

# Wills & Estates Exploring Future Needs

TMPD Virtual Workshop OCT 7, 2021 - 9:00 AM PDT / 12:00 PM EDT

#### WELCOME

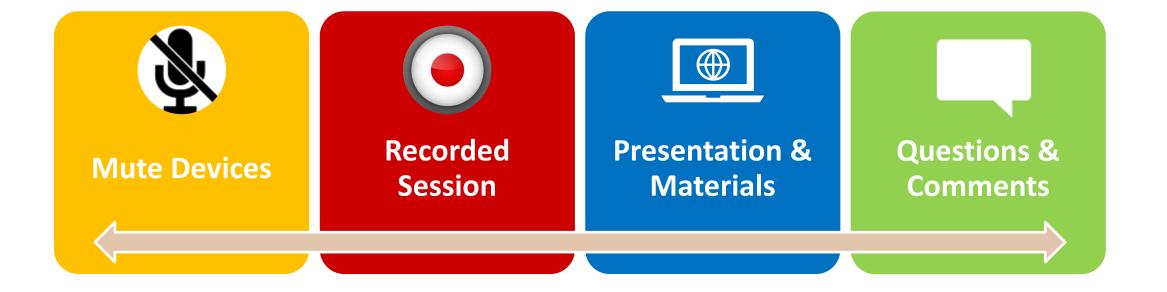




Angie Derrickson TMPD Manager



#### **GUIDELINES & TOOLS**







#### AGENDA & OBJECTIVES



9:00 AM	Welcome & Overview
9:10 AM	Wills & Estates and the Framework Agreement
9:45 AM	Wills & Estates Overview
10:30 AM	Estate Management Experiences & Approaches
11:15 AM	Exploring Change & Future Amendments
11:45 AM	Open Questions & Discussion
12:00 PM	Close of Workshop



## Wills & Estates and the Framework Agreement



**Shawn Speirs** First Nation Support Services, BC Technician



**Danielle Alain** First Nation Support Services, East Technician

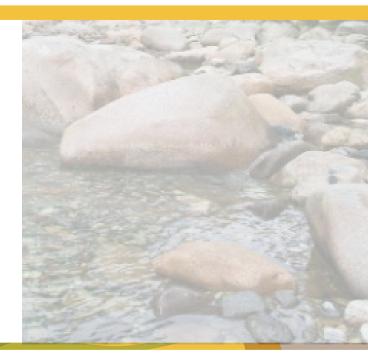


**Patti Wight** First Nation Support Services, BC Manager



#### **Michelle Bouvier**

Environment & Enforcement Advisor – SK





• Wills & Estates remain under the Indian Act.





• A First Nation Land Governance Office's role differs under the Framework Agreement vs. under the Indian Act.





 Generally speaking, a Will is a legal document that coordinates the distribution of your assets after death and can appoint guardians for minor children.





- An **Estate** is everything a person owns.
- Examples: Land/Leases, Livestock, Standing Crops, Vehicles, Boats, ATV's, Baskets, Prints, Carvings, Fishing Gear, Collections, Jewelry, Investments such as GICs, Bonds, RRSPs, etc...





#### **TWO TYPES OF PROPERTY**



## Real vs. Personal Property

#### Real

- Land and anything permanently attached, including:
  - Buildings, structures, fixtures
  - Water, water rights
  - Minerals on and below the surface of the earth.
  - Trees & crops
  - Air space above the surface

#### Personal

- Anything other than real property, including:
  - Clothing, jewelry, furniture, appliances in a home
  - Automobiles, ATVs, lawnmowers
  - Equipment & machinery used in business
  - Copyrights, patents, trademarks
  - Software, stocks, loans, mutual funds
- Must be delivered in order to transfer ownership.
- May be tangible or intangible.



Section 48 of the *Indian Act* applies to Wills, some considerations in making a Will:

- If you're a landowner;
- You have particular wishes around what should happen with your land, minor children, or other assets;
- Provide clarity for your family;
- Are separated (but not divorced);
- Have children from more than 1 relationship;
- Have a spouse, children, or grandchildren who are non-status or who are not members of the same First Nation and you have an Interest or Allotment;
- Have a friend, step-children, or custom-adopted children who you want to leave something to;
- If you have a common law spouse.









