

Five Reasons to Make-a-Will:

- 1) The **government** will make the decisions for you and if no heir can be found, the provincial government takes all;
- 2) Someone would have to apply to the Court for the right to administer your estate, **causing huge expenses and unnecessary delays**;
- 3) Liquidation of assets to cash may be forced regardless of market conditions **causing financial hardship** or the loss of family heirlooms due to a sale;
- 4) Huge expenses and time delays will likely occur as the appointment of the administrator must be made by Court Order, and,
 - Someone has to apply to the Court for a **Grant of Letters of Administration**.
 - Relatives, often very distant ones, have to be found and they have to prove their entitlement through documentation.
 - The potential for **friction** among the legal heirs who all have equal rights to administration.
 - Unlike an executor named in will, an administrator may only start dealing with your estate when appointed by the Court.
 - Your assets may not be given to your family members until one year following your death.
- 5) **Guardianship** of your minor children will be determined by the courts if your spouse did not have legal custody of the children at the time of your death or has died before you.