

Now What ?

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Do It Now!

With the busy lives we lead, we quite often function on the level of what needs to get done today, what is going on tonight, what is happening tomorrow, and anything we need to plan for in the next few days. When living and thinking in the present or near future, we do not consider the possibility, much less plan for, a crisis in our life; an illness, a death, accident, or any other sudden changes in life until we get a scare of our own.

Stop and think: if you were to be in an accident tomorrow and end up in the hospital for months, would someone be able to take over your affairs?

If your parent was to become critically ill or the person who has named you as their power of attorney was to pass away do you know where to find the important documents, bank and insurance information, wills, etc? Do you know their wishes as to where they want their special keepsakes to go or who they are to go to? Where would you start?

“This book is designed for you to think about what will inevitably happen and what if? Be prepared for it and enjoy life so that you have no worries if you were to get ill or die.”

Why I Wrote This Book

As a Certified Professional Organizer, I assist in organizing the homes and lives of my clients. Often I go through drawers, boxes and cupboards finding paperwork such as: insurance forms, misplaced bills, bonds, wills, passports, etc. None of these items were together, up-to-date or where they should have been. Many people live in chaos and that is their choice I wrote this book as some things in life need to be in order. If you are unable to do this yourself, call a Professional Organizer, for this is just as important as fixing that leaky roof.

Make the Choice!



Are You Prepared?

You get the phone call: a loved one has passed away.

First, you will undoubtedly deal with the shock, then wonder what you need to do. We have all experienced this situation to some degree, if not first hand. The last thing you want is to not know where the crucial information and documents are located when someone passes away.

Many of us have house, car, and life insurance. These things seem automatic to many of us in our daily lives. All of this insurance is vital in a time of crisis, and so is the information of who to contact, what insurance you have and how it will help those we leave behind or who are left.

What about you, personally? Here is the million dollar question: Do you have a will? Do you know where your important documentation is? If not, your property will be distributed according to the laws of the province in which you live. If you do, where is it and who knows the location? If you do not have a will; why don't you?

If you were to become sick or get in a car accident that rendered you unable to walk or talk, or the inevitable, die today, would someone know where all your important documents are and who to contact? Also, are the documents safe from fire, flood, and intruders?

Many of us never think about this. We all know death is inevitable but we often put off preparing for it until much later. You may think that your spouse, parents, or even your son or daughter know what you want. Do they? Or has it just been casual conversation? What if the aforementioned was with you and you are both gone? Yes, the odds are slim, but it does happen.

The key message is 'be prepared'.

What To Do First?

First things first; gather up all your important documents - life insurance, RRSP's, investments, bank accounts, wills, house and car insurance, birth certificates, social insurance numbers, passports, address book, health card, credit cards, loans, mortgages, driver's licenses, and any other important identification.

Once you have gathered all of these documents you will want to check the dates to make sure everything is current and up to date. Make a list of those that are not up to date and who you need to contact. Give them a call to set up a time to update your information. Once this is done you are ready to put everything in order.



Important Information and Phone Numbers

Lawyer

Name, Address, Phone Number, Email

Will

Is everything current and up-to-date?

Living Will

This is a guideline for dealing with life-sustaining medical procedures in the eventuality of your sudden debilitation

Accountant

Name, Address, Phone Number, Email

Life Insurance Agent

Name, Address, Phone Number, Email, Policy Numbers

Financial Planner/Advisor

Name, Address, Phone Number, Email

Auto Insurance Agent

Name, Address, Phone Number, Email, Policy Numbers

House Insurance Agent

Name, Address, Phone Number, Email, Policy Numbers

Health Insurance

Company and agent name, Address, Phone Number, Email, Policy Numbers

Critical Illness Insurance

Company and agent name, Address, Phone Number, Email, Policy Numbers

Loans

Financial institution with Contact Name, Address, Phone Number, Email

Mortgages

Financial institution with Contact Name, Address, Phone Number, Email

Bank Accounts

Financial institution with Contact Name, Address, Phone Number, Email

Credit Cards and Line of Credits

Financial Institution with Contact Name, Address, Phone Number, Email

Doctor

Name, Address, Phone Number, Email,

List all driver's license, health cards, passports, social insurance numbers

Information in Case of Death, Accident or Illness

Living Will

Do you have a living will?

