



MAPLE RIDGE
— FUNERAL CHAPEL —

The Peace of Mind Portfolio

Answering the Top 10 End-of-Life Paperwork Questions



A Profound Gift of Clarity

Planning is not about contemplating the end; it is about protecting the future. Our laws are designed to support personal autonomy and decision-making, but navigating them requires a map.

The Philosophy

By organizing these ten essential documents, you move from uncertainty to a 'Peace of Mind Portfolio.' You ensure your voice is heard and your loved ones are spared the weight of legal hurdles and government intervention.



Document 1: The Will (WESA)

The Foundation of Succession

The Concept

Under the Wills, Estates and Succession Act (WESA), the Will is the only instrument to appoint an Executor and define your legacy. It prioritizes your fixed and final intention.

The Autonomy

Allows you to bypass the "Parentelic System"—a rigid government hierarchy of heirs—and ensure assets go exactly where you intend.

The Burden Lifted

Prevents the "Intestacy Formula." Without a Will, the law dictates asset distribution, which can force the sale of a family home to pay out fixed shares to unchosen relatives.

Document 2: Representation Agreements

The Decision Makers

Section 9 (The Gold Standard)

For capable adults. Grants full authority for health and end-of-life choices.

Section 7 (Supported Decision-Making)

A unique tool for those with diminishing capacity. Allows the appointment of a helper without stripping the individual of their rights.

The Burden Lifted

Prevents the medical team from relying on a 'Default List' of relatives. It ensures the person at your bedside is the one you trust, not an estranged sibling or distant relative mandated by statute.





Document 3: Enduring Power of Attorney

Financial Stewardship



The Concept: Appoints an “Attorney” to manage legal and financial affairs. The “Enduring” clause ensures authority continues even if you lose mental capacity.



The Autonomy: You may choose a “Springing” option, which only activates upon a medical declaration of incapacity, preserving privacy while you are healthy.

The Burden Lifted

Prevents financial paralysis. Without this, bank accounts and joint assets are frozen. Families are forced to seek expensive court orders just to access funds for your own care.

Document 4: Advance Directive

The Script for Healthcare Providers

The Concept: A legally binding document governed by the Health Care (Consent) and Care Facility (Admission) Act. It acts as a direct script for providers regarding consent or refusal of treatments.

The Autonomy: Your voice remains audible even when you are silent. Providers must follow your written refusal of treatment.

The Burden Lifted: Removes "Decision-Maker's Guilt." Your loved ones are not forced to make agonizing choices about life support; they simply ensure your specific instructions are respected.



Document 5: Nominating a Committee

The Judicial Safeguard



The Concept



Under the Patients Property Act, a “Committee” is a court-appointed guardian. By nominating one in advance, you tell the Supreme Court exactly who you want that person to be.

The Autonomy




Ensures that if other documents fail or are challenged, the Court appoints your trusted person, not the government.

The Burden Lifted



Avoids the “Public Guardian and Trustee.” It ensures that a loved one, rather than a government official, is managing your life if guardianship becomes necessary.



Document 6: Beneficiary Designations

Bypassing the Estate

The Concept: Naming direct beneficiaries for TFSAs, RRSPs, RRIFs, and Insurance to bypass the Estate entirely.

The Autonomy: You control the flow of funds directly to individuals, bypassing the terms of the Will.

The Burden Lifted:

Immediate liquidity and tax savings.

1. Speed: Funds release in weeks, not months.
2. Savings: Avoids the 1.4% "Probate Toll" charged on estate assets.

Caution: Never name "The Estate" as the beneficiary, or you voluntarily pay the tax.



Document 7: Digital Assets

The Virtual Legacy



The Concept: Privacy laws and Terms of Service often block executors from accessing accounts. A “Digital Asset Memorandum” and specific Will clauses are required.



The Autonomy: Utilizes “Legacy Contact” features (Google/Meta) to pre-authorize access.

The Burden Lifted: Prevents “Digital Lock-Out” of precious memories and stops automatic billing for subscriptions.



Document 8: The ‘Green Folder’

The Practical Roadmap

The Concept: An unofficial “Letter of Instructions.”
The central hub for logistics: spare keys, alarm codes, list of bills, and professional contacts.

The Autonomy: Allows you to guide your family through the “hidden things”—collectibles, floor safes, or private wishes not suitable for a public Will.

The Burden Lifted: Stops the “Scavenger Hunt.”
Provides instant clarity during the chaotic first 48 hours, ensuring no bill is missed and no asset is abandoned.

Document 9: Pre-Need Funeral Arrangements

The Final Arrangement



The **Concept**: A contract with a licensed provider to lock in services and costs. Protected by consumer laws, including a 15-day “cooling-off” period.



The **Autonomy**: Ensures the service reflects your personality, not your family's stress.



The Burden Lifted: Stops “Emotional Overspending.” Grieving families often overspend out of guilt; this plan allows them to mourn without financial pressure.



