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## Organizing before it's too late!

### Away with clutter



By Dana Korey

We rarely talk about this....many of us don't like to even think about this, but we must. Every mature adult should have their paperwork in order so that in the event of an emergency, death, or other disaster, one's colleagues and or family

can have immediate access to critical personal and business information. Setting up a master file for emergency purposes can be the kindest and most vital thing that you can do for your loved ones and business associates.

While this subject might be difficult to broach, its importance cannot be minimized. You might want to suggest having a family meeting and letting everyone know ahead of time what will be discussed. This should give family members time to get in touch with their feelings. This is also a good opportunity to make sure that everyone has a clear understanding of your needs, desires and wishes.

If you were in an accident....would you want to be on life support? Do the important people in your life know if you would want to donate your organs? There are

many sensitive issues that need to be discussed. Having these conversations while emotions are calm will prevent tension later. You need to be very specific about what is important to you and share your feelings openly, then put these points in writing and create an emergency master file.

Here are some suggestions of the kinds of information you would want to keep in your personal master file. Remember to tell your family exactly where it is. This way you will not have to explain to them where every single file is...the location of the master file is all they will need to know when a crisis arises.

- Banking records
- Burial arrangements or instructions
- Birth certificate
- Citizenship papers
- Insurance policies
- Investment records
- Marriage certificate
- Military discharge & veterans records
- Pension or retirement information
- Power of attorney
- Safety deposit box information
- Social security records
- Tax records
- Titles or deeds
- Will

Make a list of where all of these papers can be found and note all pertinent account numbers in this master file. You may want to keep copies of some of the records in this file (such as power of attorney), with the originals in a safety deposit box. A fireproof filing cabinet or fireproof box can also be a good idea, particularly where there is a lot of documentation... investments for example. If you are a business owner you will want to set up a master file for your business so that key the people will be able to carry on should you fall ill or die unexpectedly.

If something happens to you...your loved ones and business associates will bless you for organizing this paperwork in advance for them. You will have given them a wonderful gift of organization and in the process...you will save them from lots of additional stress and heartache during the most painful time in their lives.

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