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Your Will – A Personal Reflection Of Your Life

By News Canada

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by: **News Canada**

(NC)–Every person is unique, however, people have common needs – air,

water, food, shelter, love, a sense of accomplishment. Beyond these, we are also concerned about our current financial needs, our futures and our family's well-being. Our day to day living is stressful enough and preparing a Will is not a subject most people talk about easily. The topic is usually ignored. Unfortunately, that is what almost half of Canadians do. Even among people who have already made Wills, most have not had their Will professionally reviewed every five years as recommended to keep pace with family, tax and legal changes.

What is a Will?

A Will is a written document, properly dated, signed and witnessed, in which you detail how the things that you own and your money are to be distributed after your death.

Why Is Estate Planning So Important?

Dying without a proper Will (or one that is out of date) risks needless taxation, legal challenges, delays, and family upset at an extremely stressful time. And your property may not be distributed as you intended. The only way to ensure that the things that you have worked hard all your life to have, will be passed on in a timely, tax-effective manner, according to your wishes, is to have a valid, up-to-date Will.

Without a written Will: If you die 'intestate', that is without a Will, you will allow the province in which you lived to decide the distribution of your estate. Your lifetime earnings could easily be depleted by taxes and unnecessary administration costs. The settlement process will be drawn out and your family may undergo financial hardship. You can not express your choice of a guardian for your young children. Nor will you have a choice of Executors, the individual or institution who will act on your

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behalf and carry out your final wishes. Without a Will the courts will appoint an administrator, who may not be the individual of your choice. There can be no donations or gifts to your favourite organizations. If you have no or next of kin, the province will take your estate into its own treasury.

A properly drafted Will is the only way to make a statement on your values and provide an orderly and timely plan for the settlement of your life.

Your Will is not a "Do-it-Yourself" project. As the laws are ever changing, we strongly urge you seek professional advice. This will ensure your personal situation is considered in the context of your province's estate and trust laws.

If you do not have a Will, or if your Will has not been updated recently, perhaps it is time to meet with a lawyer and get the job done. Take the first step; call Ontario March of Dimes toll-free at 1-800-263-3463 x 383 for a free copy of My Personal Organizer – a handy estate planning tool.

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Habits of prosperity

By Janet Ilacqua

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Habits of success

Habits are behaviours you perform on a regular basis. Good habits to cultivate if you wish to attain success in your business include:

·Start each day alone, fully awake, with a period of absolute silence and reflection. Use fifteen to thirty minutes to reflect upon the most significant problem you are facing at that time, to envision how you

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would like the day to go, and to remind ourselves of what kind of person you are trying to become.

·As you fall asleep each night, reflect on what did not go well in the day and why, as well as what did go well in the day and why. Envision how you want to feel and act when you wake up in the morning.

·Take regular and scheduled days away, which include a long period alone in silent reflection on the problems you are facing, what is working and not working, and what you want your future to be like,

·Take regular, light exercise as part of your reflection periods.

·Spend a few minutes every week reading books on the higher meaning of life; not "how-to" books, but books about leading a purposeful life and that talk about the purpose of life itself.

·On a regular basis, take the time to learn something practical from a master in a trade ... even if it is not something related to or of application in your work.

·On a regular basis, take the time to do things for the more needy people around us ... not by sitting on charity boards or other similar business-related things, but by physically going out and volunteering in the community.

If you practice these habits diligently, you should not only feel and think better, but you have the energy and creativity needed for success in the business world.

Bio: Janet Ilacqua is a freelance writer based in Tracy, California. For more information about her writing, check her website at <http://www.writeupondemand.com>

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