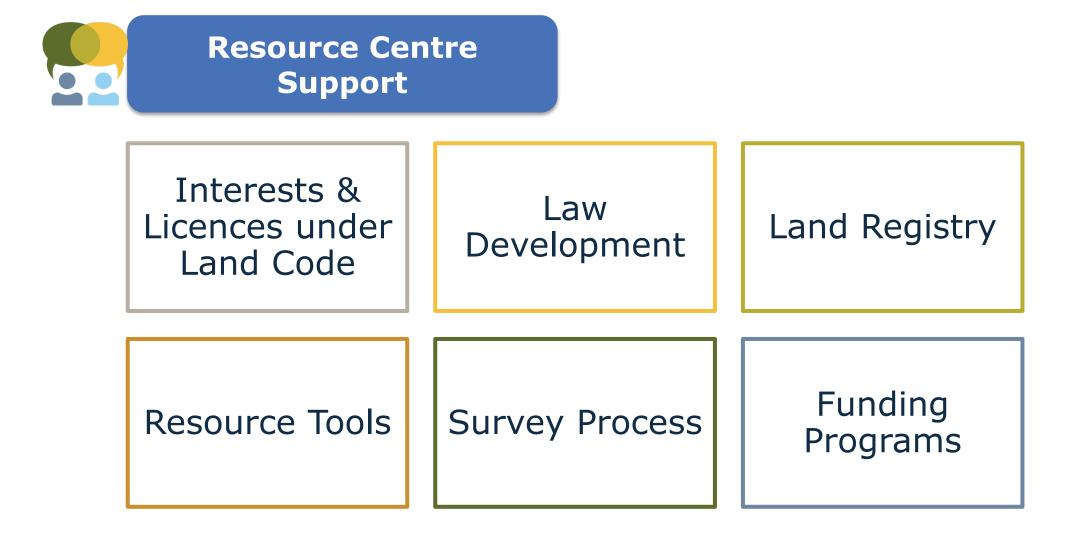
Interests & Allotments under Land Code

- First Nation Housing (tenancy not ownership);
- Holding a registered interest in First Nation Land triggers the need for estate management;
- Interests can only be transferred to the First
   Nation or another member;



If not member, property to go up for sale and renumeration goes to the estate;







