



CASL

Chamber for the Advancement of Senior Living · Toronto & the GTA

The Legacy & Memory Planner

Money is only half an inheritance. This planner captures the other half — stories, values, and love.

General guidance for Ontario families, prepared 2026. Programs, rules, and rates change — confirm current details with a qualified professional before acting.

Ask anyone who has lost a parent what they wish they had, and the answer is rarely "more money." It is the voice, the stories, the recipe in her handwriting. Legacy planning is the joyful half of estate planning — and you can start this weekend.

Project 1 — The recorded life story (highest value per hour)

- Use any phone's voice recorder. One question per session, 15-30 minutes, over tea.
- Starter questions: How did you meet Dad? What was your first job? What was your mother like? What are you proudest of? What do you want the grandkids to know?
- Save files in two places (cloud + a USB stick in the Emergency Folder). Label with names and dates.
- Can't play interviewer? Grandchildren make magical interviewers — and it becomes THEIR memory too.

Project 2 — The ethical will (a letter, not a legal document)

An ethical will passes on values instead of valuables: lessons learned, hopes for each person, forgiveness offered and asked, and the story behind any decisions in the legal will. One or two pages, handwritten if possible. Stored with the will, it can prevent decades of hurt feelings by explaining choices in your own voice.

- Draft one page: "What I believe, what I hope for you, what I want you to remember."
- Consider one short personal letter per child and grandchild.

Project 3 — The belongings with stories

- Walk the house with sticky notes and a camera: photograph the 20 objects with real stories.
- Record 2 minutes per object: where it came from, why it matters, who should have it.
- This list ALSO prevents the most common family fights after a death — who gets what is written, in the owner's voice.

Project 4 — The practical kindness folder

- The recipe cards — the five dishes everyone asks for, in their own handwriting (photograph them too).
- The photo triage — one shoebox at a time, names and years written on backs; scan the best 100.
- Passwords and accounts list (kept with the POA documents).
- Funeral and celebration wishes — music, readings, "no sad suits" — written down removes agonizing guesswork later.

Charitable legacy (if it fits)

Gifts in a will, donated securities, or a named scholarship can carry a family name forward and may reduce estate taxes. This is where legacy meets financial planning — do it with advice.

CASL tip: our legacy-planning partners help families capture stories AND structure charitable gifts properly. It is the happiest consultation we offer — and it is free.