

3rd Edition
WITH NEW AFTERWORD

WITH THE
[STROKE]
OF A PEN

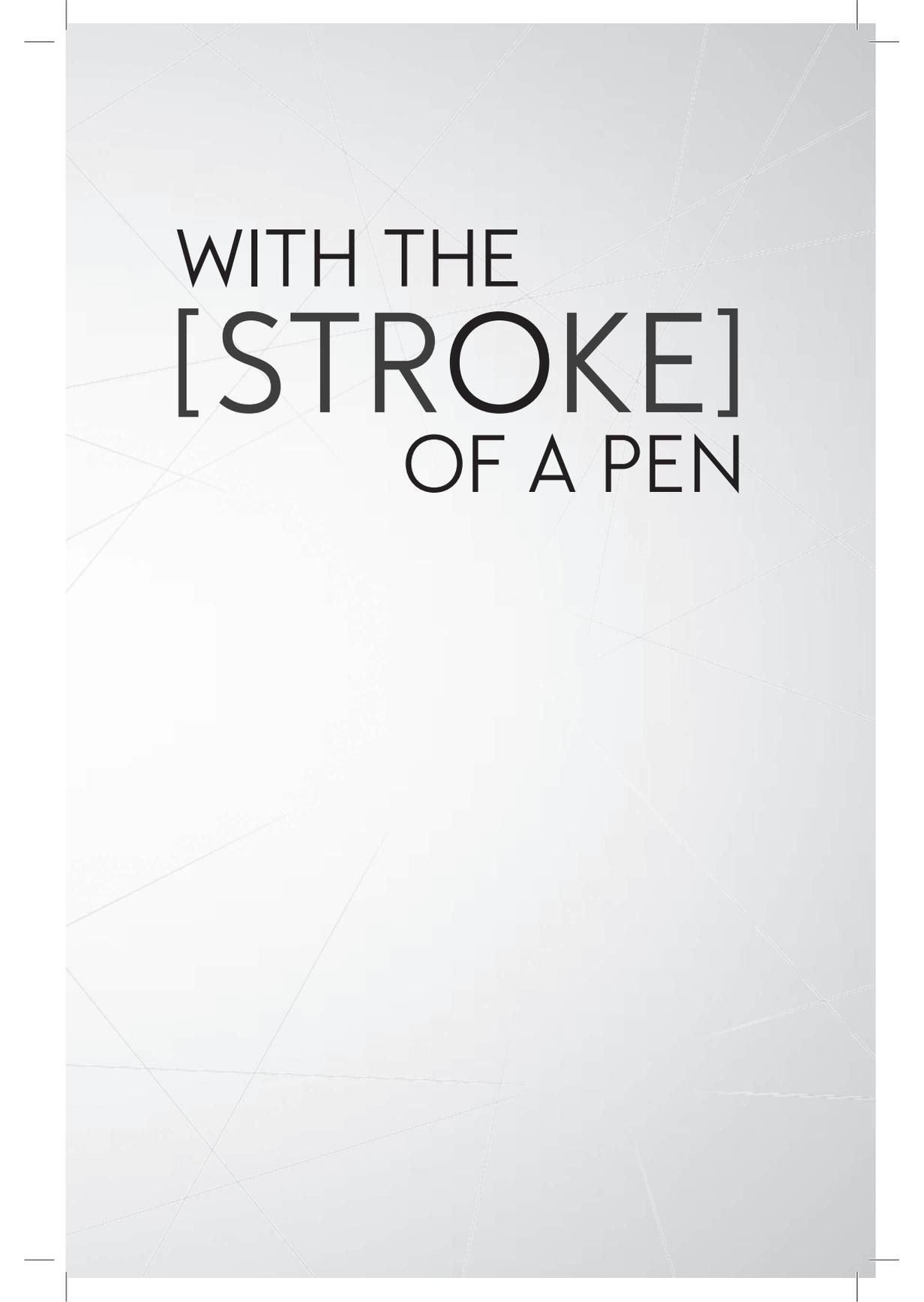
Claim Your Life

JANE BLAUFUS

BEST-SELLING AUTHOR







WITH THE
[STROKE]
OF A PEN

“I have known Jane for many years. She is a woman of great passion for people and everything she touches. We can all learn from her. This book is a masterpiece!”

