

## 20 Documents To Keep In A Safe

As we grow older we should have certain documents accessible to family. Information that they will need, legal powers that will be a necessity in order to keep your everyday living needs intact and your wishes for medical care and for burial, written and notarized if necessary.

Some of these are things that we put off because we all think that we have plenty of time to do this, we seem to forget that the unforeseen can happen. It seems as though we just run out of time for the things that we really don't want to face and the thought of our passing is one of them. It is our family that has to suffer the consequences because we put things off. They are the ones that will have to find everything that they will need, proof of marriage, social security numbers, insurance policies etc.

It doesn't sound like that much to deal with in our minds because we know where all of the information is, they however don't have that luxury.

When there is conversation on this topic it is inevitable that someone will say, "My children know what I want" or "I told my sister what to do."

This is commendable but there is a problem with this mode of thinking, someone else can contest this. If two siblings disagree, and a doctor wants to put you on life support or someone says that you gave them your home and there isn't any proof to contest this so it will go to court which can take months or years to find the solution. What can be done to stop this from happening?

Have everything written in 'your words' and notarized and it will hold up in any court and YOUR wishes will be followed.

Here are some things to deal with NOW to make things easier on your family LATER:

Have a financial Power of Attorney made out, signed and notarized

Make out a living-will and let your wishes be known, so they can be followed when you can't express them

Make out, sign and notarize a Durable Power of Attorney so someone can make legal decisions

Give someone access to your safety deposit box  
now is the time to add someone to your deeds and mortgages

Have a medical Power of Attorney made out, signed and notarized

List your wishes for funeral and assets you would like to give away; this may also be in the form of a will.

Have this information all together and kept in a safe with at least one other person having access to the safe:

Insurance Policies and agents, contact information etc.-home, car, life, health

Medicare number, supplemental insurance information, phone numbers

Doctors names, phone numbers and other contact information

Medical History such as prescriptions, allergies, medical conditions and surgeries you have had

Financial Information, checking account numbers, savings account numbers stocks, bonds, investments with names of contact people and policy numbers

Birth certificate, marriage license, divorce papers, adoption papers, military papers, service number, etc.

Any loan papers such as mortgage papers, car loans etc.

Power of Attorney for Health, Financial, Legal

All titles and deeds: house, car, boat, property,  
Contacts: doctors, lawyers, clergy, financial adviser

Addresses of family members or friends to contact with phone numbers, names, city and state

Your final wishes as to burial, organ donation etc.

Copy of your will

This can all be accomplished by you, without having to pay a lawyer; most of this is nothing more than organizing your documents and records and filing them in the proper place. Your bank has a notary and you can type or handwrite the papers yourself. It is advised that you have a lawyer help with your will and you should check into that further with an attorney.

Proper management of your information will help to make things easy on everyone, including you, this is information that you may need yourself in order to get a loan, enter a nursing home, file for social security or many other things. It can be updated very easily since you will always have everything in one place and easily accessible.

We all know that anything can happen to us at any time, someone driving too fast and hitting us, a heart attack, earthquakes, hurricanes or slipping and hitting our head. It can be something that is a chance in a million to happen to us, but why wait and hope it doesn't happen to us?

Plan ahead and have all of your information ready; do it for yourself and your family.

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#### About the Author

Jan Hayner is a Professional Organizer at <http://www.organizingyourlifetheeasyway.com> Get free tips, shortcuts, hints and printables. Order your free pamphlets 50 Things To Do In 10 Minutes or Less and Guiltbusters for Working Moms.