Yes **No**

Where is your living will kept?

Power of Attorney

Have you named a property power of attorney?

Yes No

Have you named a health power of attorney?

Yes No

Power of Attorney's Name and Phone Number:

Arrangements are made through:

The original is located:

A copy is located:

Organ Donation

Do you want to donate your organs or body for transplant, medical research or education?

Yes No

If yes, have you explained this in your:

- Will
- Organ donor card
- Driver's license

Funeral Arrangements

Have you made funeral arrangements?

Yes No

Funeral Home and Address:

Phone Number:

Contact Name:

Do you have instructions for burial/cremation or funeral?

Yes No

Are these instructions in your will?

Yes No

Are these instructions in a letter?

Yes

No

They are located:

Do you own a cemetery plot?

Yes

No

The plot is located:

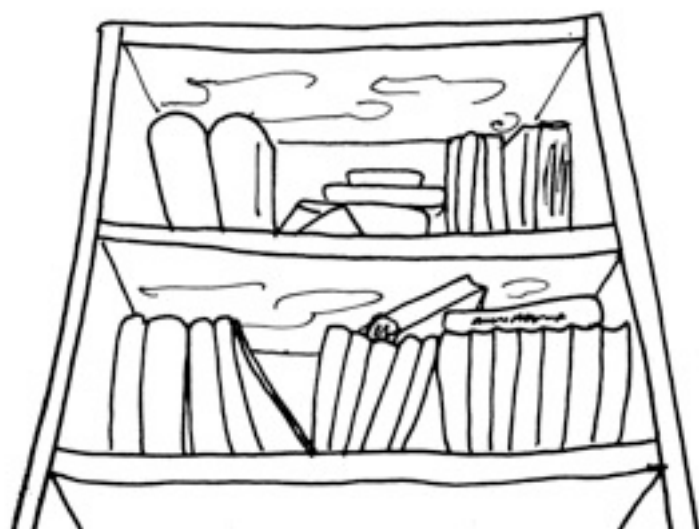
The deed to it is kept:

Household Inventory List of Valuables

... antiques

... jewelry

... heirlooms



Location of Documents

Everyone has different thoughts on how and where you should file your important documents. All of our situations are unique.

Documents are located:

Document	Location
Current Will Dated	
Power of Attorney	
Income Tax Returns	
Marriage Documents	
Birth Certificates/ Citizenship Papers	
Business Agreements	
Bank Passbooks	
Investment Certificates/ Stocks/Bonds	
Deeds and Other Real Estate Documents	
Loan/Creditor Documentation	
Funeral Arrangements	
Insurance/Benefits Documents	
Credit Cards/ Personal Valuables	
add living will	

What Do I Do With This Information?

We still have our life to lead, children to feed, pets to care for plus organizing and executing the wishes of another human being. Most times there is an emotional tie to this person. No matter how professional you are, no matter how organized you are, you will find distractions as the load of handling this emotional time can be stressful, for some completely disabling. Being as organized as possible will only benefit the task.

First, you want the originals in a safety deposit box or a fire safe box. This keeps the documents safe in case of fire or theft.

Second, you want a person that does not live in your home but is very close to you to have a copy in a sealed envelope or instructions on where it is. This will give quick access to the information when needed.

Third, have the information you compiled readily available in your home where your significant other knows where it is.

Choosing a Guardian for your Children

Making a list of what is important to you in child rearing can help you choose a guardian as well as the guardian feel comfortable taking on the responsibility.

Here is a list of items to get you started in your thoughts and values:

- Child Rearing
- Family Values
- Education
- Religion
- Dating
- Marriage
- Career
- Hobbies, leisure activities, etc.

