

“When The Time Comes”: A Guide for End-of-Life Planning for Indigenous People



Saskatoon Survivors' Circle

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United Way
Saskatoon & Area



DISCLAIMER

This document DOES NOT prescribe what should be done, and as titled, this is a planning guide. The Survivors' Circle does not possess a legal background. However, the Survivor's Circle consulted individuals who possess a legal background for review and clarification. We care about honouring Indigenous people departing to the spirit world and therefore in this guide we share our concerns, suggestions, and personal teachings.

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1. TABLE OF CONTENTS

1. Disclaimer	Page 2
2. Table of Contents	Page 3
3. Overview	Page 4
4. Introduction	Page 5
5. Cultural Protocols/Customs	Page 6
6. My Directions for End-of-Life Care	Page 7
7. My Directions for Services and Burial	Page 9
8. My Directions for Giving Possessions	Page 14
9. Coping with Grief	Page 15
10. Legal Implications	Page 16
11. Sensitive or Difficult Topics	Page 18
12. Summary	Page 18
13. Checklist	Page 19
14. References	Page 21
15. Working Group and Supporters	Page 22

OVERVIEW

The Survivors/Elders Called to Action Group (now known as Saskatoon Survivors Circle) identified a need for a resource or guide to aid Indigenous people planning for death and passing. We began this process because colonial institutions and churches avoided the recognition of our ways.

This guide is based on Indigenous perspectives and lived experience. There are some topics that are specific to Indigenous people, such as ceremony, burial location, and transfer of some possessions and so on. The intended users of this guide is anyone who wishes to plan ahead of time. We hope this guide will assist elderly people, who wish to begin preparations while they are capable, communicate their wishes and directions to their family and loved ones. Often, when a person passes, the families are left to do the planning, which at times lead to stressful situations, family conflict and dispute. A developed outline, statement, or, “will”, will provide peace of mind for the individual. It will give specific directions to the family as to what the deceased’s wishes are for funeral arrangements, closing their deceased person’s estate and any other end-of-life tasks.

The impacts of colonization and the act of genocide of Indigenous people are well documented. Indigenous scholars have done much research which affirms how colonial institutions have negatively impacted Indigenous people. Institutions such as the 1867 ‘government’ creating the reserves with inhumane restrictions, *The Indian Act* (1876), residential schools, churches, the 60s Scoop and the impact of missing and murdered Indigenous women and girls and gender diverse persons have stripped away the human rights and independence of First Nations persons.

Metis people also faced many challenges and an example is the Metis Scrip. “Métis people have extraordinarily little land to call their own — and that's because the scrip system stripped them of most of their land, says an Indigenous rights lawyer. It is essentially the largest land swindle in North America," said Jason Madden, a descendant of the Halfbreeds of Rainy Lake and Rainy River in Ontario". <https://www.cbc.ca/radio/unreserved/from-scrip-to-road-allowances-canada-s-complicated-history-with-the-metis>

Churches suppressed the practices of Indigenous culture and beliefs and provided only the options of either ‘heaven’ or ‘hell’. Indigenous people were led to believe that it was taboo to talk about many topics such as death and dying. Thankfully, histories are being re-written and it is encouraging to see the incorporation of Indigenous history and cultural events in mainstream education institutions.

2. INTRODUCTION

We all know that we will die sometime. But we do not always prepare for the end. In January 2020, the Saskatoon (Residential School) Survivors Circle formed a Working Group to help survivors plan and discuss end-of-life care. The Working Group asked the members of the Saskatoon survivors for their ideas and beliefs about death and dying, how to prepare for it, and what needs to be done, “when the time comes.”

The members shared their experiences with end-of-life care, death, and burial in their families and home communities. They shared their knowledge about cultural protocols, and their beliefs about how these matters need to be handled. Many members share similar experiences and beliefs, although there were some differences. Many survivors do not own property or have money to leave so they might think there is no need for a written will. However, this guide lays out the important reasons why each person, each survivor, must make plans for the end of their lives, and make their last wishes clear to their family members. With a will and some preparation, when the time comes, the bereaved families will not have to guess what the wishes of their loved one might have been. Also, in those families where there may be tensions or conflicts about protocols around dying, death, and burial—your wishes—the wishes of the deceased—will have a voice. With an Advanced Health Care Directive, the appointment of a Power of Attorney, a will, and last wishes for funeral planning, you have a say in this important stage in your life.

