

Getting "Emergency" Ready

An emergency is defined as "an unforeseen combination of circumstances or the resulting state that calls for immediate action." An emergency doesn't necessarily mean a disaster. It could mean that your child needs a copy of his birth certificate to register for school, or you need a copy of the pink slip for your automobile when a brand new set of wheels catches your eye. If you don't already have important papers together in a safe place, maybe this is a good month to buy a small fireproof box and gather those papers together that might include:

- Wills, social security cards, passports, birth certificates, divorce and custody decrees, immigration documents.
- Property deeds, mortgage company address and phone number, homeowners and life insurance policies and phone numbers, copies of health insurance card and phone numbers.
- Inoculation records, health records, doctors and dentists names, addresses and phone numbers.
- Auto ownership papers, auto insurance policies and phone numbers, drivers and auto license numbers.
- Credit card numbers, addresses and phone numbers for outstanding loans.
- Stock and securities certificates, address and phone number of broker, bank account numbers, addresses and phone numbers of banks.
- A current copy of your employment resume, as well as a list of previous home addresses and dates of residence.
- An extra copy of your address book, complete with phone numbers and addresses of friends, relatives and professional resources.

You'll be surprised at how useful it will be to have this information in order and accessible.