

# **Managing Vital Records: The Home Front**

Tennessee Society of Archivists

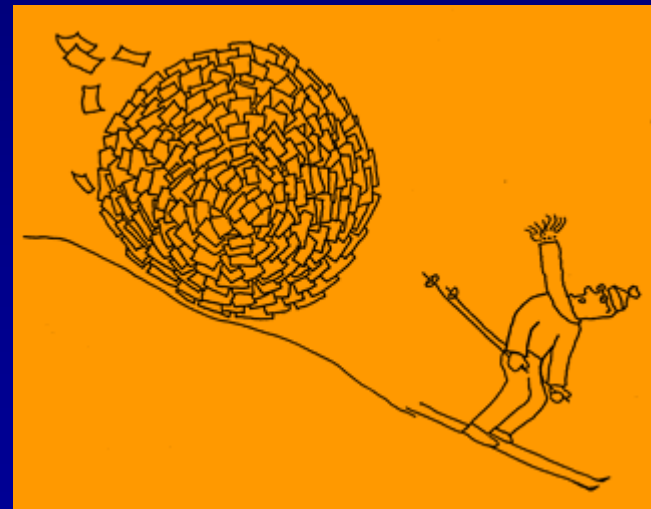
J. Michael Pemberton, CRM  
Information Management Associates, Inc.  
**November 7, 2001**

# At work, at home

- Dramatic increases in home—based businesses, blurring distinctions between “home” and “work”
- Increasing numbers of professionals working out of their homes
- Rising number of people pursuing a hobby or collecting at home

# At work, at home

- Increased attention to and frustration with increasing volumes of paperwork (legal, taxes, consumer, financial investments)



# At work, at home

- What records should be created or acquired?
  - **Acquired:** credit reports, medical information, birth certificates, death certificates
  - **Created:** powers of attorney, durable healthcare power of attorney, “what my family needs to know”)

# At work, at home

- In what form(s) should records be created?
- Where should records of various types be kept?
  - In single or multiple locations? SDB? Attorney, physician, broker, insurance agent?
- How should they be filed for optimum identification/retrieval?

# At work, at home

- Know kinds of records to keep at home, at the bank, with a lawyer, physician, accountant, other family members
- Use a records retention schedule for home and personal records
- Understand what records one may want to acquire (e.g., credit reports, medical information, birth certificates, death certificates,)

# At work or at home

**Records management** is the systematic application of management techniques to all records in their creation or receipt, utilization, organization, maintenance, retention, preservation, and ultimate disposal to improve efficiency and effectiveness in recordkeeping functions.

# “Records Is Records”

- All records follow some basic issues & functions
- Records management basics
  - Order to chaos: reduce lost time from poorly organized or missing records

# “Records Is Records”

- Create & consistently maintain systematic processes (e.g., indexing, classification, retention scheduling)
- Learn identification & handling of several types of records: “active,” “inactive,” “vital,” and “archival”

# At work, at home

- How should records be evaluated for retention?
- How to develop a retention schedule for records at home?
- How should one's records be disposed of (e.g., destruction, transfer to another person, etc.)?

# How to start? (1)

- A records inventory
  - 3-pile batch model
    - Keep (active, action needed)
    - Toss (irrelevant, outdated, unneeded)
    - File (inactive but should be maintained)
- Now, what do I have?

# The “Rule of Thirds”

- 1/3 of the records can probably be destroyed immediately (obsolete)
- 1/3 of the records can probably be moved to low-cost storage (inactive but held according to retention schedule)
- 1/3 of the records are keep in-office to conduct business

## How to start? (2)

- Where **are** your records?
- How are they being kept?
  - Hot attic, insects, leaky pipes, humid basement?
  - pH neutral boxes, climate control (65°F/45% RH)?
- How are they being accessed?
  - Easy-to-find ring binder)?

## How to start? (3)

- Who knows where ring binder is located?
- What retention values do the records have?
  - Temporary?
  - Archival? (e.g., family history)
  - **Vital?**
- Part of a “what-my-family-needs-to-know” document?