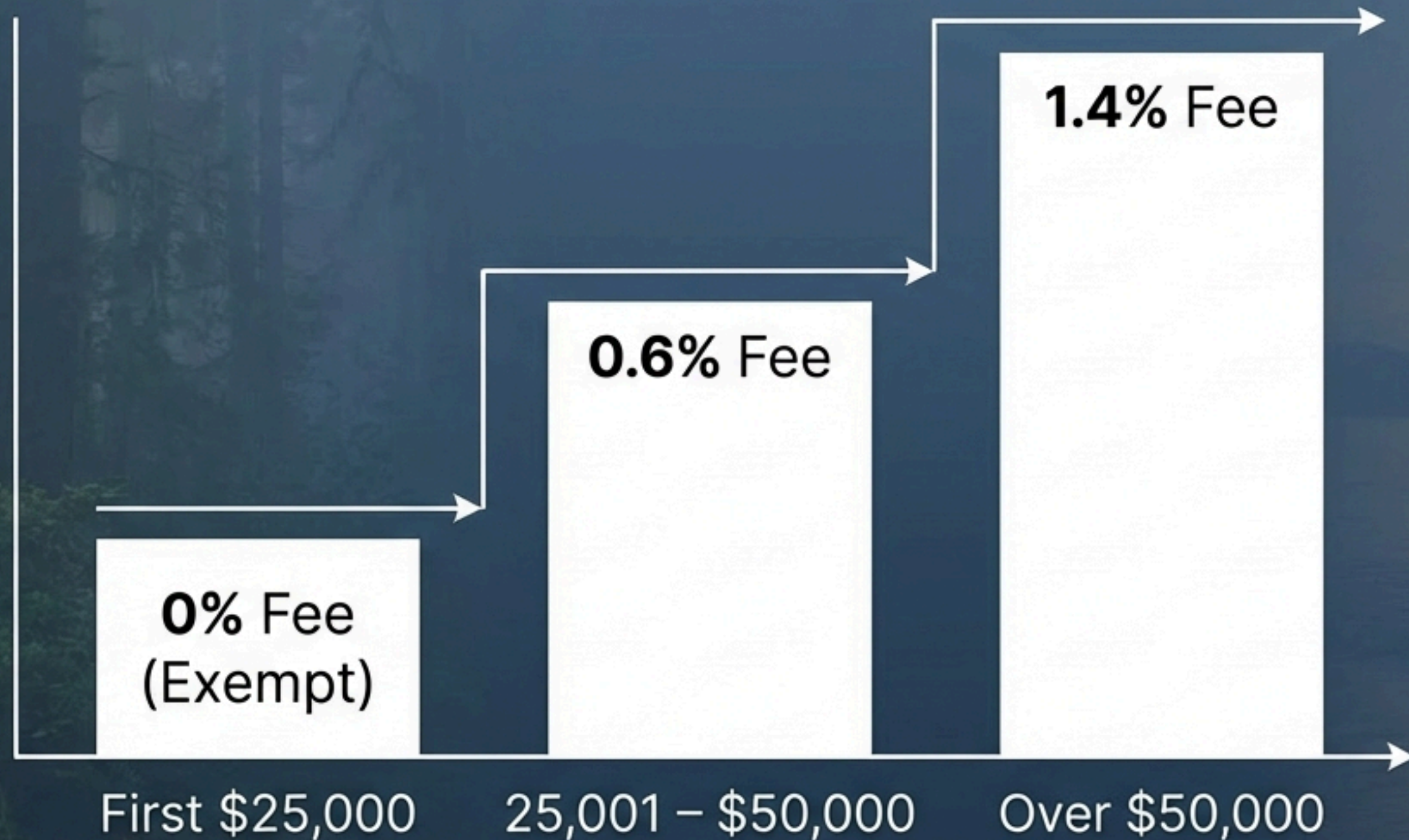
Document 10: Organ Donor Registration

The Gift of Life

- **The Concept:** Registration with the official Transplant Registry is required—a sticker on a driver's license is not enough.
- **The Autonomy:** Your legally recorded decision speaks for you when you cannot.

The Burden Lifted: Clarity in tragedy. It removes an agonizing choice from the family during a moment of shock, allowing them to confidently honor your known wishes.







Understanding Probate Fees (The “Toll”)



Key Insight:

Using Beneficiary Designations and Joint Ownership moves assets OUT of this calculation, directly reducing the bill.

Your Path to Peace: Immediate Actions

-  **Check Beneficiaries:** Ensure 'The Estate' is not named on TFSAs/RRSPs.
-  **Register as Donor:** Use your Personal Health Number to register online.
-  **Create the Green Folder:** Centralize keys, codes, and contacts.
-  **Update the Will:** Ensure it is witnessed by two adults.
-  **Assign Representatives:** Choose your Section 9 or Section 7 support.
-  **Pre-Plan Service:** Put final wishes in writing to prevent stress.



MAPLE RIDGE
— FUNERAL CHAPEL —

604-463-8121

The Peace of Mind Portfolio

Answering the Top 10 End-of-Life Paperwork Questions