There are cultural protocols which discourage speaking about death and dying. The Saskatoon Survivor Circle members suggested that planning for when the time comes is done “just in case”—that it leaves specific instructions for family and that it is very important for Indigenous people to have a plan.

This guide includes these topics:

- Leaving instructions for family: end of life care, funeral, and burial plans
- Describing protocol and customs
- Using the attached checklist to guide family discussions.

Death is a difficult topic to discuss. We hope that this guide will help to structure discussions with family.

3. CULTURAL PROTOCOLS/CUSTOMS

Cultural protocols and customs vary among Indigenous groups, First Nations, and Metis. Be mindful that each tribal group, family, and community have their own ceremonies on how a loved one who has left them is to be remembered and laid to rest. Respect that by asking questions if unsure about protocol and by allowing them to run their ceremonies in the manner they think is best.

In general terms, communities have practices to support the bereaved family, and the aim is always to follow the family/community protocols on how a dearly beloved is to be laid to rest. Often, one family member is the “go to” person, the who coordinates events, contact elders, advises the family on steps to take, and communicates with the community.

Protocols often include smudge, ceremony, prayers, songs, and food. Some First Nation cultures have their own, specific traditions. Details of specific traditions include wakes, preparing the body for burial, choosing, and preparing the burial site, feasts, and distribution of the deceased person’s ceremonial possessions. Elders and pipe carriers are the leaders in ceremonies and are the most knowledgeable about protocols and traditions in their specific community.

The details of these traditions are not included in this document because they are the subject of many oral teachings which have been handed down through the generations. Families who want traditional ceremonies for their loved one should consult with elders in their community to learn these teachings.

Some Indigenous people who live away from their home territory may have lost touch with the language, customs, and teachings of their families. Some will seek to return to their home community at the time of bereavement, and others will engage the services and customs of their off-reserve community. While many may choose traditional practices, others are more comfortable with a blend of traditional ceremony with contemporary practices.

4. MY DIRECTIONS FOR END-OF-LIFE CARE

What happens when a person is no longer able to care for themselves? What happens when a person is unable to make decisions for themselves? Sometimes death is sudden, sometimes it is anticipated. One day a person may be healthy and in full control of their faculties, then through illness or accident, the person may be suddenly unable to make decisions or care for themselves. With advanced planning you can let your family know your wishes for your end-of-life care and give them direction on important decisions that need to be made at this critical time.

LONG TERM CARE

When illness, accident, or age-related infirmity create circumstances where a person is unable to care for themselves, long term care might be considered. Also called nursing home care, long term care clients are given complete care – feeding, toileting, bathing, diaper changes, medication and physical movement or positioning. Many will object to long term care, saying that they want to remain home with their families. It is important to take into consideration what capacity family has to provide the care needed: equipment, time, physical ability, knowledge, and skill. Sometimes long-term care is the best option.

Decide: Is long term care an option to be considered?

RESUSCITATION Doctors take an oath to do everything possible to save someone’s life. However, there are situations when their efforts may only prolong the agony or the death. You need to leave clear instructions with your family about whether you want to be resuscitated, that is, brought back to life, or not. For example, you may be near the end of life and your heart stops. Do you want to let nature take its course or do you want the doctors to make every effort to re-start your heart? This is especially important for elderly patients. Sometimes the medical procedures used to bring them back to life, or to keep them alive, are damaging and painful. Instructions to let nature take its course are called a DNR, which stands for “DO NOT RESUSCITATE”. You can keep the DNR order at home where family and Emergency Medical personnel can see it (such as on the fridge). If you are in a hospital, at this time, the DNR is posted so that all doctors and staff know your wishes. Without these specific instructions, grieving family members may want doctors to do everything possible to extend your life, even when that would be painful for you.

Decide: Do you want a DNR order? Or do you want the doctors to try to save your life regardless of the pain and damage it may cause you? Let your family know your wishes.

LIFE SUPPORT

At the end-of-life, sometimes the body can no longer function without help from machines (such as ventilators). Sometimes, life support helps the patient recover. Sometimes, life support is simply prolonging the inevitable. This is a difficult decision for grieving family members who are often reluctant to “turn off the machine,” to let go of the loved one. It is a big help to your family to know your wishes in advance.

Decide: Do you want life support if there is no chance of recovery? Let your family know your wishes.

SPIRITUAL GUIDANCE

Most people want their family with them when their time to die is approaching. Some people may wish to have spiritual guidance for this time of transition.

