Certificate). You may be entitled to the full amount for the month of the death.
- *Note: When receiving documentation for new amounts, it often comes documented as **Gross** amounts, and are received as **Net** amounts, so taxes are taken at source (and explains the discrepancy in the amounts).*

Surviving Spouse, Immediate Needs

1) Sources of Income (continued)

- **Contact your Financial Advisor** (if applicable), they will also ask for the Death certificate. Look into all that apply: RRSP, RIF, TFSA, nonRRSP investments, etc.

Intentions:

- To keep the proper amounts of Sources of Income coming in
- To avoid over-payments (if they happen, you will need to pay back when filing taxes, which is also fine)

Surviving Spouse, Immediate Needs

2) Usable Credit Card/Debit Card

- Notify your bank – they will need to see the original Death Certificate and Will and will take copies, turning your spouse's account into an 'Estate Account' (no further action required if you have Joint Accounts)
- Ensure you have a Debit Card with Your Name
 - You may also wish to add your POA/Child as a joint account holder for your bank account(s)
- Ensure you have a Credit Card with Your Name with **YOU as the Primary Account holder** – Note: Even if you have a Joint Account, if your Spouse is the Primary account holder, both credit cards will be deactivated as they process the death. If this happens, you will need to apply for a new credit card (may take 7-10 days for delivery) and may have a lower spending limit.

Intention: This will ensure you have options for method(s) of payment and will keep your credit rating secure.

Surviving Spouse, Immediate Needs

3) Ability to Pay Bills

- Know which and how bills are paid, and approximately how much – keep receipts/records.
- You may wish to set up pre-authorized/automatic payments (in advance) from either:
 - your credit card (if it's a joint card, make sure to transfer to an account where you are the primary account holder if necessary!)
 - Your bank account directly.
- Monitor bank account and credit card statements regularly.
- Use ONLINE BANKING. It will be much easier for your trusted loved ones to help you, if your accounts are accessible online!

Surviving Spouse, Immediate Needs

3) Ability to Pay Bills, continued

- If the bank/credit card company cancels credit cards, ensure that they are paid off! Note: even a cancelled credit card can have an amount owing!
- Credit cards can be cancelled at a later date, however, if the credit card is based from your bank, they may cancel it right away. Keep other credit cards handy (cancel those at a later date). Move any auto-payments to the new/updated credit card.
- The proper way to cancel other non-bank based credit cards is to also contact them and provide a copy of the death certificate.
 - What if you just let them expire? This may take years and upon renewal it may require the secondary account holder to have to re-apply for a new credit card. Ensure you have one or two usable credit cards, others can be cancelled in due time.

To-Do List, After Some Time

You may wish to create a spreadsheet/file(s) to keep track of all the items! (See Appendix A)

- **Vehicle(s)** – ensure it is in BOTH names
- **Auto Insurance** – notify them, they will send you a new policy slip and possibly a refund (usually the policy is mailed right away, cheque follows a week or so later)
- **Service Ontario** – (currently in-person only) **bring Driver's license and Health Card of deceased** in order to cancel.

License Plate Stickers – if they are in your Spouse's name, you will be asked to renew at His/Her birthday, and on the next calendar year, it will automatically switch to the surviving spouse's birthday

To-Do List, After Some Time continued...

- **Change of Beneficiary**

When contacting your sources of income/financial advisor, you may be asked to fill out “Change of Beneficiary” Forms. In many cases, you and your Spouse are each other's beneficiaries (also should be stated in your will), and now you must choose another beneficiary. For example, you may wish to use **“Revocable” Beneficiaries as your Children in an equal percentage split.**

- **Life Insurance**

If your spouse had Life Insurance, contact your provider. You may be eligible for a claim.

- **Valuables**

Ahead of time, you may wish to appraise/insure your valuables (jewellery, etc). On your Wishlist, you may wish to make note of who you would like to give each valuable to, upon your demise.

To-Do List, After Some Time continued...

- **Safety Deposit Box(es)**

Ahead of time, ensure both spouses names are on the Safety Deposit Box. You may also add your children's names on it (must go in person). Ensure everyone knows:

- Where in your home the key is located.
- The location of the safety deposit box (ie: bank branch closest to your home)
- What is inside it. You may wish to keep a list.

To-Do List, After Some Time continued...

- Land Title
 - Change the Land Title (ownership of Canadian property) to only the Surviving Spouse's name
 - This will ensure that there is no capital gains tax.
 - Do NOT add children at this time, otherwise they will be subject to capital gains tax.
 - IF the Surviving Spouse becomes sick, add beneficiaries (i.e. Adult children) to Land Title (will be subject to capital gains tax at this time) BUT will avoid probate.
 - If that was not possible, will go to probate (aka Lawyers)

To-Do List, After Some Time continued...

- **Scattering Ashes**

The Bereavement Authority of Ontario (BAO) is the highest authority and specifies that:

"In Ontario, you may: ...

-scatter the remains from cremation, on Crown land, including land covered by water, if it is unoccupied (for example provincial park, conservation reserve, Great Lakes) and there are no signs or postings that prohibit scattering" ...

www.ontario.ca/page/arrange-funeral-burial-cremation-alkaline-hydrolysis-or-scattering#section-5 (or click the link below)

<https://www.ontario.ca/page/arrange-funeral-burial-cremation-alkaline-hydrolysis-or-scattering#section-5>

- Currently in the area there are three Provincial Parks that are named: Bronte Creek PP, Earl Rowe PP, Forks of the Credit PP – Bronte Creek is the only one that has a clearly marked sign and location (including trail maps, details, etc).

