

Bob Dyer: Unless you hate your kids, do this

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I forget about this most of the time, which enables me to function pretty well day-to-day.

But every so often it sneaks up behind me and kicks me in the head. Figuratively speaking.

Do you realize we're all going to die?

Whoa!

What a concept.

We start out in diapers, clueless, and, if we live long enough, we probably end up in diapers, equally clueless. And then we stop living.

Glad I could brighten your day.

The point is, nobody beats Father Time. Someday, even LeBron will be unable to dunk. At some point, he will stop running, reduced to simply ambling along. And in the end he will wind up in the same category as (almost – Edit Candy's) every other human being who ever lived.

Regardless of the date we sign off, we likely will leave at least a few family members behind. And unless you've been a real jackass, they will be grieving. They also will be facing a sizeable burden: wading through mountains of paperwork to finalize your affairs.

At this point, you already should have created a will and a living will. If not, 50 lashes.

But helping your survivors goes well beyond that. Or should.

About 10 years ago, I sat down and typed four pages of notes for my kids.

I gave them my bank and brokerage account numbers along with the phone numbers and addresses of those institutions ... my safe-deposit box number and location, and the location of the key ... my social security number (I'll bet your kids don't know yours) ... life insurance info ... contact info for my lawyer, doctors and the human resources office at work ... location of old tax returns ... info on investments, such as 401(k)s ... funeral instructions ...

anything else I figured they might be scratching their heads about when I'm no longer around.

To make things even easier, I got specific: "Deed to house is in middle drawer on right side of desk beneath computer."

I've given copies to both my kids and I try to update the info every year. They deserve it.

Whether the mystery-solvers are your kids, your spouse or your best friend, you'll want to give them/him/her passwords to your email and to things like Amazon and eBay accounts. You'll especially want to list passwords for things that are automatically deducted from your checking account, such as a gym membership, satellite or cable TV, a church tithe or your subscription to the Croquet Gazette. (There really is such a thing.)

Give them the password for your computer. (And maybe the name of a folder or two they should kill without looking at the contents.)

Have a secret stash of cash? Tell 'em where.

Who has a spare key to your house?

What's the code for your garage-door keypad?

All of this came to mind the other day because a friend sent me a column by a nationally syndicated financial writer who has created a "financial organizer" for exactly the purpose we're talking about.

It's free on Terry Savage's website if you give up your email address and later verify it. Go to: bit.ly/2rnaQ1Q.

The four-page document asks you for most of the basics, but you'll probably want to add at least a few of the additional things mentioned above.

My friend would take it a step further. "Heck, if you want to, compose the 'perfect' obituary; write it yourself and leave it with the copy of your will.

"And don't forget to leave a love note for your relative digging through your stuff to find all this!"

Leaving your relative a financial map will certainly help convey your love.

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