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Where is your stuff?

Some say that paradise is Hawaii. But on Saturday, January 13, 2018, the Emergency Alert System put out an ALL-CAPS text message that shook up the islands maybe more than any volcano could.

The message said: Emergency Alert. Ballistic missile threat inbound to Hawaii. Seek immediate shelter. This is not a drill.

The Emergency Alert System sent the message over television, radio, and cell phones in Hawaii. It was sent at 8:07AM. It caused panic and disruption throughout the State.

A second was message sent 38 minutes later and described the first message as a "false alarm." State officials blamed a miscommunication during a drill at the Hawaii Emergency Management Agency for the first message. But what if it was for real?

The atomic bombs of Hiroshima and Nagasaki were light weights compared to the monsters now available.

Do you move from Hawaii? To where? With us Floridians living close to the U.S. military's U.S. Southern Command facilities in Tampa, you and I could be toast, too.

Hopefully, that scenario won't happen.

What could happen is a hurricane, or Mom and Dad die in a common accident, or the house burns down, or you forgot what you own.

You need a backup plan with an inventory worksheet, I have one available for free, of your stuff and who should get it if you become incapacitated or die.

Enough scare talk. Let's get serious. Where is your stuff? Who gets your stuff? Give access to your trusted people, those who need to know, as part of your financial and estate plan.

You should make a written document, an audio tape, or a video recording expressing your wishes and hope for the future.

There is a proverb that says "When an old man dies, a library burns to the ground."

To protect your will, deed, and other paperwork, you need maybe a physical vault or storage in the internet cloud.

Is storage of paperwork in the cloud safe? I don't know, but I'm guessing your medical records, credit history, emails, and so many things are being stored there right now. Like it or not.

There are many cloud storage systems, sometimes referred to as an online paper storage vault. My company has a free vault for all clients to use. You can store any paperwork there.

It could be scanned copies of wills, trusts, real estate contracts, birth certificates, death certificates, title to home, monthly bank statements, tax records, passwords, email accounts, etc. The list is endless.

And don't forget digitized family pictures. They are treasures to protect.

What about your digital assets? You may have accounts with social media, search engines, and shopping sites that require user names and passwords to access.

We all really do have lots of stuff. Who knows where it is and what you would like done with it?

At least get a safe or use a safe-deposit box accessible by your trusted contact people.

If you are wise, set up your vault now. Somebody you trust has to go through, handle, and settle your stuff.

I believe that a financial and estate plan is incomplete if not adequately shared with the people who may need to know how to put your plan into action following your disability or death.

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