

Money Matters

If Something Happens To me

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If you ever found yourself in the unfortunate situation of the death of a spouse, would you want to spend your grief time searching for necessary financial files? When something unexpected happens, the last thing you want to do is gather paperwork.

If Something Happens To Me, a workbook co-authored by Joseph Hearn and Niel Nielsen, is just the solution to alleviate financial and legal woes in times of crisis. A detailed workbook and document organizer, *If Something Happens To Me*, allows families to not only organize their financial, legal and insurance information, but it also gives step-by-step guidance as to what families need to do after losing a loved one.

The idea for the book rose from Hearn, a financial planner, when just after getting married, he organized a folder of all important papers. However, Hearn was the only one who knew what was in the folder. "I realized that if something ever happened to me, [my wife] would have a tough time wading through everything. Knowing that women have an average life expectancy of about seven years longer than men, it is highly likely that she will one day be without me."

To protect his wife, Hearn created a notebook full of information regarding their advisors, where the wills and insurance policies are located and who to contact in case of emergency. "As much as possible, I wanted our legal and financial affairs to be on autopilot so that she would not be forced to make critical decisions at a time when she was still dealing with the grief of loss."

Hearn partnered up with Niel Nielsen, an estate planning attorney, to co-author the book in 2003. Already friends, Hearn and Nielsen often worked together with families to help them organize their financial and legal affairs. "Niel and I realized that there was a tremendous need for a tool like

this. There were many times where we were hired to help people pick up the pieces after a painful, unexpected loss. The book grew out of our belief that people needed a roadmap to help guide them through the process."

If Something Happens To Me is written for everyone and being used by many for different reasons. For Linda Reimer, she purchased the book after her husband was struck by lightning while out walking with their son. Reimer's husband survived and is on the road to recovery, "but we certainly learned that you always need to be prepared for the unexpected." Linda and her husband filled out the book during his recovery and "now we are much more organized and have a real peace of mind about our financial and legal affairs."

The workbook can help families make important decisions now to assuage a possible stressful situation, which is what Sandy Tippery wanted for her mother. After her mother's stroke, Tippery and her siblings had trouble deciding whether or not to move their mother into an assisted living facility. "She didn't want to talk about her finances with us kids, but we needed to know all of those details in order to make choices that were in her best interest. [The book] helped us to bring up the topic in a more positive way and it will act like a great resource for our family."

The workbook comes with a green plastic document organizer with five tabbed dividers to correspond with key groups of documents discussed in the workbook. *If Something Happens To Me* is separated into easy to use categories including estate planning, government benefits, what to do after losing a spouse or loved one, funeral arrangements, safe deposit box storage, document locator system and more. Each section has straightforward instructions, large print and personal testimonies making the whole workbook user-friendly.



***If Something Happens To Me* Workbook and Document Organizer**

"*If Something Happens To Me*" doesn't replace the need for professional advisors," says Hearn. "By keeping information organized and readily available, you can work efficiently with advisors to make good decisions and avoid mistakes."

With Hearn covering the financial aspect of the book and Nielsen on the legal end, Hearn knew that "by working together we were able to provide clients with a much more comprehensive resource."

They established Provisio Publishing to not only publish *If Something Happens To Me*, but to provide people with more practical and useful materials regarding their financial and legal affairs. Hearn says that putting everything in order before a possible tragedy will not only simplify things for your family, but it will clearly express to them how much you love them.

If Something Happens To Me is available through 1-800-391-4344 or www.ifsomethinghappenstome.com. The price is \$40 for the kit, plus shipping and handling. [GENERATIONS]