

So Blessed!

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EDITOR'S CORNER

Ready? Action!

Greetings!

Do you have an action plan for your life? Action plans can be long term or can change from week-to-week depending upon your situation. My current action plan includes getting my entire house packed up to move to a new home, getting to work on time in rush-hour traffic, being consistent with Bible study and making time to exercise.

All of these things take planning and a commitment to sticking to a schedule. They also require me to look for ways to balance these responsibilities in a way that I don't become overly stressed and tired. While the house move will be over soon, I'm sure it will be replaced with something else that could potentially be as stressful. That's where work/life balance comes in, and this month's guest writer offers some thoughts for achieving that. And if you're getting a little stressed just looking at all the damage from the hurricanes on TV, and can't imagine what you'd do if you were in that situation, keep reading for some advice on how to prepare yourself in case of a home catastrophe.

Blessing!

Francine L. Huff
Editor & Publisher

Reflect on your present blessings, of which every man has many, not on your past misfortunes, of which all men have some.

-- Charles Dickens

ARTICLE

Document and Insure Your Home

By Francine L. Huff

Recently, two hurricanes, Charley and Frances, swept through Florida and the Caribbean, leaving devastation behind – and another hurricane, Ivan, is now rearing its ugly head. Millions of people have been displaced, some have died and the financial damage and loss of property is in the billions.

Many Floridians can tell stories of how they fled their homes to get out of the path of destruction. Others being interviewed in the midst of howling winds and pelting rain, stubbornly informed reporters they weren't leaving their homes and would wait out the storm despite urgent calls to evacuate. One woman even said she had a shotgun to handle any looters who might dare to come onto her property.

But probably what resonates most with people watching the drama unfold from other parts of the country, are the scenes of total destruction in some areas, waist-high levels of water and the people packed into emergency shelters because they no longer have homes that are livable.

Some of these people have insurance and will eventually go through the process of filing claims, sifting through the rubble and trying to get their life back in order. For those who don't have insurance coverage, the stress of this dire situation will escalate even further as they try to cope with their financial losses and put the pieces back together with little to no assistance.

Seeing the devastation caused by these powerful storms makes it a good time to discuss insurance coverage and how to prepare for a possible catastrophic loss. The following tips will help you put the steps in place for dealing with a natural disaster and the financial damage and devastation that can result.

1. **Take a home inventory.** Take pictures or videotape your home from top to bottom so that you'll have a record of its contents. Make a list of items that are one of a kind or very expensive and write their estimated value and serial numbers. If you have expensive artwork, furniture or antiques, you may want to get them appraised. Place this information, along with the name and phone number of your insurer, into a folder, binder or box that can be kept in a bank safety-deposit box. Make a copy of the pictures and other information to keep in a fireproof box at home or at a relative's or friend's house in a different neighborhood.
2. **Purchase a fireproof box.** Put important papers; medical information; a list of credit cards, bank accounts and insurers; and other information you might need in an emergency into a plastic bag and place it in this box.

Cash can also be included in case you aren't able to get to a bank right away. If you can grab this box in an emergency do it.

3. **Purchase adequate insurance.** Shop around for a homeowner's policy that will cover the replacement cost of your home, or the amount it would cost to rebuild it, and its contents. Compare rates from several insurers to make sure you're getting adequate coverage for your situation as well as a good price. You may be eligible for discounts if you have a security system, dead-bolt locks, or another policy such as auto coverage with the same company. If you've been a long-time customer of an insurer or are retired ask for discounts. Purchase extra coverage for items like expensive jewelry, artwork or other items that may not be covered for their full value in the basic policy.
4. **Renters need insurance.** Whether you are a renter or a homeowner you need insurance to cover your belongings. Many renters don't realize that their landlord's insurance usually will only cover the actual structure of a building, not the contents of renter's apartments or liability. If you are a renter and have furniture, clothing, collections or other possessions, shop around for coverage. Your policy can also protect you in case of a liability lawsuit. In case you don't think your possessions are worth much, keep in mind that according to State Farm Insurance, the average person has over \$20,000 worth of stuff.
5. **Purchase other disaster insurance if needed.** If you live in a flood or earthquake-prone area you may need a policy that covers these types of disasters. If you have a mortgage and live in a flood zone you may already be required to obtain a policy by your lender. When shopping for a policy remember to ask for different rates depending on the amount of deductible you pay. The annual premium you'll pay will decrease if you raise the amount of your deductible from \$500 to \$1,000.

