

In memory of the aunt who I did not have the privilege of knowing, Chaya-Clara Friedes-Giersh, my father's sister, who was taken from her home in Berlin by the Gestapo on February 19, 1943, and murdered by the Nazis at Auschwitz.

*The difference between the living and the dead is that the living know they are not dead, but the dead do not know that they are not alive.*

(The Author)

# **Don't Dare Die Unprepared**

The most important book you will ever own  
Avichai (Avi) Schmidt

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## Introduction

Not long ago, I received a telephone call from a friend whose brother died unexpectedly, at a relatively young age, leaving behind a wife and three children. The deceased was someone who conducted his life in a similar manner to many other people. He left no special instructions or organized information that could have given his widow some clue that would have helped her reorganize the affairs of the family who was in shock due to this tragic event. My friend asked for my advice: How, where and with what to begin?—she asked.

I was not acquainted with the deceased nor with his family, but it was clear to me that the first thing this family would need following the mourning period—and perhaps even before—is money. Therefore my three initial recommendations were perfectly simple: 1) open the family safe—if one exists, and look inside; 2) gather together all of the family bank accounts and savings plans in order to understand what financial resources are immediately available to the survivors, and 3) look at all of the deceased's insurance policies in order to learn which of the policies had life insurance components, inform the insurance company of the policy holder's death, and demand what is due to them.

Sometime later, I received another phone call from that same friend. She thanked me for the useful advice I gave to her, and shared with me her sister in law's surprise at finding money and insurance policies that included life insurance components of which she had no idea existed. During our conversation she also told me about the chaotic storm of the dozens of issues and problems they were swept and pulled into. Every issue requires a solution, and altogether requires continuous confrontation on a daily basis and, all this—at a most difficult time. During our conversation, she bombarded me with many questions regarding immediate and future issues and on various subject matters. From everything that I had heard, I asked myself repeatedly: Why do intelligent, normal people, who worry so much about their loved ones and who are successful at their jobs and in managing their households, ignore the need to worry about the economic future of their loved ones? Unfortunately, this is the conduct in the modern era. How familiar, yet not surprising, but not necessarily inevitable.

“No man knows the time of his visitation...” is how a will usually begins and, with the exception in cases of suicide—this statement is always true. How does the joke go? "As no one came out alive from this life", therefore if we internalize the fact that our time on earth is limited, and that any moment may be our last, then the conclusion—unpleasant but obvious—will be that it is never too early to prepare for this moment and work towards it.

Have you ever thought about the fact that people are **preparing** almost all the time for every possible event and scenario in their lives? As infants they prepare us for kindergarten, as children they prepare us for elementary school, as adolescents—for high school; afterwards they prepare us for the army, university, relationships, marriage (even divorce), for childbirth, parenthood, and all during these preparations—they also prepare us for countless other events and situations: exams, interviews to get accepted into schools, for jobs, and more. But for some reason there is one thing that no one prepares us for: for death, for our final farewell from life. Why? Aren't there any advantages to preparing for and in the organization towards death?

When it comes to organizing for death, it is not just for the benefit of **your** personal feelings, but it is also a practical action on your part, which will prove to your loved ones how important they are to you. Early preparation on your part will leave a place for dealing emotionally- spiritually with the grief and pain that comes with separation, without them being pushed aside by matters that are material, organizational, financial, and especially administrative.

Can you estimate how much time and money will be spent following your death trying to reconstruct all the details of the information you already have and are able to write down just by investing a little time? Save your loved ones from anger and grief, and start acting responsibly. Knowing that you dedicated a lot of thought to them and to the issue of dying in advance, and the understanding that you were completely reconciled with this basic fact of life and that you departed the world not in fear, but made peace with it, willingly, and from a position of emotional and practical preparedness—all these will make it easier on them, and similarly on you.

This book was written in order to assist you in this.

The purpose of this book is not only help you stay in the memory and in the consciousness of those dear to you (and perhaps those of future generations) in the most

appropriate manner, but it is also to prepare you for dealing with all the problems and scenarios for which you need to prepare before departing this world. Conducting yourselves according to this book will not only provide a solution to almost any future problem, but at the same time it will also give you the peace of mind you need for the proper and pleasant conduct of the rest of your life.

## For whom is this book intended?

The book, which is the first and only one of its kind in the world, was written for every one of the billions of people living in today's modern world, and is designed to help you in organizing correct administrative practices. The proper planning will bring in, without any financial investment on your part, a lot of money, will save you and your beloved heirs a lot of money, and most important—will prevent them from future anguish and aggravation.

It makes no difference if you are men or women, citizens of this country or another, or how old you are. If you are adults, responsible and level-headed, this is your opportunity to start thinking about planning for the present and to worry about your future and the future of your loved ones even after you die—as the sages said "think before you act".

This is the time to make it easier on yourself, and on those dear to you, in dealing with the inevitable moment that comes in the life of each and every one of us: death.

Proper preparation and early and careful planning will solve all the issues and problems that may arise, will give you a variety of ideas to memorialize yourselves so that they remember you exactly as you would want them to, and most importantly —will bring you peace of mind so that you can conduct the rest of your lives in a manner that is proper and organized.

