

This article was originally printed in the January 2012 issue of New Earth, the newspaper for the Diocese of Fargo.

Don't wait, start working on your contingency notebook today

Steve Schons

Do you have a "contingency notebook"? Perhaps you do, but you call it by another name. Maybe it's your "emergency file" or your "crisis notebook." Or, maybe you had intentions of starting something like this, but just haven't taken the time.

A contingency notebook can be as simple as the three-hole binder containing all the information a loved one or personal representative needs to know if you become seriously incapacitated or even die. When tragedy strikes, it's no time to go through drawers, filing cabinets and shoe boxes looking for pertinent information. Those who bear responsibility for your affairs need the relevant material immediately.

Your up-to-date contingency notebook can make all the difference. After you've obtained a good-sized notebook and 12 dividers, label the front cover in big letters, "Contingency Notebook." Then divide it into several sections, including:

Action list. Specify the immediate and secondary steps one should follow if something happens to you.

Key contacts. Identify family members, friends, professional advisers and others who should be informed of your condition.

Medical notes. List any medical problems and treatments. Identify types and locations of medicines. Name your doctors and provide contact information.

Financial accounts (savings, checking, brokerage, credit, debit, etc.). Include account numbers, customer service phone numbers and a copy of a past statement for each account.

Insurance. Include life, accident, disability, auto and health policy information. Summarize your coverage and/or include a copy of the coverage page from each policy. Identify insurance agent(s) and phone numbers.

Business interests. Include copies of contracts and outline action to take. Asset inventory. List your major possessions (autos, real estate, etc.).

Funeral instructions. Identify your wishes concerning the funeral service and burial. You might also suggest that donations can be made to your parish for those who wish to make a memorial gift in your honor.

Estate planning documents. Include copies of your will, power of attorney, living will or directive to physicians, trusts and other items. Also, specify where the original of each document can be found.

Charitable commitments. Summarize your charitable involvements, specifically your ties with your church. This will help your family know what organizations you supported during life, and why.

Personal Items. Include biographical information that can be used in preparing your obituary. Summarize your values and purpose in life. You might also provide personal notes to each family member expressing your love and your hopes for them.

Miscellaneous. This section is reserved for anything that doesn't fall into one of the other categories.

For the sake of your loved ones, we urge you to get started with your contingency book right away. Keep working on it until you are satisfied it is complete. Then show the book to your family and tell them where they can find it. All of this will produce peace of mind for you and for them. I am available to assist you and provide further ideas.

Also, in this issue of New Earth, you will see the results from the 2011 God's Gift Appeal. Thank you to all who participated.

Steve Schons is director of stewardship and development for the Diocese of Fargo and can be reached at (701) 356-7926 or steve.schons@fargodiocese.org.