

June 23, 2019

Documents and Important Papers

Who's In Command?

While Making a Plan and Lists is a great idea, who is in charge in case it ever must be executed? Sometimes problems occur because too much is assumed and no clear plan is agreed upon. Everyone can assume someone else is going to carry out plans. If Dad is in charge, but he is at work or away on a business trip then does Mom know exactly what to do? Do the children know what is expected of them? What if Mom and Dad are away and an older child is sitting? What if someone else is sitting? Do all the family members know what to do and who is in command even if the regular family leaders are not available? Will family members listen to instructions from the person in command?

It is wise to practice or roll play so that every family member knows what to do in different situations, and what to take from the house if an emergency arises. While talking about disasters is often avoided to keep children from worrying, knowing what to do in these situations can also save their lives and enable better choices if an emergency arises.

Insurance

Insurance is a concept of preparedness or looking out for the future in case of an accident or crisis. Many people are content to carry the least amount of insurance coverage they can get away with. However, if you have ever truly needed insurance it is nice to have.

When my husband and I were living in our first home, I was washing dishes one snowy day when I heard a large crack and crash. I looked out the window to see that the roof over our front porch had caved in. My first thought was how we were carefully making sure that we could make the house payments and there was no way we could afford to pay for such a major house repair. I was so pleased to learn that our home owners insurance would pay to repair the damages. That experience has changed my outlook on insurance. It does cost to have it, and you may never need it. However, if you do then you are glad you had it.

Here are 5 important types of insurance to look into if you don't already have them:

- Auto insurance
- Home/rental insurance
- Health insurance
- Life insurance (especially for the breadwinners)
- Disability insurance

If you travel, it is also not a bad idea to look into travel insurance.

Did you know that most home owner insurance policies don't cover things like an earthquake, flood damage, or sewer backup damage? Coverage for these is usually extra. If your home was highly damaged in an earthquake or flood, what would that mean for you? Do you know what is covered in your home owner's insurance? How about your car insurance? If you are in an accident is your car covered, or only the other person's car? What does your health insurance really cover? If you don't know exactly what your insurance covers it would be a good idea to find out and evaluate whether you have the coverage you need.

Legal Preparedness

No one likes to think of misfortune or accidents. It has been said that most people believe they are invincible until about the age of 25. In other words, nothing will happen to them. However, there is a good chance that something will happen to you.

Hopefully it will not be something extreme. Sometimes people don't grow out of believing they are invincible until one day when something does happen and they are unprepared.

Do you have things legally in order in case of accident, death, or catastrophe? Have you made legal provisions for you children, family, estate, or are you leaving it all in the hands of the government? If you don't have legal provisions things may not turn out like you would want them to. Someone besides you often decides, and the part the government gets is often much higher.

Having your affairs in order legally is always a good idea. If you have family, it is even more important to make sure that things are in order for them in case something happens to you. Making the time and funds to work with an attorney who specializes in these things is an important form of preparedness.

Advanced Healthcare Directive/Living Will

What do you want to have happen if you are ever in very critical condition and are being kept alive only because you are on life support machines? You may want to be kept alive just in case and indefinitely even at the expense of your family...or you may want to be unplugged and let nature take its course. People often have extreme feelings about these kinds of things. Did you know that you can set up a directive on line so that what you want is in place for you just in case you need it? Even though this isn't very pleasant to think about, it is something every adult should have in their file of special papers.

Some people choose to have funeral plans, arrangements, and wishes as well. In this day and age it can also be a good idea to specify in what manner you wish your body to be cared for.

Instructions

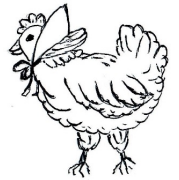
Sometimes when something happens to a spouse or family member, those left behind have no idea how to take care of finances, home maintenance, or accounts and other things that

the departed member of the family had seen to. In one class I took on special papers, parents and spouses left careful instructions in their important papers regarding how to take care of the things they thought would be needed.

While I could do better in this area, I have considered this a kindness and way of showing true love and concern for a spouse and family. I know of some situations where it would be extremely helpful to those left behind.

This does not need add any cost to preparedness expenses, but it will take some time. Set aside some time to consider what instructions you may want to leave for others and write them.

Notes from Red Hen



Dear Aunt Bitty,

You can't believe our good fortune. Our farm was being sold and we were completely neglected. Red helped myself and six other hens by encouraging us to come stay on her farm for a while. Once there we learned a great deal about self-reliance. Then the cat on her farm told us about a very nice chicken coop down the road on a little farm owned by a widow. The coop was well built, but sitting empty because the widow could no longer care for chickens. There is water nearby and space to plant a garden and grain. It is an ideal situation for us. I think we will be able to store food for the winter and live on our own for a good long time. Red said that she will put the word out that we could use a quiet rooster so that our little colony can grow and thrive.

— Love, Silky

Family Activity

I have often thought of the pioneers. Many of them left their homes in the middle of the winter leaving all but what they could pack in a wagon. Some didn't have a wagon. Later, the handcart pioneers could each only bring 17 lbs. While the handcart pioneers were less than 10% of the pioneers who immigrated, they have come to represent the sacrifices made for the gospel and heeding the call to Zion.

We may never be called upon to do as the pioneers did, but we may be called to make sacrifices of our own. If the time ever comes that you need to leave your home and possessions behind, what would you choose to take and what would you leave?

Give everyone in the family 20 small pieces of paper. Tell them that they will have a week to pack the 20 things that are the most important to them. You will have a small moving truck for the family. They can write one thing on each paper. Once everyone has their 20 things they can lay them out in front of them. Then shorten the time to pack and the space to take things in. You may go from a week to 3 days and 10 things. Then two days and 6 things. Finally, they have 10 minutes and two things. This will help each person in your family stop and think about what is really important to them. It will also help you as you make an evacuation list so that everyone knows what they can take. If you do ever have to leave, it will make thinking of what to grab much easier.