

## Are Your Ducks in a Row?

By Linda Thompson

As adults, we all know the importance of getting our ducks in a row. But just knowing isn't enough – we need to actually get it done! Whether single, married, parent or not, there are things in our lives that need to be addressed and that's called life planning.

In my lectures and workshops, I talk about life planning being more than just the financial and legal side of life; it's our basic moral and ethical obligations to our family and loved ones. Let's consider these examples:

If you and your spouse go out to dinner tonight, chances are you'd leave your cell phone numbers with the baby sitter just in case something happens to one of the kids. But don't you think something is more likely to happen to one or both of you? After all, you are the ones out on the road. And should disaster occur, does the babysitter know who to call if neither of you return home?

Perhaps you have a full time position with a company that requires your total concentration. Then your Mother falls and breaks her hip. All of a sudden, she's no longer able to live on her own and you are faced with bringing her into your home or placing her in an assisted living arrangement. Now you are a working caregiver whose concentration is pulled in different directions at all hours of the day. The sheer juggling act of getting your job done along with ensuring Mom gets to her doctor appointments is creating havoc in your life.

John Lennon once said, "Life happens while we're busy making other plans." How true. You don't anticipate either of the above happening to you, but it could. Other issues may surface in your life that you had not planned for as well – such as your spouse getting ill and being unable to work. Not a pleasant thought, but it could certainly happen.

So what does life planning have to do with all of this? You need to think about, talk about, then write down what you want and how you want it should you be unable to speak for yourself. Do you purchase long term care and/or disability insurance to cover life's little surprises? Do you have life insurance in a sufficient amount to ensure the financial security of your children? If so, you are practicing life planning.

A plan will bring balance and a sense of security into your life, knowing that all these things have been thought of and acted upon, before a crisis occurs. And if no crisis ever does occur, you still have the benefit of knowing you are prepared.

Another form of preparation is to look at the next chapter of your life (i.e., retirement). None of us are getting any younger, and at some point we'd all like to kick back and take life a bit easier. But do you know what you want to do with the rest of your life? Have you discussed this with your spouse or significant other? If you've been totally absorbed in raising the kids for the last 20 years, will the two of you have anything in common when the kids have left the nest? In my practice, I run across people every day of the week who can spend hours telling me what they don't want, but have a very difficult time verbalizing what they do want.

The Baby Boomers and the younger generations will most likely live longer after they leave their primary careers than they spent practicing those careers. That's a long time to play bingo and travel the world in an RV. Perhaps you have dreamed of starting your own business, doing volunteer work in your community, giving more of yourself to your church or service group. Plan for your future; don't wait until you have retired to think about what's next. How awful to wake up with nothing more on your calendar than waiting for your next meal.

Perhaps now when someone mentions life planning, you don't automatically think about the financial and legal side of life, or advance funeral planning. Perhaps you'll think, "Oh, that's my life we're talking about, and believe it or not, I do have a plan. I do have my ducks in a row."

Linda Thompson is the author of *Planning for Tomorrow, Your Passport to a Confident Future*, a common sense approach to life planning; and *A Caregiver's Journey, You Are Not Alone*, a survival guide for working caregivers. *Every Generation Needs a New Revolution, How Six Generations Across Nine Decades can Find Harmony and Peaceful Coexistence*, is Linda's most recent book. To find out more about Linda's presentation topics and her books, visit: [www.LifePathSolutions.biz](http://www.LifePathSolutions.biz)



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