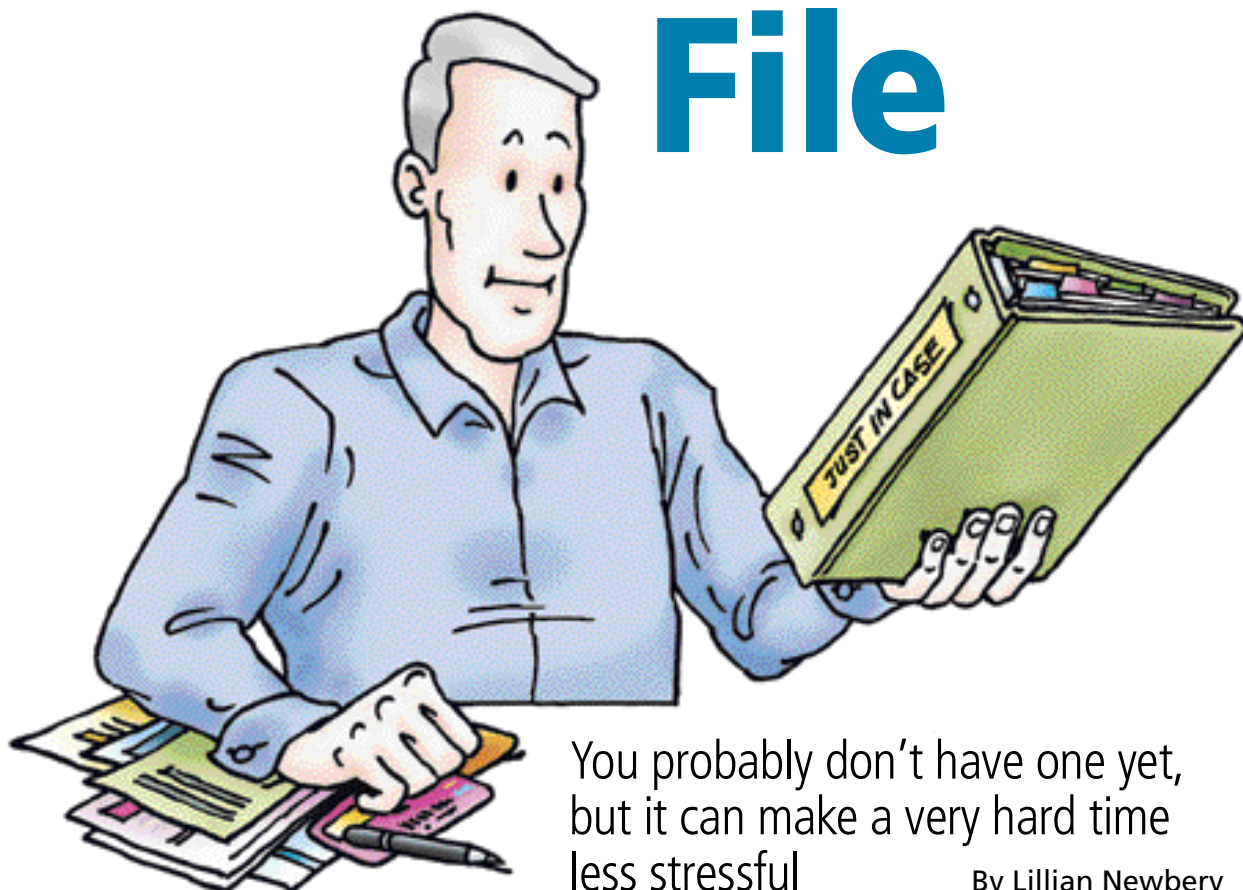


# Your Rights

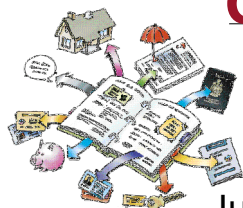
## Your Just in Case File



You probably don't have one yet, but it can make a very hard time less stressful

By Lillian Newbery

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**O**n the horrible morning after my husband's sudden death, I went straight to a black filing cabinet and pulled out a binder labelled "Just in Case." At Ray's insistence, the binder had been assembled for just such a tragic day. I still have it.