Membership Support

Request for Assistance

How to support members request for assistance

Liaise with Regional Estates Officer

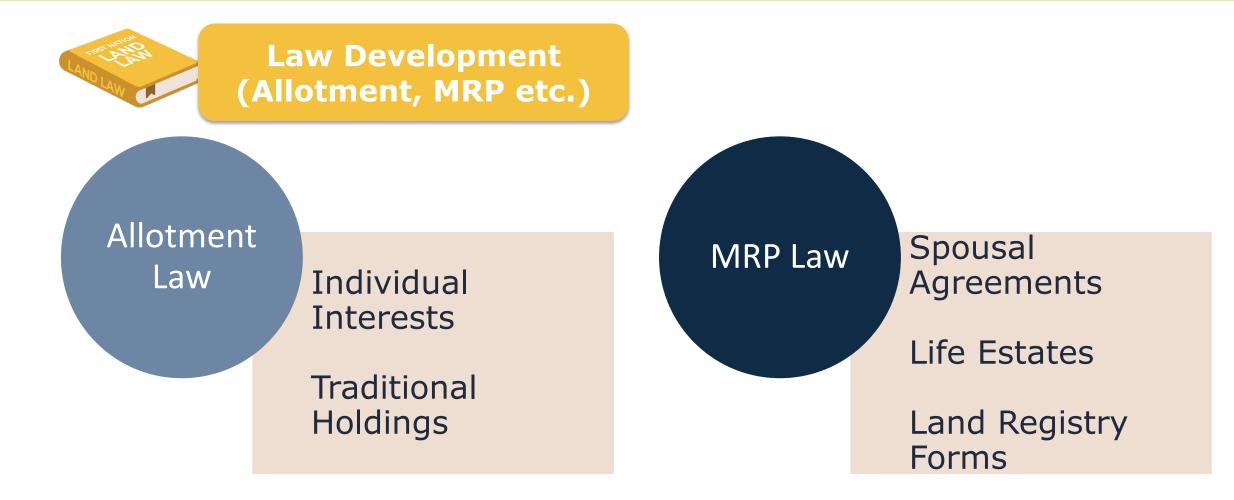
Resources

Host Workshops

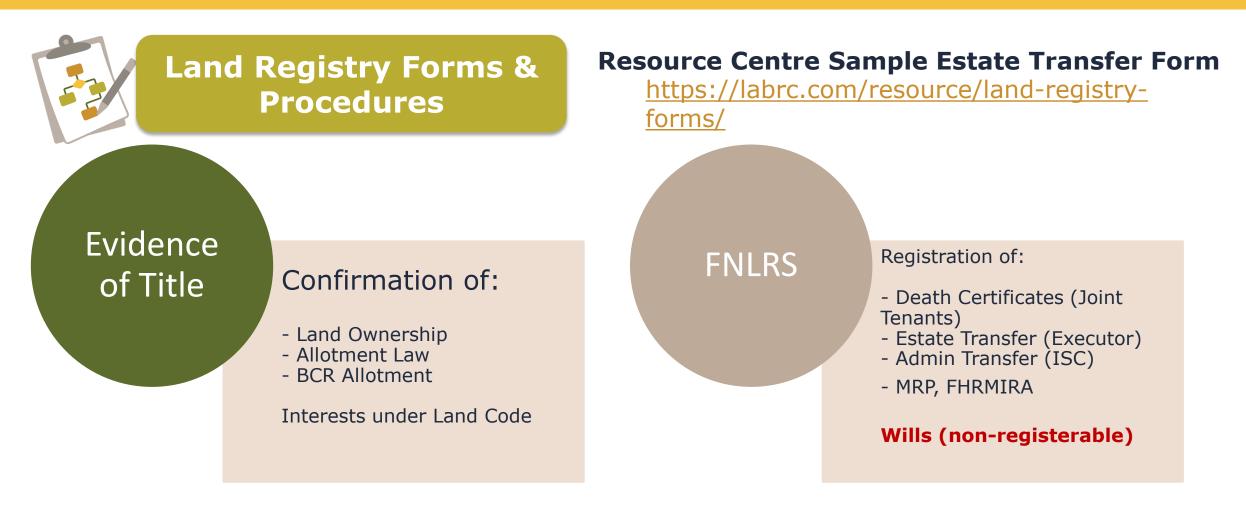
Wills & Estate Toolkits

Estates Management Fund External Agencies

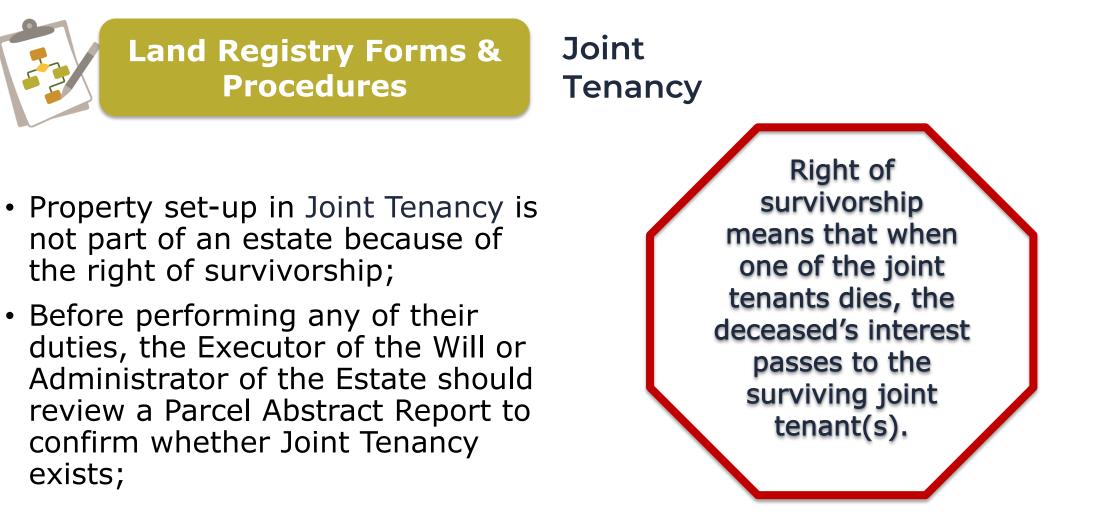
FIRST NATIONS LAND MANAGEMENT RESOURCE CENTRE













La	nd Registry Forms & Procedures	Joint Tenancy
		Indigenous and memory for the Memory Affairs autochnome     Affairs
	D AS TO THE FORM BY <mark><fn></fn></mark> IT TO THE <mark><fn></fn></mark> LAND CODE Signature:	of Band No, member(s) of the First Nation registered in lawful possession as joint tenants of that certain parcel of land being: (Deacrose only land being transformed) Do hereby make oath and say: The said Date of Birth Date of died on or about
