

# The Butler Bulletin

Butler Wills and Estates

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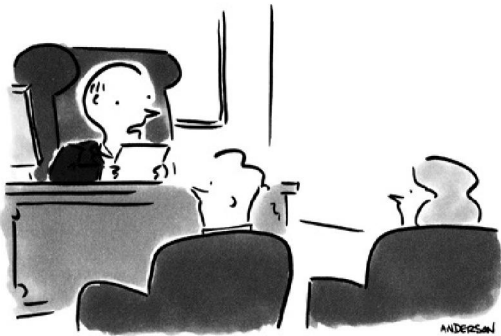
## OUR OPEN HOUSE

Introducing Ourselves to the Neighbourhood

On Friday October 2 we are hosting an open house. We are new to the area and are excited to meet our neighbours. Please feel free to drop by our office between 3 pm and 7 pm for coffee, cakes, and to pick up a variety of free brochures about our kits, guides, and services. We are proud to announce that the event will be catered by Nourish, a locally owned bakery.

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"And, finally, the will stipulates that his regards shall go to Broadway."

## DO YOU REALLY NEED AN ESTATE PLAN?

Sometimes people remark to me that they don't need an estate plan; they just want a will. Perhaps the phrase "estate plan" sounds a bit lofty or complex for most of us. Maybe it sounds like something that only millionaires would do. What I like to tell people, though, is that a will is only one part of an estate plan. The real value in talking with a wills lawyer is that you get the reassurance that everything you have set up is going to work together once you're gone. Yes, you'll get a will at the end of all of this, but that's not all. You'll get a chance to fix anything that could be a problem, and to ensure that your estate won't be decimated by taxes. You'll know that your will is not going to contradict your joint property designations. Your life insurance will work with your divorce settlement. Your RRSP will work with your pension. Don't be put off by the phrase "estate plan", as it really just means you're taking the time to put all of the puzzle pieces together to protect your family.

## Criminology Corner



As a new member of the St. John's community one of the first things that stands out is the sense of safety in this city. Coming from Alberta where there were almost 35 000\* guilty cases (adults only) in 2014 to Newfoundland where there were less than 4000\* adult guilty cases is a bit of a shock. It may be the difference in population, however the immediate difference that stands out is the culture. I've always heard that Newfoundlanders are friendly, and living here has proven that to be true. My neighbours say hello, people chat in line at the grocery store, and strangers will say "good morning" to you. This sense of community may or may not be the biggest contributing factor to the lower crime rate, but it has certainly made me feel welcome.

\*Statistics from StatsCanada

## Top 5 Tips for Protecting Yourself from Identity Theft

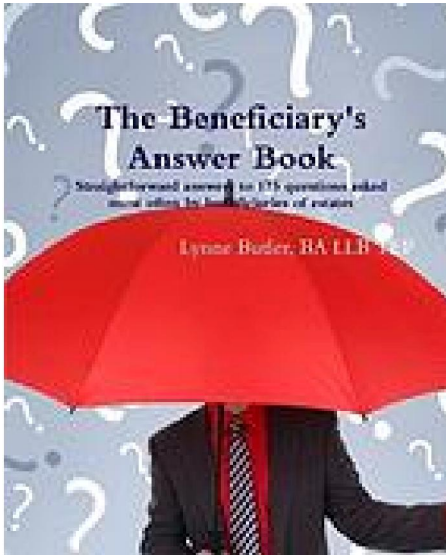
Identity theft is something that can happen to anyone. According to the RCMP, identity theft is deceptively using someone else's information along with fraud. This can be as simple as someone sorting through your trash to get your discarded mail, or more high-tech like using Internet scams to gather your passwords and answers to security questions. In 2009, the Canadian Anti-Fraud Centre reported over 11 000 Canadians were victims of some sort of identity fraud. How do you protect yourself from these situations? There are some ways we are all familiar with, such as not sharing your bank PIN. Here are some easy tips adapted from the RCMP to get you started:

1. Check your credit reports and bank statements on a regular basis. Most of us only check our bank accounts if there is something big we need to purchase, or if we are expecting a deposit. Checking your statements more frequently and keeping an eye on your credit report can alert you to irregularities on your account.
2. Shred your mail. I usually rip up my mail, but it is much more thorough to make sure all the bank account numbers, card numbers, and any other identifying info is completely unreadable.
3. Take out anything unnecessary from your wallet. Carrying around cards such as your social insurance number means that if your wallet gets lost or stolen, the person who finds it gets more than any cash you may have.
4. Keep track of any purchases and credit card applications. If you are unexpectedly turned down for a credit card that you did not apply for, someone may be using your name to try to get a card.
4. Report any strange activity right away. If you think that someone may be using your identity or you gave someone your information and think it may be a scam, call your local police and file a report. Also, contact your bank and any financial institutions you deal with and let them know. Some banks offer a service where you can be notified every time your card is used. This can be a great way to keep a closer eye on your transactions.

### *Did You Know?*

**Up to 98% of estate disputes are settled out of court.**

Unfortunately, the settlement process is usually not started until the parties have worked their way slowly through the court system for months or even years, and have spent tens of thousands of dollars on legal fees. We like to skip all of the fighting and go straight to the settlement process. This is why we offer mediation of estate disputes as a workable alternative to a lawsuit.



Lynne is currently working on the second edition of *The Beneficiary's Answer Book*. The first edition answered 175 of the most frequently asked questions by the beneficiaries of estates on every topic from probate to tax to contesting a will. Now, the second edition will answer many more questions. If you would like to suggest a question to be included in the book, please email your ideas along with your name to [chelsea@butlerwillsandestates.com](mailto:chelsea@butlerwillsandestates.com). If we choose your question for the book we will let you know, and three names will be drawn to win a free copy!

*In the next edition:*

- \* **The Building Blocks of Estate Planning**
- \* **Exclusive promo code for one of Lynne's books**
- \* **Upcoming workshops with security expert Tony Kennedy**

## October Seminar Schedule

### October 15 – Executor in an Hour

This seminar covers the executor's role, personal liability of executors, who an executor can and should communicate with, who may see the will, executor's insurance, dealing with personal and household items, understanding the different types of beneficiaries, dealing with estate debts, and more.

(60 minutes, 7:00 pm \$20.00 per person)

### October 22 & 29– Top 10 Things Not To Do in Estate Planning

This topic covers issues such as joint bank accounts, leaving the cabin to the kids, and choice of executor. Almost all audience members admit to having done at least one of the ten steps Lynne explains should not be done. Each "do not do" is followed by alternatives that audience members can put into action. This seminar has been presented successfully to general audiences of all sizes, as well as to professional groups (lawyers, accountants, and financial advisors).

(75 minutes, 7:00 pm \$25.00 per person)

To register please visit [www.butlerwillsandestates.com](http://www.butlerwillsandestates.com) or call us at 221 5511

Please feel free to share this newsletter with others.  
If you have any questions, comments, or would like to suggest a topic,  
please email us at [chelsea@butlerwillsandestates.com](mailto:chelsea@butlerwillsandestates.com)