

Organizing Estate Information In the last few weeks, I've been reminded of how temporary and fleeting life can be. So I'm encouraging families this week to take some time to update their files. organize information, and hold that annual "family conference" with their adult children,

There are so many things that individuals can do to make dealing with a death and settling an estate easier. But these things take energy and time. Guaranteed the suggestions in this article are familiar ones — probably ones that some of you have procrastinated on for quite some time.

To make the task of organizing personal and financial information more manageable, break the tasks down into smaller assignments. If you and a parent, or you and a child, need to review information together, make a plan to spend one hour each time they visit to address this task. Or pick one category and organize the information in this area first. For instance, tax records are important to a person's on-going finances and to settling an estate. Do you have past year's tax returns in one place? Have you filed each year? Do you have pertinent information about deductions and income for this year filed together? Completing each of these assignments contributes to getting a person's tax information organized.

Another important file to have available (and to keep updated) in case of an emergency is one with insurance policies. Do you have a concise record of the health and life insurance policies that you own? Be sure to include the smaller ones that might come with group membership to community, veteran, or professional organizations. Record the name, amount of coverage, beneficiaries, and information about accessing this insur-

Take time to visit your attorney to review your will. Often families experience changes, and wills are more difficult to execute because they list a deceased person as a beneficiary or they stipulate guardians or executors that are no longer appropriate. They may be filed in a state where you no longer live or refer to property you no longer hold. A review every three years is advised; an annual review is even better. And don't forget to consult with the individual that

you have identified as your executor. If a bank official will act on your behalf, take the time to let your children know this. Make sure that at least one person knows where you keep your safe deposit box key and at what bank you rent a box.

As a gift to the executor of your estate, consider tackling a few other organizational tasks:

- Order multiple copies of your birth certificate and have several copies of your marriage license on file.
- Review the contents of your safe deposit box. Are all your vehicle titles there? If you own a cemetery plot is the deed enclosed? What about a divorce decree? These documents are all important when settling a person's
- Provide your children with an information card listing the name, address, and phone number of the attorney that is familiar with your
- Consider pre-arranging your funeral. Don't forget to keep your family/adviser informed about this. It doesn't do a lot of good to make these plans if people don't know about it and know what funeral business to contact. Also make notations that can be used to write an obituary report.

By establishing a "power of attorney," you can gradually familiarize another person regarding your finances and filing system.

While you're in the cleaning and organizing mood, don't stop at the file cabinet. Open up the closets, too! My grandmother developed a great system where she labels bags of "saved treasures" as "TAWIG" which means "Throw Away When I'm Gone." This is

her assurance that the things inside are meaningless to others. Of course, some bags don't get that label because items inside have value beyond her time.

What can you do? Start with the bulging stack of old appliance owner's manuals and warranties. If you discarded the vacuum cleaner years ago, you don't need the paperwork. Same goes for the refrigerator warranty from a defunct model. Do yourself a favor, and give away or recycle some of those old clothes, coats, and scarves now.

Each time you and your children work together to organize your records and belongings, you give them a gift that will ease their pressure when they are faced with the sorrow-filled task of settling your estate.

Take the time to do at least one task this month.



Berks Society 3

Farm Women of Berks County Group 3 read through the annual reading of the Farm Women bylaws, then played By-law Bingo. which is played by answering questions from the by-law book.

Each member shared a show and tell item, which ranged from a Christmas stocking for to a handmade sweater and sweatshirt.

The next meeting will be held Feb. 27 at the home of Sonya Moyer, Boyertown.



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