

## Check this homework off your list

*By Ellen Waldman*

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If you've run out of distracting or fun things to do around the house, you might consider some homework.

Here's a task that almost everyone puts off doing, and many times it never gets done. Maybe this time you'll be up for the challenge and dig right in.

I'm talking about putting your personal and financial information into an organizer. This is usually a paper form consisting of several pages describing your important information and where these documents and items are located in your home. You can just simply create your own form or find one online.

Some people prefer to store these on an online server, and the choices are abundant for both types. If you're really up for the challenge, get in touch with me and I'll send you a great four-page paper form developed by Oregon Pacific Bank, which has a Medford branch ([www.opbc.com/locations/medford-branch/](http://www.opbc.com/locations/medford-branch/); 541-858-0191).

Here's what inspired me to make this suggestion. I have a client in his 90s who lives at Rogue Valley Manor in Medford. He's in good health, has been self-quarantining during the COVID-19 pandemic, and is getting current with loose ends in his life.

For one, he's organizing his many hundreds of music CDs. He also filled out the form from OPB, with great clarity and detail. Should anything unfortunate befall him, there's no question regarding his documents and where he stores them. I'm very impressed by his level of commitment. Completing this task makes it much easier for whomever will attend to his affairs down the line.

Here's an overview of what's involved in a document organizer. It needs to include information about all your insurance policies; trusted advisors, including medical, legal and financial; bank accounts and other investment accounts; credit cards; memberships; and much more. Equally important is clarifying exactly where your documents are located.

Some people keep them in a small, fireproof box in their homes. Others retain these in a binder on a bookshelf. Many people store these items in a safe deposit box at the bank. Lawyers caution that if you need these papers immediately, like on a weekend, you won't be able to gain access. If you choose to store your documents in a bank safe deposit box, you might keep a copy nearby in your home as well.

If you've already completed this task in the past, now is a good time to review it. You may no longer have some of the same accounts or policies you did some years ago. Once a year is a good schedule for reviewing this information in order to keep it current. If you live alone, this is even more critical. It's not uncommon for your own family members not to know the names of your doctor or lawyer, for instance.

When you finally have this all organized into a document and safely stored, it's time to let your trusted individual know. It might be the person you appointed in your will, your health care representative, or another reliable person. Playing detective at a time of need is no fun for anyone.

Almost everyone who's undertaken this assignment feels a great sense of relief afterward. They're often surprised how much they didn't have in place, and after completing this, found it was very reassuring.

If you're feeling creative, rather than burdened by this task, you could add another item. Every medical office, and most investment firms and banks, require their own forms to release information to someone you've appointed. Even if your lawyer drew up your documents, most companies prefer those designed by their own legal departments. To not be caught unaware, contact any offices that might need to speak to your legal representative at some point. Ask them what forms they require to have on file so this individual can access information on your behalf. Then, get those forms signed up and check that off your list.

I'll end with a quote from Kakuz Okakura, author of "The Book of Tea." "The art of life lies in a constant readjustment to our surroundings."

Perhaps adjusting to our new environment, and completing a task like this one, will provide some grace, art and relief into your life.