Logo	Date:	Interstand       Collect or ball of the land by right of survivorship hereby apply to be the lawful         I/We       being entitled to the land by right of survivorship hereby apply to be the lawful         possessor of the lands described above.       In support of this application, I attach a Certified True Copy of the Death Certificate/Funeral Director Certificate.         In witness whereof I/We, have hereunto subscribed my/our name(s)       This         This       (Month)       ' (Year)         Signed in the presence of:       Signed in the presence of:
		Surviving Joint Tenant Signature

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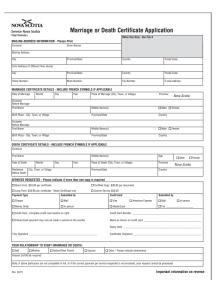
Canadä





Land Registry Forms & Procedures Death Certificate

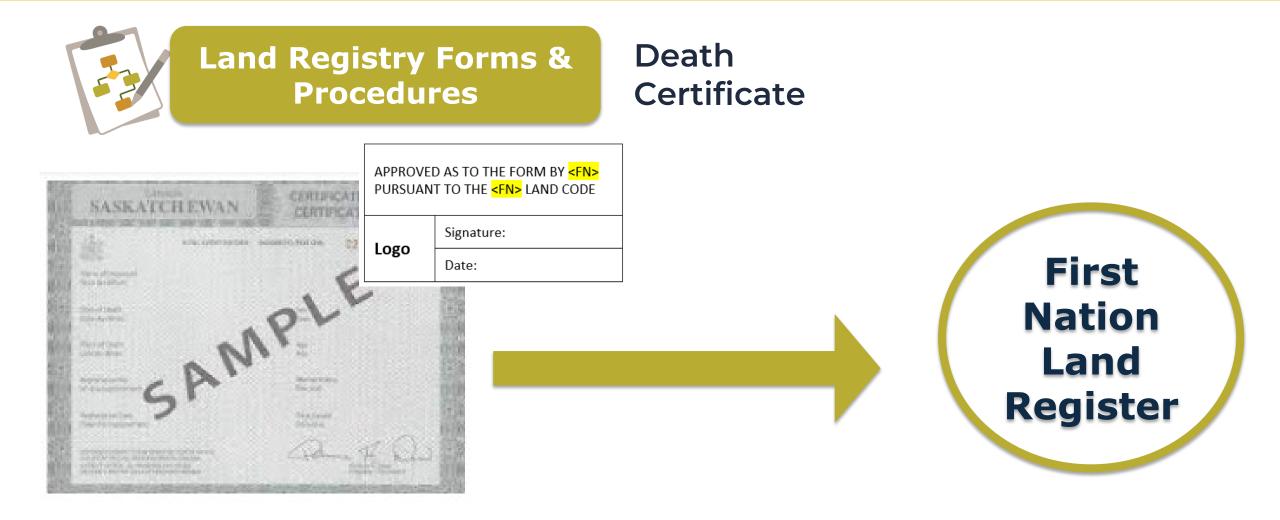
 The Death Certificate is acceptable proof for removing the deceased from title;



