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Opinion / Jacey Eckhart

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Paperwork defies best of intentions

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When Terri Schiavo died six months ago and newspapers and the internet were filled with stories about how we should prepare for our deaths, I bought this Living Will magazine at the airport. I didn't fill it out. I piled it on top of my desk with my will worksheet, a household inventory the insurance company sent when we got married, and a snappy apple green financial planning kit called "If Something Happens to Me."

But when "something" did happen to me – a hurricane sent me and my family fleeing our home – I hadn't read or signed one of those financial papers.

Turns out this isn't so unusual. People procrastinate when it comes to financial and estate planning partly because the subject matter is uncomfortable and partly because they don't know what they need to do, says Joe Hearn, co-author and publisher of "If Something Happens to Me."

"Let's face it, death and destruction aren't the funnest things to talk about," he says. "Especially when referring to ourselves or those we love."

That's what planners always say. They think we don't do our paperwork because we're busy doing things that are urgent and skipping things that are important.

But busy-ness and ignorance haven't stop me. Not even the thought of my own mortality has gotten in the way. I've told my kids a dozen times that I want "How Great Thou Art" played at my funeral and a Nikko blue hydrangea bush planted on my grave.

See, I can talk about my death.

I can think about it.

I can plan for it.

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I just can't write it down.

What we say disappears. What we write happens. Sign this paper, something in my head tells me, and I certainly will die. The fact that I'm going to die anyway doesn't seem to occur to my head. So shall it be written. So shall it be done.

Still I want this paperwork done. Is it too much to ask that the paperwork befall me as swiftly and harshly as any other calamity?

That isn't going to happen, I know. But even as I write this, I also know that I am not going to rush out and get my will taken care of, either.

Hearn says I should set a specific goal, like getting the paperwork done by the end of the year. I don't know that I could do that.

But maybe I could do a little. I could fill out the financial workbook part the way my nieces fill out their coloring books – only the pages I like at first. I could fill in my name on the space provided. I could look up the kids' Social Security numbers. That's easy enough. Maybe in a couple of weeks I could find the number on my car insurance policy and write down where I put my IRA.

I keep telling myself that if I just get started, then I might be able to fill in the rest of those blanks as if they were just blanks. I could jot down the name of a guardian to raise my children the way I jot down the name of a babysitter. I could sign a Living Will like it was a credit card receipt. I could acknowledge in writing a world that will not have me in it.

Then when all the blanks are filled in, I could toss my workbook in my desk drawer. And forget about it for the rest of my life.

Yeah, right.

Reach Jacey Eckhart at jacey1@earthlink.net.

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