

The Handy 'All-in-One-Place' Document



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LEGAL ISSUES

Power of Attorney

A power of attorney is a legal document that provides a spouse/partner, friend, or other trustworthy person the legal power to carry out transactions in the service member's name. Enacting a power of attorney is a personal decision that must be based on your needs, but it is a common occurrence in the military community and makes getting certain types of assistance much easier.

Power of attorney will be needed for:

- any real estate transactions
- renewing car insurance/registration
- certain banking transactions
- handling your income tax return
- other legal matters

Not all agencies will accept a general power of attorney, they require one of their own – make sure you check with each applicable agency to see if you need to do one with them specifically. The person named in your Power of Attorney should keep the original document in a safe place to be on hand for proof when required.

For single CF parents and CF couples with children, are you aware that a medical power of attorney is a must for your childcare provider?

Type of Power of Attorney	Person Named as P of A	Location of Original	Location of any Copies
<i>'General'</i>			
<i>Bank</i>			

Power of Guardian

The Power of Guardian is a legal document with which the parents can appoint a legal guardian for their children. This document can be used in a situation where both parents are away from their children, such as if you are visiting your spouse. In the event of an accident or illness involving your children, the document would give the appointed guardian the authority to approve certain treatment or surgery. It can be used to apply to certain situations and periods of time.

Person Named as P of G	Children named in P of G	Time specified	Situations specified

Wills

- A proper will is a very important document for you and your family. It ensures your children have someone to take care of them and that your estate goes to the people you designate.
- The CF Will may not be adequate for a member who has a family or an estate, which includes property and/or investments.
- Without a will a judge, rather than you, may determine those who inherit your property and take care of your children. Get a will and make these choices yourself!

Does your will properly reflect your current assets and situation?	Yes / No
Is it applicable to the province in which you now reside?	Yes / No
Have guardians for the children been named in the will?	Yes / No
Did you consider carefully all the details that relate to your beneficiaries and executors of your will?	Yes / No

Location of Copies of Will(s)	Contact Information (address; telephone)

Common-law Designation

In order for a couple to establish recognition of their common-law relationship by the military both must sign an affidavit or statutory declaration indicating that they:

- Are not prevented by law, for any reason other than either or both being legally married, from entering into a legal marriage in Canada (i.e. be of legal age; be mentally able to consent to the relationship; not be related to a degree that would prevent a legal marriage).
- Have lived together for one year preceding the application or if there is a child, are residing together as husband and wife with the child.
- Present each other to the community as husband and wife.
- Are legally able to live in Canada permanently.

Other Important Papers/Information

Are the following important papers currently in a safe place? (Consider a safety deposit box)

Type	Location & Contact Information (if req'd)
Power of Guardian	
Will(s)	
Insurance Policies	
Real Estate (deeds, titles, mortgages, leases, insurance policies) including vacation property	
Savings Bonds/other Investments (will they be coming due during the absence?)	
Birth Certificates	
Marriage Certificate	
Naturalization and/or Citizenship papers	
Car Titles	
Health Records (immunizations, provincial health care cards, written record of them)	
Inventory of household goods	
Claim forms for health & dental (go over how to make a claim – what are the contact #'s?)	

Insurance

Ensure you review all of your insurance requirements and policies before you deploy.

Life insurance	Did you review coverage and beneficiaries? If in doubt call your company to confirm.	Yes / No
SISIP (Service Income Security Insurance Plan)	Did you review coverage and beneficiaries for Life and Disability?	Yes / No
	You can check by dialling 1-800-267-6681	
Provincial Health Card	Do all family members have one and can all cards be located?	Yes / No
	Are any up for renewal?	Yes / No
Car insurance	Are you adequately covered for Fire? Theft? Collision?	Yes / No
Home insurance	Is it adequate coverage?	Yes / No
	Does it cover all new purchases?	Yes / No
	When is it up for renewal?	
	Have you recently conducted a complete inventory (written or on video) of all your belongings?	Yes / No
	Did you put a copy of the inventory in your safety deposit box?	Yes / No
Public Service Health Care Plan and Dental Care Plan	Does your spouse/partner have the proper claim forms signed by the member and with the proper policy numbers filled in?	Yes / No
	Does he/she have appropriate cards with the policy number?	Yes / No
Supplementary Death Benefit (SDB)	Do you know what it covers?	Yes / No
	Do you know what the benefits are?	Yes / No