— *George B. Sigurdson, President, Sigurdson Financial Group,
Million Dollar Round Table, Top of the Table*

“Finally, a much-needed resource that is a must-read for everyone. Based on heart-wrenching personal experience, Jane has dedicated her time and energy to helping others prepare themselves for the death of a loved one. And when (not if) that time comes, Jane’s Master Checklist provides a hands-on list of steps that will undoubtedly help those dealing, struggling and coping with loss. The preparedness this book provides will be an immense help in time of need.”

— *Kathryn Reid | Vice President | Talent Solutions | LIMRA*

“Jane’s book is a superb resource for estate planning that I personally use and highly recommend to my clients. She provides important advice in her book through sharing her personal and powerful story, but she also includes easy-to-use and vital checklists for assistance in the estate-planning process to help individuals, families and business owners to prepare before an illness or loss occurs.”

— *Ian M. Hull | Co-Founder | Hull & Hull LLP*

“ *WITH THE [STROKE] OF A PEN: Claim Your Life* provides a very rare personal perspective on the miracle of life insurance and the inspiring journey it can create. All financial professionals looking to tap into the power of purpose that will give them the courage to engage in difficult conversations with prospects and clients and individuals looking for guidance to get their affairs in order should study this gift from Jane Blaufus!”

— *Joey Davenport, CLU, CLF, CLTC | President | Hoopis Performance Network*

“ This is a book everyone must read! As a parent and a grandparent, I found great wisdom in Jane’s powerful message. Her story challenges everything we think we know about our personal legacy. If not for yourself, read it for the people you love.”

— *Claire Bélanger-Parker | President & CEO | CNT Management Group Inc.*

“ Sometimes the unthinkable happens. Sometimes we are completely caught off guard and are left to pick up the pieces of our lives. In this book, Jane takes us on her journey and [shares] her life so that we might better understand the consequences of unexpected or unprepared death. It is a must-read for everyone. Thank you, Jane, for being so real and for showing us your journey so that we all may be better prepared should the unthinkable happen.”

— *Juli McNeely, CFP, CLU, LUTCF | President | McNeely Financial Services
Past NAIFA President | Author | Speaker*

“To be both a financial advisor and a widow is to straddle two related yet distinct worlds. Jane accomplishes this with grace, humor, purpose and a gripping emotion that leaves the reader changed for the better. Her message is timeless and yet is needed more now than ever. We live in complex times with financial noise, full schedules and frantic lives. It’s easy to put off doing the important work of protecting the people who give our life meaning. We can get confused doing the urgent things and not the important things. Jane [shows us how to] plant our feet firmly on the ground and do what each of us needs to do. Her experience of living through tragedy, along with the perspective of how to move on and to live and love again is deeply unique. We need Jane’s message in our lives. Thanks for being there and sharing your powerful journey, Jane.”

— Gary H. Schwartz, CLU, ChFC, CRPC | *Industry Executive* | *Speaker* | *Author*

“Jane Blaufus shares a very important lesson in a powerful way: Have those courageous conversations, be it with your loved ones, your clients or your business partners!”

— Caron Czorny, CFP, CLU, CH.F.C., EPC
Past Chair, The Financial Advisors Association of Canada
Retired Vice President, Business Development BMO Insurance

“ I had the honor of meeting Jane Blaufus at an event in Winnipeg, where she was the opening speaker and I was closing. Everything she talked about made total sense to me, as I had recently buried my father and we had never had a conversation about what he wanted us to do in regard to his estate after he passed. After he was gone, there were so many questions left unanswered. I had also not had that important conversation with my wife before I was involved in a plane crash and became the last passenger off “The Miracle on the Hudson.” We have now begun to discuss the things we need to get in place along with the other important items Jane shares in this book. I have made a commitment to Jane to help her to get this message out, as everyone needs to have the courageous conversations before something traumatic happens. I highly recommend that you not only read this book but that you start having the courageous conversations as soon as you can. You never know when that unexpected moment may come in your life.

