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The top five causes of death in 2001 were heart attack (29%), cancer (22.9%), stroke (6.8%), emphysema (5.1%) and accidents (4.2%)¹. If the word *accident* describes something that was totally unexpected, then we would have to include the terrorist attacks of September 11, 2001 in that category. It's a day we will never forget. We watched as family members searched for their loved ones, hoping to find them alive, and wondering what they would do if they didn't. Sometimes death comes suddenly, but many times it is a long, agonizing process for both the one suffering and the family. Although we know that death is a part of life and none can escape it, we believe that if we don't talk about it, we can avoid it.

When a loved one dies, however it happens, the shock can be overwhelming, and yet tough financial and personal decisions demand immediate attention. Typical concerns of surviving family members include "How will we get enough cash to live on until the estate is settled? Are there insurance policies and bank accounts I don't know about? What should we do about the funeral and burial? Whose advice can we trust? What do we do now?"

All They'll Need to Know is a helpful book designed to guide families through the tragic loss or illness of a loved one. It is a resource handbook that, once completed, provides a comprehensive guide of a person's financial records and personal requests, enabling family members to make confident decisions according to the wishes of their loved one.

All They'll Need to Know provides forms for vital statistics, professional and military records, funeral instructions, names of those to notify, as well as financial information regarding checking and savings accounts, location and contents of safe deposit box, certificates of deposit, stocks, bonds and mutual funds, savings plans, retirement programs, trust accounts, real estate, loans payable and receivable, insurance, and even information on your automobiles and credit cards.

At 32 pages, this 8 ½ by 11-inch booklet is filled with forms that will help individuals find the documents they need to fill in the blanks. Interested individuals can view more information on their website at www.emersonpublications.com/atntk.htm. Single copies are available online for \$11.95, which includes shipping and handling. Suitable for couples so you only need one copy per household.

Contact author and speaker, Joyce Moseley Pierce, for more information on how offering this booklet to your customers will help the survivor by having their loved one's wishes recorded and

accessible in one place, but will save them thousands of dollars by making sensible decisions when they are in the early stages of grief.

Business owners may contact Joyce about quantity pricing and customized covers. Great gift for employees or customers. Keeps your company name in front of the family for generations.

¹ National Vital Statistics Report, Volume 52, Number 9 (published November 2003)