Important

Following is a quick and easy system to safeguard your photos, your documents and possessions. Of course, you can do a much more thorough job of it if you devote the time and effort necessary. This will get you started in the right direction.

FAMILY PHOTOS: Now is the time to take all your old negatives, put them in a box and mail them to a trusted friend out of state. Then make some CD's of your digital photos and send the CD's out of state as well. If you have treasured photos for which you have no negatives, scan them, or have it done professionally, and send that CD to your friend. Once you have done this, all your photos will be reproducible and you can stop worrying about losing precious photos.

VIDEO YOUR HOME: A household inventory can be key to making an insurance claim after a disaster. One really smart thing you can do is make a camcorder tour of your home. Take an hour to slowly walk through your house recording every room and verbally adding details such as when you bought things and how much they cost. Don't forget to open drawers and closets for your video. Send a copy of your videotape to your out-of-state friend.

YOUR IMPORTANT PAPERS: Most documents can be replaced or reconstructed, though it may be time-consuming. Public records, such as birth certificates, divorce decrees, adoption records, can be retrieved at the county courthouse. So, concern yourself with papers which cannot be replaced, for example, a jewelry appraisal, promissory note, genealogical research, receipts for major purchases, home owners policy, earthquake policy and home improvement records can be handy in reducing any taxable gain that you might otherwise owe when you sell your house. Concentrate on photocopying the more problematic paperwork and store the duplicates with your out-of-state friend.

CONTACTS: Who would you want to phone or e-mail as soon as possible after a disaster? Your relatives, your insurance agent, stockbroker, your boss – write those phone and e-mail numbers down. How about your passwords to online accounts, combinations to locks you have around your home or your RV? Think about the numbers you will need and find a good place to put that information.

Much of this information was provided by Liz Pulliam Weston of MSN MONEY.