Order Death Certificate









First Nation Logo & Form title	INSERT LOGO <b><fn></fn></b> Land Code Registrations Form No. 01B – Estate Transfer	APPROVED AS TO THE FORM BY THE <b>CPUS</b> PURSUANT TO THE <b>CPUS</b> CODE Signature: Date: VersionControl-MAR-2019	Approved As to the Form	
	1. APPLICATION Name of Applicant:	Date:		
		Phone No.: Email Address:	Applicant Information	
	2. PARCEL IDENTIFIER(S) AND LEGAL DESCRIPTION(S) OF LA PIN(s) Legal Description(s) Plan No.(s)			
Legal Description	PIN(s) Legal Description(s) Plan No.(s	s) Reserve Name & No.(s)		
<u> </u>			Monetary value of	
Instrument details	3. INSTRUMENT Estate Transfer	4. Consideration Dollar Value, if applicable: \$		
Instrument details	Other:		transaction, if	
	5. TRANSFEROR(S)		applicable	
Transferor	Name of the Deceased	CP or Allotment No.	appireasie	
ITALISTELOI				
	6. TRANSFEREE(S) Name(s) Postal Address(es)	) and postal code(s) CFN> Member(s)		
Transferee(s)		As Joint Tenants Tenants in Common, with a(n) interest		
	7. DECLARATION	7. DECLARATION By my signature below, I hereby make this solemn declaration, and acknowledge that any error or misrepresentation in this application or the		
	<ol> <li>information I provide could result in volding this application for registratio</li> <li>The information contained in this application form is correct;</li> <li>I acknowledge that I have been advised to seek independent legal advised</li> <li>I agree to comply with the <pre><pre><pre><pre><pre>FN&gt;</pre></pre> Land Code and am not aware of any Land Code or related <pre><pre><pre><pre><pre><pre><pre><pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></pre></li></ol>	on as well as resulting in other legal consequences. I declare that: vice; conflict between the proposed registration and any provision of the <fn></fn>	Declaration	
	<ul> <li>(b) are responsible for ensuring the validity and accuracy of anythin</li> <li>(c) shall, in any way, be responsible or liable for ensuring that a doc</li> <li>(i) is validly made;</li> <li>(ii) complies with the N&gt; Land Code;     <li>(iii) con</li> <li>or (v) will be accepted for registration or recording.</li> </li></ul>	g submitted for registration; or cument or instrument which affects or purports to affect <fn> Lands: mplies with the Federal Regulation; (iv) should be registered or recorded;</fn>		
Commissionaire or	8. EXECUTION(S) Officer Signature(s) EXECUTION D	DATE Transferor(s) Signature(s)		
Notary and don't	УУУУУ ММ	DD Executor(s) of the Estate of [NAME OF DECEASED]	Transferor Signature (Executor or	
forget to include				
the date!	[Print Name] As to the signature(s)	[Name of Executor]	Administrator)	
	As to the albiatore(a)	[name of executor]		

OFFICER CERTIFICATION: Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the Evidence Act, R.S.B.C. 1995 c 124 to take affidavits for use in British Columbia and certifies that you have verified the identities of the signatories.



#### **Ongoing Challenges**

- Historical unresolved estates;
- Members not having/making Wills
- Challenges with administrators;
  - Administrators not knowing what steps need to be taken;
  - Administrators refusing to discharge duties;
  - Communication challenges both internal and external;
- MRP;
- Uncertain or complicated divided interests







#### WHAT WE KNOW

- ISC is required under sections 42 to 50(1) of the *Indian Act* to manage the estates of First Nations who live on reserve. These provisions give no consideration for kinship ties, culturally sensitive and traditional practices to be considered in the administration of estates on reserve
- The majority of Indian estates are not sufficiently dealt with in a timely manner; consider this in comparison to Additions to Reserves in some sense
- While the Minister has ultimate authority over estate administration, First Nations should have a more active role rather than the Minister to meaningfully participate.
- First Nations do not want to inherit the broken, colonial estates regime of the Indian Act
- While FA First Nations have the authority to create their own system for making reserve land allotments to individual members, authority to deal with MRP interests or rights, they do not yet have authority to deal with estate matters.
- Issue is the Indian Act itself, it's not entirely an estates-specific matter
- Larger issues of lack of capacity and investment to deal with administration of estates on reserve, many large complex files



