



 Dying to 
Understand

**PERSONAL MATTER'S THAT
MATTER**

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Personal Matters that Matter

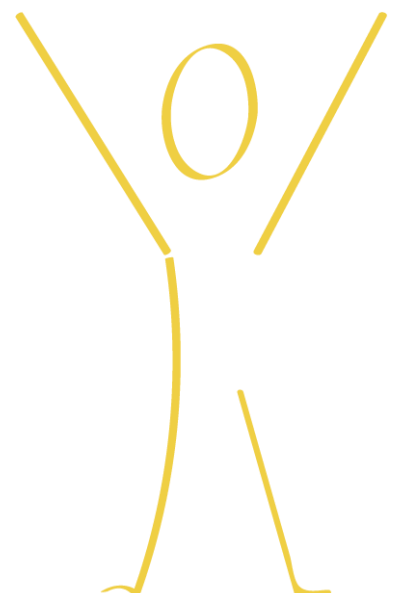
Throughout our lives, we gather information and store it to use as we need it. We all carry secrets and if we do not share them, we will take them to the grave. This may be acceptable if they need to remain secret, but if they need to be shared and are not, they will be lost forever. There is a lot of information being lost every day because people forget to mention something important before they die. It may be trivial, such as the name of the school principal in grade 1, but it is no joking matter if it is the combination to the family safe.

In the hurley-burley of dying, there are last things and little things we may forget, and the consequences can be devastating for those left behind. Big things such as the Last Will and Testament, funeral planning, and estate planning may have all been done, but there is more information that is required to keep things from becoming chaotic for your loved ones after you have passed.

In Australia for example, there is a great emphasis on privacy. It is near impossible to do a transaction on behalf of someone else. I cannot change someone else's mobile phone plan or social benefits or banking transactions even with their permission. The only way around this is if they have pre-authorized me to do this or if I have a joint account with them.

When Bert died, his de-facto partner had no access to his bank accounts until the estate settled. His partner, Grace, had to ask her parents for money to support her because at the time of death the bank account became 'frozen' and totally inaccessible. It did not matter how many millions of dollars may have been in the account because she had no access to the money.

Below is a list of some of the little things that need to be recorded and taken care of before end of life.



1. Lists of important people

Even in a close relationship it is easy to take things for granted. Names of important people are mentioned but never deliberately recorded, and in the aftermath of death, when things are hazy and foggy and confused, it is even more difficult to try and recall who is who in the zoo.

The following are a list of essential people who need to be recorded, along with the details of who they are, their role, and contact details:

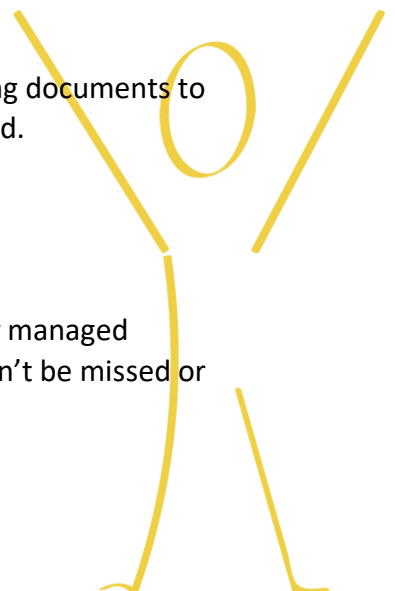
- Lawyer
- Accountant
- Next of Kin
- Priest, Rabbi, Imam, Other
- Employer
- Banker
- Financial planner
- Go to person e.g., daughter, wife, friend
- Executer of the Will
- Names of relatives and children
- Funeral directors
- Others such as friends, club members etc. that will need to be notified if you die

2. Copies of important documents

If you are like most people, your filing system will be in a state of entropy: files, books, pamphlets and 'bits and pieces' all waiting to be organised once procrastination has left the building. If this is the case, it certainly will be a challenge for those left behind to try and find out where the important documents are hiding if they ever existed in the first place.

To be kind, please consider a folder containing a copy of the following documents to make it easier for those trying to tidy things up after death has visited.

- Wills and testaments
- Enduring power of attorney
- Advanced directives
- Bank statements of all accounts so that they can be closed or managed
- Shareholding statements of all share transactions so they won't be missed or forgotten
- Utilities accounts for change of ownership/cancellation



- Property titles
- Telephone accounts
- Vehicle ownership registration
- Insurances including life, building, car, and home insurance
- Gun licences, other licences
- Memberships that need to be cancelled
- List of assets and liabilities so that nothing is missed along the way
- Other important information to tidy up loose ends after death has visited

3. Important information

These are the things we most take for granted, those things in our heads that we know and never expect anyone else to want to know. Write them down so that they are available in the event of an emergency.

- Computer passwords and login details
- Pin numbers to banking accounts, apps, or devices
- Combination to the safe
- Critical information such as where the gold is buried
- Your favourite apple pie or beef stew recipe so that it is not lost forever
- Other critical information relevant to your life
- Schema of your family tree as far as you can remember

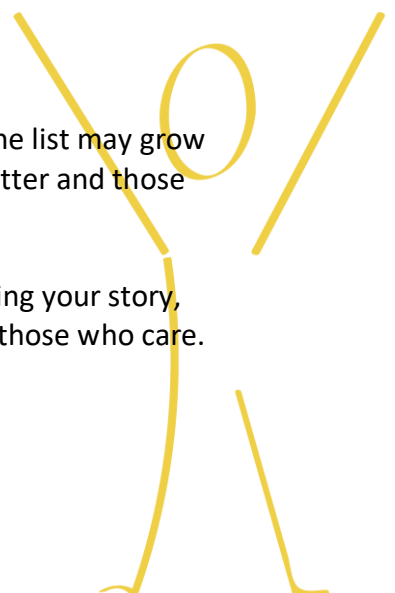
4. Important task list

There may be things that are outside of your Will that you want people to consider when you have died. It may be a wish at best, or more defined instructions such as:

- Pay Bob the \$100 you owe him
- Get rid of the Land Rover that you have been restoring for 20 years – it should go to Sam
- Return the wheelchair to Mary

Whatever you think needs to be done, jot it down and make a list. The list may grow and seem to be superfluous but do it. These personal matters do matter and those left behind whom you love, will thank you.

If you do have the energy, consider journaling a part of your life, telling your story, and sharing more about yourself. These memories are invaluable to those who care.



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