



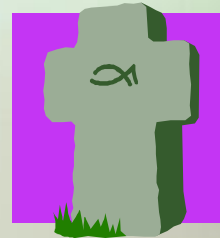
Sterling Heights Public Library:
May 6, 2010



Organizing For The Unexpected! (& Emergencies)



Presented by: Judith Lubowicki, CPO®



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Who Has?



- Ever experienced (or had family experience) an Illness?
- Ever experienced (or had family experience) an Accident?
- Ever experienced (or had family experience) an Emergency (Disaster)?
- Ever known someone who died?

The Unexpected:

- We don't expect Illnesses, but they happen.
- We don't expect Accidents, but they happen.
- We don't expect Emergencies (Disasters) but they happen.
- We don't plan to Die - but (as far as I know) it is going to happen! **J**

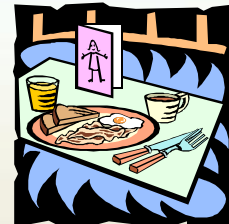
How Does It Affect Us or Family?

- _____
- _____
- _____
- _____
- _____
- _____

Our Lives:



- Care of our teeth, hair, clothes, and food take effort to happen.



- So does Organizing for the Unexpected!



The greatest injustice we can do to our family is to not “plan” and prepare for these unexpected life events - via being organized!

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When We Organize:

- We save valuable life-saving minutes.
- We give our family energy to help us - not manage all our stuff.
- We give our family peace and less stress when they really need it - and ourselves too!



Today we will Learn

Organizing methods to better prepare us
for each of the Unexpected Events
areas:

- Illness
- Accidents
- Emergencies (Disasters)
- Death

Organizing for Illnesses

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Create ZONES for Medical Items

- This is why a Kindergarten Room works!
- Suntan Lotion Zone
- Bug Spray Zone (Mosquito Bite Sticks)
- First Aid items (lotions, creams, bandages, etc.)
- Cold Medicines
- Pain Medicines, etc.

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Create ZONES for Medical Items

- Cupboards, closets, shelves (use containers & Label them!)



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Illness - Medical Binders



- If active medical life - create a binder for yourself or loved one. Include Tabs / Sections for:
- Use page protectors or pockets if needed
 - Visit Log Pages
 - Calendar Pages
 - POA / DNR
 - Allergies
 - Forms (blanks)
 - Lab Work / Tests
 - Medicines List
 - Prescriptions Side Effects Sheets
 - EOB
 - Med. Exp. Receipts
 - Doctors List
 - Immunization List

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Illness - Medical ID



- Have form of medical ID with you at all times
 - Bracelets, Necklaces
 - Driver's License
 - Medical Wallet Card (go to www.ID-Tags.com, then click on Wallet Card button - lower right, scroll down in small window, then click on "Create Wallet Card" button. Complete & Print.
 - Use Business card sized index card - write info on it and laminate!
 - Phone - have HOME or Emergency contact be 1st speed dial #.
 - Phone - have a HOME (Emergencies) contact and #'s in it.

Illness - Insurance



- Are you prepared for Long Term Care?
- Do you have LTC Insurance?
- Do you have Disability Ins.
- Average monthly costs for Assisted care range from \$2,000 - \$10,000 / month!

Illness - Downsize Now!



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Illness - Seniors

- Most of us are healthy until we are NOT!
- Biggest problem - Falls!
- Most never fully recover - need long term care.
- Fall- proof residences
- Current ratio - 1 to 6, by 2020 only 1 to 20 aids.
- Make sure have systems for managing medical records, financials records, life records. All can be found easily and quickly!



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Organizing for Accidents

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Accidents:

- Emergency Contact List
- Emergency Medical Information for a Child
- First Aid Kit (see Red Cross Store)
- First Aid / CPR reference cards
- Train our Kids - send to First Aid training & babysitting & swimming classes
- FAMILY FILE!



Family File:

- Emergency Contact List
- Emergency Medical Information for a Child
- First Aid Kit (see Red Cross Store)
- First Aid / CPR reference cards
- Train our Kids - send to First Aid training & babysitting & swimming classes
- FAMILY FILE!



TAMING THE PAPER BEAST!

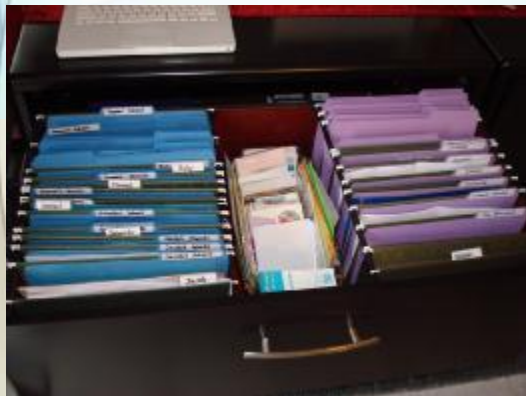
Straight-Line Filing Example



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Family File: Family Colorized System



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Family File: Family Colorized System

- One Section for Each family member (include pets, Emergency Aids section, etc.)
- Strategically stagger the tabs (see photos)
- Can use different colored internal file folders for each person - (but only one tab designation for that color)

Family File: File Folder Label Examples

- XXXX - Medical
- XXXX - Eye Doctor
- XXXX - Dental
- XXXX - School
- XXXX - School Work
- XXXX - Report Cards
- XXXX - Awards
- XXXX - Soccer
- XXXX - Girl Scouts
- XXXX - Vet Info
- XXXX - Church
- XXXX - Dance
- XXXX - Piano
- XXXX - Golf
- XXXX - Paystubs

