

On being prepared... *Credit to Jon Titus of the Herriman Amateur Radio Club*

Let me add a bit to this important information. I'm not a financial advisor, so take this info as just comments from a friend. Feel free to pass along.

1. Ensure you have a will. People who die without one create a mess for heirs. Review a will every year or so to ensure the beneficiaries are still current and that it reflects your instructions. Talk with an estate attorney. (Also check beneficiaries on insurance policies, IRAs, 401(k) accounts, retirement benefits from an employer, etc.) Consider someone who gets a divorce and doesn't remove his wife from an insurance policy. His kids might get nothing.
2. Ensure bank accounts have more than one signatory. An account in only the deceased person's name will get tied up in probate. Spouses can designate accounts as "Joint Tenancy with Right of Survivorship" (JTWROS) or Transfer on Death (TOD), if they wish. Then the surviving spouse can still access the account.
3. Keep healthcare proxies up to date. Laws and regulations change and a lawyer can draft this document to ensure a doctor or hospital will follow your instructions. The HIPPA law can change!
4. Talk with children and your spouse about your finances and possessions. Make a list of who gets what.

### **And now for your ham gear**

5. The suggestion about an inventory of ham equipment is a good one. Each piece should have its own file folder that holds instruction manuals, warranty, copy of the sales receipt, notes about any modifications and added accessories. (Put a label on modified equipment and refer to this file.) Include a PHOTO of the device, radio, etc. People who handle your estate likely will not know an XYZ-33 antenna tuner from a DFG-099 transceiver. The photo should show accessories, cables, microphones, connectors, etc. If you don't have a manual for something, download and print it NOW. Others might not know where to look.
6. Label accessories! Looking through a box of cables and trying to mate them to equipment can take a lot of time, and someone will always make a mistake. A box of 50 paper key tags with metal rims and split-ring attachment cost about \$10 at Staples. Label cables, even if it seems obvious to you and your ham friends what they're for. Label wall-wart power supplies as to their use and equipment they power. A friend of mine asked me to go through her husband's desk and try to mate all the electronic devices with their power cube. It was a mess and took several days just to get everything together

7. SHOW a family member where you have ham equipment stored. (Keep original boxes. They increase the value of your gear and make it simpler to ship if you sell on Ebay...)

8. If you have "extra" ham gear you haven't used for a long time and it still works and has value, offer it to club members or donate it. Remember after a while electrolytic capacitors can go bad, so no sense holding on to a linear power supply for a decade.

9. Clean your shack at least once a year. Dust in equipment does it no good. Get rid of batteries you can't use. Remove batteries from stored devices. We had a terrible time when my father-in-law died and left all sorts of batteries for us to dispose of. We had cartons to take to a recycle center along with a "hidden" lead-acid car battery under his workbench. And batteries had gone bad and ruined model-airplane radios.

10. Use small-parts bins, parts drawers and cardboard shelf bins to organize "stuff." A drawer full of jumbled connector types looks like junk to a non-ham. As you organize things you'll find a lot you don't need.