

From the Heart...

...Lifeskills for Today's Family
By Sharon L. Benedict MS



April Fools' Day or Year 2016?

(published in Boerne Star, Friday, April 1, 2016)

Yes, today is traditionally called *April Fools' Day*. Yet, since this month's lifeskill is *Recordkeeping* let's set the record straight at the gate. Although this day was simply practiced mostly in just one day, doesn't it seem like this whole year is turning out to be a *Fools' Year!*?

Yes, I am referring to this presidential election year. How many examples have we had already, and it's just April! Let's hope and pray that today will be the final *Fools' Day* for our nation's candidates. I can always hope but more likely will be doing a lot more praying!

For those who are curious about this day's tradition, here are a few history points from Wikipedia. Popular since the early 19th century, "April Fools' Day (sometimes called All Fools' Day) is celebrated every year on 1 April by playing practical jokes and spreading hoaxes. The jokes and their victims are called April fools. People playing April Fool jokes expose their prank by shouting April Fool." Yet, it seems to go further back than the 19th century.

- In 1392, Geoffrey Chaucer's *The Canterbury Tales* contained the first recorded association between 1 April and foolishness.

- Some precursors of April Fools' Day include the Roman festival of Hilaria, the Holi festival of India, and the Medieval Feast of Fools.
- In 1539, Flemish poet Eduard de Dene wrote of a nobleman who sent his servants on foolish errands on 1 April. In 1686, John Aubrey referred to the holiday as "Fooles holy day", the first British reference. On 1 April 1698, several people were tricked into going to the Tower of London to "see the Lions washed".
- In some areas of France, New Year's was a week-long holiday ending on 1 April.
- In the UK, an April Fool joke is revealed by shouting "April fool!" at the recipient, who becomes the "April fool". A study in the 1950s, by folklorists Iona and Peter Opie, found that in the UK, and in countries whose traditions derived from the UK, the joking ceased at midday. A person playing a joke after midday is the "April fool" themselves.

Maybe this is where we should close out this mythical musing with the hope and prayer our nation's candidates get the hint by this Friday. May they cease to play the fool by midday today, or else they may simply end up calling themselves the "April Fool" through the rest of the year!

And for those who are planning an "April Fool" joke or prank on someone this day, be sure to be kind about it. Also, don't let the so-called joke or prank go on for more than this day please. Setting a record for the number and type of pranks can often backfire. If you do stretch it out, you just may end up risking a friendship and becoming the April Fool yourself. For both prankster and prankee, let's all try to not take ourselves too seriously when the joke lands on us. We will all then more likely retain our dignity, at least a little of it!

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By Sharon L. Benedict MS



How do you keep your records?

(published in Boerne Star, Friday, April 8, 2016)

Having fun yet getting your federal income tax return done and submitted on time? Well, we finally were on time this year. Bet our CPA was very surprised after having to request extensions for the past several years!

Now that you have, hopefully, your tax-related records all in order. I also hope you were able to either start a budget for real or revisit and refine your existing budget. Let's move on to another recordkeeping routine, keeping a record of your home and other possessions.

One of the more important aspects of this form of recordkeeping has to do with warranties, operation manuals. What do you do with the warranty card and operation manual you get with your new refrigerator, lawnmower, car, bicycle, saw, sewing machine?

Did you throw them away? Throw them in a box and promptly forget where you put that box? If so, you are not alone. How about getting a little more organized this time around when it comes to home and possessions? Were you able to rummage through your closets to hopefully find that box!

Let's start with a Home Inventory Sheet that can identify those possessions you own. It will give a detailed list of your physical assets, their purchase date/value and

replacement value. A home inventory is helpful in assessing your total assets and liabilities as well as determining how much insurance coverage you may need. This inventory will assist you in making claims on any losses that may occur. Go through each room (Categories: Bathrooms, Bedrooms, Closets, Dining Room, Garage, Kitchen, Living Room, Dining, others) and include everything you own (including anything on walls, in closets, in garage, any jewelry). When you mark the cost of each purchase, estimate the value (exact amount/year purchased if possible). If receipts are unavailable, research internet for current value. The **current market value** is today's replacement cost. This market value needs to be kept up-to-date.

ITEM	Purchase Date	Cost	Current Market Value		
			(year)		

By all means, if you prefer, utilize a money management software program, such as Quicken or Money Home Inventory to keep track of your possessions and their value.

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From the Heart. . .

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Possessions . . . recording your “stuff”

(published in Boerne Star, Friday, April 15, 2016)

Having fun yet piling through your record as you get your federal income tax return done and submitted on time? Well, we finally were on time this year. Bet our CPA was very surprised after having to request extensions for the past several years!

