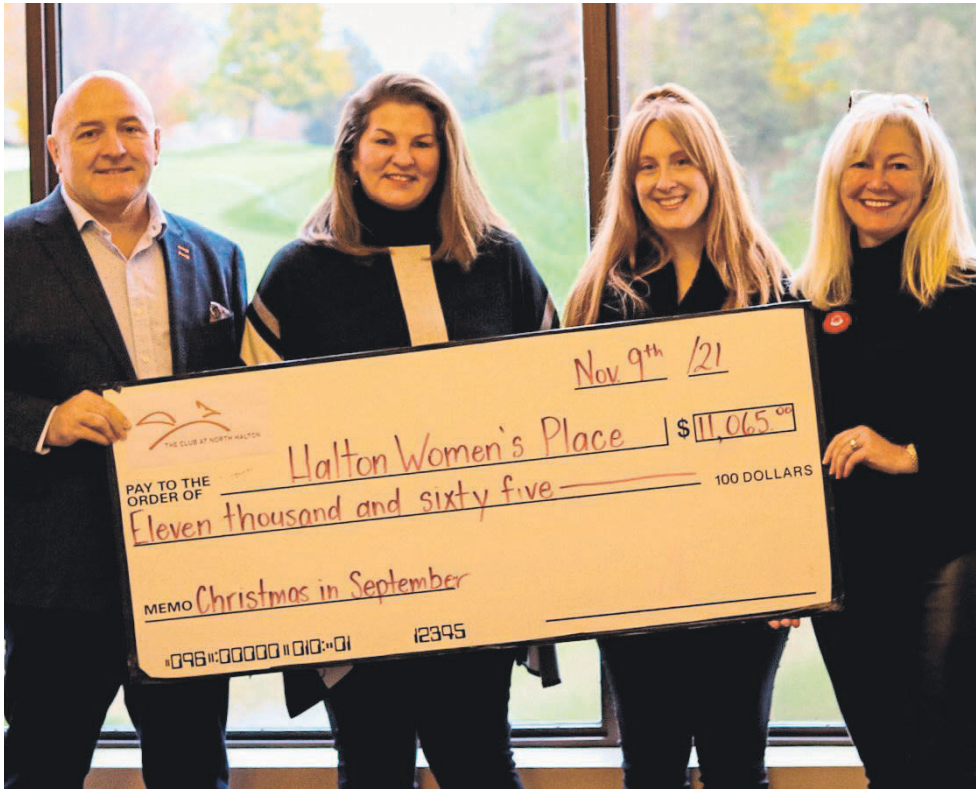


SUPPORTING WOMEN'S SHELTER



Club at North Halton photo

Kaitlin McKenna (second from right) accepts a cheque for \$11,065 on behalf of Halton Women's Place from Club from North Halton members (from left) Patrick Doherty (men's section executive), Charline Morris (ladies section executive) and Robin Coulson (ladies section executive).



ACTON CHRISTMAS HAMPERS

ACTON CHRISTMAS HAMPER COMMITTEE

Acton Rotary Club
The Salvation Army Acton Family Services
Knights of Columbus Acton Council 8050
St. Vincent Charities of St. Joseph, Patron of Canada Church

2021 Food & Toy Hampers

For those needing Assistance during this Christmas Season
The Salvation Army Acton Family Services
is now accepting applications by appointment
at 114 Mill St. E. Acton
From Tuesday thru Friday – November 9th to December 3rd
519-853-1140 between **9am-12 Noon**

To adhere to all public health measures, an appointment must be made

Applicants are asked to bring current (not expired) identification for all family members, and current proof of residency.
Applications cannot be taken unless these are provided.
**Christmas Assistance will be given by appointment between
December 14th – 16th**

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legal matters | LITIGATION

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J. David Keith
Partner

Commercial and Civil Litigation,
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Q

My father passed away recently and I am the estate trustee. He has a Will that states that one sibling is to receive the proceeds from an insurance policy, but the insurance company says that another sibling is named as the designated beneficiary. Who is entitled to the insurance money?

A

A designated beneficiary is considered a testamentary disposition and the designated beneficiary can be made in the insurance policy itself or in the Will. It is important to note that subsequent revisions to a Will, or changes to the beneficiary designated in the policy will typically impact who is entitled to the proceeds. For example, your father may have designated your sibling "Bob" as the beneficiary when he initially bought the insurance policy, but later when he had a Will drafted, he designated your other sibling "Barb" without amending the actual insurance policy. Both the language of the Will and the timing of it are important. The last designation is typically the valid designation and in your case, Barb is entitled to the proceeds. It is also important to note that where a Will designates a beneficiary over insurance proceeds, it only applies to policies in place at the time the Will was executed. This also applies to registered plans such as RRSP's and RRIF's, so it is important to determine what specific assets are designated, as well as to whom.

If you have questions about an estate, as an executor or beneficiary, or have other estate related matters, give us a call to discuss how we can help. Enjoy your weekend.

Empowering Clients. Enriching the Community.

The advice offered in this column is intended for informational purposes only. Use of this column is not intended to replace or substitute any professional, financial, medical, legal, or other professional advice.