Decide: Do you want an Elder or clergy to visit when your life is near the end? Let your family know.

WHERE TO DIE: Many people die in a hospital where they receive the urgent medical care, and pain management, they need at this critical time. If a person is suffering with a terminal illness, they may choose palliative care or hospice. Some people choose to die at home. Consider whether family will be able to handle the physical, financial, and emotional challenges of the decision to die at home.

Decide: What is your preference about where you would like to die? Let your family know your wishes but understand that sometimes circumstances will force a different outcome.

ORGAN DONATION

In Saskatchewan, as in other regions of Canada, there is a shortage of available organs for transplantation. Indigenous peoples are overrepresented on transplant waiting lists, with some individuals passing before they receive the transplant that they need. While agreeing to be an organ donor is a very personal decision, it is an important conversation within families about end-of-life care because your healthcare team will ask family members to make the final decision on your behalf.

- In Saskatchewan, individuals can indicate their willingness to become an organ donor by attaching an organ donor sticker to their Saskatchewan health cards. Some provinces are introducing an on-line data base for people to sign up and declare their decision to donate their organs. It is important for individuals to let their family members know what their wishes are about being an organ donor. Having this discussion with family members at any time, and not just when end-of-life is rapidly approaching, is a good idea as it allows your family members to know what your wishes are and to agree to honor your intention at the time of your passing. In situations where patients are near death and cannot indicate their wishes and they meet the medical criteria to be an organ donor, healthcare providers will check the data base to see if the patient wants to be an organ donor or not. The healthcare team will ask the family to confirm the decision on your behalf.
- The healthcare team will explain to your family what the medical procedure and protocols are for procurement of your organs. At this time, your family can request any necessary ceremonial be conducted. In Saskatchewan, the hospitals where organ procurement can be done have Indigenous Elders and other staff there to support to the family.

Decide: Do you want to donate your organs?

5. MY DIRECTIONS FOR SERVICES AND BURIAL

There are many options for services and burial. Some people leave most, if not all, arrangements to their family. However, you may wish to provide your family with directions on your services and burial. And your family may really appreciate knowing your wishes. It will eliminate guesswork and mediate differing opinions among family members during an emotional time. Of course, unforeseen circumstances (like the COVID-19 pandemic) may affect what you had planned. As Indigenous people regain knowledge of their culture and reconnect to their home communities, they often choose traditional services and burial. In many Indigenous communities the ceremonies follow First Nations custom and often include:

drumming, smudging, keeping a traditional fire, and feeding. Elders make sure that everything is done according to the protocol. If what you want differs from traditional protocol, communities are usually responsive to the wishes of the family and the deceased.

General considerations when providing directions for services and burial:

Written or oral instructions: Do you wish to write down your instructions? Or would you prefer to simply talk to your family and let them know your preferences? If you have detailed instructions (for example, about music, scriptures, readings, speakers, etc.) you may wish to write them down.

Type of service: You may want to follow the traditions and protocols of your community and family. However, you can also make different choices. Things to consider:

- Do you want a service at all? If you do not, how can you assist your family and friends to remember and honor you in a good way, that does not go against your wishes.
- What kind of funeral you want: traditional ceremony, church (which church) service, a non-denominational service (for e.g., a funeral home), a celebration of life, or a blend?
- Do you want to be buried or cremated?
- Do you want an open casket or closed? You can have a casket even if you choose to be cremated.

Location: A wake and service may occur in one location, or may be in more than one place, e.g. you could hold an off-reserve celebration, followed by a service and/or burial at a rural or First Nation location. We sometimes see these celebrations occur in private homes.

For services and burial in the city, it is challenging to find a location that will accommodate Indigenous ways for a wake and a funeral. If possible, find in advance, a funeral home that will accommodate your wishes. Or identify an alternate location to hold your service. Identifying potential places ahead of time will eliminate stress for family members.

Decide: Where do you want the service to take place? For example, in a church, a hall. or outdoors?
Where do you want to be buried? Or have your ashes buried, stored, or spread?

