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Where is everything?

What your loved ones don't know could hurt them

Mary Klest, Eons contributor



Your children are no longer asking "Are we there yet?" and challenging you with "Why not?" Now they want to know where all your vital records are -- your will, medical records, insurance information and financial documents. And for good reason: If something should happen to you, your children would be spared a lot of time and anguish if your records are organized and easy to find.

Here's a list of steps you can take to get your files in order:

The basics

Keep your original documents together, preferably in your home, in a fireproof, portable box. A safe deposit box is not the best place because it can be sealed by the courts after your death. Give copies of these records to anyone you have designated to act on your behalf, as well as to your advisers -- perhaps your lawyer, doctor and/or financial professional.

Pack copies of each document in what professional organizer Barry Izsak calls the "Dash and Go" box. This is a portable box with hanging file folders that can be easily grabbed and carried. The box may also include:

List of phone numbers for family, friends and clergy

List of bank accounts and contact information

Insurance policies and contact information

List of doctors' names with phone numbers

Medical records

Safe deposit box keys

List of investments with contact information

Your original social security card

Important licenses and certificates

Your passport

It doesn't take long to figure out what you need. Sandy Kraemer's *60-minute Estate Planner (third edition)* provides a fast and fluent look at taxes, finances, probate and asset protection. Worksheets are included.

Legal documents

If you haven't already done so, there are three legal documents you will also want your children to know about:

Your will

Your will designates how you want your property handled after your death. In it you can specify guardians for minor children, establish trusts for your children's benefit, and reduce or eliminate federal estate taxes. Keep any amendments as well as letters of instruction with your will. Fifty-seven percent of Americans do not have a will. Without one, your assets will be distributed according to state law. The language of wills can be tricky, so it's best to work with an attorney.

Durable power of attorney

The person you name in this document has the legal authority to make decisions regarding all of your legal and financial affairs.

Health care power of attorney

In this document you name the person who would make medical decisions for you if you are not able. This person is called your health care agent.

Living will

This document expresses your directives on whether you would like to be kept on artificial life support if you become permanently unconscious. Attorney and author Bill Colby suggests you talk openly about what this document means. "Talk to the person you've named as your health care agent about Nancy Cruzan or Terri Schiavo, and about a neighbor or friend you know who suffered from other similar situations. This talk gives your agent an idea of your views and values, which will empower that person to act as your advocate." Only 36 percent of Americans have a living will.

Organizing your files

If you have none of these documents, you can get forms from the National Hospice and Palliative Care Organization at <http://www.caringinfo.org/>, or by calling (800) 658-8898. They become legally valid when signed by you and two witnesses. There is no cost.

Most family members do not want to face their own mortality. Dinner conversation rarely centers on long-term care or end-of-life decisions. These vital documents can speak for you when you are indisposed. Let someone know where they are.

First, choose an appropriate place in your home or office to keep your records. Create major categories and alphabetize or use a color code. Within the folders, put the most recently dated document in front.

Show a family member your system and make sure they understand how it works. If you are using a computer, mirror your digital file names with your paper files.

Many U.S. university extension programs provide publications on how to organize your records. These often include forms that can be easily downloaded and printed. Fill them out with your personal information and file it.

Today online vaults store documents, bank accounts transfer electronically, USB storage devices hold medical histories on key rings, and other innovations help document a life. But none of these can replace a conversation between people who recognize and love each other.

Put your wishes in writing, organize it, store it and show your loved ones where they are.

You can do it!

Reduce uncertainty and "lost" time by organizing your files today.

1. Obtain vital documents that speak for you when you are indisposed.
2. Keep your original documents together in a fireproof box labeled with a sticker that reads: Vital Documents.
3. Store copies of your vital documents and other important records in an easy-to-use file system that is color-coded and alphabetized.
4. If no one asks where these documents are, start the discussion yourself.

Websites to visit

Free state specific documents for all 50 states are available from the National Hospice and Palliative Care Organization at <http://www.caringinfo.org/>, or by calling 1 (800) 658-8898.

Sources for this article

Books

My Wishes: Your Plan for Communicating and Organizing the Essential Information for Your Family Needs by Ben Berkley, publish date June 6, 2006.

60-MINUTE ESTATE PLANNER: Fast and Easy Plans for Saving Taxes, Avoiding Probate, and Maximizing Inheritance, Third Edition by Sandy Kramer. Kraemer is an attorney specializing in estate planning.

How to Care for Your Aging Parents, Virginia Morris, new edition dated October, 2004

People

William Colby, author of *Unplugged: Reclaiming Our Right to Die in America*. He is the lawyer who represented the family of Nancy Cruzan in the first right-to-die case heard by the U.S. Supreme Court.

Dan Taylor, author of *The Parent Care Conversation: 6 Strategies for Dealing with the Emotional and Financial Challenges of Aging Parents.*" He is a lawyer and veteran of the financial services world. He founded the Parent Care Institute.

Barry Izsak, professional organizer and president of the National Association of Professional Organizers (NAPO).

Websites

FindLaw.com was the source of survey information cited in the article.

Visit www.emoneyadvisor.com to learn about on-line vault programs.

Virginia Cooperative extension site, "Emergencies: Are you Prepared?": www.ext.vt.edu/.

University of Wisconsin extension program site at www.uwex.edu/ces/pubs, "Money 200 and Beyond"

Visit www.movingseasonally.com for their Personal Information File section which offers tips on making sure your bases are covered.

Target.com for fireproof box.

Mary Klest

Eons contributor

Mary Klest is a Chicago area freelance writer. Visit her Web site at www.maryklest.com.

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Such good advice. Thank goodness my mom had done all of this. She had an unexpected, massive stroke, never regaining consciousness before she died. We were able to follow her wishes exactly as she had made a living will and appointed a health agent. The living will was particularly helpful, because she had stated her desires so clearly, in her own voice that we did not have to discuss or worry about anything.

posted by EonsTravelEditor 69 days ago

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