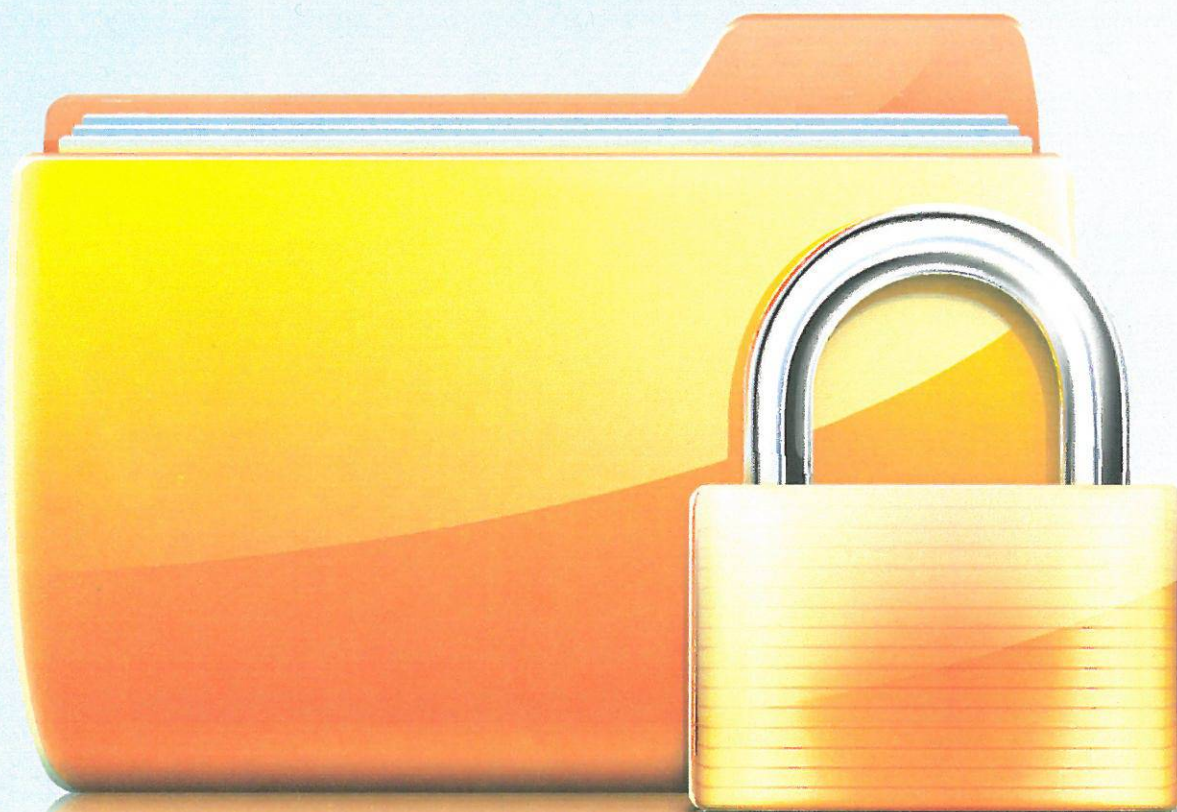


# *legal*

How to organize your important legal documents

BY MARY C. KELLY, PHD





# ease

Take 60 seconds to see if you are legally organized with this free 10-question quiz at [www.organize-you.com/test-quiz-page](http://www.organize-you.com/test-quiz-page).

**w**e plan for every possible contingency in the speaking profession. We have backup hard drives, the cloud, alternate flight arrangements and people we can call if we have a technical, logistical or other possible emergency. But few of us plan for the very worst kind of emergency.

I was 40 years old and six months away from retiring from the U.S. Navy when my husband was diagnosed with multiple myeloma, a very aggressive cancer. He died 55 days later.

As I sat in the ICU watching him struggle to breathe, I made checklists of what was going to happen if he failed to beat that cancer. I used those checklists and shared what I learned with friends, who asked that I pass the information

along to their friends, and so on and so on.

What happens if you're in a terrible accident and you die? What happens if the accident incapacitates you? What happens if you develop a fatal disease?

Are we prepared if something happens to us? While we know a bus could hit us at any time, less than 50 percent of Americans have a will or trust. Even fewer of those wills are current.

When corporations asked me to do personal disaster planning programs for their employees, I created a tabbed binder system and a fill-in-the-blank manual that organizes life's important documents in a simple and efficient way. The participant response has been phenomenal.



## QUESTIONS TO CONSIDER

Ask yourself the following questions. If you answer "no" to any of them, take steps to change your processes so you can say "yes."

If something happened to you on the way to an event, would your sister, brother, spouse, partner or assistant know whom to contact?

Would someone at the location know to call your office or spouse or assistant if you just didn't show up?

Is your speaking business in a state of organization so that if something happened to you, phone calls would be initiated, and your family could deal with what has happened to you without worrying about your business?

## Life's Important Documents

Before you can organize your documents, you need to create them. Here are the five you need.

**Letter of Instruction.** A Letter of Instruction that tells people close to you who to call, where the important paperwork is and what needs to happen right away in case you are no longer functional, such as giving your child their asthma medication or reminding others that your mother who lives with you is allergic to peanuts.

The Letter of Instruction is not a legal document so it does not have to go through a lawyer. Prepare it on your computer and send it to people who would be affected in the event of your incapacitation, such as your office, siblings and other family, and neighbors. This is important because it empowers people to take action on your behalf immediately.