Immediate Checklist in Case of Death

- Cancel SIN number to protect against identity theft
- Protect the residence of the deceased so that it is not burglarized, change locks
- Contact their lawyer and financial advisor
- Make funeral arrangements
- Write an obituary and arrange for it to be published in the local newspaper
- Contact all close friends and family of the deceased
- Contact executor if not yourself
- Notify the deceased's employer
- Get multiple certified copies of the death certificate
- Locate the original will and give it to the executor or lawyer
- Locate or obtain a copy of all insurance policies
- Notify insurance companies in writing of the death
- Contact Canada Revenue Agency to apply for burial benefits and spousal benefits
- Old Age Security and Canada Pension Plan payments after death need to be repaid
- Notify bank

Personal Information

Full Name

Maiden Name

Date of Birth Birthplace

Social Insurance Number

Employer Name

Business Address

Phone Number

Spouse's Full Name

Maiden Name

Date of Birth Birthplace

Social Insurance Number

Blood Type

Employer Name

Business Address

Phone Number

Emergency Contacts

Name

Address

Phone Number

Email

Children's Name	Birthdate	Birthplace

add blood type - medical conditions - allergies - trust funds

Next of Kin

Parent Information

Names:

Address:

Phone Number:

Emails:

Spouse's Parent Information

Names:

Address:

Phone Number:

Emails:

Siblings Information

Name:

Address:

Phone Number:

Email:

Name:

Address:

Phone Number:

Email:

Name:

Address:

Phone Number:

Email:

Please Notify the Following People

Executor

Name:

Phone Number: (H) (B)

Address:

Town: Postal Code:

Employer

Name:

Phone Number: (H) (B)

Address:

Town: Postal Code:

Lawyer

Name:

Phone Number: (H) (B)

Address:

Town: Postal Code:

Bank

Name:

Phone Number: (H) (B)

Address:

Town: Postal Code:

Financial Planner

Name:

Phone Number: (H)

(B)

Address:

Town:

Postal Code:

Religious Contact

Name:

Phone Number: (H)

(B)

Address:

Town:

Postal Code:

Name:

Phone Number: (H)

(B)

Address:

Town:

Postal Code:

Relationship:

Name:

Phone Number: (H)

(B)

Address:

Town:

Postal Code:

Relationship:

Name:
Phone Number: (H) (B)
Address:
Town: Postal Code:
Relationship:

Name:
Phone Number: (H) (B)
Address:
Town: Postal Code:
Relationship:

Name:
Phone Number: (H) (B)
Address:
Town: Postal Code:
Relationship:

Name:
Phone Number: (H) (B)
Address:
Town: Postal Code:
Relationship:

Year End Checklist

- Clean out financial files to make room for the New Year's paper work.
 - Shred or transfer older documents to archive storage.
 - When you run any home based business you need to keep records for seven years.

- Put all income tax information for the year together with return and assessment.
 - Have a file for these returns to archive for seven years

- Remove other outdated documents from your active files
 - Discard, or put into archive storage.

- Update your household inventories
 - Include photos, receipts and appraisals, and videos of inventories, if applicable.
 - Upgrade replacement value on home insurance policies for any new purchases made in that year.

- Update your Will and Powers of Attorney
 - Take into account any changes in the tax and estate laws
 - Take into account life change such as a move, marriage, divorce, birth of a child, or death of a beneficiary.

- Update your list of account numbers and important contacts
 - Include lawyer, financial planner, doctors, accountant, insurance agent, and Executor of the Will.

I Am Grateful

A special thank you to my fantastic artist;
Alicia Robinson
Alicia is an up-and-coming artist in Grade 11 at
Beal Secondary School, London, Ontario

I am thankful for Ross who always supports my business endeavors. For the times he has said, 'Don't look back, always look ahead'

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My life coach: Gail Barker. Colleagues: Bonnie Parkinson, Janet Christensen, Mary Keetch and Jen Denys.

My family who has always believed in me, although never sure where I was going next.

To my Dad, who has always told me you can do anything you just have to think it through and work hard.

To my Mom, who always listens to my ideas.

To my sisters who are always cheering me on.

And last but not least, to God, whom without Him none of this would be possible. Thank you, I am grateful!



I hope you found this book to be helpful and informative. Check out my website for more tips:

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“From Chaos to Calm”

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