Survivor Stories

“Another problem that many urban First Nations encounter is finding a location where the people can spend the ‘wake’ with their departed family member. These locations are hard to find and this is an added stress for family members. More of these locations need to be identified so that the family can make the funeral arrangements more readily available. “

COORDINATION OF ACTIVITIES

You may wish to appoint someone to arrange or direct the funeral. This person can:

- Help the family make arrangements with the funeral home
- Share information about the arrangements and answer questions
- Respond to media requests for a story about the deceased
- Invite speakers, and individuals to lead parts of ceremonies, following appropriate cultural protocols

OFFICIANTS – ELDER OR CLERGY

Decide: Do you want the following:

- Traditional Indigenous ceremony,
- A Christian service,
- A non-denominational service or a blend?

You may request a certain person, Elder or clergy to carry out the ceremony. Let your family know your preference.

PALLBEARERS

It is usually an honour to have this role

Decide: Who do you want to be your pallbearers?

PAYING FOR THE FUNERAL

- Pre-pay: If people have the financial resources to pre-pay funeral costs, this will make things easier for the family.
- Other sources:
 - Your First Nation
 - Department of Social Services, if you are on Social Assistance
 - Canada Pension Plan (CPP), if you have contributed to the plan, and
 - Employers--present and past—may have funds for their employees' funerals, as well as for the funerals of their spouses.

PREPARING THE DECEASED

For most Indigenous people, getting the body ready is preparing a loved one for their 'journey home.' You or your loved one may select a casket for this journey. You may leave instructions

as to how you will be prepared for the casket. These may include how you want to be dressed, and what, if any religious or sacred items you wish to take with you on your journey home. If you are unsure, consult Elders to advise you on what to include in the casket.

WAKE

A wake is to support the family, to visit with one another, and to visit with the deceased. At a wake, family and friends sit with the body for hours or days depending on the circumstances. There may be a formal service, or there may be speakers and some teaching from Elders. Food is usually provided. Music, story telling and card playing are common activities at a wake. Pictures may be displayed which reflect the deceased's achievements, personality, and family connections. The photos also honour the deceased and are typically on display until the end of the funeral services and the final meal.

Decide:

- Do you want a wake?
- Do you want an open or a closed coffin?
- Which pictures you would like included in the display?
- Which songs or music you would like played or sung?

SERVICE CONTENT

Funeral services vary greatly. Services may include traditional Indigenous services, traditional church services or there could be a blend of both. A ceremony can vary according to the person and their life's achievements, i.e. Veterans have a specific order of services and have rituals such as wearing poppies, playing the bugle with the Last Post and saluting the deceased comrade. A eulogy is usually delivered at the service.

Decide:

- Do you prefer Indigenous drumming and singing or church music and singing or both?
- Who you want to deliver the eulogy?
- If you choose cremation, you can be cremated before or after the service. You can have either a casket at the service or the urn with your ashes. Or if the casket or urn will not be there, you can display a portrait. You can choose your photo ahead of time or let your family select it.

OBITUARY

An obituary is a notice of death published in the newspaper, online, or on a funeral home website. It may include a photo, date and cause of death, a brief biography, and the person's Indigenous names, often obtained at ceremony. It could include the funeral event details, list surviving and predeceased family members, and provide special messages, for example, the use of flowers or instructions for charitable donations and gifts.

Decide: Who will write your obituary (you can do it yourself)? Include the details you want to have in your obituary.

FUNERAL CARDS

Funeral cards are given out at the wake and funeral service. Cards may include: a photo, a prayer or message, birth and death dates and places, spirit/traditional name, actual and honorary pallbearers, predeceased and surviving family members, a brief biography, place of interment, and Elder or clergy officiating. Family and friends treasure funeral cards. They are precious keepsakes that preserve memories of their loved one.

FEAST AND FOOD SERVICES

Food services may vary in accordance with the type of ceremony and celebration. If there is a wake, lunches may be provided throughout the night(s) and breakfast may be served. The family may ask a head cook to direct the food services. Certain protocols are followed for the final feast (or meal or lunch) and the cooks will know the traditional foods to be served.

BURIAL INFORMATION

Religious beliefs or family tradition may influence where you choose to be buried, for example, burial at a church cemetery or at a First Nation cemetery. First Nations may have more than one graveyard; those usually have 'family' areas. You may select the location for burial: city/town or rural. Urban burials are gaining popularity; however, they involve added costs. Research the costs and procedures for being buried in the city.

In recent years, more people are choosing cremation. Some people may choose this option as a way of being buried close to their family, or it may be a practical solution depending on the cause and place of death.

Decide:

- Where you want to be buried?
- Is it important to be laid to rest with your family?

