expressed. In addition, a lawyer may be able to advise you on estate taxes and help you obtain maximum protection for your estate.

Wills should be left in a secure place such as in a safety deposit box or with a lawyer, trust company, or responsible relative or friend; wills may also be filed with the Ottawa Surrogate Court, 2 Daly Avenue, Ottawa, at a charge of $3.00. The safekeeping of his will is the responsibility of the employee but you should write to Personnel Operations Division giving the location of the will, its date, and the name and address of the executor. This information will be placed on your personal file.

In addition to your will a "letter of instruction" in which you explain how your affairs should be handled could be invaluable to your executors. This may be as complete or as brief as you wish. This letter has no legality and is not binding on your heirs. Some topics to consider are:

(1) Some notion of how much money and property you have
  - (a) list of sources of ready cash, money due from insurance, superannuation, loans, etc.;
  - (b) location of personal papers, checking accounts, securities, property, etc.

(2) Instructions regarding burial, cremation, etc.

(3) Specific bequests which you do not wish to mention in a will, i.e. family heirlooms.

Choosing an Executor

It is important that the person you assign to act as executor of your will is trustworthy and competent. Make sure that his or her age and health are such that the duties of executor may be carried out for a good many years. Choose an executor who is knowledgeable in the ways of business.

It may be wise to consider having two executors. A single executor leaves open the possibility of some error (financial or other) being made which could work to the disadvantage of the heirs.

If your estate is large you could consider having a trust company act as executor. However you should remember that trust companies exist to make money and they make money from the interest on the value of your estate which they handle. If your estate is small, you probably do not need the services of a trust company.