

Getting Practical - How tidy are your affairs?

Do you have a list of all that you own? This doesn't take much to prepare but will ensure nothing gets lost nor incurs lawyers costs to identify the item after your death. Name the asset, where it is located, who manages it and access details.

Have you communicated the type of funeral you desire? Who should be advised of your death? Who should conduct your funeral? Content of the funeral service. Whether you wish to be cremated or buried and where.

Have you given guidance on the distribution of all that you own? If there is a specific direction that you wish your assets to be distributed then record your wishes? E.g. if you have a collector's item World Cup jersey that you want to give to your life time rugby buddy, have you recorded this?

If you are old and full of years or in a questionable state of health, deal to your accumulated stuff. All that precious stuff that you haven't accessed for years, all those paperwork files that you don't use or aren't required by law to keep, or those items of by gone hobbies. Your man shed with precious items, projects complete and incomplete – deal to it. If it's not being accessed or utilised pass it on to someone who will use it. Save your family the pain of eliminating your precious stuff that is probably junk to someone else. They have to deal with your loss. They don't need the burden of throwing pieces of your life away.

It is a sobering job clearing away the personal items of a person's life. People feel burdened to toss stuff, give away stuff or even sell valuable assets. As you progress in age and abilities or interests change, eliminate the things of that season.

If you love your family these issues are important and should be attended to ASAP.

You can go online right now and **create a Will**, sign it and have it witnessed and that is an immediate short term position. You can follow that step up in the next few days to complete a more full and complete document with a lawyer.

Live today as if tomorrow was your last.

Love your family by leaving **all your affairs in order; payments up to date** e.g. bills and taxes; finished with items given away; put in place an **Enduring Power of Attorney** for your personal care and welfare, plus for your property and finance (refer to a solicitor). **Talk to your family about your death wishes** and listen to their advice or concerns.

If you are in a men's group why not discuss this next week? Do you have a Will? What about your stuff. What is your action plan? What do the group think of your ideas on this?

Blessings

Peter Goulter