It might be time to compile an 'If! Am Dead'jile

Humberto Cruz
The Savings Game

Just in the past few weeks: My wife, Georgina, and I made new investments with the money from maturing certificates of deposit. Our local telephone bill started coming from AT&T, the new name for BellSouth. The customer service number for our long-distance carrier changed. We switched Internet service providers and have a new account number (I kept my AOL address for work).

All these changes have been duly recorded in the regularly updated and arguably rnostimportantdocumentI keep — a lengthy file (at last count, 6,382 words) titled, "Read This If I Am Dead."

Meant for Georgina and our daughter, Veronica — but invaluable to me by keeping important information in one place — this document:

➤ Lists all our accounts and assets, including our horne, credit cards and insurance policies, with a basic description, account numbers and contact information, including passwords when required.

➤ Identifies individuals and organizations to be contacted when I die (for example, professional advisers and the Social Security Administration).

➤ Tells where our important documents are, including insurance policies, birth certificates, Social Security cards, wills, living wills, health-care proxies and our final wishes for simple and inexpensive funerals.

➤ Gives information on matters that may seem trivial but could cause needless frustration in times of grief, such as how to run the sprinkler system.

➤ And going beyond cold facts, this document allows me to write a personal farewell to my loved ones and my wish they continue to lead full, happy lives as the best way to honor my memory.

In essence, "Read This If I Am Dead" is a living, loving and constantly evolving little book I write for my family. You can do the same using the topics I've listed as a guide. Or you can buy any number of "fill-in-the-blanks" books or software programs designed to organize your important information.

Among them, I've been most impressed by a new "Family Records Organizer" CD-ROM by T. Rowe Price, a Baltimore-based investment management firm. Easy to use, interactive, educational and comprehensive, the Organizer also beats all competitors in price. It's free, and you don't have to be a T. Rowe Price customer to ask for one at www.troweprice.coml getorganized or by calling 800-538-2706.

With no promotion for the company's mutual funds, the Organizer includes strictly educational tutorials, including four videos from T. Rowe Price fmancial planners on investments, insurance and overall estate planning. In addition, 57 text entries cover a wide variety of topics, including the differences between Roth and Traditional IRAs and a checklist for assessing funeral services and costs.

"It is a great tool for consolidating fmancial information, and it can be of tremendous value to the people who care about you most," said Christine Fahlund, senior financial planner at T. Rowe Price. The Organizer or any similar document can also be an "ice breaker" to start sometimes difficult but necessary conversations with family members about fmancial and estate matters.

As with any document you'd prepare on your own, you decide how detailed you want to be. I recommend filling out all the sections: personal information, investments, banking and credit cards, sources of income, loans and debt, insurance, property and mortgages, health and medical, wills and trust, funeral arrangements, and a blank section for your own notes.

But you can skip some and also use a "fast track" function for just the most essential information in each. Access to the program can be restricted with a password, and sensitive data such as Social Security and account numbers is encrypted. In addition, printouts can exclude this "protected" information if you want.

➤ **HUMBERTO CRUZ** *can be reached at AskHumberto@aol.com* or *cia Tribune Media Services,* 2225 *Kenmore Ave., Buffalo, NY 14207.*