

MICHIPICOTEN FIRST NATION

FUNERAL POLICY

June 25 2008

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Preamble

In 2001 Chief and Council passed a motion to provide minimal monetary assistance for funeral expenses, in lieu of a formal Funeral Policy and in 2005 the Michipicoten First Nation Community Trust provided an additional benefit of \$2500 per deceased member as administered through the Michipicoten First Nation.

Over the years, and as requested, a burial plot was provided and a pine box constructed where members were buried on reserve at no cost to the family of the deceased.

Surviving spouses and/or heirs are also able to apply to the Province of Ontario may apply for a maximum one time benefit of \$2500 from the province of Ontario.

The current guideline established under Ontario Works for discretionary funeral and burial benefits for Socially Assisted Recipient (SARs) is \$2,250.00. Where a member resides on reserve and is buried on reserve, and Social Assistance is not provided, the First Nation may assume responsibility for the funeral costs and transportation following the guidelines of Indian Affairs for Non - SAR (Socially Assisted Recipient) Funerals. Assessments and specific expenditure ceilings apply and funds are added through a funding agreement adjustment with Indian Affairs and only upon approval of all of the required documentation and claims forms. Where the family thereafter receives provincial assistance, it may be a requirement for a refund directly to the First Nation for any cost differences not covered through the Non-SAR funding.

It was anticipated that, by the settlement of land claims, a single purpose Funeral Policy to replace the old policies would be established utilizing revenues from the Settlement Trust Agreement and from other sources of revenue.

In June 2008, Chief and Council approved the Annual Operating Budget which provided for the adoption of a custom Funeral Policy to provide benefits derived from funds received through the Casino Rama Agreement as well as revenues available for such purpose from the Community and Corporate Trusts to provide benefits to cover the costs of funeral expenses more in line with actual funeral expenses so that each and every deceased member could be taken care of with dignity and honour.

A INTRODUCTION

Michipicoten First Nation Governance has the responsibility to administer funds for the purpose of providing benefits and services derived from alternate funding sources such as Casino Rama and Trust revenues for the benefit of its Members.

Chief and Council of the First Nation are responsible for setting policies and ensuring that these policies are put into effect. When members elect the Chief and Council, they give the Governing Council (Chief and Council) the authority to set and carry out these policies, rules and regulations for the betterment of the First Nation Community.

Policies and guidelines assist Chief and Council and Administrative Staff in regulating the financial administration of First Nation services, in accordance with the basic principles of effective Governance and Administration. They provide clear guidelines for Chief and Council, Administrative Staff, and Members regarding policies and procedures and ensure accountability in all financial matters concerning the operation of First Nation business.

B. GENERAL

1. Terms

"First Nation" refers to the Michipicoten First Nation Indian Band under the Indian Act or through a Membership Code effective at such time.

"Chief" refers to the Leader and Spokesperson of the First Nation and its Council elected by the members at large, and currently serving in term.

"Council" refers to the First Nation Chief and Council elected by the members at large and currently serving in term.

"Councilor" refers to any member of the First Nation Council elected by the members at large and currently serving in term.

"Service, Benefit or Program" refers to any service provided or programs which may be effectively managed, in whole or in part, by the First Nation.

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2. This guide shall be known as the Funeral Policy, and shall apply to all financial administrative transactions in this regard.
3. The Council may appoint a designate, usually the Band Manager, who may then appoint an Administrator to act in its place for the purpose of proposing amendments and for the administration of this policy.
4. The Council shall adopt such bookkeeping systems and accounting records of its assets, liabilities, revenue and expenditures, as are necessary to ensure adequate reporting and accountability to the First Nation and its members, and shall ensure that all financial reporting requirements are met.
5. In accordance with and all Statutory Regulations, all financial documents shall be kept for a minimum of five years.

C. PURPOSE:

The purpose of the Funeral Policy is to provide adequate financial assistance for burial costs through benefits payable to members and to ensure the implementation of Casino Rama funds under the appropriate agreements for such purpose and revenues derived from Trust Funds for such purpose for the benefit of Michipicoten First Nation Membership.

