

When Chanel Reynolds's husband died suddenly and too young, she knew nothing about his side of their financial life—he'd never even told her his passwords.

She's not going to let that happen to you. BY SANDY M. FERNÁNDEZ

The conversation every couple needs to have

This is a mom with a message: Planning for scary stuff is the most loving thing you can do for your family.

Within 30 minutes of meeting Chanel Reynolds, you'll likely be talking with her about disaster: What if something happened to you, or to your husband? What if your life, with no warning, was ripped apart? She doesn't want to freak you out—she wants you to be ready. "Because when it happened to me, I wasn't," she says. "And I'll never forget that."

On a Friday evening three years ago, she and her 43-year-old husband, José Hernando, were volleying about their plans. She wanted him to come to a barbecue with her and their 5-year-old son, Gabriel. But José—a Seattle

Web developer and serious amateur cyclist—wanted to stretch out his muscles before a race the next day. Chanel suggested he take Gabi along in a trailer bike seat since she'd be on child duty most of the weekend, but José didn't want to do that, either. What he did want was a kiss before he left. "He was being really cute, and José had an amazing ability to remain adorable even as he was being irritating," Chanel says. "So finally I said, 'I'll kiss you, but I'm still mad at you.'"

"It's lovely and reassuring to me that our last conversation was us joking and negotiating," she says today. "It's like a small snippet of what

we had over nine years of marriage.”

That night, as Chanel and Gabriel hung out with friends (José’s daughter from a previous relationship, Lyric, was away at camp), the cell phone in Chanel’s purse filled up with messages. By the time she checked it, around 8 p.m., there were many, all saying the same thing: There had been an accident.

hospital, she’d tried to unlock José’s iPhone and realized she didn’t know his password. Then, when a staffer asked if José had a will, Chanel said yes—before it hit her, “like a ton of bricks,” she says, that while the wills had been prepared, they’d never been signed. “We just hadn’t gotten around to it,” she says. The ensuing days would bring more ques-

“I was dealing with this crushing grief and losing my husband and soul mate,” she says. “I was facing becoming a single mom. But I had a hard time focusing on what the doctors were telling me, because all this other stuff was crowding into my head. Would I lose the house? Would I go bankrupt? I said to a friend, ‘Oh, my God, I don’t have my s-t together. I don’t. And I’m a smart, professional person with an education and resources. I should not be screwed, but I am.’”

A few days later, the doctors made it clear: There was no hope of José’s ever waking up. Chanel, stricken, didn’t have his end-of-life wishes in a signed document but opted to remove life support. She knew that her active, vibrant husband wouldn’t want the barely-there existence doctors were predicting for him.

“I was devastated, leveled completely,” she says. “But there was also an awareness that if this was happening to me, what did it mean for everybody else I saw walking the halls of the ICU? The people without my resources, or the people there alone? What happens to them?”

Chanel’s safety net—at least in the short term—was her family and friends. Concerned friends sent her donations through PayPal, which helped bridge the lean period until José’s life-insurance payment came through. It was a couple hundred thousand dollars, much less than experts recommend—but still, as she says, “much better than nothing.”

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José was in the hospital. Come quick.

A left-turning van had hit José head-on, crushing him and causing an immediate cardiac arrest. Doctors said it was only because he was in such incredible shape that he was alive at all.

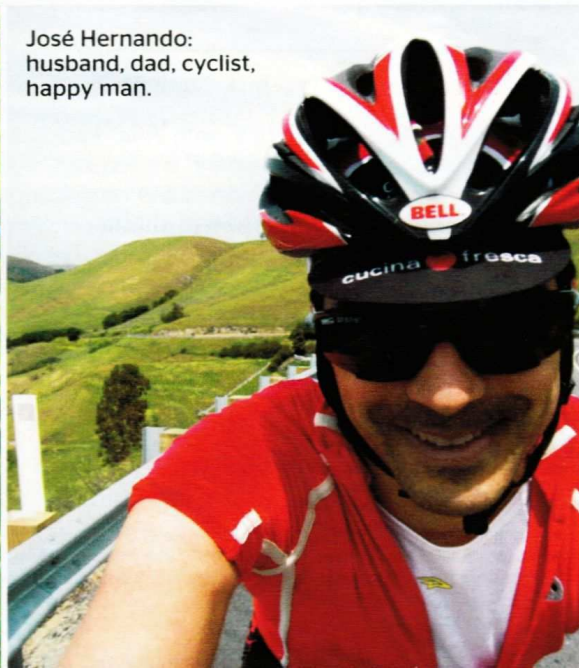
In the long, terrible hours and days that followed, Chanel—by nature a planner and an organizer—tried to imagine what the future would look like. “The world had just fallen out from under me,” she says. “And I found out I was financially and legally vulnerable also.” It began when, newly arrived at the

tions and frustrations. Had José signed up for long-term care through work? She didn’t know. Short-term? Ditto. Like many couples, they had split financial responsibilities—I’ll pay the mortgage, you deal with the utilities—and assumed they’d be around to answer each other’s questions. José’s half of their world was suddenly closed off, a mystery. The couple had a four-bedroom house but not much savings, and Chanel, a freelance digital project manager, lacked a paid family-leave benefit. Overnight, the family had no income.