— *Dave Sanderson | Inspirational survivor | International speaker | Author*

“ Jane Blaufus does something that every writer tries to do—she leaves a piece of herself on every page of her book. Beyond her moving story that grounds us in overcoming the uncertainties of life and [allows for] hope and love to prevail, Jane’s book serves as one of the very best practical guides in taking control of your personal and financial life. This is a book you will want to share with loved ones.”

— *Edward Deuschlander, CLU, CLF | CEO | North Star Resource*

“*WITH THE [STROKE] OF A PEN: Claim Your Life* is an insightful and heart-wrenching story of someone who was able to rise above tragedy and rebuild her life, one fateful step at a time, thanks to [having the right information] and a great support system. Jane holds nothing back and immediately pulled me in with her incredible story-telling and personal details of a life-changing experience that will one day affect us all. The information contained in these pages is absolutely invaluable, and the heart behind it all is unforgettable. After reading *WITH THE [STROKE] OF A PEN: Claim Your Life* you will be invigorated with a new sense of empowerment that only comes with having the right information at the right time.”

— Laurie Campbell | CEO | Credit Canada Debt Solutions

“Jane Blaufus deftly mixes all the necessary ingredients for a top-notch book. She addresses and educates her readers on the painful subject of illness and death and the ‘business’ side of dealing with it. She combines her years of experience in the insurance world along with personal stories and wraps it all up with a good dose of humor and common sense. As a therapist, I insist that all my clients have a copy.”

— Heidi Cowie, BA, BSW, RSW | Life Coach | Author | Speaker

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JANE BLAUFUS

BEST-SELLING AUTHOR



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This book is dedicated to my amazing daughter and the unbelievable journey we have been on together; to my husband for his love and support helping me to get this book out of my head and on to paper; and to the rest of my family for all of your support. I love all of you very much.

To my unbelievable group of friends, who I will never be able to thank enough for all the strength and support you allowed me to borrow when I thought I could not find my own.

To my life insurance advisor, for without you the road to recovery would have been a lot harder.

Without all of you, I would not be who or where I am today. Thank you from the bottom of my heart.

And to the ones we lost along the way, we miss you.



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Foreword

EVERY ONCE IN A WHILE, you come across a person who profoundly changes your life and you wonder “how the heck did that happen?” Jane Blaufus had exactly that impact on me. She had sent me a copy of her book, *WITH THE [STROKE] OF A PEN: Claim Your Life*, and I thought it was going to be another promotional piece for the insurance industry. I could not have been more wrong. Jane tells her story of how—in a heartbeat—your life can change. More importantly, because of her expertise in the insurance industry, she felt that she would be in the envious position of coping better than most should something unthinkable happen to her family. In her words, she “could not have been more wrong.”

As I was reading her story, which is filled with raw and honest emotion, I felt the tears rolling slowing down my face as I reflected on the death of my father at the young age of 36. I was nine years old at the time. He had been playing poker in the basement of our home on a Monday night—Monday, March 13, 1967, to be exact—when he suffered a major heart attack and died instantly. My life, and the lives of my mother and brother, changed forever. Mom went back to work and, day by day, started to rebuild. It wasn’t easy and there were times in the middle of the night when I would hear her sobbing in the living room, thinking we were asleep and would not hear her.

But we did.

You cannot go through an experience like that and not learn from and be impacted by it. I truly believe I am in the financial services industry today—trying to educate individuals about the importance of having a financial plan—because life can throw you a curve ball when you least expect it. Jane experienced that firsthand and, with her deep insurance knowledge and background, she has good reason to spread the word that insurance is not a luxury, it is a must. Jane has a way of making this tough subject easy to digest and offers a call to action that is compelling. You feel a sense of urgency to tidy up loose ends not for yourself but for the ones you care about.