There, in his neat handwriting, is the index to 10 sections:

1. Bank Accounts
2. Wills
3. Safety Deposit Box
4. Pensions
5. Insurance—Life, House, Cars, Boat, On Trips
6. Investments
7. RRSPs
8. Numbers
9. Documents
10. Fingerprints.

The binder holds no doc-

uments; instead, it lists where to find them.

The “Wills” section, for example, explains where to locate our originals (lawyer’s office, address and phone number) and copies (in black filing cabinet). The “Documents” section reveals where to find our marriage certificate and passports, to name just two documents, while the “Bank Account” section records accounts, numbers, branch, debit card numbers, and PIN numbers. The “Safety Deposit Box” section not only tells where to find the box and keys but also records the contents.

Day to day, the most useful section is “Numbers,” listing birth certificates, drivers’ licences, car VIN, social insurance numbers, passport numbers, bank and credit union accounts with access codes, numbers on credit cards, phone accounts, health cards, rewards cards, and more.

Our modest Just in Case system is so simple anyone can adapt it to his or her situation or preferences. If you start a file today, you might even enter the whole thing on your computer—as long as the appropriate people know your password and where to locate the folder. (Given that the file is filled with so much sensitive

information, you won’t want to leave it lying out in the open or label it too conspicuously; you can even keep it hidden or under lock and key, provided the right people know how to get at it.)

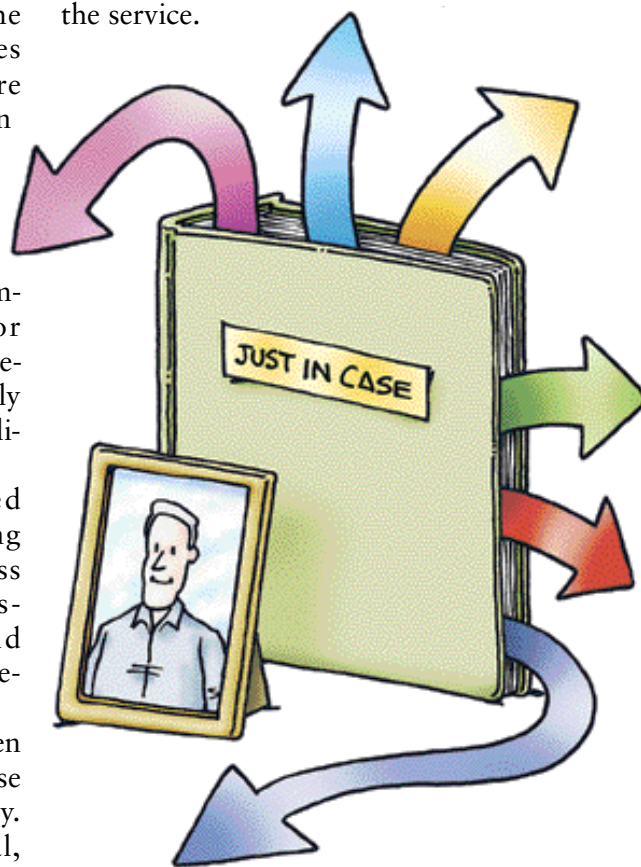
### Clear Directions

You may dismiss the Just in Case File as an unnecessary piece of busy work. Ask yourself, however: In the event of your death, does your executor know where to put his or her hands on your proof of age, either birth or baptismal certificate? It’s required with the deceased’s social insurance number to accompany an application for Canada’s federal death benefit. Can your executor easily find your life insurance policy and your property deed?

When you’re wracked with grief, the last thing you need is further stress over a quagmire of misplaced documents and unknown financial arrangements.