- Recognize First Nations governing authority under the Framework Agreement with respect to estates;
- Protect reserve lands;
- Create an <u>option</u> for Framework Agreement First Nations to opt out of the Indian Act estate provisions; and,
- Ensure appropriate implementation with the use of pilot projects and support resources for those First Nations involved
- Do not want to inherit a bad foundation
- Information sharing in relation to First Nation estates this is crucial for the efforts to revamp the current system to make it
- Build an effective and culturally appropriate system
- Privacy issues determine how will be dealt with going forward



## Wills & Estates Overview









## Overview of Indigenous Services Canada, Estates Management



August 26, 2021

## What is an Estate?

- An estate is all of the property and personal possessions of a person.
- The estate of a person who has died may include:
- cash (ie. bank account(s));
- investments, RRSPs, savings bonds;
- death benefits, CPP benefits, work benefits;
- residual earnings from employment (last pay and vacation pay);
- private pensions;
- proceeds from legal actions / government settlements (ie. IAP);
- insurance settlements (workers compensation);
- personal property (ie. safety deposit box contents, vehicle, collections, firearms, etc., or anything that can be sold for a monetary amount);
- land and buildings owned both on and off-reserve.



## Why is ISC involved in Estates?

- Under section 42-50 of the *Indian Act* the Minister has responsibility for decedent estates. Those who have Indian status (registered or entitled to be registered) and who make their home on-reserve are covered by the estate management rules of the *Indian Act*.
- The day-to-day activities associated with managing these estates is generally carried out by regional officials of Indigenous Services
   Canada & Crown-Indigenous Relations and Northern Affairs Canada (North West Territories & Yukon).



## Notification of a Death

- A notification of a death starts the estate administration process for ISC.
- ISC is often notified by family members, the Office of the Indian Registrar (through the Indian Registration System), or from community Indian Registry Administrators or Band employees.
- There is no obligation to inform ISC of a death but not reporting it may create delays in transferring reserve land to heirs and beneficiaries.

For example, there is a *Will* and no administrator to authorize the transfer, years may go by before the land is transferred. Heirs and beneficiaries, that may have been entitled to a land interest, may also pass away before the land is transferred.



### ISC's Role: Decedent Estates

After a notification of a death, ISC can assist with the following:

- Approving a *Will*;
- Appointing a non-departmental administrator of an estate;
- Appointing a departmental employee to administer an estate when no family member is able or willing to do so;
- Declare a Will void (invalid) in whole, or in part, at the request of a beneficiary or heir, if justifiable;
- Assume jurisdiction when someone has passed away outside of Canada AND owns land on-reserve;
- Transfer jurisdiction to the provincial or territorial court when the family indicates that there are contentious issues with the estate.



## Do You Have a *Will*?

- Having a *Will* ensures that your wishes will be carried out.
- It will ensure that your loved ones are provided for. It can stipulate arrangements for care of your children and pets.
- You can only gift your reserve land (if owned) to someone who is a member of your Band.
- You need to consider all of your possessions when making a *Will* (i.e. money, vehicles, books, pieces of art, furniture, land, livestock, collectables, etc.).
- Writing a *Will* is free, unless you go through a lawyer (or a notary in Quebec).
- It doesn't have to be complicated.



### ISC's Role: When there is a Will

- A *Will* may be approved at ISC if the deceased was registered, or entitled to be registered, and ordinarily resided on a reserve.
- According to the *Indian Act* a *Will* must:
- Be in writing;
- Be signed by the deceased;
- Express the deceased's wishes;
- Be intended to take effect upon death.
- When someone is named in a Will as an executor the approval of the Will by ISC gives that person the authority to manage and administer the estate entirely.



## ISC's Role: Intestacy (no Will)

- When an individual dies without a *Will*, or the entire *Will* is voided, ISC will make all efforts to appoint a family member (usually an heir) to administer the estate.
- The appointed administrator will follow the intestacy rules of the *Indian Act* to determine how and to whom the estate is to be distributed.

For example, under the *Indian Act* the first \$75,000\* would go to a surviving spouse or common-law partner.

• Without a *Will* it may be difficult to transfer reserve land.

For example, a common-law partner may be the only heir but is not a Band member.