To-Do List, After Some Time continued...

- Scattering Ashes, continued....
 - Choose a 'good' day and time
 - Consider Privacy
 - Logistics – is it safe, too far to hike for loved ones, cold, etc.
- The BAO sponsored this very well written article of things to consider:

www.cottagelife.com/sponsored-content/the-dos-and-donts-of-scattering-ashes-in-ontario or click on link below

<https://cottagelife.com/sponsored-content/the-dos-and-donts-of-scattering-ashes-in-ontario/>

Of Note:

- **Child/Children** – In this presentation, Child/Children refers to '**Adult** Child/Children', it is not referring to minors
- **Travel Expenses/Info**
 - You may need to book flights at the last minute. Westjet offers a Bereavement flight price. Must be able to show proof of death (certificate, website of crematorium with name, etc). Note that this is not always possible, but you may be able to do this on the return flight.
 - After you book your flights, you may still call and ask for the Bereavement price, as long as it is **BEFORE** you have taken the flight.

Of Note:

- This is a stressful and emotional time...
 - Breathe
 - Eat properly/Sleep properly
 - Accept Help/Delegate – use each person's strengths!
 - Know that it will all eventually be done correctly.
Like a wedding, even if you prepare everything ahead of time, there will be setbacks. Keep track, follow-up, it will work itself out!

Appendix A

Sample Tracking Spreadsheet

	A	B	C	D
1	Closing Accounts TEMPLATE			
2				
3	Completed	Where	Date	Notes
4		Bank	Oct 14	Setup <u>autopay</u> for Credit card
5		Investment Bank	Nov 06	Created RIF for Surviving Spouse (to receive RIF of deceased with no tax implications)
6	Yes	Pension	Oct 13	E-submitted forms, they will mail more forms
7	Yes	Survivors CPP & Death Benefit CPP (& OAS)	Oct 14	mailed Oct 14, tracking number states received. Awaiting documentation of new amounts entitled.
8	Received?			Death Benefit received?entitled up to \$2500
9		Passport		any action required? 1800-567-6868 (long wait times)
10	Yes	Driver's License, ask about plate stickers	Oct 15	Cancelled in-person at Service <u>ontario</u> Bring: death certificate, health card, drivers license
11	Yes	Health Card	Oct 15	Cancelled Service <u>ontario</u> in-person bring health card and death certificate
12	Yes	Auto Insurance	Oct 15	New policy slip arrived one week after, cheque one week after that
13	Yes	Investment	Nov 06	Change of Beneficiary from Spouse to 'Revocable' beneficiaries, children 50/50% split
14	Yes	Land Title Office	Nov 11	
15	Yes	Cancel Globe & mail	Oct 15	
16	Yes	Credit card	Oct 15	Applied for NEW credit card for Surviving Spouse. Set up <u>pre-authorized</u> payments for Bell, <u>Telus</u> , etc.
17	Yes	Credit card (cancel later)	Oct 15	Spouse due date is 30 th of month, Surviving spouse due date 15 th of month. Paid off both.
18	Yes	Credit card	Nov 06	They reduced credit limit. Asked for increase to same as before, denied
19	Yes	old credit card	Oct 24	paid off OLD credit card – phoned to ask for transactions, since card was automatically cancelled but had an amount owing!
20	Yes	Bell Canada <u>OneBill</u>	Oct 24	
21	Yes	<u>St.John's Dixie</u> Crematorium	Oct 16	Obtain USB stick with recording of funeral. Pick up Ashes. Done.
22	Yes	<u>Telus</u>	Nov 06	Now charged to SS new credit card
23		Create <u>'Wishlist'</u> for Mom		

Appendix B: Kaarya Puja Requirements

- Names:

Gotra and **Nakshatra** of deceased

Ancestors of deceased: paternal and maternal names of parents and grandparents

- List of items required for Kaarya Puja:

2 complete sets of White dress* (double pooja veshti, dhoti & shawl To wear during the ceremony for the two carrying out rites) ***choose which two people will carry out the puja!**

250 gram ghee

1 packet agarabatti (incense sticks),

Camphor (karpur) 50 gm,

8-10 white flowers

Tulasi leaves

Ganga Jal pani water

Gomutra small bottle (cow urine)

4 tbsp each Of Saffron; Kumkum (Vermilion); Sandalwood;gandha -chandan; (Haldi)Turmeric & Vibhuti Bhasma ash)

Havan Samidha Sticks (Bundle)x2 packs

200 gms Black sesame til

4 holy thread sacred jhanvey

2 bottles of water

2 Halkund sticks (turmeric mande)

2 betel nuts

1 Lighter & 1 Matchbox

4 tea candles

4 aluminum small size trays

Note: For some items, eg: til, only a few teaspoons may be used, this can be verified before buying a whole new bag. Also, in some stores, there is a 'puja' section, for example at **Dundas Fruits and Vegetables** (38 Dundas St W, Mississauga, ON, 905-897-1944) - as you enter on the first aisle, at the left, many of the items listed are right there. Some items are challenging to find and/or seasonal, and you may request the BhatMam to bring them if you cannot find it (he usually has some in his possession), such as Gomutra and Tulasi leaves.

UPON MY DEPARTURE FROM THIS WORLD - RATNAKAR

Thank you and Q&A!

It has been an honour to serve you and if you have questions at a later date (or corrections/additions to this document), please do feel free to contact me at any time.

Rashmi Bhandarkar MacPhee
sunray_23@hotmail.com



With many thanks to Sadanand Mam (Mankikar) for encouraging me to document and share this process!