

Rainy River First Nations Funeral Policy

Supporting respect
and dignity for all
RRFN Members



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BACKGROUND

In 2013, Rainy River First Nations Chief & Council passed a Band Council Resolution to assist and provide a maximum benefit up to \$10,000.00 (CDN) of financial support to cover and/or offset funeral costs and associated expenses, for all status members of Rainy River First Nations (RRFN) with a funding submission to both the Rainy River First Nations Community Fund and Financial Trustees.

Since April 2007, RRFN has provided financial assistance to “On-reserve” grieving families in the amount of \$5,000.00 (CDN), whereas “Off-reserve” grieving families receive no financial assistance from RRFN.

Despite, the above mentioned funding of \$5,000.00, this amount is inadequate in providing a deceased member and the respective family with the proper funeral arrangements indicative of respect and dignity. On average, RRFN experiences approximately 5-6 deaths per year and it has become increasingly difficult to assist RRFN families based on costs identified and budgeted from April 2007.

It is the intent and purpose of the *RRRN Funeral Policy 2013* to assist ALL RRFN Members with the increasing funeral costs while accessing and utilizing the financial resources from the Rainy River First Nations Trust for the betterment of ALL RRFN Members.

In addition to rising funeral home costs and services, the significant burden to the current funeral allocation are travel and accommodation costs. As demonstrated, at our last funeral, the deceased member’s family could not secure funding to attend the community funeral and unfortunately the entire family was unable to deal with the most basic emotions of the grieving process.

In January 2013, Chief & Council endorsed the RRFN Funeral Policy to provide a mechanism and process to access financial support from the RRFN Trust Fund in order to provide benefits to cover and/or offset funeral costs and associated expenses. The current governmental funeral funding only assists RRFN members residing “On reserve” and the submission of the Trust Application has been completed on behalf of all 924 registered members of RRFN.

A Trust application has been made to assist with funeral costs and expenses up to a maximum \$10,000.00 per funeral, the application has been submitted based on the principle that every deceased member of Rainy River First Nations has a respectful and honourable funeral service.

INTRODUCTION

The RRFN Chief & Council have the responsibility to administer funds for the purpose of providing basic benefits and services to all RRFN Members. The Chief & Council are responsible for drafting and implementing policies and ensuring that these policies are adhered to. As the RRFN membership elects the Chief & Council, they give the Council the authority to set and carry out these policies for the betterment of RRFN membership.

The funeral policy will financially assist all of the RRFN membership. In addition to providing the Chief & Council and Administrative Staff with the administrative guidelines for funerals, the bookkeeping will be concluded in accordance with the basic principles of effective and transparent financial accounting practices.

GENERAL

1) Definition's;

"RRFN" refers to the Rainy River First Nations as defined by the Indian Act.

"Chief" refers to the Spokesperson of the First Nation and is elected by the membership at large, and currently serving in term.

"Council" refers to both the Chief & Council elected by the membership at large, and currently serving in term.

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

2) This manual shall be known as the RRFN Funeral Policy, and shall be utilized by all RRFN Members to assist in covering funeral costs and associated expenses.

3) The Council shall appoint a designate, the RRFN Funeral Coordinator, to assist the grieving family in accessing the funeral funds.

4) The Council shall adopt such bookkeeping systems and accounting records as are necessary to ensure adequate reporting and accountability to the First Nation Trust and its membership, and shall ensure that all financial reporting requirements are adhered to.

5) All financial documents shall be kept for a minimum of one year or unless otherwise directed by the RRFN Trustees.

PURPOSE

The purpose of the RRFN Funeral Policy is to financially assist all of its membership with the funeral costs and associated expenses, up to a maximum of \$10,000.00 per deceased member upon submission of the attached application inclusive of all supporting documentation required.

ELIGIBILITY

The family, estate trustee or next of kin of the deceased RRFN member, as identified on the RRFN Indian Registry list is eligible to apply for the funeral fund.

PROCEDURE TO ACCESS FUNERAL FUNDING

The family, estate trustee or next of kin must submit the application form (enclosed) to this policy, as well as supporting documentation and receipts requesting to the RRFN Funeral Coordinator for approval, processing and disbursement of funds.

1. The family, estate trustee or next of kin, may apply for payment of funeral costs and associated expenses as outlined in the RRFN Funeral Policy to a maximum of \$10,000.00 per deceased member. If the deceased member possessed a Will, a Notary Copy of the Will shall be provided to RRFN in support of the application to cover funeral costs and associated expenses.
2. An original copy of the death certificate will be required.
3. A copy of the deceased member's status card.
4. Any and all Receipts or invoices for funeral services to be provided with the application to the RRFN Funeral Coordinator.

Applications will be processed and approved according to the Funeral Policy as dated January 7, 2013 and will be in effect unless otherwise notified by RRFN and based on the successful submission of an application to the RRFN Trust.

NORTH AMERICAN FUNERAL HOME CARRIER SERVICES

The RRFN Funeral Policy has established a local and partnering funeral home- Greens Funeral Home. As previously experienced, RRFN has endured much difficulty in assisting RRFN families that have had family members pass away in large urban centers.

The undue stress of making funeral arrangements, outside of our local area, will be alleviated with our newly established partnership with Greens Funeral Home. With our partnership, we can access every licensed funeral home in North America, therefore streamlining and making the arrangement process much less stressful.

FUNERAL FUNDS EXPENDITURES

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

Funeral Services:

- Funeral home director services
- Embalming
- Clothing for deceased
- Casket
- Cremation and Urn
- Traditional Burial Official or Clergy member
- Transportation of deceased
- Transportation of family members to funeral service
- Medical certificate of death
- Registration of death
- Catered luncheon on the funeral day
- Burial or cremation permit

Cemetery Plot:

- Perpetual Care
- Interment

Memorials

Newspaper Obituary

Provincial/legal Documents

Outstanding Hospice costs for the deceased

Traditional Burial on Reserve:

Burial Plot
Pine Box for casket
Community Feast
Traditional Burial Official

ALLOCATION OF FUNERAL FUNDS

The funeral costs and associated expenses upon approval of the application shall to be paid directly to the Funeral Home via RRFN purchase orders or to the Applicant if the funeral costs owing to the Funeral Home have been paid.

FUNERAL FUND LIMITATIONS

- Applicable to all Rainy River First Nations First Nations members, as defined by the Indian Act.
- Disbursement of funds not to exceed \$10,000.00 per deceased member.
- Funds will not be disbursed without required documentation, authorization and approval of the RRFN Funeral Coordinator.
- Funds for this Policy are subject to allocations through the annual Trust Application as approved by RRFN Trustees, Chief & Council and Administration.
- This Funeral Policy supersedes all other such policies as administered by the RRFN, at the effective date and shall remain in effect until such time as notified.

THIS FUNERAL POLICY FUND IS NOT RETROACTIVE

RAINY RIVER FIRST NATIONS FUNERAL POLICY APPLICATION

Name of Applicant, Estate Trustee, or

Next of Kin: _____

Address: _____

Telephone contact: _____

Name of Deceased: _____

Deceased's Status Card#: _____

1) Where reimbursement is to be made to the applicant family member or Estate trustee or next of kin, the following items are to be attached:

___ Notarial Copy of Will (if applicable)

___ Original Copy of death certificate

___ Copies of eligible receipts (official or endorsed hand written)

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 _____

Rainy River First Nation Funeral Coordinator

Approved by: _____ Date _____

Rainy River First Nations Manager of Administration