IMPORTANT CONTACT INFORMATION

Personal Phone Numbers

Who	Name & Address	Phone Number
Family Doctor		
Dentist		
Family Social Worker		
Church Contact		
Reliable Neighbour/Relatives		
Who to Contact for new ID – Military Family or Rec Passes		
Sponsor from your CF member's unit (if you have one)		

Non-Emergency Info for Deployed Member

Member's Mailing Address	
Member's E-mail Address	

Children's Contact Info

	Child #1 –	Child #2 -	Child #3 -
School Name			
School Phone Number			
Teacher's Name			
Emergency Contact Person			
Emerg Contact's Phone Number			
Daycare Provider			
Daycare Phone Number			

In Case Of Emergency – Information You Should Have

CF Member's Social Insurance Number	
CF Member's Service Number	
How to reach deployed CF Member in case of an emergency (who to contact, etc) at any time	
Contact Info for CF Member's work on base	
CF Member's Family Contact Information – Parent(s)	
Caregiver #1 – according to your family care plan (name, contact info)	
Caregiver #2 – according to your family care plan (name, contact info)	

Note: If you are the primary contact in case of a critical incident on the mission, you should notify this number: _____ if you are going to be absent for more than _____ (amount of time). Provide them with alternate contact information if available.

COUNSELLING AND EMERGENCY RESOURCES

Military

➔ Addictions Counsellor	705-424-1200 ext 3523
➔ Case Manager	705-424-1200 ext 3673
➔ Chaplains	519-538-1371 ext 6993 (24 hour Emergency 6580)
➔ DND Helpline (Harassment & Sexual Assault)	1-800-290-1019
➔ French DND Helpline	1-800-290-0893
➔ Financial Counsellor	1-800-268-7708 (CFMAP)
➔ Health Promotion Director	519-538-1371 Loc. 6757
➔ Member Assistance Program	1-800-268-7708 24 hour
➔ Military Police	519-538-1371 Loc. 6575
➔ MFRC Prevention, Support & Intervention	519-538-1371 Loc. 6504

→ Social Work Officer	705-424-1200 Loc. 3523
→ Base Hospital	519-538-1371 Loc. 6748
→ Base Orderly Room	519-538-1371 Loc. 6549
→ Emergency Childcare Services – information	538-1371 Loc. 6654 (ECS Coordinator)
Emergencies: office hours	538-1371 Loc. 6509 MFRC reception, or contact above directly
Emergencies: after hours	Loc. 6580 (duty NCO will contact MFRC staff)
→ U.N. Mission Information Line	1-800-866-4546

Community

☒ Alcohol and Drug Services (adult)	519-376-4193 (A.A and Al-Anon)
☒ Alcohol and Drug Services (youth)	519-371-5487 or 1-800-265-3133
☒ Canadian Forces Member Assistance Program (CFMAP)	1-800-268-7708
☒ Great West Life (dental)	1-800-263-5742
☒ Children's Aid Society of Owen Sound and County of Grey	519-376-7893
☒ Canadian Mental Health Association, Grey Bruce Branch	519-371-3642
☒ Health Unit	519-376-9420
☒ Kid's Help Phone	1-800-668-6868 24 Hour
☒ Lawyer Referral Service	1-800-663-1919
☒ Legal Aid	519-376-9130
☒ Mental Health Crisis Line	1-877-470-5200
☒ Service Canada (general information)	1-800-622-6232 (1-800-O Canada)
☒ SunLife Assurance (health insurance)	1-888-757-7427
☒ Owen Sound Hospital	519-371-2121
☒ Poison Control	1-800-268-9017
☒ RCMP (Emergency)	911
Non-emergency	519-376-1234
Community Services	519-371-1276
☒ Men's Program	519-372-2720
☒ Victim's Services of Bruce, Grey & Owen Sound, Inc. I	519-376-9852
☒ Women's Centre (Grey and Bruce) Inc.	519-371-1600 (crisis) 519-376-0755

