

#### Inheritance Issues II

# Inheritance problems come one day at a time

We surely hope that everyone is welcoming the New Year with wishes for a peaceful year ahead. But human death comes suddenly one day. And when you cannot be positive after the death of a loved family member, you have to go through many procedures. Notification of change of the head of household is done at the municipal office of the city, town, or village. Besides that, you have to go to the bank to change the name on your savings account, and you also have to go to the hospital to get a death certificate. If the deceased had a driver's license, you must also go to the police station to return it. Not all procedures can be completed at the municipal office.

In addition to unforeseen accidents and sudden deaths, patients may die without being able to communicate necessary information, such as not being able to visit once during hospitalization due to COVID19.

The "communication of necessary information" refers to the details of various transactions that the individual used before his/her death.

(1) Where are his/her bankbook, seal, and cash card of the bank account, and what is the password?

(2) Passwords and contract details for the computer being used

- (3) Smart phone passwords and contract details
- (4) Credit card contract details, usage status, and password
- (5) Life insurance policy details

There is a lot of "unknown information" just listed here.

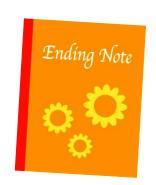
In most cases, even family members do not know where pension certificates, insurance certificates, long-term care insurance cards, health insurance cards, bankbooks, personal seals, and valuables are stored.

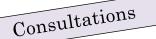
Just because the password is not known, the deceased's computer cannot be started up, and cash cannot be withdrawn. It is important to "communicate necessary information" in advance because even though the person is deceased, the contract cannot be cancelled and monthly bills will be sent to the deceased.

#### Use of an Ending Note

To avoid the risk of failure to communicate information, there is a way to compile "necessary information" in an ending note.

An ending notebook is a document in which you write down what you want to tell your family and friends and your wishes in case of an emergency. If you also include information about your assets such as savings, real estate, and insurance coverage, your family will be able to make preparations without hesitation after your death. Some ending notebooks are sold at bookstores, while others are distributed free of charge.





#### Life Consultation Monday-Friday 10:00-16:00







### I caused a property damage accident. I broke the fence of a restaurant I do not have voluntary insurance.

First, call the police. Next, contact your auto insurance company.

Compulsory automobile liability insurance only covers bodily injury, so if you hit something or if a passenger is injured, you will be responsible for the full amount of the accident.

If you have a car, you should purchase voluntary insurance in addition to liability insurance. Voluntary insurance includes both property damage insurance and vehicle insurance. The insurance company will also negotiate with the other party.

#### I would like to know about the JFT-Basic Japanese Language Basic Test

When you apply for the Specific Skills 1, you are required to pass the JLPT N4 or the JFT-Basic Japanese Language Basic Test, which is more frequent than the JLPT. You can take the exam on the computer at the venue and get the results immediately after the exam. The test duration is 60 minutes. If you fail the test, you can retake it after 45 days. Questions can be in English and 10 other languages.



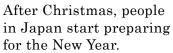
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For more information, please visit the website here. (A)

To apply for the Specific Skills 1, you must then take a test for a specific industrial field (e.g., food and beverage manufacturing). (B)



#### New Year decorations Shime-kazari"





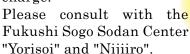
First, people clean their houses to remove the dirt of the year. To welcome the new year, people cook New Year's osechi dishes and decorate their houses with kadomatsu, kagami-mochi, and shime-kazari decorations.

It is said that decorating the entrance of a house with shime-kazari makes the house pure and the god of the new year comes down from the sky or the mountains.

Generally, shime-kazari decorations are displayed between December 25 and 30, and removed on January 7 of the New Year.

## Is your child ready to enter school? Judo uniforms and school uniforms are available

Families who are unable to purchase school uniforms or judo uniforms for enrollment or transferring schools can receive donated junior high school uniforms and judo uniforms free of charge.



Tel: 049-262-8130

Oi Junior High School and Oi Higashi Junior High School collect and recycle uniforms at their schools.



#### Fujimino-shi Citizen's activity exchange meeting



#### **■** Exhibition

January 30 (Mon.) to February 3 (Fri.) From 9:00 to 17:00

Fujimino city hall 1F gallery

#### Exchange meeting

February 5 (Sun.) From 10:00 to 15:30 FUKUTOPIA



There are many volunteer groups active in the city.

FICEC will participate in this event. Please come and visit us.