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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

It Can Happen to You

By Joyce Moseley Pierce

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You see it every day on the news. You get up and turn the tv on in the morning and learn that while you were sleeping, others were involved in accidents that caused their death. As one friend put it, "You watch the news and think that somehow your family is protected from these tragedies. After all, these people don't live in your neighborhood. They come from a different social class. They were in the wrong place at the wrong time." It wasn't until his 21 year-old sister was killed in a skiing accident that he realized that all of his justifications were wrong. Your family most certainly can be affected.

Donna had asked her husband to write some things down for her before his flight to the Middle East several years ago. He scratched some things out on the back of an envelope and told her she was being silly. He returned from that trip, but a few short months later was killed by a drunk driver.

At least Donna had something to start with, but she wasn't prepared for all of the questions the funeral home fired at her. She knew what bank accounts they had, and had helped with paying the bills over the years, but what about funeral arrangements? Did he want to be buried in Louisiana with his parents, or here in Texas where she and her family lived? cremation or burial? What about the obituary for the newspaper? Did she have all of the accurate information

they needed to write it?

Her emotions were raw as she tried to deal with the reality of it all. Was this all just a bad dream that would soon end? She just wanted to go home and grieve, but there were too many things to think about.

- * How long will it take to settle the estate?
 - * Will I have enough cash to live on until then?
 - * Will the insurance come before they foreclose on the house?
 - * Where is the real copy of the will?
 - * How can I prove stock ownership?
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- * Do I know about all bank accounts and insurance policies?
 - * How do I collect social security?
 - * Whose advice can I trust?

If you don't know the answers to these questions, now is a good time for you to start thinking about them. What are some things you can do to be better prepared for these situations?

1. Talk to your spouse (and don't forget your parents) and explain the importance of working together to put this information together now. Accidents aren't something we schedule!
2. Gather important papers. Include birth certificates, pre-paid funeral arrangements, military records, current bank and credit card statements, wills, safe deposit information (bank, box number, authorized signers, contents), employment information – insurance, savings plans, retirement accounts, etc., savings account statements, stock certificates, loan agreements, automobile titles, health and life insurance.
3. Discuss the disposition of personal items. This will help avoid family feuds when it comes time to decide who should get grandfather's watch or mother's pearls.
4. Make copies of these documents and file the originals in a safe place. A fireproof safe at home is recommended so you'll have access to them on the weekend. You might even consider scanning them and saving them to a CD.
5. Keep the information up to date. Decide to go through these records at least annually to make sure the information hasn't changed. Take this opportunity to discard outdated

information.

6. Make sure someone in your family, and a trusted family friend, knows where this information is stored so it can be retrieved at a moment's notice. The fireproof box is a good place to keep it along with your original documents, but be sure to put it back each time you update the information.

You are doing your family a disservice if you don't prepare this information for them while you're able. It doesn't make sense to provide for them throughout your life, only to leave them struggling when they need your guidance more than ever.

Joyce is a freelance writer and owner of Emerson Publications. She is the creator of "All They'll Need to Know," a workbook to help families record personal and financial information. She is also the editor

of The Family First Newsletter, an ezine for families with young children.
<http://www.emersonpublications.com>

2 Beliefs Essential For Success

By Gordon Bryan

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Want to unlock your potential?
Want to move forward to success?
Well neither of these will happen in a month of Sundays without belief.

I always harp on about attitude being the magic word, and belief is one attitude you **MUST** have.
Not only that, but there are **TWO** types of beliefs needed!

The first is belief that it will happen.
Whatever your goal is, however you want to improve your life, whatever wealth you want, in order for any of it to come true, you need to believe that it **will** happen.

You need to know this for a fact, not just some wishy-washy hope that it would be nice, but know for a fact that it can and will happen to **YOU**.

The second belief is in yourself as a person, and your right to

succeed and enjoy abundance.

Abundance is all around, but most people do not tap into it, they don't grab their fair share, because they just don't believe.

They either feel they are undeserving of the good things, or they believe that something or someone will wreck their plans.

Can you guess who that 'someone' is, that will wreck your plans? Yourself!

Without the two cast-iron beliefs firmly in place, you will not see your plans through, you won't go that extra mile, you won't be prepared to pay the price.

You ARE worth it!

You, me, all of us, we are individuals making our own way thru the journey of life.

Each of us is a worthy person, and fully deserves to enjoy life, whatever that may mean to each of us.

As one of your affirmations, tell yourself that you are a strong and worthy person, and your 2 beliefs will be nicely in place to

support your efforts all the way.

You will believe that you are worthy of the success, and you will believe you have the strength to overcome any hurdles.

*****Gordon Bryan's new book, 'Transform Your Life in 21 Days!has been described as 'a must read', 'awesome', and 'a true gem'.If you liked this article, see the book for yourself at:<http://www.transformyourlifefor.com>*****

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