FINANCIAL ISSUES

Income Tax

- You should consider whether you would prepare your own income tax when deployed, or if you wish it to be processed by someone at home while you are away. Notify your Pay Office of which option you prefer.
- If you choose to have your spouse/partner file your tax return while you are away, your T4 slip will be forwarded with the February pay statement. Check this with your Pay Office!
- Additionally, you must provide your spouse/partner with a Revenue Canada Taxation Consent Form T1013 (available at Pay Office) stating you have authorized your spouse/partner to address income tax issues on your behalf. Check this with your Pay Office!
- Draft "Letters of Authorization" will be available through your Pay Office.
- Consent Form T1013 is required if your employer amends your original T4 for any reason.
- In addition you can request an extension for filing your Income Tax (through Revenue Canada Taxation) of up to six months if on deployment.

Pay Allotments

The remaining spouse/partner must have some financial control in the CF member's absence. Consider the following:

Spousal allotment

- A split allotment will provide cheques mailed to a home or deposits made directly into a designated bank account on the 15th and last day of every month.
- Will the allotment be in effect in time?
- Is there a "backup" plan if the allotment is late?

Banking

- Arrange for a joint account if direct deposit is put in place.

Pay Records

- See the Pay Office to arrange details. A memorandum from the CF member is necessary for authorizing the spouse/partner access to pay records.
- Be sure your spouse/partner knows the number and how to find the Pay Office in case there is an issue while you are away.
Phone Number: _____ Local: _____

Budget

In preparation for a deployment, consider creating or redoing your budget. Guidance on how to do an effective budget is available from the Base Financial Counsellor.

The following should be covered:

- Have you determined how the bills will be paid and who will be responsible for paying them?
- If you haven't been involved in bill paying, talk to your spouse/partner about how he/she pays the bills.
 1. Does he/she make partial payments?
 2. Are all the bills paid at one time?
 3. Method of payment i.e. cheque, internet, cash, telephone, Credit Card(CC)? Write down passwords for access to on-line banking & keep in a safe location.
- Do you have a spending plan and does each spouse/partner agree and understand the plan?
- Does your spending plan consider Rent/mortgage, Food, Auto maintenance/Insurance, Hydro, Gas, Water, House Insurance, Cable, Internet, Cell Phone, Loan payments, Emergencies, Telephone (local/long distance), Postage, Telegrams, Travel (leave), Gifts, Savings, Investments, Prescriptions, Childcare, Entertainment
- It's also a good idea to go over the bills from previous months to get an idea how much money goes out for routine expenses.

Banking

Bank or Credit Union Name	Address and Phone Number	Account #	Type of account	Approx. Value	Location of Bank book/statement
<i>Example: ABC Bank</i>	<i>123 West St. 555-1234</i>	<i>012345678</i>	<i>Chequing</i>	<i>\$835</i>	<i>Left drawer of bedroom dresser</i>

Safety Deposit Boxes

Box #	Name of Bank/Credit Union	Location of Bank/Credit Union	Location of Key

Credit Cards

Are all of your credit cards accounted for (Bank, Credit Union, Department Store, Gas Station, etc.)? Consider putting any cards that will not be used in a safety deposit box during the absence.

