

My Life In A Box

... A Life Organizer

October 2007 Newsletter

Happy October!

Fall is beginning to arrive and seeing (and feeling) the changes in the weather, always makes me begin to think of the upcoming holidays.

I receive very interesting emails from people on my newsletter mailing list and someone just asked me if my entire life is built around disasters. My response was a resounding "No"! I enjoy gardening. In fact I love to design gardens. Yesterday I picked 30 roses from my designated "rose garden". I've also been playing the guitar for 42 years and enjoy working on my family tree. I'm creating an album of old photos and storing them online at Flickr.com. It's one of the many free photo service on line that I will be mentioning in a future newsletter.

Last week I located a box at my parents home that was full of surprises. Dad passed away 10 years ago and there was one small closet that was still full of his stuff. He was an educator and Mom presumed that everything in the closet was related to his work. It was one of those places that we just never got around to cleaning out. Mom decided it was time to tackle the closet and much to our surprise we found many treasures, and not just old business files. Since Dad started out his career as an elementary school teacher, he found unique ways to help children learn. In that closet were three small boxes containing his magic tricks.

Memories began to surface of the times that Dad would put on impromptu magic shows. The one that I did not appreciate (until now) was during my 16th birthday!

We had fun going through all of the boxes in that little closet. It brought back fun memories and we found a couple of surprises along the way. One of the boxes contained old photos that I had never seen. They were from the 1920's of my father and other family members. There was also a collection of wallet size school photos of my sister and me from kindergarten through high school. The greatest surprise was a letter that my father wrote to us. It was just sitting in that box, waiting to be found. It was a handwritten letter on one piece of paper addressed to Mom, my sister, me and my children. In brief he told us that he loved us and that he felt very rich to have our love. He also encouraged us to stay close to God and each other. What a gift...among the boxes of magic tricks.

In *My Life in a Box... A Life Organizer* I mentioned that my grandfather wrote a short note to our family and put it with his Will. I had no idea when I wrote that story that there was a note that my father had already written, waiting to be found. I want to encourage you to write a note to your children, siblings, parents, and friends. Let them know how special they are to you. You may choose to put it in your will, or send it to them now. Finding Dad's note this past week really touched our lives. It was also fun to find all of the crazy magic tricks and old photos!

On the subject of "family", a friend of mine and I have been writing a new booklet about how to narrate your life. The working title is *My Memory Keeper...the essence of my life*. Each of us has people who have impacted our lives, but are no longer around. My friend Janet and I are creating a way to tell those stories with one photo, on one piece of paper. It is an exciting venture and I am having fun writing one-page stories of family members and friends who have impacted my life.

The booklet will also guide people as they tell their own personal story so that their children, grandchildren, and other relatives will learn how they became who they are today. It is a simple process that we are designing. You don't have to be an eloquent writer. We will give you the simple tools to begin. I just completed my version of my life and I laughed at how many wonderful and challenging memories popped up when I took the time to remember. You will be hearing more about this project as it gets closer to being completed.

Planning Ahead for Medical Emergencies

What would happen if you were suddenly rushed to the hospital with a medical emergency?

- ♦ Would your family know where to find your most important information, such as insurance policies or legal and financial documents?
- ♦ Would they be able to access them at a moment's notice?
- ♦ Can you imagine family or friends rummaging through your closets and drawers looking for your documents that could have been placed in one easy-to-find location?

Two years ago this experience occurred in our family. Mom, who was then 80 years of age, was picking up a friend at the airport. On her way home she was broadsided by another woman in the middle of an intersection. I was on vacation and received the call that Mom was injured in the accident. My son and sister were able to get to the accident and called to let me know that Mom was doing well but could not walk. Her pelvis was fractured.

Later that day my sister called to ask if I knew the location of the insurance information since she needed to locate the car. Mom had many personal items in the car after it was towed. She also needed to locate her medical insurance information. Thankfully everything that she was in a fire retardant box in the closet. We had put Mom's "life in a box"!

After five days in the hospital our mother was moved to a rehabilitation hospital for 14 days. At that point we *assumed* that her Long Term Health Care would apply. It was a shock to find out that her policy would only cover her care at home if she had been in the secondary facility for 15 days. One more day and she would have had full care at home.

I've spent nearly a decade working with people from all walks of life who have faced a variety of crisis. Almost without exception, they've been totally unprepared when disaster strikes. Although most of us don't want to think about how to prepare for a medical emergency (or for any other type of crisis for that matter), it's vitally important that we plan before the need arises. Here are some of the questions you should ask yourself when thinking about how to prepare for a medical emergency or sudden illness:

- ♦ How much do you really know about your health insurance?

If you invest in Long-Term Health Care Insurance, you need to know that there is usually a period of time before the policy kicks in. Our family found that out the hard way!

If you do not understand those terms, your policy will be useless. Take time and read the policy and then **KNOW** what it says. Call your agent and have him or her to spell it out for you in simple terms, write it on a 3" X5" card and attach it to the outside of the policy so that you or family members can quick access to it.

- ♦ Who is empowered to make medical decisions on your behalf?

If you are unable to speak for yourself, the first thing to fall back on will be a Health Care Directive or Durable Power of Attorney for Health Care. Do you have these documents? If so, do your family members know where to find them? If you do not have this in place you can get a copy from your doctor, lawyer, and even on the Internet.

- ♦ Is your will or living trust up to date?

A person who dies without a will or trust is leaving a legacy of trouble for his or her family. It is a great idea to read your documents annually in order to see if anything has changed. Do you want the government to decide how your estate will be divided, or do you want your last wishes to be honored? Once you have put your legal and financial document in place don't forget to tell someone where they are located.

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