

## Free Will Consultation

If you don't have a Will and you are not sure where to start:

### WITHOUT A PROPER WILL:

- Ontario law decides who gets the things you worked so hard for.
- There's no guardian appointed for your minor children.
- Disabled beneficiaries may lose their government benefits.
- There's no protection for your children's inheritance in case they separate or divorce.
- If you are separated, your separated spouse may inherit from your estate.
- Your children will get their inheritance at the age of 18 regardless of their level of maturity. Until that time, the government will be in control of their inheritance. If the children require funds for their education, medical care, etc., an expensive court application may be required.
- If you've used a Will Kit, beware. Here is the warning on one of the popular Will Kits: "Accordingly, none of the author, publisher or other marketing or distribution agents are able to warrant the validity of a Will made by you using this kit." Some Will Kits are prepared outside of Ontario and may not reflect Ontario law.

FOR YOUR FREE WILL AND POWER OF ATTORNEY CONSULTATION APPOINTMENT, CALL OR EMAIL:

### FISH & ASSOCIATES

905-881-1500 or toll free 1-877-439-3999

7951 Yonge Street, Thornhill

(Yonge north of Steeles at Royal Orchard)

[WillAppointment.com](http://WillAppointment.com)

[LesKotzer.com](http://LesKotzer.com)

Email: [leskotzer@familyfight.com](mailto:leskotzer@familyfight.com)