## Appointing an Administrator

- Under the Indian Act, when there is no Will (intestate) or no executor named in a Will then the Minister may appoint a family member or friend to act on behalf of the estate, or may appoint an employee of ISC to administer an estate.
- Current ISC policy\*:
- Ensure that executors/administrators/family members are accorded the same rights and opportunities to manage their own affairs as individuals offreserve.
- If no family member is willing or able to act, an ISC employee will be appointed to act as "administrator of last resort".



### Some Duties of an Administrator

- Generally, carrying out the duties of the administrator are set out by the *Indian Act,* the Indian Estates Regulations or by the Minister;
- Locating and maintaining any known assets, ensure decedent's house is cared for, including any animals (pets and/or livestock), as well as collect money due to the deceased;
- Filing a final tax return for the deceased;
- Preparing an inventory of all assets;
- Determining and pay eligible debts;
- Posting a Notice to Creditors\*;
- Distributing the assets to heirs and beneficiaries;
- Notifying beneficiaries of a *Will*, or heirs to the estate that an application to the court has been made under *FHRMIRA*.



## Estate Administration of Reserve Land

- The Minister has exclusive jurisdiction over reserve lands which means that provincial/territorial laws do not deal with reserve land.
- A reserve land interest can only be transferred to **members** of the Band where the deceased held land.
- When an estate has reserve land but an heir or beneficiary is not a member of the Band,
   Section 50 of the *Indian Act* obliges the Minister to try to sell the reserve land to another Band member and give the proceeds of that sale to the heir or beneficiary.
- Sometimes no buyers come forward even after the land has been for sale for six months. In that case, the reserve land interest will revert back to the Band.
- Before reserve land can be transferred from an estate to an heir or beneficiary, the land transfer must be approved by ISC, (except for Bands participating in the *First Nations Land Management Act*) and then registered in the Indian Lands Registry.



#### **Best Practices**

- CIRNAC and ISC employees will work together to ensure that land is being transferred in accordance with a *Will* or the intestacy rules of the *Indian Act*.
- If someone lives outside Canada, ISC can assist by assuming jurisdiction over the estate at the request of an heir or beneficiary. Once jurisdiction is with ISC an administrator can be appointed to take care of reserve land assets.
- The administrator needs to be aware that :
- reserve land held in joint-tenancy cannot form part of an estate, except in Quebec. In joint tenancy, the surviving tenant becomes the owner of the reserve land when the other joint tenant passes away.
- all revenue payments from all reserve land leases, in effect and which form part of an estate, continue to be made to the benefit of the estate.



#### Best Practices - cont'd

- Proof of ownership and the legal description of reserve land parcels is needed for an administrator to start the land transfer process. This information is generally available from a Band's Land Office or the Indian Lands Registry at CIRNAC.
- When the reserve land being transferred is matrimonial real property then MRP forms must be signed before the property can be transferred.

(Forms are available from the Centre of Excellence for Matrimonial Real Property (COEMRP) or a regional office of ISC.)

• To avoid problems with future reserve land ownership, an estate administrator should ensure a reserve land transfer is first approved by the Minister.



#### Challenges to Reserve Land Transfers

- Reserve land cannot be sold until a survey has been completed. Cardex holdings cannot be used.
- Outstanding boundary disputes need to be resolved.
- Reserve land awaiting environmental remediation will put a land transfer on hold.
- A pending surrender or designation of the reserve land by the Band for leasing purposes, or for a road or other public purpose may stall a land transfer.
- Reserve land may still be registered with a previous estate which has yet to be transferred.



#### ISC Role: Living Estates (Dependent Adult)

Section 51 of the *Indian Act* provides that:

"all jurisdiction and authority in relation to the property of [dependent adult] Indians is vested exclusively in the Minister."

ISC's roles include:

- Appointing persons to administer the property/finances;
- Order the sale, lease, disposition, etc. of property to pay debts, and/or engagements, discharge encumbrances, pay maintenance expenses, etc.; and
- Ensuring the proper management of the estate.

Note: the province/territory is responsible for the appointment of a guardian for personal care.



#### ISC Role: Living Estates (Minors)

Section 52 of the Act provides that:

"The Minister may administer or provide for the administration of any property to which infant children (minors) of Indians are entitled, and may appoint guardians for that purpose."

ISC's discretionary roles include:

- Appointing persons to administer the property/finances of a minor;
- Ensuring the proper management of a minor's property until the child turns age of majority.



