

Is it time to start a death data document?

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While visiting my sister in Tennessee more than 20 years ago, I read an article in Nashville's newspaper, The Tennessean, in which a reporter wrote about the death of his father and his being named the executor of his dad's estate. His mother had died earlier, and he knew nothing about his dad's affairs or estate. Like many families living many miles apart, they only visited on holidays, such as Thanksgiving or Christmas. The reporter had many questions. Where did they bank? Were there investments? With whom? Is the car paid for? What is his social security number? And a hundred other questions. He wished he had talked with his dad or that his dad had written down things he needed to know.

This caused me to think about this, so I created what I call a Death Data document for my children to have at the time of my death. I recommend you consider creating such a document yourself to provide information your survivors will need to know. My kids know I have created such a document, but they have never seen it. More than once we have talked about it. I have copied my master DD document from my computer to a flash drive -- one for each child and they know where to look.

It is living document -- it must be updated regularly as things change. You may change banks, create a new will, eliminate a credit card account or start a new one, buy a new car, etc. Anytime I change anything, I update my DD document. My document has all sorts of information, even some less important things like the numbers needed to work my combination lock I use at the gym. My document started small, but now is 33-pages long. Each time I update it, I copy the latest version to each flash drive for my kids.

I recommend you start your own DD document and follow the pattern I discuss here. Even a husband / wife combination needs to do this. For example, one would think the spouse knows all about finances, but that may not be so for often only one may handle the bill paying and finances, leaving the other in the dark.

I have a suggested guide from which you might begin your own DD document. My guide may offer some thought provoking items you may want to include or expand. I suggest you copy the guide to your computer and on topics that apply to you, just fill in the information suggested. Add topics and categories that are unique to your situation and go into detail to eliminate any confusion. To access my DD guide, use this link:

https://1drv.ms/w/s!AgwzdGgBwxSSzWs7TizPj7n_gE

A final suggestion, this is a project that takes much time if you do it right. Go slow and complete each topic as you come to it. Provide the information you would want to know if you were on the outside and know nothing about yourself and situation