We often think nothing can happen to us, or our families. It is the probability factor—it is going to happen to someone else. The reality is, it could happen to you and you need to be prepared. Life changes, and I will tell you that good things can come out of difficult situations. When I was 13, my soon-to-be stepfather came to ask me if it was okay with me that he marry my mother. I was a snotty little teenager, and my response was: “I will never call you Dad, and I’m not going to change my last name.” To that, he responded: “Will you let me love you and support you financially?” Well, even at 13 I knew a good deal when I heard it. “Poppa,” as he affectionately became to me, was the strongest supporter in my life and made my mother extremely happy. Lessons are not only academic, and the most powerful one for me was learning that I could love again. Sadly, three years ago at the age of 83, Poppa too passed away from a heart attack. We miss him every day, and though he didn’t want to go, since he had to that was the way he would have preferred.

A few years prior to his passing, Poppa gave me an envelope at Christmas. I thought it was cash, and quite frankly was excited. Well, it wasn’t cash. It was his will, and a list of his financial documents. Now, I’m in the business and my immediate reaction was: “No, no, no.” My Poppa simply smiled and said “Pattie, this isn’t about you, it

is about me. I need to know that if anything were to happen to me, your mother can turn to you for direction and you have everything.” My Poppa had a crazy sense of humor, and on the outside of the envelope were the initials “KO.” It took me a minute, but I quickly realized he was calling it his “Kick Off” file. In that file were all the documents that Jane will tell you about—information that made Mom’s life so much easier, and insurance that she would have preferred to never use but was invaluable to her in days to come. Settling Poppa’s estate was emotional and yet easy, because he cared so much for all of us to ensure there were no loose ends.

I encourage you to listen to Jane’s wisdom, appreciate that she is the real deal and know she doesn’t sensationalize her life to make a living. She simply tells you how it was, in a real and authentic way, and helps you learn from her lessons. By the way, I’ve also met Jane’s husband and, like my mom did, Jane gets to experience that life goes on and you can love again. Bottom line: lessons come in many ways and the trick is to learn from them and through the experiences of others. I hate when I have to learn the hard way... that is why I encourage you to not only read this book, but to act on her guiding principles.

Pattie Lovett-Reid
Chief Financial Commentator, *CTV News*
November 2012



Introduction

THIS BOOK IS THE INTERTWINING of three real-life stories, and very little of what you will read here is fiction other than the names and identities of certain individuals that have been changed to protect their rights to privacy. I can guarantee you there were many times we all prayed it was fiction and that we could just put the book down and walk away, but unfortunately we couldn't because it was happening to us, and every word you will read here is painfully real. You may be wondering where is this going and why am I going to share such intimate stories, and more importantly, why should you care? I spent over 25 years in the life insurance industry as an advisor, sales manager and head office executive and as such have heard more stories and witnessed more things than I sometimes care to remember. As a result of my second-hand life lessons, I always thought that if anything ever happened to me I would be able to cope better than others would, but let me tell you, was I ever wrong!

Ladies and gentlemen, what you will read in this book is not an attempt to garner sympathy nor is it in any way an attempt to sell you something, nor to promote one company or individual over another. This book is about taking charge while you can and making plans with a clear head. It is about offering ways to cope if something happens and you might not have made all of the necessary plans. Finally, it offers constructive support if something did happen and you did not have time to make plans.