Chanel, son Gabriel, and stepdaughter Lyric, in their first family photo after José’s death.



José Hernando: husband, dad, cyclist, happy man.



That payment allowed her to stay in the house for a year and give the kids a less traumatic transition, before selling it at a big loss.

Almost four years later, Chanel and Gabriel, now 9, live in a modern apartment in a different part of town. Chanel has a will—signed. She has a medical power of attorney, and a six-month emergency savings account, seeded by what was left of the insurance. She sent an email to people close to her, telling them where, if the worst happens, they can find everything from her estate documents to her social media passwords.

But she never forgot those other families in the hospital.

One evening this January, she posted on her Facebook page: “When José was killed I was far more vulnerable than I should have been, and a few very basic things would have saved me a mountain of unnecessary suffering when it was already hard enough to just get dressed in the morning. I...want you to have them so you can better protect yourself.”

Attached was a link to a site she had been working on for several years. It offers free examples of core documents of estate planning: a sample will (based on hers), a living will, and a power of attorney, which gives someone else the right to make financial and medical decisions for you if you can't. It has a printable checklist of just-in-case tasks, like buying life insurance and writing down passwords, contacts, and accounts. “Take it from me,” she instructs. “It is nothing short of punishing to call credit card companies and government offices, saying over and over, ‘My husband died and I am trying to locate/get access to xxxx.’” The site is named after the typically blunt mantra that

redalert!

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- 1 Place eggs in saucepan large enough to hold them in a single layer. Add cold water to cover eggs by 1 inch. Heat over high heat just to boiling. Remove from burner. Cover pan.
- 2 Let eggs stand in hot water about 12 minutes for large eggs (10 minutes for medium eggs, 15 minutes for extra large).
- 3 Drain immediately and serve warm. Or cool completely under cold running water or in bowl of ice water, then refrigerate.

TIPS

- Very fresh eggs can be difficult to peel, so buy and refrigerate them a week or 10 days in advance of cooking. The brief “breath” allows the egg time to take in air, which helps separate the membrane from the shell.
- To peel a hard-boiled egg, gently tap egg on counter top and shell is freely cracked off. Roll egg between hands to loosen shell. Then peel at large end, holding egg under cold running water to help ease the shell off.



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ran through her mind over and over during the darkest days at the hospital: getyourshittogether.org.

Chanel says she expected a few hundred people to visit the site, mostly friends and family. But that would have been preaching to the choir. Among the couple's circle, says José's former colleague Carrie Vincent, "everyone had already gotten started on getting their stuff together. You couldn't see what Chanel went through and not do it." Instead, the link was forwarded on to friends of friends and beyond: It was shared over 100 times within just the first few hours. Now Chanel's checklist has been downloaded more than 100,000 times. She's heard from parents jolted into action, the congregation of a synagogue in Texas, and a woman in Abu Dhabi. A widow wrote, describing

how she'd fondly watched the back of her husband's head as he rode away in a cab—noting his hair had started to thin, never imagining the accident that would take his life later that day. "That struck a chord," Chanel says. "This kind of traumatic loss leaves you with all these ordinary and clear moments of just before it happened—and then it's all gone. It's really hard to reconcile."

Chanel is quick to clarify that she's not a financial planner or a lawyer. "I'm someone who could be your best friend sitting across from you at a coffee shop, saying, 'Chica, pull it together. You are so smart and amazing in all these ways—you've got to get this taken care of.'" Consider her site that conversation: "This is so important," Chanel says. "We weren't ready, but I want everyone else to be." 

Your get-it-together checklist

We know we need to plan ahead, but these things tend to fall to the bottom of the to-do list. In fact, about 60 percent of Americans don't have a legal will. Setting your affairs in order shows family and friends how deeply you care about them, Chanel says. Consider these steps acts of love:

MAKE A LIST OF PERSONAL DETAILS They can make life miserable if they go astray: contacts; passwords; lists of credit cards, investments, and social media accounts; the location of important documents like Social Security cards.

GET YOUR PAPERWORK IN ORDER The basic estate planning package is a will, a durable power of attorney, and a guardianship agreement for kids or pets. Preparing these is not that different than, say, buying a washing machine: There's a basic model that will do, or you can add bells and whistles. getyourshittogether.org has simple examples; Nolo and Quicken have packages tailored to your state laws for about \$60; hiring a lawyer can cost \$300 to \$1,500.

MAKE THE HARD DECISIONS ABOUT YOUR DEATH This begins with talks with your spouse or loved ones about how you—and they—wish to be cared for in case of illness or imminent death. Leave a medical power of attorney and advance directives, and even write a notice directly to your doctor.

PURCHASE LIFE INSURANCE You and your spouse need to leave enough money to make up for your missing income. Think about whether you want long- and short-term disability coverage as well.

LEAVE TRACES OF YOURSELF Parents are often the ones taking the pictures—not the ones in them. But if you were gone, what would your family have to remember you by? Make an effort to create mementos. "It's tangible; it matters," Chanel says.

FINISH UNFINISHED BUSINESS Chanel adds a personal note: You don't always get a grace period to clean up old resentments, so ask for forgiveness, or say what's in your heart. Do it today. It'll make for a more peaceful ending, and a more peaceful life.