

MATTER AS YET

UnORGANIZED

“Be Ye Prepared”

by LAURA WALLIS, P.E.



Preparation is a hot topic; and, there are so many ways to prepare. You can store food; you can build up a supply of blankets and clothing; you can buy camping gear and learn how to “rough it;” and, you can even practice making meals from your food storage. All of these things are great ideas and important aspects of preparation. However, there is a big part missing from that plan.

In today’s world, preparing your

paperwork is essential. The everyday emergencies we face may not require a year’s supply of wheat, but they do require proof of insurance. Putting your paperwork in one easy-to-grab location is vital.

After Hurricane Katrina, the media focused on the refugees and their plight. Many people made it out of their homes in the midst of rising waters, with only a few minutes of warning. They took what they could carry and left everything else behind. They went to shelters and waited for

the situation to improve. As we know, it was weeks before most saw the remains of their homes.

One man featured on a news report said he was staying at the shelter only because he had no money to leave. What made his story different was that he was a wealthy man – he just couldn’t prove his identity to the bank. He had no identification, no bank statements and no documentation to prove his claim to his own bank account!

While we may not regularly experience

huge natural disasters on the scale of Hurricane Katrina, we do have emergencies for which we must prepare. Everyday emergencies include car accidents, medical injuries, job loss, theft, fire, severe illness and death.

Dealing with these types of emergencies requires paperwork. You may need proof of insurance, medical records, financial statements, records of your belongings, powers of attorney, or funeral plans. Chances are you have these items-somewhere. If you are like most people, you have a few papers in your filing cabinet, a few in a box in the closet (or under the bed), a few more in a shoe box in the garage and maybe even a few documents in the junk drawer by the phone.

After speaking with people who have faced emergencies, the common thread is this: When faced with an emergency, you do not have the time or the focused thoughts to gather information. You are in survival mode.

Organizing your paperwork before an emergency may seem overwhelming, but here are a few basic categories to get you started:

PERSONAL INFORMATION Start by gathering birth certificates for each member of your household. Include adoption papers and divorce decrees. Social security cards, passports, copies of driver's licenses or state identification cards are important, as well.

MEDICAL INFORMATION Gather any medical records you have on family members, especially if they have a chronic illness. Add business cards, or contact information, for all of your doctors and hospitals- as well as a list of medications and pharmacies you use. Make sure to identify the allergies of each person.

FINANCIAL RECORDS Collect bank and investment account statements. Include statements from all your credit cards, utilities and other payment accounts. Make sure you have a copy of your mortgage paperwork and any loans you may have for cars or home equity lines of credit.

INSURANCE INFORMATION Organize insurance information, so that you have a copy of everyone's medical and dental insurance cards. Include life insurance policies, homeowner's or renter's insurance and any other policies you might carry. Be sure you have contact information for each company and agent.

LEGAL DOCUMENTATION Include any wills or trusts belonging to family members, as well as powers of attorney, living wills and other similar paperwork. Also, note the contact information for all beneficiaries, legal designees and for your lawyer.

The list above is just a place to start, but don't get overwhelmed. Start gathering a few papers at a time and put them into an easy-to-grab container. *Let everyone in your home know where the papers are.* In an emergency, you may not be the one available to grab them.

Being prepared means different things to different people; and, each family needs to prepare a little differently.

The most important part of the process is *starting*. By organizing your paperwork, you will add a valuable aspect to your family's overall preparedness and give yourself peace of mind.

Now, ask yourself, *"Am I prepared, or am I matter as yet unorganized?"* Happy Organizing! ■

LAURA WALLIS

Laura Wallis, P.E, is a registered civil engineer, business owner and mom. Nicknamed the Planning Queen by her friends and family, Laura enjoys helping others organize. She has spoken frequently about the need to organize paperwork and saw, firsthand, the results of which she spoke after her grandmother was evacuated from California wildfires.



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