

# Preparing for the Night

## Business and Professional Women's Federation Presentation

Many things in our life can cause us to have a night in our lives. Life is full of unexpected surprises. In this presentation we will discuss a few of them and how to best prepare for them. Sometimes your best preparation fails. However, if you fail to plan, then your plan to fail. When nights come, face situations head-on. Don't let revenge be your first thought, don't walk in denial- examine and lay it before the Lord, in depression – Listen for God's voice – Know that God sees you, remember God's promises (never leave you, Isa 65:24). Let nights be stepping stones and not stumbling blocks. Honor God with your praise. A few of the Nights to prepare for will be discussed in this presentation:

**Household Power Outage** - Flashlight or candle in your home or hotel room

**Home Fires** - Monitor Smoke Alarms and test and change batteries regularly, Monitor Fire Extinguishers and plan escape routes.

**Natural Disaster** - Know Your Area, Prepare an Emergency Kit for house, car and on-the-go and keep them updated)

**Quick Evacuation** - Have a Plan including an out of area contact person, extra cash for emergencies

**Theft** – Wallet or purse is stolen today with your cell phone, credit cards, ID, airplane ticket, money, car keys, passport etc. in it. – This can be a night.

CPU stolen or computer crash -change password immediately and have back-up in iClouds or external drive

**Things to do when theft occurs:** Don't panic. Police report – contact house and car security company, notify cell phone carrier, change locks, contact credit reporting agencies– notify DMV – notify U.S. State Department re Passports – contact credit card issuers(don't cancel) – contact banks and close checking and saving, ATM and debit card accounts – notify auto insurance company – notify issuing county of birth certificate, have paper list of contact numbers elsewhere, contact Social Security Admin fraud line 800-269-0271, etc....

**Fire, Earthquake – Immediate evacuation** – If you had to evacuate your home in an emergency, would you have time to go through your files to pull critical documents? Probably not! Scan the following – Birth, marriage death certificates, driver's license, wills, trusts, children's immunization and school records, Medicare or health card, passport, military records, savings bonds and investment documents, social security card, home loan documents, tax returns, insurance policies, list of creditors and account numbers, college transcript, recent resume critical photos, list of valuables; make digital photos of home furnishings and equipment, recent credit report, list of emergency contacts; a file of your hard drive called "Critical Documents" and make 2 copies and update often; No matter what kind of emergency you're facing, if you can evacuate with your CD, you can begin to reconstruct your life as soon as you have access to a computer.

**Other Needs for Emergency Funds:** Job Loss, medical emergencies for you or pets, legal fees, car repair or replacement expenses, rental increases, unexpected travel, major household repairs, disaster relocation, etc.

**Prepare before travel:** In luggage put an emergency telephone list of family, Don't' carry cell phone in purse, List 3 national credit reporting organizations and social security fraud line numbers in cell phone (Equifax 800-525-6285, Experian-888-397-3742, Trans Union 800-680-7289). Copy of both sides of credit cards or a list of 800 numbers and don't carry those that you don't need; Don't put SS numbers on checks, purchase external hard drive or 32gb flash dive and back up files regularly.

## Death

We cannot stress too often the importance of getting your personal affairs in order. This process is important for everyone, but even more important for those who often find themselves living away from family and friends. Throughout your life, you have tried to protect your loved ones and now you have a chance to help them at a time when they will need that help the most. Taking the time to plan now and record information for your loved ones will be the most unselfish gifts of love you can give. Although many of us are efficient in our daily lives and keep meticulous records in our professions, most of us leave inadequate and incomplete records of our economic and personal affairs when we die. When and how your benefits will be paid and how your estate will be settled are many questions that must be answered. These are some things to help you record the necessary facts for your family, your attorney and your executor. I suggest you make a document including this information and store it in a safe place, so it will be available for possible revisions by you and later use by your family. It is not recommended that you keep this document guide only in your safety deposit box since most are sealed after death.

- Personal Information – SS#, Date of Birth, Place of Birth, Date and Place of Marriage, Spouse info, children same info. ***Be sure to date the date you made these notes.***
- Family Registry – for husband and wife include siblings
- In case of Emergency these people must be notified (name, address, relationship home and work phone) Have in file and post abbreviated version on refrigerator
- Important Business and personal contacts to be notified (Supervisor, Physician, Clergy, Attorney, Dentist, Accountant, Insurance Agent, Banker, Broker, others)
- Personal Finance Information – Banks and acct Nos, Certificate of Deposit, Safety Deposit and where key is kept, Record of Military Service location, Credit Card Accounts, Investment/Stock Portfolio is located at?, Retirement File is located at...
- Real Estate – We/I own property located (California/Texas), mortgage on property held by; Deeds, tax documents and pay records are located at: Automobile and Auto Insurance (Make, model year, registered to:
- Other Important Information
- Summary of Employee Benefits – Health, Life Insurance
- Retirement Info – eligibility of spouse and survivor annuity, Social Security, additional benefits information
- Final wishes – Church Preference, Religious Affiliation, Funeral Home Preference, Pre-paid Burial Plan yes or no, cemetery of choice, pallbearers, If cremated, what do you wish done with your ashes., Memorial service, obituary yes or no, music favorite selections, special requests for service.
- Trust and Powers of Attorney – keep updated as situations change
- Durable Power of Attorney
- Trust Funds (has beneficiary or trustee passed away?)
- Living Will or health care power of attorney –notarized
- Organ Donations yes or no.

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Get help – Pastor or Church Mother, Trusted Friend, Lawyer or other professional expertise.

**Prepare: Don't put off for tomorrow what you can do today. Prepare for the Night!**

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