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Your Most Personal Document

By News Canada

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by: **News Canada**

(NC) – It is a good idea for everyone to have Will – no matter how rich or poor they are – and it should cover at least seven key points to avoid difficulties in the future.

These are the seven essentials: Make sure only one Will exists. Determine who you want as your executor Carefully plan for your dependents. Name a guardian for young children. Detail specific monies or gifts to relatives, friends or charities. Consider what people—or organizations such as a health charity or Greenpeace, should receive the residue of your estate. Put in writing the details of your funeral arrangements.

After you have taken care of these basic issues, you may want to consider a few other areas.

A Will is more than a simple outline of the final distribution of property and effects. It is an occasion to carry out your plans for the financial support of people and projects that you have actively supported during your lifetime, such as a health charity or Greenpeace.

It can also be the time to finally help those people and groups that you always intended to support but didn't have the resources to do so.

There are four important points to help you make a better Will.

Update your will

If your financial circumstances have changed significantly as a result of purchases, investments, inheritances, inflationary increases, business growth, etc., you should reflect these changes in your Will.

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How often you do this will depend on the wording of your original Will and how significant the changes in your circumstances are.

Certainly, anything that is not specifically detailed in your existing Will should be noted now.

Changing lifestyles and interests

If you have not examined your Will in a number of years, you may want to consider whether it adequately covers your current lifestyle, attitudes and interests.

People realize that if they have retired, or have changed occupations, or even if their family situation has changed, they may want to reconsider the terms of their Wills.

Many people who could not financially support groups or causes to the extent they may wish during their lifetime, use the opportunity of their Will to leave a legacy for future generations.

Think it over: it's your will

While everyone involved in estate planning agrees with the urgent need to make a Will, remember that it is, in fact, your Will. Consider your own wishes and feelings.

Simply put—a Will is an important document, but if it does not express your wishes, it is not done well.

Talk it over. Consider the future. Make a draft. Think again. Your Will is probably one of the most important, and personal, documents you will ever prepare.

Consult a lawyer

Experts strongly recommend that you seek the advice of a lawyer when making out your Will.

Why?

Laws about Will-making and taxes can vary from province to province and the specific wording needed to ensure that your wishes are carried out may require the help of a lawyer.

For a free copy of the booklet on "Questions & Answers About Wills", please write Greenpeace, 1726 Commercial Drive, Suite 200, Vancouver, B.C. V5N 4A3.

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Document Shredding And Document Security: Protecting Your Vital Information

By Mahesh Natarajan

Document security and document shredding have never been more important before and are bound to impact our lives in a way that we just can't imagine. If you see a proliferation of caro document shredding or Davison document shredding, or even curtis document shredding, you are witnessing the new wave of privacy protection.

Document shredding, document security and what they mean to us is symptomatic of the world we occupy. The times that we live in today are new, wonderful and enchanting times where technology and a more evolved intellect ensure that the outmoded lifestyles of the past are but just a legacy remaining in the inner recesses of some of our minds. Information today is absolute power and the keeper of this Holy Grail remains strong for ever. That's precisely why document shredding and document security have not only just rose in prominence but have advanced to a sophistication level that makes caro document shredding or Davison document shredding or even curtis document shredding look like the run-of-the-mill shredding technique.

The reason why document shredding is important is because your identity is not just yours. Not unless you protect it. A glance of your newspaper over the past few months and you would stumble upon innumerable cases of identity thefts, of loss of property and money, and in some cases a loss of life as well. And the victims became the victims not because they were ignorant of caro document shredding or Davison document shredding but because they did not fully appreciate the need to protect sensitive information either about themselves or their business entity. Information in the wrong hands is like a ticking time bomb waiting to go off. At that point in time it stops becoming a question of 'if it will happen' and starts becoming a question of 'when it will happen'.

Your personal documents therefore are more important to others than they are to you, just a little bit of malicious intent and you could be facing a financial loss or legal suit slapped against you because some one did something they were not supposed to in your name. Document security therefore becomes important and ipso facto so does document shredding. And with it, the growing practices of curtis document shredding, caro document shredding and Davison document shredding among others. Of course, you don't have to own a paper shredder to do document shredding. There are several shredding agencies who for a very nominal fee, come in a truck with a high power paper shredder installed in the truck right up to your doorstep, and shred your documents in no time right in front of

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you. What more could you possible want?

Thus it makes tremendous business sense to take good care of your personal documents, your sensitive information and any similar information of your business as well. Tearing up sheets of paper is a small price to pay for insuring yourself against any fraudulent activities that could be committed in your name. Feel free to explore more of justpapershredders.com to get an insider view on the world of document shredding and paper shredders.

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