

# Media Report 16 August 2019, 1 of 1

This weeks media reports will cover and answer great questions veterans are still asking such as Writing your own Will, and local Media Articles.

## 6 Important Things To Think About When Writing Your Will

A will protects your assets and your family. Yet about half of us don't have a will or a power of attorney. Find out more.

They're called the "accumulation" or the "builder" years. Those are the 20, 30 or 40 years we work and earn money. That's when we might buy a home, own a business, donate to charities, dabble in stocks, buy life insurance. Whatever the assets we build up, we want to protect them and pass them down to safe hands.

One way to do this is to write a will and keep it updated. It's not the most enjoyable of life's tasks, but it is one of the most important. Yet more than half of Canadians don't have a will or a power of attorney document, according to [a survey by the Angus Reid Institute](#).

What's the difference between a will and a power of attorney?

A power of attorney (POA) gives another person the legal right to act for you if you become mentally or physically unable act for yourself. There are two types of power of attorney. One is for your property and the other is for your personal care and health-related decisions. A will, on the other hand, sets out what you want to happen to your estate when you die. A will can also include instructions for your children's care and support.

What happens if you die without a will?

If you don't have a will, the law decides who will manage your estate and who will get it. It won't be your decision or your family's. This means your estate may not go where you want it to. For example, a larger share may go to your spouse. Your spouse and any children or other descendants then share the rest. A clear outline of your wishes, set out in a will, can help avoid family disputes.

There are six important issues to consider carefully when writing your will:

1. What happens to your "stuff" after you die?

The person named to manage your estate is called the executor. That person is responsible for your estate after your death. That means looking after who gets what and making sure all your debts are paid. Most people name their spouse as executor and list a family member or close friend as a back-up. You can name more than one person as your executor.

- [How to choose an executor for your estate](#)

- [7 tips for executors](#)

## 2. Who will look after your kids?

It's usual in a will to name guardians for children under the age of majority. That's 18 or 19, depending on your province or territory. It's common to set up a trust in your will to support them. That means putting someone you trust in charge of the money you leave for your children. The trustee will handle their money for them until they're old enough to manage it themselves. But, since children are not property, what you say about them in your will isn't binding. While the courts give significant weight to your will, they don't have to follow your wishes.

- [How to choose a guardian for your children](#)

## 3. What can complicate a will?

Wills can be as simple or as complex as your life. Business owners and people who own shares of private corporations need special treatment in a will. Complicated family issues such as second marriages and blended families also need careful thought. Karen Anne Platten is an Edmonton-based lawyer who specializes in estate planning and administration. She says one of the biggest mistakes people make is not telling their lawyers their entire family stories.

## 4. What do you own — and how do you own it?

Believe it or not, Platten says people don't always own what they think they own. You may have sold a property or transferred some your business years ago and forgotten about it. "This is important," she says. "When you are giving assets away you have to make sure you actually own them." You can hold assets in several ways, including:

- Jointly with right of survivorship. You own something (like a house) with someone else. The other person automatically becomes the full owner when you die.
- Tenants-in-common. You own part of an asset with another person, but you can leave your share to whoever you want.
- A beneficiary designation. You name the person or people you want your asset to go to when you die. This is common for life insurance policies, retirement plans and annuities. (Read more: [Why name a beneficiary?](#) )

## 5. Who will inherit what?

Dealing fairly with children or other dependents doesn't always mean dealing with them equally. "I'm seeing less equal distribution these days," says Platten. "One of my clients had three kids. The life insurance money went to the two younger kids because the eldest had finished university and started working."

- [What your family should know about your life insurance policy](#)

Rather than taking a do-it-yourself approach, it's a good idea to get professional help. Look for independent legal, accounting and tax advice for your estate

planning needs. Sometimes those professionals advise their clients to divide their estates using percentages rather than fixed dollar amounts. That's because an estate's value changes over the years. If you wish to leave more money to someone privately, you can.