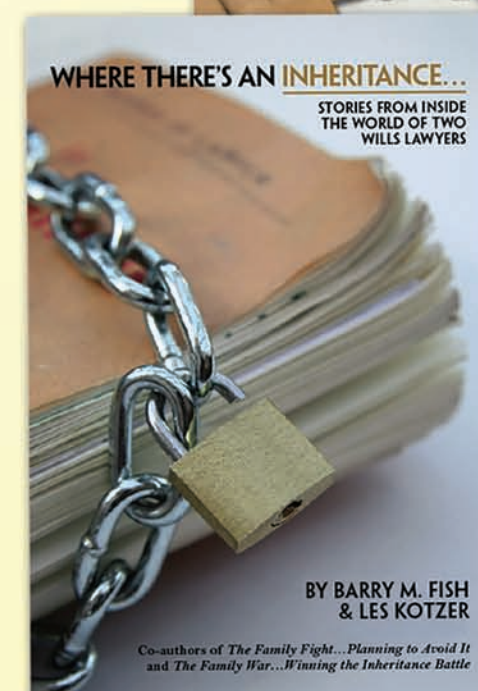
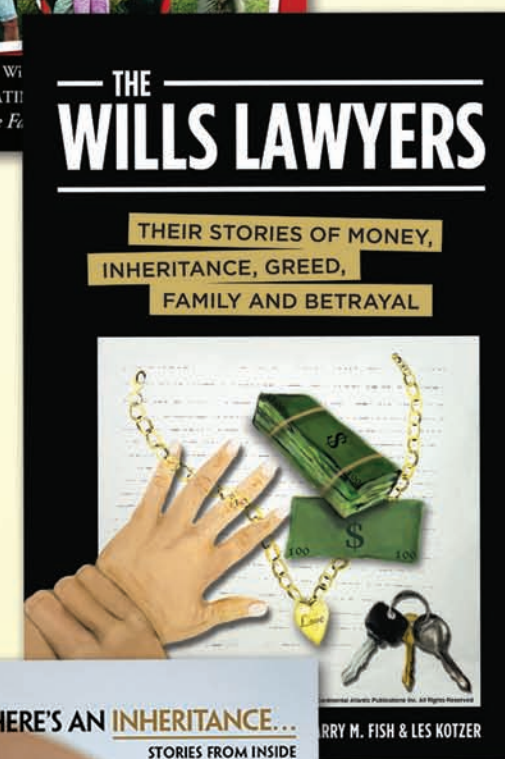
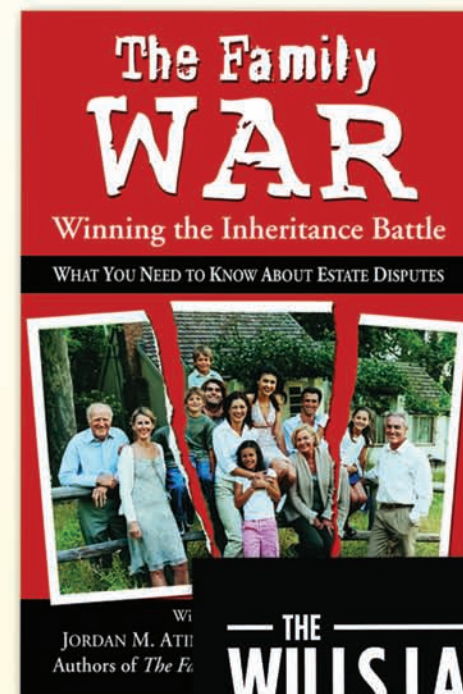
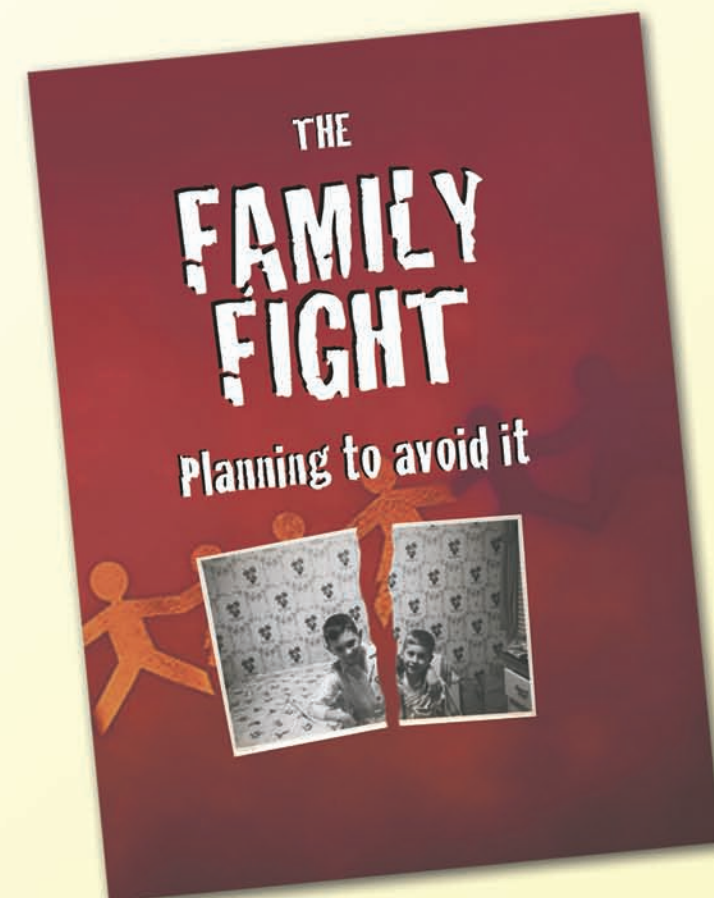


## About Our Law Firm

FISH & ASSOCIATES IS A LAW FIRM ESTABLISHED IN 1973. WE ARE WELL KNOWN IN THE AREA OF WILLS, POWERS OF ATTORNEY AND ESTATES.

- We have lawyers with years of experience preparing Wills and Powers of Attorney.
- We can also help you with probate and other estate matters.
- We focus on preventing family fighting.
- We speak in plain language.
- We are the co-authors of *The Family Fight - Planning to Avoid it*, *The Family War - Winning the Inheritance Battle*, *Where There's An Inheritance* and *The Wills Lawyers*.
- You may have read about us in *Newsweek*, *The National Post*, *The Globe and Mail*, *The Toronto Star*, *Toronto Sun*, *The New York Times*, *Associated Press* and various other publications.
- You may have heard us interviewed *Newstalk 1010*, *CBC radio* and other radio stations across Ontario.