**Will.** If you have a driver's license you need a will. Without a will, the state — not your family — decides what happens to your assets and distributes them according to state law. If you're curious about what happens in case you die without a will, please see [www.mystatewill.com](http://www.mystatewill.com) for an interactive guide to what happens by state. Keep in mind that any death without a will is going to require court costs, probate and delays in settling your affairs.

**Trust.** If your estate is complicated, if you have extended family or if you have real estate in more than one state, you might want to consider a trust. There are hundreds of different kinds

of trusts that address specific situations. I personally like trusts as they allow for a very simple will that can fly through probate, as all details regarding asset allocation are handled in the trust. A trust also allows affairs related to your estate to remain private.

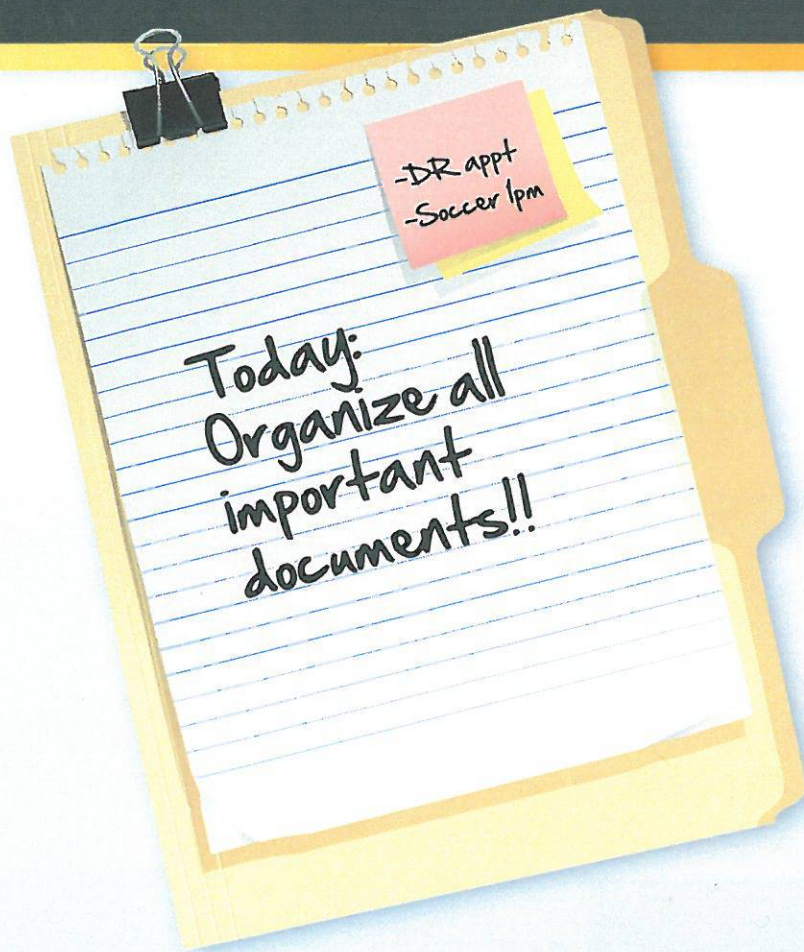
### Health Care Directives and Disability Insurance.

If you are somehow incapacitated, other people have to make decisions for you. Sadly, most people don't think about leaving instructions regarding disability until it is too late. Statistically, we are five times greater to become disabled than to die before we are older, and yet many people do not have disability insurance. Health care directives dictate what measures you want taken to extend your life. Do you want to be hooked up to machines? For how long? It's important to consider these questions as well as whether you want to be an organ donor before you get seriously injured.

### End-of-Life, Burial and Memorial Instructions.

Plan for your own last party. Please do not force your family and closest friends to guess about what you want in terms of your final resting place and the memorial service to celebrate your life. It's not fair. Planning a funeral is a huge undertaking, and you generally get only three or four days to plan it. It often includes a religious ceremony, a reception and loved ones. I personally want to donate my organs, be cremated, and have an open bar and a rock band at my reception. Not everyone feels this way, so leave specific instructions regarding what you want.





## Getting Organized

I suggest compiling a comprehensive binder that includes all of the necessary paperwork, and let important people know where the binder is located in the Letter of Instruction.

The binder needs to include financial, legal, medical, business and spiritual information, as well as a section dedicated to your business and finances, including bank records, credit cards, investments, retirement plans, contracts, debts and recurring payments.

Information regarding homes and other real estate such as location, mortgages, rental and landlord information needs to be clear. A copy of a military person's DD 214 is necessary for military benefits.

You pay your life insurance every month, but if something happens to

you, would your family be able to find it? Millions of dollars each year in life insurance policies are not paid out because the surviving family does not know the life insurance policies ever existed, the companies have changed, the policy numbers have changed or your family simply cannot find the policy.

Insurance of all kind needs to be included in the binder, including long-term disability, home insurance, car insurance, umbrella insurance, life insurance and health care insurance.

There is a free checklist at [www.organize-you.com/refills](http://www.organize-you.com/refills) to help you start your binder. There are also free downloadable child care forms, senior care forms, and dog and cat care forms that can help as attachments with your Letter of Instruction.

## In Case of Emergency

I never intended to make In Case of Emergency, Break Glass, Organize Your Life! a program, but I think it is the most important work I do.

Saving a family the anguish of chasing three to five years of medical bills, possibly losing their house, recovering insurance money, and avoiding the huge hassle and expense that come with a difficult legal battle during a time of emotional pain is supremely important. And that's what happens when make sure you have the right documents in place and organized so your loved ones can find them.

No one likes to think about these possibilities, but planning for the worst is the best gift you can give your friends, family and your business.



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