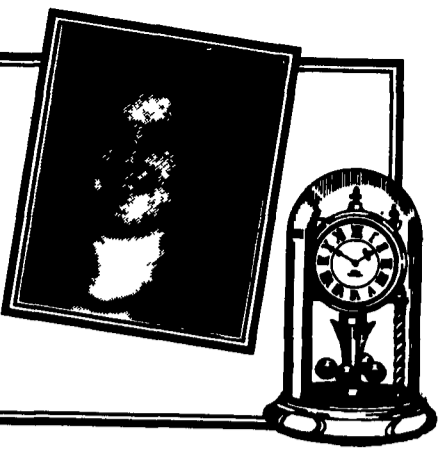


**Taking Time**  
by  
Lehigh Co.  
Extension Agent  
**Rebecca Escott**



**Taking Time to Take Stock**  
When family crises occur, we often stop to reevaluate our lives and our priorities. We may discuss "what if's" that are otherwise unspoken. That's one good thing about crises. But wouldn't it be great to do some of that talking and decision-making without a family crisis?

For many families, February and March may be slower, quieter months when people are cooped up inside waiting for spring. We find ourselves laboring over tax files preparing for the April 17th deadline. This is a great time to take stock of our family situation particularly in the area of personal finances and provisions. When was the last time you reviewed and updated your "permanent" records? Permanent records include a letter of last instructions, copy of a will, living will, employment history, health record, estate plan, household inventory, tax information, and warranty files.

A person shows great care for his or her family by setting aside time to organize and document this kind of information on an annual basis. And if it's on a com-

puter, a back-up disk copy and a hard copy are crucial.

Not only is it important to organize and keep permanent records current, it is also important to discuss the contents with family members. This is hard. Sometimes the subjects are not comfortable issues. This winter, after watching a TV special, my husband and I talked about our individual decisions about organ donation. Both of us had thought about the potential decision, but we hadn't ever talked about it together. Doing that was awkward, more awkward than I would have expected. You may experience similar feelings as you think about and discuss issues like living wills, life insurance policies, power of attorney provisions, and your family's overall financial status.

Although it's difficult, I encourage you to take the time to do it — to organize the papers, to make important decisions, and then to discuss them with your partner, children, or other close relatives or friends.

a summary of the information should be included in a "letter of

last instructions." This letter or form should include:

- location of your will, birth certificate, marriage certificate, divorce decree, and military discharge papers.
- location of the safe deposit box and keys.
- location and number of all insurance policies. Check benefits that you may have through professional or personal interest organizations, national memberships. Location of related membership cards if the group provides death benefits.
- information about pension and social security benefits records.
- summary of assets and major real property owned.
- record of loans or other outstanding debts.
- list of important advisors and their phone numbers.
- instructions regarding personal business matters.
- preferences regarding your funeral service/final ceremony.
- your birth date, birth place, education level, social security number, military service number (if applicable), parents' full names.

When you consider the information outlined above, the task may seem overwhelming. It can be. But if it is broken down into smaller tasks and done one task at a time, it is do-able. Taking stock of your personal assets and future needs is important. Writing them down and discussing them with your closest family members is the best gift you can give them this year. This may, at some future time, help them to make wise, informed decisions when their emotions are in turmoil because of a family crisis.



**Berks Executive Board**

The Berks County Farm Women Executive Board met January 17 at the Berks County Ag Center with 19 in attendance. President Wendy Lengle reported that Berks County youth made a good showing in the the state youth project sponsored by Farm Women. Winners are Cameron Gettle, a kindergartener who placed first in the first- and second-grade category; Ryan Krisch, first place, and Katrina Prutzman, second place, in

the third and fourth grade category; Shawn Krisch, first place, Andrew Moyer, second place, and Kevin Frantz, third place in the fifth and sixth grade division.

Members were reminded that the Spring Rally marks the 30th state spring rally. A county convention committee was appointed and Dorothy Lutz will be chairwoman.

The next meeting of the executive board is March 6.

**Lebanon Society 20**

Lebanon County Farm Women Group 20 met at the home of Wendy Shower. The hostess had devotions followed by the Lord's prayer and the salute to the flag.

Fifteen members answered roll call to the question: What is your favorite game.

Pat reported that the board meet-

ing had been cancelled due to bad weather.

Games were enjoyed by all.

The next meeting will be at the Lebanon Historical Society. Later, members will go to Kreider's Restaurant. Delicious refreshments were served by the hostess.

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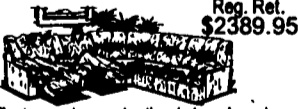
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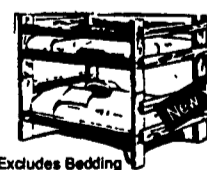
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