To order our books, visit [TheWillsLawyers.com](http://TheWillsLawyers.com) or [LesKotzer.com](http://LesKotzer.com)



Fish and Associates  
Wills and Estates Lawyers

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FREE Will Consultation  
FREE Will Review

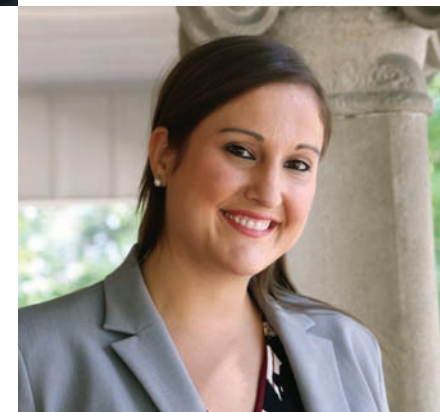
Barry M. Fish



Les Kotzer



Michelle Kotzer





## Free Will Review

- Is your Will up to date?
- Does your Will have the special clause which protects your child's inheritance in case he or she separates or gets a divorce? If not, your son-in-law or daughter-in-law could benefit from your hard work.
- Are your beneficiaries still alive?
- Have your assets changed since you made your Will?
- Are your executors still alive? If so, are they still the right choice?
- If you made a homemade Will or used a Will Kit, did you fill it out correctly? Will it create a nightmare for your family after your death? Has it ever been checked over by a Wills Lawyer?
- Have events in your life changed since you made your Will?
- Did you know that marriage revokes a Will?
- Did you know that separation does not revoke a Will? If you are separated and have not made a new Will, your separated spouse could inherit your estate.
- Have you received advice on how to minimize probate tax?
- Visit [WillAppointment.com](http://WillAppointment.com)



## Free Power of Attorney Review

**A WILL ONLY TAKES EFFECT AFTER DEATH. WHAT ABOUT PROTECTION DURING YOUR LIFETIME?**

- If you are in a major accident, or suffer a major illness, the government could end up taking control of your financial affairs, even if you are married. Only a proper power of attorney for property can protect you.
- Do you have a proper power of attorney for property? Is it as protective as it should be? Will it stop the government from taking control of your financial affairs?
- Check out [PowerOfAttorneyInfo.com](http://PowerOfAttorneyInfo.com) to hear a Power of Attorney horror story.
- In addition to a proper power of attorney for property, do you have a health and personal care power of attorney? Do you have a Living Will? (No life supports, heroic measures, etc...) Are your documents up to date?

## Read a Story from our Book

**WHERE THERE'S AN INHERITANCE... STORIES FROM INSIDE THE WORLD OF TWO WILLS LAWYERS**



Wills lawyer Les Kotzer of Fish and Associates in Thornhill, prepares Wills with a focus on preventing family fighting. Les' first book "The Family Fight - Planning To Avoid It" was featured in Time Magazine, The New York Times and on CNN and Fox

*Margaret was close to turning eighty. Through the passage of so many years, she always kept a close relationship with her nieces and nephews. She called them her "babies," even when they were all in their thirties and forties.*

*They may have been born to Margaret's sister, but if you could have seen the way they all got along, you might have thought that they were her own children.*

*Very often, she would give one or other of her "babies" her car keys. Margaret would sometimes wake up to hear a couple of them washing her car. She often asked their opinion on various matters, especially when it came to her hobby of picking up antiques, something that Margaret was very good at. Her home was filled with treasures in the form of lamps and end tables, china, crystal, silver, and artwork. And Margaret's kitchen table was over a hundred years old.*

*When it came time for one of her "babies" to have a birthday or an anniversary, Margaret often gave them some of the smaller items from her treasures.*

