

June 9, 2019

Documents and Important Papers

Are Your Papers in Order?

Whether or not you are ever involved in a natural disaster, a man-made disaster, or the apocalypse, throughout your life you will have times that you need special documents and papers. Having copies of all of the right documents and papers and knowing where they are can be even more vital in an emergency. For this reason, being prepared with important papers and documents is one of the 8 things we have been counseled by our Area Seventy to do.

In our wonderful day of electronic filing, many people assume that it is easy enough to just access whatever they need on the computer, and hard/paper copy filing has taken a back seat. However, it is responsible, wise, and even vital to have your physical copies of your most important papers ready to take with you in an emergency as well as having them backed up electronically. Did you know that FEMA and often the Red Cross will require identification before they assist you? Did you know that in the event of evacuation you will sometimes be required to prove that you own a home before you are permitted to reoccupy it?

Where to Start

1. Choose a method of organizing your papers. While people will even buy a safe that is fireproof and flood proof to keep their important documents in, many people prefer a storage method that allows them to quickly grab their documents and go should the need arise. My two favorite methods of creating a portable file for important documents are either a very large binder with

tabs and page protectors to put all of the necessary documents in or a portable file box with a handle and file folders. Both of these have advantages and disadvantages, but they both can be grabbed and taken in an emergency so that documents are "at the ready." Not all of the things you have in family files need to be included in this collection, only the papers that contain vital identification and information for you and your family.

- 2. Make a list of all the documents you need to collect that you can check off as you go.
- 3. Obtain legal copies of any documents you should not photocopy such as a birth certificate, marriage certificate, citizenship certificate, adoption certificate, or others.
- 4. Photo copy any documents that can be legally photocopied.
- 5. Scan all of your documents as you collect them so that you have a copy of all these documents in files on your computer.
- 6. File as you collect and check things off the list.
- 7. Add any instructions for those you might leave behind should something happen to you.
- 8. When you feel you have everything necessary in your files, both your portable hard copy and your computer copy, copy all of your files from your computer on two USB flash drives/ thumb drives. There may be times when you still lose your files such as having a disaster happen when you are away from home and the files.
- 9. Keep one flash drive and send the other to a responsible friend or relative out of area, or acquire a security deposit box out of state.
- 10. You can have a backup "in the cloud" as well, but once you have your papers and files in order make sure that you know how to access them "just in case."
- 11. * As a bonus, it would be a good idea to have a valid form of picture ID and proof of residence such as an old utility bill in your 72-hour kit.

The Standard List

Many people are not sure what to include in their file of important papers. Below is a list published by FEMA, and it is a good place to start:

- Vital Records: Driver's licenses, birth certificates, adoption papers, Social Security cards, passports, citizenship papers (such as a "green card" or naturalization documents), marriage license, divorce decrees, child custody papers, current military ID, military discharge (DD Form 214), medical and vaccination records for pets along with current photos and ID chip numbers in case you are separated.
- **Insurance Policies**: Homeowners, renters, flood, earthquake, auto, life, health, disability, long-term care; have at least the policy number and insurance company contact information for each type of coverage.
- **Property Records**: Real estate deeds of trust and mortgage documents (at least the two-page settlement statement provided by the title company showing the actual cost of the house and purchase expenses); rental agreement or lease; auto/boat/RV registration and titles; video, photos or a list of household inventory.
- **Medical Information**: Immunization and other medical records, prescription information (drug name and dosage), health insurance identification cards, physician names and phone numbers, powers-of-attorney for health care, and living wills.
- Estate planning documents: Wills, trusts, funeral instructions, powers-of-attorney, attorney names and phone numbers.
- Financial records: First two pages of your previous year's
 federal and state tax returns, stock and bond certificates,
 investment records, brokerage and retirement account
 information, credit card, checking and savings account
 numbers, contact information for credit unions, banks,
 financial institutions, credit card companies and financial
 advisers.
- Other: Personal address book, a letter with instructions for family or friends (for use in a situation where you're not present), backups of important computer files, a list of usernames and passwords for online accounts, a key to your safe deposit box, a recent photograph, fingerprints and dental records for each member of the household (some police stations and nonprofits fingerprint children free); account and

contact information for utilities and other services (you may have to provide a new billing address or cancel certain services), a list of important documents and where originals and copies are located.

If you want more ideas or details, there are other web sites that talk about this subject, but this list is a great place to start.

Does Your Family Know What to Grab?

In a crisis, many people panic and can't think what to do. It helps to have a specific plan and assignments. I once saw an emergency plan that showed what you should grab in case of an emergency. It mapped out a list of what to gather if you had only time to get out of the house in three minutes. Then it talked about making a list of what to get if you had more time to evacuate from 10 minutes to an hour. It talked about having a list of items for each floor. I thought this was good planning. Making such a plan and making sure your family knows how to implement it ahead of time could be extremely beneficial. Of course your important papers file should be on every list of things to grab if it is at all possible.

------ Notes from Red Hen -

Dear Aunt Bitty,

I thought you would like to know that Silky and seven of the hens from her coop arrived safely this week on our farm. They were tired and thin, but I believe they will recover. We were able to share some of our store with them and we are teaching them how to find and raise food for themselves. Already I have seen hope growing in their eyes. They are living in the old coop behind the barn. I think they may try to establish a more permanent place once they pull themselves together. The biggest threat will be predators, but we are working to secure their coop as soon as we can. Hope and pray that no mishaps will befall before we finish the task.

- Love, Red