



faith . discipline . patience

Have you put on paper instructions and guidelines on how to handle your affairs if you become unable to do so? How would someone pay your bills? Keep up with your prescriptions? Alert medical professionals of your allergies? Instruct a financial advisor on IRA distributions?

And what guidelines have you given your loved ones in case they have to speak for you at the hospital?

Do they know whom to call?

And it's similar in the event of your death. Does your executor know where to find your documents? Your passwords?

It's overwhelming, isn't it?

But like so many large jobs you start with a single step.

After helping her aging father as he struggled to keep up with his affairs Christine Ballard authored a book, *Records to the Rescue*, to help others get organized.

"People often feel muddled up here," says Ms. Ballard with a finger pointing to her head, "but if they can put their instructions down on paper that's ok."

The book leaves plenty of space to write your own comments on the many aspects of your affairs, all from your pet's food habits to your funeral or cremation wishes.

It also explains, without jargon, what estate planning documents you may need, and where to store them.

It's not fun to contemplate our own inability to be in charge. Still, we all need to take this seriously. If we keep all of it a secret we're needlessly leaving our loved ones in a quandary as they attempt to figure out who should do what, and how to do it.

Don't let the immensity of the task of getting organized stop you from getting started. "Any information you include is better than no information at all," says Ms. Ballard.

Good luck.

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