*When Margaret was diagnosed with clogged arteries, her doctor said that it was urgent for her to have a quadruple bypass. In her case, this was a risky procedure, and her chances of surviving the surgery were less than 50-50. Her nieces and nephews visited her day and night at the hospital before her operation. At Margaret's request, her "babies" knew where her will was kept. She told them that the key to her home was in an envelope in the drawer beside her hospital bed. She said that in the event that she didn't make it through her operation, they would know that the house key was there.*

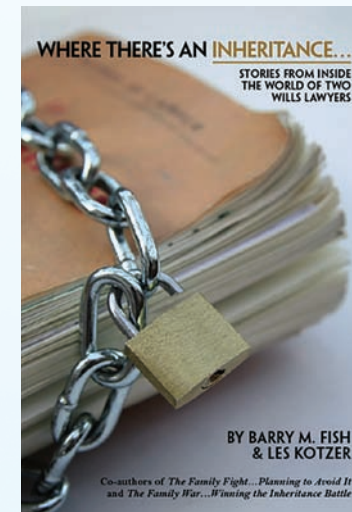
*Due to some complications that arose from her surgery, Margaret's stay at the hospital was three full weeks. When she was eventually released, the bad news was that the operation was a partial success and that her prognosis for a full recovery was questionable. The good news was that she was able to live at home on her own, but she had strict orders to take her medication several times a day. Margaret intended to follow*

*her doctor's advice to the letter. Several days after she came home, she was in the process of opening up a bottle of pills, when her hand slipped, and the contents spilled all over the table. She quickly captured her valuable pills, but one of them landed under her kitchen table.*

*As she bent down to pick it up, out of the corner of her eye she saw an unfamiliar yellow sticker stuck to the bottom of the table. Looking closer, she saw Jeannine's name. Jeannine was the eldest of her nieces. Margaret was puzzled. "How did that get there?" she asked herself. Then as she got up, she saw another yellow sticker underneath a shelf on her antique hutch. That one had Gretchen's name. Gretchen was her youngest niece.*

*This aroused her curiosity and Margaret began to go all through her home looking at lamps and bowls and platters, even the back of her large screen TV. Strips of masking tape with names written on them were stuck to the bottom of each and every stick of furniture, on every appliance, and on almost everything Margaret could lay her eyes on.*

*It was obvious to her that her "babies" expected her to die, and between them, they had carved up all of the contents of her home. Worse yet, her mind's eye went back to the envelope she had left in the drawer in the hospital. One of her "babies" must have taken that key while Margaret was in surgery, and then replaced it before she came to. Margaret was fuming. Her "babies" never got to realize just how angry Margaret felt, and would never know until after Margaret died. You see, originally, Margaret was going to leave everything she owned to her "babies." Now she made a new will, and left everything she owned to charity. After she completed her new will, Margaret had one more wish. She hoped that there was life after death. She would love to be able to see the expression on the faces of each of her greedy little "babies," when they would see that she cut all of them out of her will.*



## Tips On Wills

**WHEN MAKING A WILL, YOU SHOULD KEEP THE FOLLOWING IN MIND:**

- A Will is not a one size fits all document. Your Will must be tailored to your particular life situation: single, first marriage, second marriage, common law. If not, you could be creating a nightmare for your loved ones.
- Doing it yourself may lead to improper wording or overlooked details that could affect the outcome.
- You must appoint an executor or executors. It's also suggested you have back-up choices. These executors are your personal representatives after your death.
- Your children's inheritance is made available at age 18, unless you specify they should wait until a later age such as age 25.
- Setting up an encroachable trust allows your executor(s) to take out money earlier if your children need it for education, medical care, etc.
- Inserting a family law clause ensures your son-in-law and/or daughter-in-law won't benefit from your estate in case they separate or get divorced from your child.
- Keep your Will fairly generic because assets can change over time.
- A Will only takes effect on death. Make sure you have the proper powers of attorney in case of incapacity.



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