



Intentional Organization: **A NEW YEAR'S CHECKLIST**

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Happy New Year to You! Although January comes in with a bang as we celebrate the ending of a year and beginning of a new year, it can be a challenging month to live through. Family may have traveled to visit you, but now they are miles away again. The anticipation of the celebrations of the season is replaced with good memories, but the thrill is gone from your spirit. The Christmas decorations are removed and the travel around town is not as pretty. The mail may bring the bills for the inevitable payment for all the holiday fun. Work resumes in earnest without as many holiday/vacation days on your monthly calendar. Some make vows to lose weight and exercise, which makes for grumpy, hungry people. On top of all of this, the weather can be colder and duller – especially without Christmas lights. In my work involving estate administration (helping people whose loved ones have died), January is traditionally the busiest month of the year. January is historically the month of the year in which most people pass away.

January 1 is a date that has a lot of meaning, personally, for me. On January 1, 2011, my father died very unexpectedly while eating brunch at a local restaurant in Southern Pines. His heart stopped. Even though doctors were in the restaurant and helped with CPR, his only chance for survival would have been the administration of an electrical defibrillator within short order, and that did not happen.

My father had retired from his first career in the early 1990s. His second career in his retirement years was full and varied. Like a lot of us, he had a lot of irons in the fire because he was a person who was not idle. My father had a home office with a very large wooden desk. The desk had many drawers full of papers that appeared neatly organized by file. He also had a personal computer on his desk; he had taken classes at Sandhills Community College to become fairly proficient at the basics of exploring the world wide web and as a result handled some business online. My father had a Last Will and Testament and other estate planning documents that were in good order.

My father's death taught me a lot of lessons.

For many reasons, I was tapped to finalize all of my father's business and wind down his affairs after his death. I started at his desk. The desk contained a lot of information, but most was old. Then I came across a file that said: "in case of death." My heart skipped a beat as I opened the file hoping that it would contain all that I needed to figure out his various financial holdings and income sources. The information in the file was at least 10 years old. Some was helpful but most was not. Like most of us, my dad appeared to have the majority of information in his head.

My father had a day planner that he used to record all sorts of things. I turned to this for help and found many passwords used for various sites. This was helpful.

My father had talked to me about various resources provided through his former employer. I made blind calls to his former employer and waited for information.

I severely blamed myself for not listening better, for not making notes of things, and for not asking the right questions. Every day, the mail brought new things for me to investigate and resolve. About 10 days after waiting for the former employer to call me back and explain benefits, I found a note under papers in his desk: it said, "when I die, call XXXX at ##### and he will help explain all benefits." I truly felt like it was a message from my dad to me. I had searched his desk many times and never found this 3x5 index card before. After crying, I phoned the number and all crucial information that I was waiting on was explained and confirmed.

It took about six months and a notebook full of MY gathered information to know that I had left NO stone uncovered; that if my dad was involved in it, I knew about it and was handling it. Six months is a lot of time. I know that my dad would not have wanted that much time to pass before fully grasping all that he had going on. Without information on hand, it is hard to fully understand a person's world, and it will take time.

As we settle into January, we need to realize our mortality, and that things can happen quickly and unexpectedly. Whether we die or suffer a crisis that leaves us in a state where we cannot communicate, our loved ones (who are left to put affairs in order so that your house is not in a state of chaos, but is instead orderly and therefore worthy of the honor you deserve) need to know what to do. If this strikes you as morose or depressing, then do not dwell on mortality or sickness; instead think of it as organizing your holdings and information. If you were told that you must vacate your home in 15 minutes – what would you grab? Know that you could grab this paper and have a wealth of information to help you recreate your world. Best wishes to you in this new year. May it be your best year yet!

Every person has unique circumstances.

The following list is full of suggestions of items that, if answered, may be helpful to someone trying to honor and respect your wishes and business at a time when you are not able to assist. Use this list as a potential starting place for creating an "in case of emergency" file of your own. Vow to keep it updated – maybe once a year at least – around New Years when you are contemplating resolutions and such.

Please use this list as an sample to create your own checklist!

My Medical information

My regular doctor is: _____

My other doctor(s) is/are: _____

My health insurance:

Primary company name and information _____

Secondary company name and information _____

My pharmacy:

My current medicines: _____

My Insurance:

My disability insurance company: _____

My cancer/dread disease/etc. insurance company _____

My long-term care insurance company _____

My Blood type: _____

Other medical information to know about me: _____

My Legal Documents for helping me while I am living.

My Living Will is located _____

My Health Care Power of Attorney is located _____

My appointed health care agent(s) and their address and phone numbers are: _____

My durable power of attorney for financial matters is located _____

My agent and address and phone number are: _____

My thoughts on nursing homes are as follows: _____

If I am temporarily unable to do things for myself or when I die:

Instructions on pet(s): _____

Veterinarian and other information _____

House bills: _____

Home mortgage? _____

Credit card bills: _____

Car bills: _____

Car loan? Lender name and location of papers _____

Other loans paid monthly?

- Which bills are paid automatically from a bank account? If so, which bank account?

- Which bills do I write a check for and mail in monthly/quarterly/yearly?

Miscellaneous bills.

- Phone carrier name _____
- Gas and Oil Company _____
- Cable TV _____
- Satellite TV provider _____
- Internet service provider _____
- Other: _____

Location of Important items:

- My credit cards are located _____
- My tax records are located _____
- My social security card is located _____
- My bank account(s) are located _____
- I have a safe deposit box and it is located at _____
- My Last Will and Testament (and Living Trust if applicable) is located:

- My named Executor and Trustee: _____
- My plans to pay for funeral/burial/cremation expenses:
e.g. life insurance policy information

- My birth certificate is located _____
- My military discharge papers are located _____
- My marriage certificate is located _____
- My divorce papers are located _____
- My life insurance policies are located: _____
- My annuities that are payable on death are located: _____
- My IRA/401k etc. information is kept/my retirement account information:

Identify income and assets

- My income sources are:

- My investment accounts

- My real property _____
- Location of Keys _____
- People who owe me money? _____

World Wide Web/electronic communication information:

- My email account & Password _____
- My Facebook account & Password _____
- LinkedIn & Password _____
- Instagram & Password _____
- Other passwords: _____

Important people to consult:

- My attorney _____
- My accountant _____
- My Tax preparer _____
- My financial advisor _____
- My insurance agent (auto, home, life, umbrella) _____

My remains:

- Funeral home preferred _____

- I would like my remains _____
- Buried? _____
- Cemetery? _____
- Memorial stone to say? Or type? _____

- Cremation? _____
- Ashes to be scattered? Stored with whom? _____
