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### TD Banknorth Announces Winners of 'Housing for Everyone' Grant Competition

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### Financial Sense

**Jeff Bogue** is an independent, fee-only financial planner with his firm, [Bogue Asset Management, LLC](#), based in Wells. He has been a certified financial planner (CFP) practitioner since 1997 and is a registered investment advisor in Maine and Texas. Jeff also writes a personal finance column for National Fisherman magazine.



[Main](#)

July 14, 2006

#### Estate Planning: Getting Organized

When conducting estate planning, many people recognize the need to get all of the documents executed such as their will, trusts, as well as their health care and financial proxies. But many people forget one critical element: Having it all organized so their executor or other loved ones have a detailed listing of all of your financial and personal information as well as where all this can be found. If no one knows where your information is, things fall through the cracks and it may create a situation that you didn't intend to leave behind. By having a central directory, it can spare your executor and your loved ones the time and aggravation of trying to unwind your financial affairs.

Now you can simply create your own ledger that lists out your information. Once completed, all you would need to do is let your executor or family member know where it is. But if your situation is complex or if you aren't sure if you have all your bases covered, there are a couple of good tools on the market that can help you in accomplishing this:

One organizational tool is The [Beneficiary Directory](#) written by Mark Kaizerman. The Beneficiary Directory has a workbook where you can document what you have and where it can be located as well as an easy to read instruction booklet. Once done, all you have to do is give the completed Directory to someone that you can trust for safekeeping to serve as the directory administrator. The nice feature of the Beneficiary Directory is that it employs a simple document key to indicate where the information can be found (such as a file, safe deposit box, etc.). It also gives guidance to the administrator on who can review the directory (executor, proxy designees) and under what circumstances. Another tool is [If Something Happens to Me](#) by Joseph Hearn and Niel Nielsen. This workbook is larger, not only allowing you to direct and executor to where all of your assets, liability, and important documents are, but it also allows you to put more detailed information within the workbook. It also provides some nice basic estate planning guidance from estate planning documents all the way to writing your obituary. Finally, you can also purchase an organizer where you can file all of your important documents. The organizer is particularly nice if you live in an area that is prone to natural disaster as this would provide some added protection against water damage. Nonetheless, each system is a nice tool to use. The best one depends on how comprehensive you want this to be.

By having all of your personal information organized, this can help allow your loved ones to focus on their emotional needs after you pass away.

Posted by [Jeff Bogue](#) at 08:39 AM

#### Comments

The Estate Vault has taken organizing your affairs electronically and personally financial planning to a new level. Soon to be featured on CNBC World Business Review as one of the new and innovative technologies in helping individuals prepare themselves in case a disaster strikes and their estates when a loved one dies or becomes incapacitated.

Posted by [Boyd Soussana](#)  
 July 15, 2006 08:19 AM

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Insight, opinion, anecdote... read the latest from all the MaineToday.com bloggers.



#### TODAY'S QUESTION

How do you think Cape Elizabeth voters should handle charging a parking fee at Fort Williams Park? **At noon:** 62% favor no fee at all. Check [Today's Question](#) to find out more information and vote.

#### NATURE CALLS

Just off Maine's busy coast, a serene world of seabirds awaits. Colleen Stone hopped on a boat to discover it.  
[From Away](#)



#### PUG SHOTS

Here is a chance to share photos of your pug.



[Pug Shots:](#)  
 Show off your pug

[Your Pet:](#) Even if you don't own a pug - or dog - offer a photo of your pet

#### HIKING AT THE ARBORETUM

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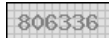
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[Outdoors with Children.](#)

**URBAN ADVENTURES**

In a state known for its wilderness, why seek outdoor adventure in urban areas? [Because you can](#)



**TENSIONS IN LEWISTON?**

Once again, Lewiston's Somali community finds itself in the middle of controversy after a pig's head was thrown into a local mosque. [News coverage of the incident](#)  
[American Journey:](#) Exploring the lives of immigrants moving to Maine.



**WHAT'S YOUR TOWN LIKE?**

Comment on your town's community, schools and more. Start by entering your town's name next to the image of Maine in [Real Estate](#).



**Week in Photos**


The Dignity Memorial Vietnam Wall was in town for the [Week in Photos for Aug. 6-13, 2006](#).



**PETS ON VACATION**


Lucky pets get to take a Maine vacation with their owners. Do you have a photo of your pet on a Maine vacation? [Share it here.](#)






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