



June 2020

## Important Documents

**For more information on this topic go to [Providentpapers.com](http://Providentpapers.com) and look under 2019 guide – June’s editions.**

### Hard vs. Soft Copy

There is really not a debate here. You need both. I know; it is a lot easier to have everything in electronic format. It makes less clutter, and is so much easier to keep filed. I thought that too until the day I needed a new computer and the company I purchased from promised to transfer all my files to the one I bought. Well, they transferred all the files all right, but they didn’t transfer the contents. All the files were empty! I lost everything—forever! I have also had a hosting company destroy my business website virtually overnight. They can tell you they are sorry, but when it is gone, it is gone. Now I have stuff in the cloud, but if we lost power or some new weapon or killer virus that destroys data is developed, technology may lose its reliability in a flash.

If the power goes out for a long period of time or you don’t have access to your phone or computer, you need your vital records. While a hard copy can also be destroyed, that is a little bit more avoidable. Don’t underestimate the importance of having that hard copy.

If you really want to be prepared, copy all of your important documents onto a USB drive (or two or three drives) and send

them to someone out-of-area. You can also put a copy in a safe deposit box. It is also a good idea to have one in your physical file. Just cover the bases so that if one set is destroyed or there is no power, you can access another. In the day in which we live certain papers can be vital.

Technology changes so fast that sometimes it isn’t even useable in 20 years. Right now I am typing this on my computer where it will be saved, and I am putting it on a website too. That should be good enough without copying it, right? Well, maybe that’s okay for this paper, but not for your important and vital documents. Even if they are saved in “the cloud” there may be a time when you need a physical copy. In fact, you need a portable physical copy. Don’t argue, just be wise and do it! It is always better to be safe than sorry.

### Starting and Building Your File

Get yourself a large binder and a pile of page protectors. A young family just starting a file can do this for \$5.00 by buying these things at the dollar store. Put all of your important things in it like birth certificates, marriage certificates, IDs you don’t have to carry, insurance policies... .

As your family grows more complex you may want a portable file box. It can include immunization records, mortgages, titles, even funeral plans. There is a good list of papers to include on the Provident Papers website under 2019 guide—June.

### Extra ID

You should have a copy of your ID or an extra ID in your 72-hour kit and in an escape bag if you keep one in your car. It is also a good idea to have proof that you live at your address. This could be as simple as a bill addressed to you at that address. Did you know that if FEMA is required to take over during an emergency they will not help you without ID, and

they probably won't let you occupy your house without proof of your owning it?

## Other Important Papers

Once you have a basic file, depending on your time of life, you may want to make sure that you have some legal arrangements made, like a living will and estate planning. Some people even have funeral arrangements. You should consider what insurance you need as well. This is all part of preparedness. It is an important part of taking care of your family. You might live right through to the Millennium, but just in case you don't, it is very considerate of those you love to take care of these things early.

## Suggested Monthly Goals

Level 1—You haven't started such a file:

1. Purchase a binder and 4 packages of page protectors. Locate the important papers you have currently. Start with your birth certificate, your social security information, citizenship papers, your immunization records or other dental and medical records that are important. Add a passport or other legal papers and documents. If necessary, contact vital statistics offices where you were born or married to get a copy of these records. File what you have and make a list of what you need to get.
2. Look up the list of important papers you need either on the Provident Papers website or on Google. Print out a list. Check off papers listed as you add them to the file. Make a goal to add a certain number each week or month.
3. If you are the bread winner, you should at least check into life insurance.

Level 2—You have put a basic file together, but it needs organizing or updating:

1. Set a goal to spend an hour or two each week updating your file. Make a list of things you need to check on or to

obtain to update and organize your file so that it is in top shape.

2. Make any copies you need to update both your physical or electronic files.
3. If you don't have an out-of-area backup, make and establish one.

Level 3—Your file is in order, but you don't have any arrangements made for what to do if you or your spouse dies:

1. Meet with an attorney and establish a will/trust, estate planning. At least establish a living will.
2. Decide how your personal possessions are to be divided up and make a legal record.
3. Update any legal documents that have not been recently updated.

————— Notes from Red Hen —————

Dear Journal,

*I overheard the farmer and his wife talking about making a will. Most chickens don't even read and write. I don't know how I would make a will, get insurance, or identification. I can't imagine that anyone would even believe I had written a will if I wrote one. I have had several broods of chicks. In fact I have sent 36 offspring out into the world, but none of them are counting on having any of my earthly possessions. I just hope someone will love and use my bread pans. How complicated the life of a human must be!*