Type	Bank or institution	Address	Toll free Number	Credit card number	Limit	Expiration date
Ex. MasterCard	ABC Bank	123 West St.	1-800-555-1234	0123 4567 8912		10/2001

Fixed Monthly Expenses

Type	Account Number/Name	Address/Website	Phone Number	When is it due	How is it paid	Approx amount
<i>Example: Hydro</i>	<i>OH-0123-4567</i>	<i>123 West St.</i>	<i>123-4567</i>	<i>10th of the month, every 2nd month</i>	<i>Internet, cash, CC, cheque, telephone</i>	<i>\$110</i>
Mortgage/rent						
House Insurance						
Telephone						
Cell Phone						
Cable						
Internet						
Heating fuel/gas						
Hydro						
Auto Insce						
Auto Loan						
Other Loan						
Childcare						
Newspaper						
Savings						
Investments						

Various tips

- Does everyone in the house know where the fuse box/circuit breaker panel is? Are the switches labelled? Location: _____
- Do I know the location and use of water control valves for shutting off in case of emergency? Location: _____
- Are there adequate locks on doors and windows?
- Do I have a duplicate set of all keys for the house? Location: _____
- Is there adequate outside lighting?

Household appliances

Fill in the information hereunder for each important household appliance, by indicating specific problems in the remarks column.

Appliance	Warranty (incl location)	Repair person	Remarks
<i>Ex. Washer</i>	<i>Yes, in the 2nd drawer of the dresser in my bedroom</i>	<i>J. Smith and Son, 555-1234</i>	<i>Belt replaced in April</i>
Stove			
Refrigerator			
Freezer			
Dishwasher			
Microwave Oven			
Washer			
Dryer			
Television set			
VCR			
DVD			
Stereo			
Computer			

Other services

If a situation occurs where you require the services of a certified technician, it is important to identify clearly each specialty.

<i>Ex. Maintenance person</i>	<i>John Smith, 555-1234, all kinds of repairs including paint jobs</i>
Electrician	
Plumber	
Exterminator	
Snow removal service	

Landscaping/lawn mowing service	
Maintenance (carpentry, painting...)	
House cleaning service	
It is important also to be able to reach quickly the following Public services:	
Electricity (Hydro)	
Telephone Service Provider	
Internet provider	
TV Cable	
Water/sewage (Municipal services)	
Gas or Heating oil	
Alarm system provider	

Seasonal preparations

Have the seasonal preparations and tune-ups been completed? In case of a problem, whom should you contact?

Item	Preparation	Technician if necessary (incl. telephone number)	Remarks
Ex. Chimney	Get it swept regularly (Next September).	Joe Smith the Sweeper, 555-1234	Last sweeping was performed 3 yrs ago. We used the fireplace many times last winter.
Air Conditioner	Make a spring inspection before starting it.		
Furnace	Make a fall inspection before starting it.		
Hot water heater (gas or electric)	If it is a gas heater, make sure spouse/partner knows how to ignite pilot light if it is out.		
Pipes	Inspect to make sure there are no leaks and that they are winter proof.		
Faucets	Do they leak? Don't forget to turn off the exterior ones in preparation for winter.		
Toilets	Make sure they are functioning and stable.		
Drains and Well	Make a regular inspection.		
Eaves troughs	Clean thoroughly and check for winter damage.		
Roof	Inspect shingles, fasciae and soffit.		
Chimney	Get it swept regularly.		
Lawn mower	Check spark plugs and oil. Sharpen the blade. Type of gas: Other lubricants:		
Snow blower	Check tires, spark plug and oil. Type of gas: Other lubricants:		

Firewood	Make sure you have enough for all winter.		

AUTOMOTIVE

It is a good idea to have a tune up done on your vehicle before the deployment as a precaution against future problems. As well, for individuals who are not familiar with their vehicle and what to do if problems occur, have your spouse/partner or mechanic go over simple procedures such as how to check and change the oil, how to change a flat tire, etc. Do you have a duplicate set of keys? Location: _____

Information	Vehicle #1	Vehicle #2	Vehicle #3
Make			
Model			
Year			
Type of Fuel			
Service Location			
Tune-up/Maintenance Schedule			
Check Belts & mounts			
Battery in good condition			
Battery type			
Where to purchase battery			
Does vehicle require lubrication			
At what mileage			
Type of oil to use			
Will vehicle require oil change			
At what mileage			
Where to have oil change done			
Should oil filter be changed			
When			
Should sparks be changed			