Survivor Story

"A family tragically lost their son and when the urban burial location was chosen, the family purchased the adjacent plots. They will be buried beside their son. "

GRAVESIDE CEREMONY

The graveside ceremony can vary according to the person, i.e., a Veteran's ceremony, which may follow a certain procedure. Certain songs or prayers may be delivered at this ceremony. Elders usually provide specific directions when viewing the grave for the last time and for departing the graveyard.

Let your family know your preferences. Write them down and give them to key people. Should there be cremation, you may wish to leave specific instructions.

6. MY DIRECTIONS FOR GIVING POSSESSIONS

We may have acquired possessions over the years which we want to pass on to our family and friends. Some examples of these possessions may include personal items such as: jewellery, mementos, clothing, household items, art, photographs, religious and Indigenous ceremonial items. Directions for allocating and gifting possessions are especially important to ensure that one's possessions or gifts are assigned; this process eliminates guesswork or conflict over possessions.

Traditionally, protocol dictates how personal possessions of the deceased are given to people in the community. You or your family may gift certain items to certain people. In some Indigenous cultures, certain items may be disposed of, check with the Elders or Knowledge Keepers for direction.

Decide: Who to whom you want to gift your possessions

Elder's Teaching

"A ceremony is performed, and material things are given away. Clothing is given to close family and also the beautiful Star Blankets and paintings. There is no fighting when it is done in ceremony. Also, in our culture, the person gives things away a year ahead of time to people who come to visit. Once the possessions are gone, they are gone forever, and no one can take it back. It is respected". Some families start to clean everything, so when the person dies, they start to give away to people right away. Again, this is for traditional people, they always know what to do.

If you own a house, land, automobiles or other large ticket items, you can direct that the items be given to someone you designate, or that they be sold and that the proceeds be given in various amounts to designates. If the house is located on a First Nation, check with the First Nation about regulations for succession planning for the house. Financial donations may be made to charitable causes and community groups. You may wish to establish a scholarship in your name.

7. COPING WITH GRIEF

Most of us have experienced intense grief already. We have lost parents, children, family members, and friends. We may also grieve when we lose ‘something.’ For example, we may lose mobility, a home (if moving to into a care home), our health and wellness, or a meaningful job or career. We may have suffered loss and trauma such as a disconnect from our biological family via residential schools or the 60s Scoop. Perhaps even planning our own funeral or writing a will may cause some trauma or grief. In preparing for end of life, we must also accept that we may not see our loved ones again, that there will come a time when we can no longer be there to help and support our families. There are excellent books, such as Elisabeth Kubler-Ross and David Kessler’s *Five Stages of Grief*. There are also many resources on the Internet that describe the grief cycle and grieving. In addition, there are many counsellors available to help with these difficult matters. Refer to counselling and support services in your community. Registered/Status Indians may search out approved counsellors whose fees may be covered by Non-Insured Health Benefits (NIHB).

When you discuss the topic of funeral planning with family, there will be grief and it may be wise to have supports available. Affirm that grief is inevitable, and it is okay.

Within First Nations cultures, the ways we deal with death and dying have changed a lot. The most important is being there for the family as any death is traumatic. Sometimes families are unable to make decision; they are overwhelmed. That is where the family and friends step forward to help.

At funerals, they may have a men’s table where they share stories of the loved one and at times, these stories may be a bit exaggerated. This is not to disrespect the individual or family. Instead, the stories and the humor distract from the grief for a while, and release some of the hurt and pain that accompanies grieving. If you or your family are experiencing grief or trauma, contact your local band office or community agencies. These organizations usually have counsellors or talking circles that may be of help or support. Other resources may include First Nations and Metis male and female Elders.

Survivor Story

“There is so much more we can share, and it will be important that we continue to keep this topic going as we all have our ways of dealing with death and dying. We give thanks that you have given us the opportunity to share some of our understanding and beliefs when it comes to this Sacred topic. With respect: Frank & Barb Badger

10. LEGAL IMPLICATIONS

WILL

Everyone should have a will. By making a will you:

- Decide who will inherit your money, your property and any of your other personal possessions
- Avoid delays in settling your estate
- Avoid family conflicts by expressing your wishes in writing
- Most people will contact a lawyer to prepare a will. You can also find information on-line, at the library, or in pamphlets available through the provincial and federal governments.

