**Legacy Drawer: Norman and Loretta Larson**

1. **Living Will | Advanced Medical Directives| Power of Attorney | Financial Power of Attorney**

Ex: The wills, financial power of attorney, and simple power of attorney are in our safety deposit box #4225 at First National Bank on 8th and Main Street. Our attorney, William Peterson, 555-331-8888, has copies of these documents and copies of our Living Will and Advanced Directives. The key to the safety deposit box is on Norman’s keychain and a copy is in the top right hand drawer of his desk.

1. **Insurance: Life | Home | Car | Health | Other**

Ex: Car insurance for both our Nissan and our Saturn are through State Farm Insurance; our household insurance and the insurance for Norman’s motorcycle are also through State Farm. Our agent is Henry Smith on 8th Street and Spruce Avenue. We make payments twice per year for the four insurance policies in February and August. Norman has a life insurance policy through Equitable Life, policy number #68888, which will pay $25,000 in the event of Norman’s death. Loretta is the primary beneficiary, and our granddaughter Norma is the secondary beneficiary. A copy of this policy is in our safety deposit box.

1. **Internet: IDs | Master Password | Program that keeps passwords**

Ex: All usernames are nllarson, passwords are as follows:
Gmail: buttercup73 | Facebook: highschool69 | Ebay: spending69 | AmEx: buttercup69

1. **Automobiles | Boats | Motorhomes | Donations?**

Ex: Both of the cars are paid for. The titles for the 2012 Nissan Altima and the 2008 Saturn Vue are in the safety deposit box. The Nissan is in Norman’s name and the Saturn is in Loretta’s name. If the cars are no longer needed by Loretta/Norman, please donate them to the local Public Radio station.

1. **House | Real Estate | Cabin or Retirement Home | Storage Units**

****

Ex: We bought our home in 1984 for $250,000. It is completely paid for and the title for the house is in the safety deposit box. The Jones and Jones Realty Company has been selling most of the homes in our neighborhood and has a good reputation. We started storing some of the items that we were no longer using; they are in A-One Storage on N. Highway 52. Our storage unit is #221. The key is on Norman’s keychain and the storage unit contract and an extra key are in our safety deposit box. We pay for the unit in January ($240) for the entire year.

1. **Bank Accounts | Debit Cards | Checking v Savings | Bill Pay**

Ex: We have two bank accounts at First National Bank on Main Street. The Savings Accounts, both in our names, is worth about $12,000. The Checking Account, in both of our names, is usually maintained at about $5,000. We pay all of our routine bills through First National’s “Simple Banking” online program. The user name is nllarson and the password is Buttercup. We have a debit card attached to the checking account only. Savings Account is #346712, Checking Account is #441356.

1. **Revolving Charge Accounts | Loans | Names of Ownership**

Ex: We have been paying $100 per month on our grandson Steven’s college Stafford Loan. Although it is in his name, Steven Norman Larson, we are both listed as co-signers. The payment is automatic through our online bill pay service at First National Bank. Loan #AWL699814L.

1. **Bills to be paid immediately: Rent | Condo fees | Yard Maintenance | Etc.**

Ex: We have an HOA (Home Owner’s Association) fee of $50 per month to the Happy Hollow Community Association. Baker’s Garden Center provides our lawn care at $150/month. Utilities are Holcomb Gas, G and E Electric, and City water and waste disposal. We have a landline and one cell phone. The landline is 413-242-5555 and Norman’s cell phone is 413-242-6666. The cell phone is paid for. The two phones are bundled through AT&T and the monthly payment is paid through our Bill Pay (usually around $110).

1. **Investment Accounts**

Ex: Our investment broker is John Howard with AG Edwards (The Princeton building). We have two trust accounts with him, and IRA (from Norman’s employment with the hospital), and a mutual fund. The account numbers/approximate values are:
Trust #1: #345-6789, approximate value is $100,000 with our two children as the beneficiaries.
Trust #2: #567-8910, approximate value is $50,000 with grandsons Stephen and William as the beneficiaries.
Norman’s IRA: #112-223-4, approximate value is $55,000
Mutual Fund: #443-455, approximate value is $250,000

1. **Social Security | Pension | Benefits**

Ex: Norman receives approximately $1650/month and Loretta receives approximately $172/month in Social Security benefits (after Medicare and insurance deductions); these amounts are deposited in the checking account at the bank on the second Tuesday of each month.

1. **Valuables | Appraisals**

Ex: In Norman’s office there is a hollowed out book entitled Medicine of the Old West and in it is some Confederate money and some jewelry. We have never appraised the Confederate money but the two rings were appraised at $5,000 (appraisal is in the safety deposit box). The ruby earrings and necklace are real but have not been appraised.

1. **Family Heirlooms | Family History**

Ex: The old red chair in the dining room came from Norman’s grandfather’s waiting room when he practiced medicine in Cheyenne, Wyoming in the early 1900s. The oak chest in the guest bedroom was brought to this country by Loretta’s grandmother when she and her family came from Austria in the 1880s.



1. **Notification of Death**

****Ex: Please post a notice about our death(s) on our Facebook page. Other people who should be notified:
Del and Margaret Webster | 1544 Excelsior Drive, Mendota, MN 55544
Geraldine Peacock | 667 Bridgeport Road, Hartford, CT 21344
William and Maxine Phillips | 40227 Sunnyvale Drive, Grinnell, IA 54310
Peter Hennessey | Bainbridge Retirement Center #226, Naples, FL 02331

1. **Obituary | Funeral Plans**

Ex: We have prepaid funeral plans through the Michaelson Funeral Home on East Benton Street. We have selected our caskets and paid for all associated costs. Pastor Johnson at First United Methodist has a copy of an exercise that we completed a few years ago about favorite hymns and bible verses that we could use at our funeral. Loretta wrote up an obituary a few years ago and it is in the file at church and at the funeral home with our information. It may need to be updated. We would prefer that people send memorials to the local humane society.

Additional Online Resources

* Your digital life after death
	+ [www.moneytalksnews.com](http://www.moneytalksnews.com)
		- Search for *what happens to your data when you die*
* Documents that provide information about past earnings
	+ [www.state.gov](http://www.state.gov)
		- Search for *documents on past earnings*
* Sites providing checklists and ideas for legacy drawers
	+ [www.daveramsey.com](http://www.daveramsey.com)
	+ [www.everplans.com](http://www.everplans.com)
* Products for organizing information
	+ [www.aarp.org](http://www.aarp.org)
	+ [www.organizingyourfamilylegacy.com](http://www.organizingyourfamilylegacy.com)
* Library resources
	+ <www.beforeyoucheckout.org>