- [Ask your advisor for help from an estate and financial planning specialist](#)
- [A guide to making your money last for generations](#)
- [No children? Here's how to plan your estate](#)

## 6. When should you change your will?

It's important to keep your will up to date. You may need to change your will any time your life changes because of:

- Marriage
- Re-marriage
- Separation
- Divorce
- Birth or adoption
- Death of a spouse
- Death of an executor

The law may force your hand: In some provinces, getting married revokes (cancels) your current will. This means if you die before drawing up a new one, you may be treated as having none at all. On the other hand, getting divorced doesn't automatically revoke your will. Either way, see your lawyer to make sure your estate will go where you want it to go.

NOTE: This article is for your general information only. Before you act make sure you get advice from a qualified professional. That will include a thorough review of your specific legal situation.

[A tribute to our PAST PRESIDENT of NATO VETERANS of CANADA, Mr Jarrott Haltzhauer on the many organizations he is Still involved in](#)

<https://webmail.bell.net/appsuite/api/mail/filename-1.pdf?action=attachment&folder=default0%2FINBOX&id=107316&attachment=2&delivery=view>

[NCR Chapter Communications Dispatch / Envoi de communication du chapitre de la RCN](#)

Whether you are a Veteran, current serving Canadian Armed Forces (CAF)

member, or a civilian who supports our Veterans and those currently serving, we can all empathize with the challenges our CAF members and Veterans face during their transition from service to civilian-life and beyond.

The Canadian Walk for Veterans (CWFV) is a nation-wide event with the aim of bringing together folks from across Canada, to reconnect, to engage, to inspire, to acknowledge, and to thank our Veteran community for their vast contributions to Canada. Further, the CWFV aims to educate local communities on the challenges that are faced by the Veteran community during transition.

The Canadian Walk for Veterans is working in cooperation with Military Minds Inc. to identify, vet, and donate net proceeds from the Canadian Walk for Veterans to programs/groups that are working for our fellow veterans/first responders. These retreats/camps are available to all serving members, veterans, and first responders.

We ask all of you to mark your calendars and participate in this year's Canadian Walk for Veterans to be held on Saturday, October 19th 2019, at the Walter Baker Park, 100 Charlie Rogers Place, Kanata (just off Terry Fox Drive) starting at 1400hrs.

You can register on-line at <https://www.canadianwalkforveterans.com> and qualify for an Early Bird registration fee of \$20.00 by 31 August, after which the fee will be \$25.00. Children 14 and under participate for free and do not need to register.

On the day of the walk, registration/check-in begins at 1200hrs (walk up registrations). This is also where participants who have pre-registered pick up their walk coin, their program, and enter for door prizes.

During registration, there will be music, food, and displays. The walk itself is about 45 mins. At 1500hrs there will be special presentations, door prize draws, and closing remarks. All official festivities should be wrapped up by 1530hrs.

The Canadian Walk for Veterans are also looking for sponsors, so if you have any ideas please forward this email or contact

Jill Greenwood at 613 883-1508.

For more information visit: <https://www.canadianwalkforveterans.com>

You can also follow Canadian Walk for Veterans on these platforms:

Facebook – Canadian Walk for Veterans

Facebook Event – Ottawa Walk for Veterans

Instagram – Ottawawalkforveterans

Twitter – OTTwalkforvets

Announcing a Tattoo that will be held at Branch #192 in Carleton Place on Sunday, September 15th.

ENJOY THE SIGHTS AND SOUNDS OF THE PIPES AND DRUMS

SUNDAY, SEPTEMBER 15TH – 2:00 P.M.

Royal Canadian Legion BRANCH 192

Carleton Place, Ont.

Come out and support the newly formed Almonte Legion Branch 240 Pipe Band

in this special FUND-RAISING EVENT for the band.

### Massed Colour Party for Opening Ceremony

- Almonte Legion Branch 240 Pipe Band
- Rosemary Breman Highland Dancers
- Songs by Dave Brown
- BBQ and Refreshments

NO ADMISSION, BUT A COLLECTION WILL BE TAKEN TO ASSIST IN THE FUND-RAISING EFFORTS OF THE ALMONTE LEGION BRANCH 240 PIPE BAND. A GREAT WAY TO SPEND A SUNDAY AFTERNOON.

Bring your own lawn chairs!