Organizing for Emergencies (Disasters)

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Grab & Go Vital Records Systems:

- PortaVault (see my website) = \$70
www.SecuritaOnline.com
- Online Vital Records = \$199 +
www.CareBinders.com
- Cozi Family Life = www.Cozi.com (family info & calendar mgmt. - Free - not vital records - but contact & coordinate)
- Regular Binder (own Tabs & protectors)

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Porta Vault:



- PortaVault
- (see my website) = \$70 www.SecuritaOnline.com

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CareBinders:



- Online Vital Records = (software - can print and put in a binder)
\$199 + www.CareBinders.com

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Cozi:

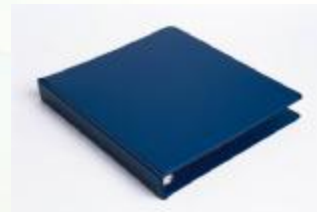
- Cozi Family Life = www.Cozi.com (family info & calendar mgmt. - Free - not vital records - but contact & coordinate)
 - Shared Calendar
 - Shopping Lists
 - To Do's
 - Reminders and Messages
 - Family Journal with Sharing
 - Mobile Phone Access
- Neat features such as: send grocery list by text message to your cell phone. Or call Cozi and have it read to you

Regular Binder: Some Contents

Update this binder Quarterly, Every 6 months, Each Year!

Put Copies Here and Keep originals in Safe

- Birth Certificates
- Marriage Certificates
- Passports
- Bank Account and Investment account lists (& Passwords)
- Password List (for all accounts and places you access)
- Insurance Appraisals / contact info / policy info
- Medical Contacts (Doctors, Hospitals, etc.)
- Medical Info for family (allergies, surgeries, medications)
- Car Titles, Mortgage Info, etc.



Homes & Fire + Organizing

1. Red Cross Site: www.RedCross.org
2. Search field in upper right: Preparedness Fast Facts (see handout)

- Fire Safety Checklist
- Fire Safety Fact Sheet
- Holiday Fire Safety
- Home Heating Fires
- Cooking Fires
- Children and Fires
- Candle Fires
- CO Poisoning
- Tornado Safety
- Winter Storm Safety
- Flood Safety
- Heat Wave Safety
- Pet & Disaster Safety
- Flu Safety



Other Steps for Emergencies:

1. Cell Phones (or a phone) near bed
2. Flashlight near bed
3. Have a Family RED CROSS READY KIT (see handout).
4. Hand crank radio (mini-generator) & flashlight combined (see RED CROSS store)
5. First Aid Kits (see RED CROSS store)
6. Fireproof / Waterproof Safe (one that also protects digital / computer media)

Organizing for Death

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We Must Talk About This!



1. Organ Donors
2. DNR / Patient Advocate
3. Power of Attorney / Medical Advocate
4. Power of Attorney / Financial
5. Will
6. Living Trust
7. Financial Records Accessible
8. Insurance & Property Records Accessible
9. Funeral Arrangements Information.

Organ Donors



You Can Save MANY Peoples' Lives!

Register: www.GiftOfLifeMichigan.org

Mark Driver's License

Tell & Instruct Family!

Put in POA, DNR, or Patient Advocate Form

DNR / Patient Advocate



Do Not Resuscitate

This instructs medical staff about what to do when you reach a specific medical status.

Patient Advocate

Often part of DNR form, it tells medical staff who is your advocate for making medical decisions and the power that person has.

(medical power of attorney is better)

POA - Medical



This is the form anyone needs in order to access any of your medical information.

Without – hands are tied.

Delays for treatment can be lengthy.

Must be HIPPA compliant

GET THIS DONE! MUST HAVE!!!!

POA - Financial / Durable



This will allow someone to pay for your medical care and needs.

Especially valuable if you will be disabled for extended period of time.

Better than putting someone's name on accounts.

GET THIS DONE! MUST HAVE!!!!

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Will / Living Trust



Will:

This states what you want done with your belongings (still have Probate Court Costs).

Living Trust:

This determines how your assets are handled.

Must FUND IT (put all recommended assets in name of trust).

This avoids probate costs = saves thousands \$\$\$

Financial



Start Organizing These Now:

- Sort all Financial papers
- Purge prior year records – as recommended by tax person or attorney.
- Maintain in easy-to-use system in case others need to assist you with bills.
- Update Lists multiple times during year (new accounts, deleted accounts, etc.



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Insurance & Property



Make sure your Insurance and property records are organized, easy to find, sorted and purged.

Family should not need to have to dig through decades worth of papers just to find paperwork to handle your affairs.



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Funeral:



Money or funds may be limited if you experience a long-term illness.

Make your arrangements NOW – so your family won't have to struggle with all of those decisions at a time when they are grieving, stressed, and traumatized!



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Summary: What we've learned...

Organizing methods to better prepare us
for each of the Unexpected Events
areas:

- Illness
- Accidents
- Emergencies (Disasters)
- Death

I will be happy to Talk
with you about your
Questions...



- Benefit of being at this training
- Don't be Shy - I'm a nice person **J**
- You have my cell phone # and my email address - use them!
- Some of the simplest solutions provide phenomenal results.
- You can Do IT!!

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- Look at demonstration systems and books on table.
- QUESTIONS?
- EVALUATION FORM - Your feedback is valuable!