

This information is forwarded by the **Love Thy Neighbor Ministry** at Saint Rose of Lima Catholic Church, Milton FL.
Source of Information: The Catholic Foundation of Northwest Florida. Due to the many references, some may not be current but have many useful reference sources. Emails are sent using the Blind Carbon Copy (BCC) method.

This quality of life series focuses primarily on senior citizens plus other supplemental information. You do not have to be a Senior to make use of this information. If you know of a Senior, a parishioner or a neighbor who could use this information you are invited to give them a copy of this email. Fellowship through improved communications is guided by the second greatest commandment. Sometimes an act of kindness can be as simple as a phone call, a visit, or receipt of an email.

Suggestion: Create a separate folder of this information for ease of future reference.

For information about our Parish, click on the following link: <http://parishesonline.com/scripts/HostedSites/Org.asp?ID=14423>

Our parish spirit is rising, is rising.

Getting Your Affairs Organized

http://www.legacygifts.org/savvy_senior.jsp?WebID=GL2004-0129&D=200720

Dear Savvy Senior,

My husband and I (both in our 70s) would like to get our personal and financial information better organized so our kids will know what's going on when we die. Any tips on how to get started?

Unorganized Edna

Dear Edna,

Collecting and organizing your important papers and information is a smart idea and a great gift to your loved ones. Here's what you should know.

Get It Together

The first step in getting your affairs in order is to gather up all your important personal, financial and legal information so you can arrange it in a format that will benefit your caregivers, survivors and even yourself. Then you'll need to sit down and create various lists of important information and instructions of how you want certain things handled. Here are some key areas to help you get started.

Personal Information

Contact List:

A good starting point is to make a master list of names and phone numbers of family members, close friends, clergy, doctor(s), and professional advisers such as your lawyer, tax accountant, broker and insurance agent.

Personal Documents:

This can include such items as your birth certificate, Social Security number, marriage license, military discharge papers, etc.

Secured Places: List all the places you keep under lock and key (or protected by password), such as safe deposit boxes, safe combination, security alarms, etc.

Service Providers:

Provide contact information of the companies or people who provide you regular services such as utility companies, lawn service, etc.

Pets:

If you have a pet, give instructions for the care of the animal.

Organ Donation: Indicate your wishes for organ, tissue or body donation including documentation (see www.donatelife.net).

Funeral Instructions:

Write out your final wishes. If you've made pre-arrangements with a funeral home, provide their contact information, indicate if you've prepaid or not, and include a copy of the agreement.

Legal Documents

Wills and Trusts:

In your files, have the original copy of your will (not a photo copy) and other estate planning documents you've made, including trusts. If you don't have a will, BuildaWill.com is a good do-it-yourself resource for creating a simple will and costs only \$20.

Financial Power of Attorney:

This is the legal document that names someone you trust to handle money matters if you're incapacitated. Talk to an elder law attorney (see www.naela.com) to learn more.

Advance Directives:

These are the legal documents (living will and medical power of attorney) that spell out your wishes regarding your end-of-life medical treatment when you can no longer make decisions for yourself. For state-specific advance directive forms visit www.caringinfo.org.

Financial Records

Income and Debt:

Make a list of all your income sources such as pensions, Social Security, IRAs, 401Ks, interest, investments, etc. And do the same for any debt you may have - mortgage, credit cards, medical bills, car payment, etc.

Financial Accounts:

List all your bank and brokerage accounts (checking, savings, stocks, bonds, mutual funds, IRAs, etc.) including their location and contact information. And keep current statements from each institution in your files.

Pensions and Benefits:

List any retirement plans, pensions or benefits from your current or former employer including the contact information of the benefits administrator.

Government Benefits:

Information about Social Security, Medicare or other government benefits you're receiving.

Insurance: List the insurance policies you own (life, health, long-term care, home, and car) including the policy numbers and agents' names and phone numbers.

Credit Cards:

List all your credit and charge cards, including the card numbers and contact information.

Taxes:

Keep copies of your income tax returns over the last five years and the contact information of your tax preparer.

Property:

List the real estate, vehicles and other personal properties you own, rent or lease and include important documents such as deeds, titles, and loan or lease agreements.

Savvy Tips: It's best to keep all your organized information and files together in one convenient location - ideally in a fireproof filing cabinet or safe in your home. Also be sure to review and update your information every year, and don't forget to tell your loved ones where they can find it. For more help, Nolo.com offers an excellent resource book called "Get It Together" (\$22), which comes with a handy CD-ROM, so you can organize everything on your computer and print it out.