D. ELIGIBILITY:

Deceased Michipicoten First Nation Member as identified on the Indian Registry as administered through Indian Affairs and/or the First Nation through a Membership Code in effect at such time.

E. ALLOCATION:

Up to a maximum of \$10,000 per deceased Michipicoten First Nation member. Next of Kin or Estate Trustee may apply for funds associated with funeral expenses.

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F. Process for requesting funds:

Next of Kin or Estate Trustee must submit a written request and the appropriate application form as attached to this policy as Schedule A, as well as original documents and receipts requesting access to funeral funding under this policy to the Band Manager or Funeral Policy Administrator for approval, processing and disbursement of funds.

G. Funeral Coverage:

Typical services and expenditures which are eligible but not limited to for coverage would include:

Funeral Services:

- Funeral home services
- Embalming
- Clothing for deceased
- Casket
- Urn
- Cremation
- Clergy or officiate (includes Traditional)
- Transportation of remains
- Medical certificate of death
- Registration of death
- Burial or cremation permit

Cemetery Plot:

- Perpetual Care
- Interment

Memorials

Newspaper Obituary

Provincial/legal Documents

Hospital costs associated with deceased care

Traditional Burial on Reserve:

- Burial Plot
- Pine Box for casket
- Community Feast
- Traditional Facilitation

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H. Disbursement of Funds:

The funeral costs and associated costs upon approval of the application to be paid directly to the Funeral Home providing the services or to the Applicant if the costs owing to the Funeral Home have been paid.

I. Funeral Policy Limitations:

- Policy not applicable to non members.
- Disbursement not to exceed \$10,000 per deceased member.
- Funds will not be disbursed without required documentation, authorization and approval of the First Nation.
- Funds for this Policy are subject to allocations through the annual Operating Budget as approved by Chief and Council.
- This Policy supersedes all other such policies as administered by the First Nation as at the effective date and shall remain in effect until such time as notified by the First Nation.

The purpose of the Michipicoten First Nation Funeral Policy is to assist member families with the costs of funeral expenses and arrangements for deceased members.

It is the policy of the Michipicoten First Nation to provide benefits of up to \$10,000 per deceased member upon approved application. A death in any family is difficult to deal with and Michipicoten First Nation, with the assistance of revenues from Casino Rama, the MFN Community Trust and Corporate Trust has endeavored to provide a benefit which realistically reflects the costs associated with funeral arrangements.

PROCEDURES:

1. The Estate Trustee or Next of Kin, may apply for payment of funeral costs and associated costs as outlined in Michipicoten first Nation's Funeral Policy to a maximum of \$10,000.00 per deceased member. If the deceased member had a Will, a Notarial Copy of the Will shall be provided to Michipicoten First Nation in support of the application for reimbursement of expenses.
2. An original copy of the death certificate will be required.
3. A copy of the deceased member's status card and a letter of confirmation of membership status.
4. Any and all Receipts or invoices for funeral services to be provided with the application to the Funeral Policy Administrator.

Applications will be processed and approved according to the Funeral Policy as dated June 25, 2008 and will be in effect unless otherwise notified by Michipicoten First Nation and based on the Annual Operating Budget as approved by Chief and Council.

(Schedule A)

Name of Applicant, Estate Trustee,
Next of Kin: _____

Address: _____

Telephone#: _____ Status Card#: _____

Name of Deceased: _____

Deceased's Status Card#: _____

**1) Where reimbursement is to be made to the applicant family member or
Executor the following items are to be attached:**

- _____ Notarial Copy of Will (if applicable)
- _____ Original Copy of death certificate
- _____ Copies of eligible receipts

2) Where direct payment is to be made to the Funeral Director/Service Provider:

Name, address and phone number of Funeral Director:

_____ Copy of invoice for funeral services.

Signature of Applicant: _____ Date _____

Reviewed by: _____ Date _____
Michipicoten First Nation Funeral Policy Administrator

Approved by: _____ Date _____
Michipicoten First Nation Band Manager