



## The Crisis Planner

### “The Ultimate Gift of Love”

♥ February is the official month of LOVE!

♥ We declare our love for our partners, spouses, children, parents, grandparents, friends, pets, and the world. We send Valentines with lovely sentiments, buy candy, flowers, jewelry, and gifts. We celebrate with a meal at a favorite restaurant or a carefully prepared feast at home. We say I love you and seal it with a kiss, a hug, or intimate interlude. We bask in the afterglow of our love, even if only for a brief moment.

♥ It feels all so fleeting and somehow lacking in depth. We declare our love and commitment yet we may be missing something important.

♥ Something I call the “Ultimate Gift of Love”

What is this Gift?

Why is it the Ultimate Gift of Love?

How can I give this gift to those I love most in the world?

The gift I am talking about is taking the time and creating a plan to take care of those you love most if the unthinkable would happen.

2020 has had reminded all of us how fragile life is. How quickly things changed. Who would have believed that a virus would turn everything up-side-down overnight? Who would have believed that we would be still living its nightmare 11 months later?

We have lost loved ones, been sickened, lost jobs, and become our children’s teachers. We have been locked down and locked out. We became masters of Zoom and virtual everything. We have canceled plans for weddings, funerals, meetings, vacations, and surgeries.

We have avoided seeing those we love, worn masks, maintained healthy distance and washed our hands and sanitized ourselves and our environments.

We have been barred from being with loved ones in their final moments and question who was there to hold their hands and whisper words of comfort.

Isolation and loneliness has taken a toll on our collective mental health. It is easy to feel that things are out of control.

It’s 2021 and I want to ask you - are you ready to take control back?



There is something we all can do to feel better. Something we can do to take control back of one area of our lives. Something that can give you your power back.

That something is a PLAN.

The Ultimate Gift of Love puts everything in place so that you and our family can:

- ♥ Have what they need.
- ♥ Know what to do.
- ♥ Be able to find what they need.
- ♥ Be taken care of.
- ♥ Recover quicker.
- ♥ Avoid family conflicts.
- ♥ Control the chaos.



Making a plan that does all these things does not have to be scary or overwhelming.

We can make all the excuses we want.

- ♥ Not urgent!
- ♥ No time!
- ♥ No money!
- ♥ I'm too young!
- ♥ My family will figure it out!

I've made some of them myself.

I must say that having a plan in place before a crisis made all the difference in how I was able to get through a variety of disasters in my own life and how I was able to get through 2020.

When I lost my husband 3 years ago, I was so grateful that we had everything in place before, as it made it possible for me to not only survive but thrive.

Questions to ask and answer when creating your plan:

- ♥ When was the last time you updated your legal documents?
- ♥ Do you have POA (Power of Attorney), Living Will, and Healthcare Proxy in place for a child over 18?
- ♥ Do you have mortgage insurance to pay off your mortgage if something happens to one of the borrowers?
- ♥ Have you done a recent insurance review for home, auto, umbrella, flood, health, life, disability, long term care, or business?
- ♥ Do you have a Home Disaster Kit – get a free checklist at [TheCrisisPlanner.com](https://www.thecrisisplanner.com) ?
- ♥ Do you have Pet Health Insurance, updated Chip contact information and a plan for who would take care of your pet(s) if you could not do so?
- ♥ Do you have a Home Warranty or extended Auto Warranty?
- ♥ Do you have an evacuation and communication plan for your family?



- ♥ Who has the keys to the house?
- ♥ Who are the emergency contacts?
- ♥ Have you conducted a Home Safety inventory and drill? (smoke detectors, carbon monoxide detectors, water leak detectors, home security, fire extinguishers, water and gas shut-offs, and circuit breaker labels)? Get The Crisis Panner HOME System with all the tools and resources you need at [TheCrisisPlanner.com](http://TheCrisisPlanner.com)
- ♥ Do you have a written health history for each member of the family?
- ♥ What major expenses do you have to budget for (new roof, car, home renovation, college, wedding)?
- ♥ What is your retirement plan?
- ♥ How are your bills paid?
- ♥ What are the passwords?
- ♥ Income vs. expenses – what's the budget?
- ♥ Plans for minor children or disabled family members?

You can give this gift to those you love most in the world easily by following 4 simple steps.

- ♥ Take an inventory of everthing you already have in place. You may be surprised at how much you already have in place. This time of year you are getting all your tax documents and statements in the mail, these are essential pieces of your plan.
- ♥ Fill in the missing pieces, there are 60 different items listed in the “And Now What?” Life Planner and Survivors checklist book. Pick up a copy at [TheCrisisPlanner.com](http://TheCrisisPlanner.com)
- ♥ Put everything in one place, in a watertight or fireproof safe. Make a 2<sup>nd</sup> copy for your safe deposit box or flash drive for a trusted family member. Store a 3<sup>rd</sup> copy in a secure cloud file.
- ♥ Communicate to your loved ones where and what is in the plan.



Having a disaster plan in place is indeed the ultimate gift of love you can give to your family.



It will provide lasting peace of mind and security to those you love long beyond this Valentine's day.

What better way is there to say I Love You?

I wish you all the best, my friends.

As always, stay safe out there and thank you



**Get off the Worry-Go-Round  
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