If yes, When			
What brand/type			
Is a new air filter needed			
When should it be installed			
Are tires in good condition			
Will they last thru 'deployment'			
Size/type/brand of tires			
Warrantee for tires?			
If yes, where is it?			
When does it expire?			
When is tire rotation required?			
Insurance Company:			
Premiums due:			
Approximate cost:			
License & Registration Due: (who can sign for this?)			
Automobile Club Insurance:			

MISCELLANEOUS CONSIDERATIONS

Computer Passwords: Screensaver: _____ Internet: _____
 Television Control Password: _____
 Other passwords: type: _____ Password: _____

EXTRA CONSIDERATIONS FOR SINGLE MEMBERS

Being single and being deployed has its own set of problems.

Questions arise such as:

- What will you do with your car/truck during your deployment?
- How will you pay your bills?
- What will you do with your mail? Hold / Forward... or who will pick it up?

Since single CF members often do not have anyone to take care of these things during a deployment, the following is a starting point for you to make sure that things are taken care of while you are away.

Vehicle Matters

Some commercial facilities will have long-term storage available for your vehicles, and for an extra fee will start it for you once a month during your deployment and do routine maintenance on it for you.

Is your vehicle registration up to date?	Yes / No	Action:
Will it expire during your deployment? If it needs to be renewed, renew it before you go.	Yes / No	Action:

Do you have a place to put your vehicle in storage?	Yes / No	Action:
Does your insce co. offer reduced rates to deployed CF members?	Yes / No	Action:
Will your insurance expire while you are gone?	Yes / No	Action:

Money Matters

Do you have both a bill paying plan and a back up plan for paying bills while you are gone?	Yes / No	Action:
Did you check with your Pay office to find out if you may be eligible for advance pay or prepay bills?	Yes / No	Action:
Would a pay allotment be possible/necessary?	Yes / No	Action:
Did you set up a savings account and a checking account at the same bank? This will allow you to transfer funds, as necessary, from one to the other as required.	Yes / No	Action:

Relatives

Did you make sure that your family knows how to contact you during your deployment?	Yes / No	Action:
Did you make sure that they understand how/when to contact you if an emergency should happen and you are needed?	Yes / No	Action:
Did you leave copies of insurance papers, any information on items that you have placed in storage, power of attorney, etc with your relatives?	Yes / No	Action:

Legal Matters

Did you appoint a power of attorney to take care of things while you are on deployment? Remember when you are choosing someone that you are giving them the authority to make legal decisions for you while you are deployed.	Yes / No	Action:
Did you check your Next of Kin Form on your UER to make sure the information listed there is correct and up to date?	Yes / No	Action:
Did you make sure the correct beneficiary is listed on your paperwork?	Yes / No	Action:
Have you had a will drawn up or updated before the deployment?	Yes / No	Action:

Your House and Belongings:

- Enquire with your Claim section to find out if you are entitled to receive compensation to have someone check your house/apartment/plants while you are away.
- If you are renting, do the calculations to find out if it would be less expensive to terminate your lease (or even sublet it for the remainder of your lease) and put your effects in storage while you are away instead of paying heat, hydro, insurance, etc.
- If you own your home is it possible that someone reliable who would be willing to rent/house sit it (furnished) while you are away?
- Anything you are not taking with you, put in storage. Your family's home is a good place to send valuables. Other bulkier items can be placed in secure storage for a minimal monthly fee. Check the yellow pages in your phone directory. Make sure you have insurance for these items!
- If you live in PMQ's – make sure Housing knows the dates you are away, and the contact information for those either living in or responsible for checking your residence while you are away.
- If you have someone checking on your home – check with your insurance agency to find out how often they must check it
- Does the person checking on your home have the contact information of your insurance company in case they need to contact them?
- Does the person checking on your home have a copy of the complete inventory of your home?
- Is the person checking on your home caring for your plants, or are your plants in another home during your absence?
- Is the person checking on your home caring for your pets, or are your pets elsewhere during your absence?
- Do you require yard maintenance? If so – who is responsible and how will they be paid?