Let me make it totally clear right here and now that the information presented in this book is of a general nature and should not be regarded as legal, accounting, financial or other professional advice—I am not offering professional advice of any kind in this book. I am not, nor am I holding myself out as, a lawyer, an accountant, a licensed financial advisor, a member of the funeral association, a member of the medical profession or any other profession remotely connected with what you will find in this book. *It is imperative that you contact competent professionals in all of the respective fields referenced here to receive the correct, current, and professional advice and assistance you may require.* This book is simply an attempt to try to help you, the reader, be better prepared to deal with some of the most difficult challenges you might ever be faced with, and it is born totally out of my own family's personal struggles and our passion to help others not to have to go through some of the things we went through. I have spent years wondering why it happened to us and why we have all ended up under the same roof, and something inside of me has kept moving me forward to the realization that we are supposed to do something with our stories, and that is to *pay it forward*.

In this book we openly share with you both the bad and the good times. As I mentioned earlier, this is not a tactic to garner sympathy but an attempt to hopefully dispel the false belief I've heard so many times over the years: "Oh, but it won't happen to me." Well, guess what, folks? It does, it did and it continues to do so. There is no six-second hotline to heaven to find out when your number is up, and critical and terminal illnesses do not come with a calling card. They can strike at any time! Therefore, we must deal with the problem directly: have the courageous conversations, ask the difficult questions and make the plans we really do not want to make but need to make now. The head-in-the-sand approach does not work when reality comes knocking and you are not prepared. In this book's appendix, I have provided you with a Master Checklist

of questions that will help you to begin having these difficult conversations with your loved ones, to have the necessary meetings with competent professionals and to take care of the things that will inevitably matter most to you and your loved ones at some point in your life. I believe that this book can assist you to put the necessary plans and processes in place before a serious life challenge occurs, and it can help you with some of the things you might need to do after something has happened. We have been overwhelmed and humbled by the cooperation and offerings of help, support, tips and tools, and we have heard numerous times from many people that they believe we “are on to something here!” My vision for this book is that people everywhere will be running around with a copy in their hands full of dog-eared pages because they have been referencing the Master Checklist and checking off each thing they have completed as they get their financial and personal houses in order.

Before I go further, I am going to stop here and ask you to indulge me for a minute in a little exercise. In your mind please picture a four-legged stool for a moment. Do you have the visual? Now I want you to think of each of the four legs with the following professionals aligned with it. One leg is your life insurance advisor who puts money into your hands *when* it is needed, not *if* it is needed. The second leg is your lawyer who helps to make sure that what is rightfully due to your beneficiaries and heirs makes it into their hands. The third leg is your accountant who makes sure that the government does not get any additional monies than they are rightfully owed. And the fourth leg is your funeral director with whom you have already pre-planned your funeral so your family will not have to deal with that after you are gone. Each of these “legs” (i.e., professionals) play a major part in some of the biggest financial and personal planning decisions that you will ever have to make! Now I want to ask you to stop here and bring up another picture in your mind: this time one of the four legs of your stool is coming loose or it has completely fallen off. Do you

have this visual? So what happened, did the stool become wobbly or did it downright tip over? Ladies and gentlemen, please do not let that be what your planning stool looks like.

As you prepare to read this book, I ask you to think about some of these questions and to also think about this: what is the one unique thing that each of us possess? What are we constantly asked for as we move through life: the one thing that is always referenced or required that sets us apart from anyone else? Yes, you guessed it—our original signature! Just think about this for a moment: Any time you have signed an employment application, a passport, a banking form of some sort, etc., what were you always asked for? Your signature. Even an embedded electronic signature requires that you write your name out freehand the first time. Throughout our lives, nearly every monumental decision we make requires a signature. When you purchase a house, apply for a credit card, apply for a marriage certificate, buy a car, sign your first tax return, draw up a will, buy life insurance, or start up an investment fund, you must sign on the so-called dotted line that you have authorized whatever transaction it is that you are entering into.

Our sincere hope is that this book will help to minimize some of the pain and anguish that people experience when they find out that someone they love is sick or terminally ill, or has just died. We offer additional tips and coping strategies for parents and kids when a loss occurs, outline some of the responsibilities of executors, provide questions to ask yourself about legal guardians, and we hope that by sharing our stories with you and offering the Master Checklist it will allow you, *with the stroke of a pen, to claim your life!*