Here are some important points to consider when preparing your will:

1) **Choose an executor**

The executor is the person you name to carry out the directives in the will, making sure that whatever you decide, prior to your death, happens. That person will also be responsible for paying final taxes and debts, dividing property, and shutting down accounts. Usually, people choose a trusted friend or relative, but they can choose a lawyer. Being an executor is a big job with a lot of responsibility. A percentage of the estate is set aside to pay the person for their time and effort. Be sure to ask the person you choose to be your Executor if they are willing to take on the task.

2) **Use your will to name a guardian**

If you have children under 18 years of age, and/or other dependants you should name a guardian to look after them if something happens and you are unable to do so. You don't want the courts to decide where your children go. Choose a friend or relative you trust who shares similar values and if your kids are old enough, consider consulting them as well.

3) **The government will split your assets if you don't have a will**

If you do not have a will, your estate is tied up in the courts for a long time (probate). In the end the court and the government will decide who gets what. See the following websites for more information:

- a) Administering an Indian Act Estate
https://www.aadnc-aands.gc.ca/DAM/DAM-INTER-HQ-BR/STAGING/texte-text/br_es_adminAestate_1336489606902_eng.pdf
- b) Government of Canada–Estate Services for First Nations
<https://www.sac-isc.gc/eng/1100100032357/1581866877231>

4) **Keep the original will in a safe place, and a copy at home**

Only an original will--no photocopies--can be shown in court. Usually, the client keeps the original will in a safe, a safety deposit box, or in the safekeeping of a lawyer. There have been court cases where the original will was not presented in court, and so the judge did not follow the wishes of the deceased. Thus, make sure the executor and other significant people know where the original will is stored.

5) **Update your will regularly**

As your circumstances change, so should your will. Thus, it is important to update your will when there are major changes, for example in your family, your financial situation, your residence. A general guideline is to review your will every five years.

Making a will is not hard or overly expensive. Most lawyers charge a set fee to write a will. Costs may vary so shop around. But whatever the cost, it is worth it. You do not want a judge deciding the fate of your estate.

POWERS OF ATTORNEY

APPOINT TWO POWERS OF ATTORNEYS

There are two powers of attorney (POA) that you need to appoint: one to look after your finances and one to look after your health-care needs. (It is typically not the same person, but it could be.) These people do pretty much the same job as an executor, but they only come into play if you are still alive but incapacitated. Be sure to ask the people you choose to be your Power of Attorney if they are willing to take on the task.

1. The financial POA will pay your debts and handle your financial matters.
2. The health care POA will follow your directions on health care. These are laid out in a document called Advanced Health Care Directive, decide about treatments or surgeries you might need, as well as to withdraw life support if you are not expected to recover.

If you are consulting a lawyer, the POA documents can be prepared at the same time as your will. Keep the documents in a safe place, and be sure to tell the Executor, and POAs where the documents are located.

If either the Executor or a POA is no longer able to carry out the duties assigned, be sure to update these legal documents and appoint new people if necessary.

11. Sensitive or Difficult Topics

Occasionally upon the passing of loved ones, remaining family may be surprised to learn information that was not previously known. When is the right time to share this information? Or should one share the information at all? It is an individual choice.

Survivor Story

A person discovered that the person who thought was his mother was his grandmother and the person whom he thought was his sister was actually his mother. This affected the individual for many years.

An example may be birth children who have never been acknowledged within the family; do I share the information with a confidante in the family, or tell family about these children? We need to determine whether these children will be included. Sometimes this 'new' family member is embraced and other times the family are not so welcoming which may cause heartbreak. We need to be prepared for the reaction of the recipient of this news, and the long-term impact of sharing the secrets.

Are there other topics of importance to share with family? Maybe we have information that we have held 'secretly', that would be important to pass on to the next generations. If we have information that is important for the well-being of the family and you wish to share this information, then choose a confidante.

These are not easy tasks to do. It may be helpful to seek support while you go through this process.

12. Summary

We hope that this guide will assist in planning for 'when the time comes' and that it will give your family peace of mind and a smooth process to deliver the funeral planning events. We understand how difficult this is, so we encourage you to seek support from your friends, family, guide, counsellor or Elder or spiritual advisor.

Even though many of us do not have a lot of money, a beautiful honouring will still occur. Our families do come together and support each other for end-of-life celebrations. The attached checklist will help you get organized. Whether your plan is fully completed or partially completed, it will be a gift for the family.

Thank you to the Working Group Members who contributed their wisdom and lived experience to this document.

