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Top 10 Reasons Why It Is Not Wise To Write Your Own Will

By News Canada

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by: News Canada

(NC)—Although some provinces accept a handwritten, self-made will (called a "Holograph" will), it is risky to do it yourself. The cost of having a will prepared professionally by a lawyer or notary is far less than people imagine.

Here are just some of the common mistakes which can be made when individuals handwrite their own wills:

Any wills written previously are not formally revoked.

There is often no alternate Executor named.

Frequently a family member or friend is given a bequest, but then there is no consideration for what happens to this gift if the person predeceases the author of the will.

Most people who write their own wills do not make sufficient provision for the person administering your Estate. For example, the power to sell and convert assets to cash, etc.

On several occasions the language a person uses in making a home-made will can be vague or misinterpreted.

Often people take certain things for granted; for example, that their children will outlive them.

Favourite non-profit organizations such as a health charity or Greenpeace are not identified properly.

People may instruct to give a particular item to a friend or relative, but no consideration is given to what happens if that gift does not exist at the date of death.

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Sometimes a house is left to a spouse, in trust for example, but then there is often no mention of who pays the expenses for upkeep of the property during the lifetime of the beneficiary.

Last, but not least, don't make the mistake of assuming because you have typewritten your own will that it is a valid Holograph will. A typewritten will has to follow the usual formalities of a prepared will, such as witnessing and signing as required by law.

If a will is not done properly, the things you have worked hard for all your life may not be looked after in the manner you would have wished – not to speak of the confusion left behind for loved ones, at a time when they are least able to cope with such difficulties.

For a free copy of the booklet "Questions & Answers About Wills" which has more helpful information about this topic, please write to: Greenpeace Canada, 1726 Commercial Drive, Suite 200, Vancouver, B.C. V5N 4A3.

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Internet Marketing: Are You Penny Wise And Dollar Foolish?

By Dean Phillips

It never ceases to amaze me how many people set-up a web site, without any type of plan or clue about how to promote it—how to write a sales letter—how to write an ad—nothing! Fact is, nowadays, anyone can have a web site. But once you get one, then what? How are you going to make money with it?

If you don't know what you're doing, then do the smart thing and consult with an Internet marketing expert.

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What? You say you can't afford an Internet marketing expert? Well, believe it or not, there are other ways you can obtain the services of an Internet marketing expert, besides paying an expensive flat rate or hourly fee.

Did it ever occur to you that you can obtain the services of an Internet marketing expert by simply buying his products? So, why should you buy his products?

Because Internet marketing experts are masters at marketing. They've already arrived at the place you want to get to. They also derive great pleasure from sharing their incredible knowledge. They have the answers to every single one of your questions. All you have to do is ask them.

However, you shouldn't expect any Internet marketing expert to spend their valuable time mentoring you for free. Like I mentioned earlier, at the very least, you have to buy their products. I mean, let's get real. You wouldn't walk into a doctor's or lawyer's office and expect to get free help and advice, now would you?

I can't even begin to count the number of e-mails I receive from people asking me for free advice. I always turn them down. Why? Three reasons: (1) It shows a total lack of respect for me as a professional. (2) Because it wouldn't be fair to my paying clients. (3) I already dispense plenty of free advice via my articles.

It just totally blows my mind that people will spend hundreds or even thousands of dollars promoting a product the wrong way, yet won't spend a few dollars to learn how to do it the right way.

If you aren't making any money, it's obvious you need professional help. Not to seek help is just being "penny wise and dollar foolish!"

And by the way, if you don't even have a couple of hundred dollars to work with, quite frankly, you shouldn't even be in business to begin with!

Dean Phillips is an Internet marketing expert, writer, publisher and entrepreneur. Questions? Comments? Dean can be reached at <mailto:>

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