For our son, Harry, then 11, and me, the Just in Case File was a help right away. In planning Ray’s funeral, we were able to pull out directions in his own handwriting. How often have you heard of disputes over the format of the funeral? We avoided this sort of

debate: “He would have wanted an open casket; that’s what he arranged for his parents.” (No.) “He wouldn’t want a church service.” (Oh yes, he did, and he specified no more than 30 minutes.) “He wanted to be buried.” (He specified cremation.) With his wishes clear, the extended family pulled together with our priests to organize the service.



Most weekdays for the next couple of months, through the storms and subsequent grey fog of grief, I settled on the corner of the

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living room couch where my husband often sat to work through the dreary details that must be attended to when your spouse dies. The Just in Case File helped me to cancel my husband's driver's licence, memberships, and subscriptions, notify his health insurer, and file his final income tax. At 3 p.m. I put the files away and looked forward to hearing about our son's day in Grade 6.

## Keep It Current

With the aid of the Just in Case File, some tips

from advisers, a lawyer's letter to the other beneficiaries, and another lawyer's letter applying to the court for probate, I settled the estate in under three months. Settling an estate really just involves writing a bunch of letters to the appropriate institutions. You set up an estate account, funnel some assets into it, and then pay all the bills from there, keeping meticulous records. Regardless of who works on the estate, a Just in Case binder provides details an executor needs.

One document that came into the file

after Ray's death was his death certificate. Ask the funeral home for extras. You'll need them.

How much work is it to set up a Just in Case File? After Ray retired, he spent several days making the file and more hours with me, over the next couple of years, updating it. It requires discipline to keep it current.

These days, we consult the file at least once a month. I now keep computer codes, passwords, and user names in it as well. Every now and again I urge Harry, the way his father urged me, to supply any recent changes. As Harry grew up, we added his high



school student number, his boating licence, driver's licence, lifeguard certification, and his university student number.

If anything happens to me, my son knows where to turn, and our executor knows just where to find the file.

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**Your home:** For an apartment, note where to find your lease. For a house, indicate where to locate your deed, survey, mortgage, and property tax bills. You may want to record account numbers for ser-

numbers of your safety deposit box and keys. Record credit card and debit card numbers and PINs.

**Insurance:** policies for life, house, car, accidents, travel.

**Identification:** If you

# Make sure your executor and your next of kin know exactly where you keep the Just in Case file.

## Getting Started

- Begin by listing documents, accounts, contacts, and numbers you identify as vital for you, your partner, and any minor children, other relatives, or vulnerable adults for whom you are responsible.
- Ideally you already keep household/personal/financial files where you can look for the information you need to list. For ideas, look in your wallet and your safety deposit box. If necessary, contact your financial institution to make sure your records are current.
- Record the vital numbers and the locations of accounts, documents, and contacts under whatever subheadings seem appropriate for you.
- Make an index. Put the Just in Case file into a three-ring binder or enter the information on the computer.

vices such as hydro and Internet.

**Personal information:** Include your social insurance number and those of family members, passport numbers and where you keep passports, the location of your wills, power of attorney for personal care, power of attorney for property, birth certificates, citizenship certificates, marriage licence, prenuptial or cohabitation agreement, and your wishes concerning organ donation. A handwritten or typed and signed note indicating your wishes for funeral and burial or cremation is invaluable.

**Financial information:** List all bank or credit union accounts, branches, managers, financial advisers, with e-mail or phone numbers, PINs, all investments and in which financial institution, and any loans or debts.

Identify the location and

have ever had fingerprints taken, they should be in the Just in Case file. Add the name of any dentist who stores your dental X-rays.

## Communication

Once you've assembled your own Just in Case file, keep it up to date. Encourage family members to take part in this task.

Make sure your executor and your next of kin know exactly where you keep the Just in Case file and what it looks like. If it's on the computer, tell the appropriate people the password. And make a backup disk.

The Just in Case File, a homely three-inch binder, was a husband and father's practical last gift, and it still makes me feel cherished. Perhaps his idea will help you and your loved ones. ■