Ron Goebel  
Event Organizer

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## 8 CESF Farewell BBQ

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CFB Trenton

From the 17th of June to the 12th of July, 8 Construction Engineering Support Flight (CESF) hosted the 2019 Deployment for Training in support of two Air Nation Guard Squadrons, the 119th Construction Engineering Squadron from Fargo, ND, and the 171st Construction Engineering Squadron from Pittsburgh, PA. Editor's note: Please scroll to Page 11 at the source to view the article. [READ MORE](#)

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## Le parcours exceptionnel de Jennie Carignan, la plus haute gradée de l'armée canadienne

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Radio-Canada

Cette semaine, la brigadière générale, commandante de la 2e division du Canada et des Forces opérationnelles interarmées Est, Jennie Carignan, cédera les rênes de son poste à Gervais Carpentier. Retour sur le parcours de la première femme à avoir occupé les plus hautes fonctions de l'armée canadienne au Québec. « Non, je n'ai jamais rêvé d'être un soldat. [...] Moi, je me dirigeais vers une carrière en danse », dit-elle d'emblée. [LIRE PLUS](#)

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## Op PRESENCE ends its last rotation in Mali

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Canadian Military Family Magazine

Operation PRESENCE recently ended its last rotation with the United Nations Multidimensional Integrated Stabilization Mission in Mali (MINSUMA). The Canadian Armed Forces ended transport aviation tasks to focus solely on medical evacuation operations until the end of August. [READ MORE](#)

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## Opération PRÉSENCE-MALI: les hélicoptères poussés à leurs limites

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45e Nord

La mission centrale des quelques 250 militaires est d'offrir à la MINUSMA la capacité d'évacuer des

forces de l'ONU par les airs pour des raisons médicales, et ce, en tout temps. Les membres des FAC soutiennent également le quartier général de la MINUSMA. Si la chose est possible, les FAC offrent aussi des services de transport de troupes, de matériel et de marchandises et du soutien logistique. [LIRE PLUS](#)

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## Father of fallen soldier helping build tiny home village for homeless veterans

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Calgary Herald

A flagship community of tiny homes is set to make a huge difference in the lives of homeless veterans and the father of a fallen soldier is glad to have a role in the project. The Homes for Heroes Veterans Village in Calgary's southeast neighbourhood of Forest Lawn will welcome its first 15 tenants in October, signifying the first community of its kind in Canada. To keep their memories alive, each home is being dedicated to one of Calgary's fallen soldiers. [READ MORE](#)

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## Up to 1,000 soldiers to take part in military exercise in Petawawa and Meaford

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Canada.com

Canadian Army soldiers from units across Ontario are training in Garrison Petawawa and the 4th Canadian Division Training Centre in Meaford as part of Exercise STALWART GUARDIAN 2019. The annual field training exercise involving regular and reserve forces started Monday and runs until Aug. 25. As many as 600 soldiers are involved in the training initially. But by the second week of the exercise, approximately 1,000 soldiers will be taking part, according to the Canadian Army. Troops will be conducting both mounted and dismounted patrols and participating in various challenging military scenarios. [READ MORE](#)

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## Programme Carcajou : une première cohorte de finissants

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Journal Adsum

La cérémonie de clôture de la première édition du programme Carcajou s'est déroulée le 9 août au bâtiment CSEM-3 de la Base Valcartier. Seize jeunes ont accompli avec succès le programme visant à jumeler les enseignements de la culture autochtone à ceux de la qualification militaire de base des réservistes. [LIRE PLUS](#)

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## Experts create bi-national plan for chemical attack in Windsor, Detroit

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CBC News

Military from Canada and America, along with academics and industry experts are in the Detroit and Windsor area to work on a collective plan should there be a chemical attack in the region. This past week, experts worked on a detailed plan to see how different countries and different departments can come together. The consortium has been tasked with developing a plan in the event that someone has detonated five nuclear devices on the Ambassador Bridge. [READ MORE](#)

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## Library promotes digital services to deployed personnel and family in community

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Canadian Military Family Magazine

Chantelle Leslie-Leach, board director of the Pembroke Public Library in the Ottawa Valley, is eager to

promote the library's services — especially their digital services. After a conversation with her hairdresser, a military spouse, she realized that many of the library's services, like free e-books, audiobooks, and even movies, were largely unknown to the military community. [READ MORE](#)