13. CHECKLIST – TO DO

The following checklist will help organize important documents and papers. It will assist in identifying tasks to be completed, e.g., completing a will and stating a timeline for completion. Some may be applicable to you and some not applicable. You may work on this with a partner or have a friend assist you.

Perhaps you also need to complete other tasks such as applications for any compensations with eligibility end dates. Or maybe you wish to consolidate debt.

A well-prepared portfolio with all the required information is a benefit for your family. Make two copies. Store them in a safe place and tell a family member, friend, or designated Power of Attorney and Executor where you filed this information.

CHECKLIST OF IMPORTANT DOCUMENTS	Steps to completion or not applicable? <i>(if required, identify what help you need and who can help)</i>	Tentative date to complete	Date Completed
Adoption or Guardianship papers			
Banking/Financial: <ul style="list-style-type: none"> ▪ Bank account(s) and location ▪ Bank Loan information ▪ Bank Statements / cancelled cheques ▪ Credit Cards & statements ▪ Investment account statements/portfolios ▪ Safe deposit box 			
Birth and Baptismal Certificate(s)			
Business: <ul style="list-style-type: none"> ▪ Licenses ▪ Instructions for closing or transferring the business 			
Citizenship: Naturalization or Immigration certification			
Death Certificates			
Education & Recognitions: <ul style="list-style-type: none"> ▪ Degree ▪ Diploma ▪ Certificates ▪ Achievements 			
Divorce decree and settlement papers			
Employment <ul style="list-style-type: none"> ▪ Benefits ▪ Contracts ▪ Employer information 			

Health - Medical <ul style="list-style-type: none"> ▪ Health or medical records ▪ Immunization records ▪ Medical directives ▪ Doctor / Dentist ▪ Repeat medication prescription 			
Homeownership: <ul style="list-style-type: none"> ▪ Appraisal information ▪ Home improvement documents ▪ House and real estate deeds and titles ▪ Mortgage documents 			
Income: <ul style="list-style-type: none"> ▪ Employment ▪ Pensions – OAS, CPP, Retirement ▪ Guaranteed Income Supplement ▪ Stocks / bonds / investments 			
Income Tax <ul style="list-style-type: none"> ▪ Social Insurance Number ▪ Tax filing for appropriate number of years 			
Indigenous Cultural Possessions: <ul style="list-style-type: none"> ▪ Ceremonial items ▪ Artifacts ▪ Regalia, dance or ceremonial attire 			
Insurance Policies: <ul style="list-style-type: none"> ▪ Life ▪ Vehicle ▪ Home ▪ valuables 			
Inventories: <ul style="list-style-type: none"> ▪ Household items ▪ Safe deposit box 			
Valuable Possessions: <ul style="list-style-type: none"> ▪ Art ▪ Jewellery, precious stones ▪ Tools equipment ▪ Valuation certificates 			
Letter of last instructions			
Marriage certificate			
Military Service: <ul style="list-style-type: none"> ▪ Military discharge ▪ Military uniform(s) & possessions 			
Memberships: <ul style="list-style-type: none"> ▪ Groups ▪ Organizations 			
Passport			

Passwords: <ul style="list-style-type: none"> ▪ Email ▪ Social media accounts 			
Power of Attorney			
Prenuptial agreement			
Receipts: <ul style="list-style-type: none"> ▪ Items under warranty ▪ Valuable or expensive items 			
Status: <ul style="list-style-type: none"> ▪ Indian Status Card ▪ Metis Nation Citizenship Registry 			
Subscriptions: Magazines, papers			
Vehicle(s): <ul style="list-style-type: none"> ▪ Repair receipts ▪ Titles ▪ Registration 			
Warranties with receipts			
Will			

RESOURCES/REFERENCES

Five Stages of Grief (Kubler-Ross)

<https://grief.com/the-five-stages-of-grief>

Aboriginal Affairs and Northern Development Canada

Administering an Indian Act Estate

https://www.aadnc-aandc.gc.ca/DAM/DAM-INTER-HQ-BR/STAGING/texte-text/br_es_adminAestate_1336489606902_eng.pdf

Six Things to Know About Creating A Will in Canadian Living: Money & Career.

(September 28, 2011). Bryan Borzykowski.

Just in Case

Harold Empey, December 2014

Government of Canada – Estate Services for First Nations

<https://www.sac-isc.gc.ca/eng/1100100032357/1581866877231>

The Indian Act

Deals with death and property and dying with and without a will.

(Indian Act- sections 42- 49)

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