# At work, at home

- Special needs/properties of categories of records (e.g., list of records needed on the death of a family member, replacing records from a stolen purse or wallet).
- See long-term values of family health records, genealogical information, etc.
- Identify special equipment (e.g., fire-proof safes, home vaults) and services.

**The most fundamental responsibility of any manager is the protection of the organization's assets.**

***A home is a managed enterprise.***

# Defining “vital records”

- “Vital records” are those irreplaceable records needed for continuation or quick resumption of business in the event of a disaster or other loss.”
- Key personal records: birth, death (as used by government)
- “Vital records” in the personal arena are those which, if destroyed or stolen, will cause considerable personal, familial, or societal harm.”

## Fundamental roles of “vital” records

- Establish identification and legal status of the organization
- Document assets and liabilities
- Documents processes of the organization which enable work to be accomplished

# Standard strategies (1)

- **Onsite** methods
  - Protection from hazards (e.g., fire, water, viruses) to insure both existence and legibility
  - Maintain rigorous climate control for long-term records (many vital records fit this)

# Standard strategies (1)

- Create fireproof vault for unduplicated records (below ground in home)
- Make microfilm, xerographic, or imaged copies; hybrid technology

# Standard strategies (2)

- **Offsite** methods
  - Commercial records center
    - In local area
    - At a distance from local area
  - Duplication/dispersal
    - **Built-in dispersal** to separate location

# Standard strategies (2a)

- **Improvised dispersal** to second location
  - Data/electronic vaulting to offsite vendor
  - Data media rotation schedule (e.g., home to office to home)
  - Kinko's will image your records!

# Home/business parallel



*Most businesses suffering a major fire in which they lose their vital records go out of business (NFPA).*

“Won’t happen here!”



# More than fire . . .



**Tornadic  
activity**



**Theft**

**Floods**



# Fires: fast and slow

- Smoke alarms prevent file damage to home records
- Slower fires “burn” long-term records
  - Acid, lignin
  - Lamination vs. encapsulation
  - Test paper, folders; 7.5 pH in paper, folders, labels, etc. (buffer with calcium carbonate)

# Your vital records (1)

- Birth certificate
- Adoption records
- Death certificate
- Divorce records
- Marriage license
- Social Security card
- Household inventory
- Wills
- Power of attorneys
  - General, financial
  - Durable health care

## Your vital records (2)

- Passport(s)
- Citizenship records
- Safe deposit box inventory
- Final mortgage cancellation notice
- Pension plan records
- Rental leases
- IRA-related documents
- Stocks
- Deed(s)

# Your vital records (3)

- Master records list for executor
- Life insurance policies (w/ policy numbers)
- Burial information
- Who gets what—bequests *in writing*
- Title insurance policy
- Selected home-based business records

# Your vital records (4)

- Vehicle title(s)
- Adoption/custody records
- Children's fingerprints
- Citizenship & naturalization papers
- Medical records (selected)
- Military papers
- Certificate of disability
- Patents, copyrights
- Prenuptial agreement

# Non-vital records (examples)

- Service warranties
- Cancelled checks
- Calendars
- Membership information
- Voter registration cards
- Fraternal organization information
- Most receipts
- Newsletters
- Shopping lists, coupons

# Put it all in the bank?

- Wills? (SDB sealed pending inventory)
- Distant relative?
- Local records center?
- Information automatically duplicated elsewhere?
- Combination of these?

# Retention Schedule Example

Record	Where--1	Where--2	How Long?
Life insurance Policies w/ numbers	SDB	Attorney	Expiration
IRA-related papers	SDB	Home	Withdrawal + 3 yrs.
Household inventory	SDB	Home	Update as needed
Birth certificates	SDB	Home	Death + 7 yrs.

# Be extra careful

- Identity theft; impersonation
- Use of stolen credit card numbers
- Don't leave balance or deposit slips at the bank ATM
- Carry SS card, birth certificate only when Needed
- Shred personal financial documents