### Questions?



#### Information

For more information on Estates under the *Indian Act*, visit the website:

https://www.aadnc-aandc.gc.ca/eng/1100100032329/1100100032333

Click: Estates

For more information about *Wills*, including how to write your own *Will*, visit the website: <u>www.canadawills.com</u>.



## Coffee break...

# 00:00

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## **Exploring Change and Future Amendments**

**Armchair Discussion** 





#### **ARMCHAIR DISCUSSION PANELISTS**



Andrew Beynon RC Director, Land Code Governance



Lois Paul Senior Estates Officer, Retired



**Shawn Speirs** Support Services, BC Technician



**Danielle Alain** First Nation Support Services,

East Technician



**Patti Wight** First Nation Support Services, BC Manager



**Michelle Delorme** 

Environment & Enforcement Advisor – SK



- I believe that lands offices are feeling pressure to provide estates services to members, at least land related estates issues, even though the Framework Agreement does not currently touch on the Indian Act estates provisions ... can you comment on this?
- Poll
- Discussion



- 2. What recommendations would you have on working effectively with others on wills and estates ... whether it be ISC regional offices, First Nations' membership and registration staff, or family members who ask about land holdings?
- Poll
- Discussion



- 3. Some First Nations are exploring or implementing member only land holdings under land codes ... something beyond CPs under the Indian Act ... Do you have any recommendations on dealing with old unresolved estates or anticipating future estates issues going forward? (how do you make the transition?)
- Poll
- Discussion



- 4. Are you encountering practical land management difficulties with fractional holdings amongst family members (e.g. 1/72nd shares) ... practical difficulties dealing with sales of lands arising from estates ... or lastly, from MRP issues?
- Poll
- Discussion





## **Exploring Change & Future Amendments**

**Armchair Discussion** 





- 1. Assuming that the *Indian Act* wills and estates provisions stay ... are there some adjustments that could at least help overcome some practical problems ... such as registration of interests, issues around privacy, unresolved estates, and death certificates (taking years for registering transfers).
- Poll
- Discussion



#### **EXPLORING NEW APPROACHES**

- 2. What do you suggest to tackle the backlog? (Whether or not the *Indian Act* provisions are changed)
- Poll
- Discussion



- 3. Generally, the Framework Agreement recognizes First Nation self-government and puts an end to old colonial Indian Act authority of the Minister ... on wills and estates can you offer thoughts on "who" could replace the Minister ... Chief and Council ... membership (votes) ... a First Nations organization ... someone else? Do we need a variety of options or would that risk creating inefficiency and an even worse backlog?
- Poll
- Discussion



- 4. Do you have any suggestions for avoiding fractioning of Land Holdings?
- Poll
- Discussion



## **Questions & Discussion**











#### Wills & Estates – Exploring Future Needs



Overview of Wills & Estates and the Framework Agreement (FA)



Shared perspectives, experiences and approaches to estate management under a Land Code



Explored improvements to policy and legal authority with regards to future amendments to the FA











#### **NOV 4** RC Engagement Workshop: Operational Funding Formula for Land Code Governance

## Decrotation S M T W T F S I I 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

**DEC 9** Decolonizing Land Governance under the FA



**DEC 14-15** Lands Advisory Board Annual General Meeting

#### **LEARNING TOOLS & SUPPORT**



Workshops & Webinars

**Online Courses** 

Knowledge Paths Tool

Land Governance Manual

**Knowledge Repository** 

Direct Community Support (1:1)





labrc.com/training/

#### **COMMUNITY OF PRACTICE & SUPPORT**



#### Framework Agreement Signatory First Nations across Canada

#### As of September 22, 2021

Total Signatories	194
Operational	99
Developmental - Active	61
Developmental – Inactive	31
Self Governing	3







#### Job Opportunities (Internal and External)

Keywords	Location				
SEARCH JOBS					
🛛 Full Time	Part Time	Temporary			
	n <mark>ician First Na</mark> M Resource Ce	tions Support Services ntre Inc.	Fraser Valley, BC and Thunder Bay, ON	Full Time	
	<b>ey Advisor</b> M Resource Ce	ntre Inc.	Within Canada	Full Time	







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