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PREPARING FOR DEATH DOESN'T HAVE TO BE SCARY...

Ever pretended that you died...well, perhaps you should! When making your Last Will and Testament, perhaps one should think about *dying*.

Ask yourself, have I reviewed my Will with my Executor to ensure he or she is aware of my wishes and if there are any questions. If you do, then you are here to clarify any questions he or she may have.

Ask yourself, does my Executor know where my Will is and does my Executor know where my assets are and what they consist of? Do I have any debts or liabilities, does anyone owe me money, who does my tax returns, Is my Executor aware of my wishes as to my personal belongings, do I have a favorite charity that I would donate something to, Do I wish to be buried or cremated, and which funeral home do I wish to take care of me after I am gone? What do I want done with my ashes if I'm cremated or where will my body be interred, do I wish to have a funeral service and /or a memorial service, a wake, a celebration of life? Are there any departing words, you'd like conveyed, after you are gone, any favorite hymns?

Have you prepaid and/or pre-arranged your cremation/funeral with a Funeral Home? Perhaps you should consider this, as it will remove a tremendous burden from your Executor and your family when they have to decide these things at a most difficult time.

What if you died and your family and/or Executor was not advised of these things; Would they guess as to your wishes? I believe the key is one of

communication. I recommend that you make a list of your assets and liabilities and keep this list with your Last Will and Testament, possibly in a safety deposit box and/or fireproof safe. Again, the key would be to advise your Executor of the whereabouts of your Will, and to grant them access, if held, in a safety deposit box. You should update this list every couple of years. You could also make up a list for your personal things and who shall receive specific items. Then update this list, as you acquire more sentimental and personal things and/or perhaps you'll give some of your precious things away, prior to your death.

Do you have life insurance? If so, how much, who's the beneficiary, and which company holds the policy. Again, keep the life insurance policies with your Will. How about RRSP's and / or RIF's? Same thing applies, and if you've named a beneficiary, this beneficiary would receive this sum prior to the distribution of your estate assets. What about your pension? Does it continue to your spouse or does it cease? Do you have a contact person with your pension fund and/or life insurance, and perhaps the name of your Banker that your Executor can contact after you die?

I know many people fear death, but let us not fear talking about it "putting our cards on the table" – so to speak and believe me, when you do, you will feel so much better knowing your loved ones are aware of your wishes and, believe me, you will feel so much more secure and confident knowing your wishes will be followed correctly.

I believe Franklin D. Roosevelt once said "The only thing we have to fear is fear itself."

Let's open the door to communication and eliminate this fear - Gregory
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