"Don't Dare Die Unprepared" is also a **mandatory book for all lawyers** who deal with making wills. Overall, it is recommended that lawyers give the book to their clients, so that they are organized to the last detail and are aware of any issues that may arise when they come to a meeting regarding the preparation of the will. Therefore, if you plan on making a will (and no one should be without a will), it is highly recommended that you read this book first, and most important—to act accordingly.

## **The book's structure and ways to use it**

The book is divided into three parts: theoretical, practical and organizational. In the theoretical section —the guiding principles are explained in order to make it easier for you to understand the importance of the various issues discussed in this book; in the practical section you will find details about what to prepare for and why, what needs to be organized, and how to act; in the organizational section, there are forms to fill out in order to make it easier for you to conduct your day-to-day life, as well as for your loved ones, who will require them sometime in the future.

The book includes information on a variety of topics concerning organizing your personal matters in all areas of life: personal and financial conduct, types of insurance, wills and inheritance, etc., as well memorial, funeral and burial options. Within the book you will be able to easily find many topics that may be of interest to you, topics that may be of less interest and/or perhaps irrelevant, as well as issues that you may not have thought about.

You do not have to start reading the book from the beginning. You can scan the table of contents and start from a topic that interests you or that seems important to you at that moment. Later you can move on to other topics. Clearly, are not obligated to take all the advice offered in this book, some of which may be superfluous to some readers. In any event, it is recommended that you read the book in its entirety, at least in order to get ideas on different topics. If you decide to read the book from the beginning, you are more likely to get a picture that is broad, clear and much more effective.

The last section of the book includes forms for filling in. The forms are simple and easy to understand, and require an investment of a little amount of time (most of the forms do not take more than a few minutes to fill in).

I know what you are thinking. I can almost quote you word for word saying: "What? He now wants me to sit down to fill out forms? Who has time for all of this? Who has the energy?"

So, in order to calm you down: Not every person must fill out **all** the forms, and some of the forms do not apply to everyone. Someone who does not own or is not a partner in a business, for example, can skip over a large number of the forms that are designed primarily for business owners; someone who has no assets can disregard this section as well as everything related to it. In any case, at the very least you should definitely take a look at the chapter headings and at all the topics dealt with in the book.

Before filling out the forms, it is recommended that you photocopy or download them from the author's official website [WWW.AVICHASCHMIDT.COM](http://WWW.AVICHASCHMIDT.COM)

- ✓ **Take a few minutes each day to fill in a form or a few forms. Within a week or two you will have completed all of them.**
- ✓ **When you have completed all the forms that relate to you—you are organized!!!**
- ✓ **If a specific form is not relevant to you, print it out anyway and write on it "Not for filling in" or "Not relevant". This, in order to remove any doubt on the part of your loved ones that you did not manage to complete the form or provide the required information on the subject.**

At times you may need more than one form for a particular category. For example, if you have several savings accounts, pension funds or various insurance policies—you will need to print out several copies of each form—one for each of the savings accounts, pension funds, insurance policies, etc.

Of course, based on the forms in the book, you can create your own personalized forms that are suited to your particular needs. In each one of the forms found in the book there are probably many details which are not relevant to you, or for which you do not have information or any need for. In these cases, if you download the forms from the website, you can edit them according to your needs, and if you photocopy them, you can cross out the non-relevant details and add in by hand that which you feel are important.

On my official website [WWW.AVICHAI SCHMIDT.COM](http://WWW.AVICHAI SCHMIDT.COM) you will find a link to the book, and via the link you can obtain a file that contains all the forms found in the book. You can then print the number of forms required.

I suggest that you list, on a separate piece of paper, the form numbers that are relevant and photocopy or download from the website the number of copies required.

**I also highly recommend that each member of your family fill out the attached forms as well, each one according to his situation.**

**NOTE!**

All the forms on the website can be printed, sent by regular mail or by email to anyone you want (children, parents, siblings, acquaintances, etc.) and even to your own email address (for the purpose of reviewing and updating them from time to time).

It is recommended that you update some of the forms at least once a year. At the top of each form add the date it was updated.

Login passwords for websites, banks, subscriptions, insurance policy renewals or licenses should be updated whenever you modify them.

**A critical note!**

Once you have completed filling out the forms, make sure to keep them in a safe place, protected against theft, fire, etc. It is also important that you notify all those concerned (lawyers, family members, friends or acquaintances) about the existence of the forms, and where they are kept. Consider to whom to give a personal copy.

I would appreciate your comments and would be happy to receive suggestions or ideas for making improvements. Please contact me via my website:

[WWW.AVICHAI SCHMIDT.COM](http://WWW.AVICHAI SCHMIDT.COM)

Clarification:

Under no circumstance does this book purport to give a legal opinion or legal assessment whatsoever. On certain topics (for example wills, giving power of attorney, forming a fund, etc.) it is advisable to consult a professional: attorney, accountant, tax advisor and insurance specialists.

*Faithfully yours,*

*Avichai Schmidt*