Taking time now to get your insurance and home inventory needs in order will save you a lot of headaches if you ever find yourself in the unfortunate situation of losing your home or having it severely damaged.

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Do You Need a Fresh Financial Start? The ***25-Day Financial Makeover: A Practical Guide for Women*** by **Francine L. Huff** will start you down the road to a brighter financial future. With advice on paying down debt, retirement planning, tithing & giving, goal setting, shopping smarter and more, this indispensable guide will help you take control of your financial future. ***The 25-Day Financial Makeover*** has been featured on At Home Live on FamilyNet, Our Lives on News 12 in Connecticut, Money Matters with Steve Moore, Crown Financial Ministries,

Good Morning Texas in Dallas, and the WWRL Morning Show in New York City. Available at bookstores nationwide or www.Huffwrites.com.

GUEST ARTICLE

Are You Enjoying Work/Life Balance?

By Rosemarie I. Strawn

Who wants to experience the happiness of a balanced lifestyle? A folk tale tells of a man called Vishu who abandoned his family and farm while praying all the time, resulting in his loss of everything because his life was out of balance. Is this your life?

A balanced lifestyle is one where important aspects of your life are giving you maximum happiness and fulfillment. The first step in enjoying work/life balance is to develop your Personal Mission Statement. A Personal Mission Statement is a life map that outlines what you strive to accomplish in your lifetime. This statement should define areas of your life that are important to you. This will help you prioritize your time for activities and keep your life in balance. This life map will also help you during peer pressure to say “no” to things that may hinder your personal progress.

My Personal Mission Statement: “To be healthy Spiritually, Physically, Emotionally, Mentally, Socially, Financially and Professionally. To live my life pleasing to God.” Your Personal Mission Statement should be simple and capture the essence that is most important to you. It should also include a value component as to how you will behave.

“This Life is Yours

Take the power to choose what you want to do and do it well.

Take the power to love what you want in life and love it honestly.

Take the power to walk in the forest and be a part of nature.

Take the power to control your own life.

No one else can do it for you.

Take the power to make your life happy.”

- Susan Polis Schutz

Don't delay! Write your Personal Mission Statement today and live a more balanced lifestyle!

About the Author: Rosemarie I. Strawn, MBA, Owner of Positive Actions, is a Motivational Speaker and Trainer. Positive Actions provides organizations with easy-to-use modular training solutions to increase productivity and morale quickly while enjoying work/life balance. Some topics covered are Time Management, Conflict Management, Positive Attitude for Productivity

Improvement, Work/Life Balance and Public Speaking with Confidence. Positive Actions offers a FREE Ezine on Productivity Improvement from its website at www.positiveactions.com.

DIVERSIONS & EXCURSIONS

Sesame Street Live “Elmo’s Coloring Book” – Looking for somewhere to take the kiddies? This show incorporates singing, dancing and learning and is sure entertain your child. The show heads to Continental Airlines Arena in East Rutherford, NJ, from Sept. 16-19. 201-935-3900 or www.meadowlands.com.

Taste of Atlanta Festival – Sample cuisine from a variety of local restaurants, watch cooking demonstrations and hear live music at this Atlanta festival. Participating restaurants will offer cuisine ranging from barbecue to Cuban to Italian. Sept. 17-19 at Lenox Square. Tickets can be purchased through Ticketmaster. Groups of 10 or more should call 404-881-2000. www.tasteofatlanta.org.

Weekend to Remember – This FamilyLife Marriage Conference is a two- to three-day event designed to help couples learn better communication and other skills for strengthening their marriages. This conference is great for married and engaged couples. Conferences are held year-round at locations throughout the U.S. To find the nearest conference visit www.familylife.com.

The Walk at Work: Seven Steps to Spiritual Success on the Job – This book by Andria Hall combines daily inspirational readings with a seven-step plan for personal spiritual growth. Learn how to experience success on the job and get your priorities to line up with God’s. This book can be used as a devotional or for group study. www.andriahall.com

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