

Making Order Out of Personal-record Chaos

Do you know what's in your wallet? The pillagers don't scare me as much as losing what's in my wallet. The problem is I don't know what is in my wallet. I recall some cash, ATM card, credit cards, a driver's license, my caffeine lifeline to Starbucks and several semi-useless membership cards.

Now it's coming back to me. I have cards for health, dental and the Good Egg. More recall! Only four more stamps and I get a free breakfast.

Do your own mental inventory and see if you score better than my embarrassing 47%. Add in what is on the key ring and my score drops to 40%. If I lost my wallet, that isn't a good starting point.

I took an inventory and found sixteen and three-quarters cards. I wrote down the numbers to cancel the credit cards, freeze the debit card and replace the three quarters of my Border's rewards card. I then registered the Starbuck's card because that is the only way to protect its \$12.87 balance.

The lost license can be replaced for a \$4.00 fee after providing two forms of identification, one of which contains a photo. That makes me think it would be a good idea to obtain a second form of a photo ID and not carry it with me. That is quick thinking for someone who scored a 40%.

Good news, you didn't lose your wallet and the Pillage People did not steal your identity. Bad news, their scorched earth problem solving skills consumed your personal records and for you Boomers, the mini-pharmacy.

If your meds were lost in a disaster such as Katrina, do you really want to play, "Guess My Meds?" I scored a 100 on my meds and a zero on my wife's. We hold each other's healthcare power of attorney. I'm hoping she scored better on my meds.

Inventory your wallet and play "Guess My Meds" while you are at home. Write down the contents of you wallet and file it in your fireproof box. The medical information should be carried with you.

If you don't have a fireproof box, invest a few dollars and fill the box with your personal and financial records. The solution is simple; it is not fun or exciting.

Now here comes the boring part. Set up a series of folders for the fireproof box. Gather your insurance policies, account numbers, contact information, premiums and due dates and place them in an "Insurance" folder. Can feel your pulse racing? Is there a med for that? If so, write it down and take it with you.

Take pictures of your household belongings and put the CD in the Insurance folder. Pictures will be helpful if you have to prove the television was not something from an era before remote controls. Having proof of what you need to replace will make life easier.

Your banking, credit card and borrowing records along with any investment information should be gathered and placed in a "Finance" folder. If you are a couple, finance information often defaults to one person and many times the information is stored in their head. If I remember correctly, memory fades. Record it, store it, and share it with you significant other.

Your estate planning documents and healthcare power of attorney go into the "Estate" file. While you are at it, put your passport, birth certificate, motor vehicle title and any other proof of ownership information in there as well. If you are traveling, you want to carry a signed copy of you healthcare proxies.

Last of all, set up a "Tax Records" folder and follow this rule of thumb. Keep copies of your returns and the supporting documentation for the last three years. The IRS isn't going to buy the Pillage People scorched them.

Hopefully you won't have to reconstruct your records or search for that missing Starbuck's card. Get it together, share the financial information with your significant other and keep the records safe. If you are worried about a Katrina-sized disaster, store a copy with a relative who lives in another state. Hopefully you will never need to reconstruct your wallet or home but keep the records safe. You will be glad you did.