Now that you hopefully have your tax-related records all in order and FIT is done, how's your budget looking? I hope you were able to start a real-life budget or revisit and refine your existing one. Let's move on to another recordkeeping routine that few seem to see as an important part of one's net worth . . . keeping a record of your home and other possessions.

One of the more important aspects of this form of recordkeeping has to do with warranties, operation manuals. What do you do with the warranty card and operation manual you get with your new refrigerator, lawnmower, car, bicycle, saw, sewing machine, computer, ipad?

Did you throw those purchase documents away? Throw them in a box and promptly forgot where you put that box? If so, you are not alone. How about getting a little more organized this time around when it comes to home and possessions? Were you able to rummage through your closets to hopefully find that box!?

Let's start with a Home Inventory Sheet that can identify those possessions you own. It will give a detailed list of your physical assets, their purchase date/value and replacement value. A home inventory is helpful in assessing your total assets and liabilities as well as determining how much insurance coverage you may need.

This inventory will assist you in making claims on any losses that may occur. Go through each room (Categories: Bathrooms, Bedrooms, Closets, Dining Room, Garage, Kitchen, Living Room, Dining, others) and include everything you own (including anything on walls, in closets, in garage, any jewelry). Take pictures of your possessions to place in your safe deposit box along with your inventory sheet.

When you mark the cost of each purchase, estimate the value (exact amount/year purchased if possible). If receipts are unavailable, research internet for current value. The **current market value** is today's replacement cost. This market value needs to be kept up-to-date.

ITEM	Purchase Date	Cost	Current Market Value (year)		

By all means, if you prefer, utilize a money management software program that has a home inventory feature. It will make it easier to keep track of your possessions and their value at the point of purchase. In addition, begin to put all those warranty and operation manuals in a single location. A 3-ring binder may prove helpful to keep in your

office or bookshelf. It will then be handle when you need to refer to it when you can't figure out how to set up or enhance that entertainment center you love so much! Also, your warranty/repair parts contact information will be easily accessible if your saw or sewing machine breaks down.

Before we move on to the next recordkeeping part of this lifeskill, what reasons do you give yourself for not setting this recordkeeping routine for your possessions? What reasons do you see as valuable to living a more organized and dollar-savings life overall? And those dollar-savings could very well be become part of benevolence and giving, which happens to be the next topic for this lifeskill.

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When does benevolence and giving become a recordkeeping routine?

(published in Boerne Star, Friday, April 22, 2016)

You learn that a friend is struggling financially and want to help. You have a favorite charity or nonprofit you want to support on a more regular basis. Your community has recently been hit with very damaging weather and wonder how you can help in some way. Yet, when you check your bank balance, there just doesn't seem to be any extra cash.

For most of us we tell ourselves there will be some extra next month. Next month rolls around, and it seems even less likely to give financially. You wanted to buy some clothes for a family who lost so much in recent floods. Unfortunately, you can't seem to find a way to save enough for at least one worthy cause let alone the many you see struggling beside yourself. You ask yourself, "Where can I even commit to giving on a regular basis? It just seems impossible."

How about first looking over the many areas of daily living that reflect your core values and the lives of those around you? We often get so immersed in the daily rush and responsibilities surrounding us every moment. We find ourselves impacted by not only our own daily habits, needs, and commitments, but also by others in our lives, our community, and even those many systems that seem to control our daily lives more than we want them to. For a few who have had it, they simply disconnect from those

systems and get off the grid completely. But for most of us, we want to stay connected, not isolated and hiding from community and the lives of those we care about.

For those who want to contribute to the lives of others within community, our nation, and the world, here's a list of life areas impacting us daily. These are the areas you can assess how you are already contributing in money, materials, and time. That way, even if you find your bank account zeroing out or in the red each month, you can take solace in knowing you are already making an impact.

As you consider each area, write down the ways you are already contributing based on your core values in daily life.

- I. **RELIGIOUS ORGANIZATIONS/ CHURCH/MISSIONS:** Organizations that support your faith and desire for outreach to humanity.
- II. **BASIC CORE VALUES & PRINCIPLES:** Organizations that support your core values and life principles.
- III. **HISTORY/WESTERN CULTURE:** Organizations that support your values and principles in global human affairs and lessons of history.
- IV. **SCIENCE/MEDICINE:** Organizations that seek truth in our universe and life on earth; observe and understand the natural world from a scientific and spiritual perspective. Be cautious about certain perspectives that may have extreme views and inappropriately discount the faith dimensions, credible scientific discoveries, and the principles of macro- and micro-adaptation.
- V. **HOME/FAMILY/VALUES:** Organizations that encourage and support the family, home, and core human values.

- VI. **PUBLIC POLICY/DOMESTIC AND INTERNATIONAL AFFAIRS:**
Organizations supporting human justice and compassion in legislation, domestic policy, and international relations.
- VII. **BUSINESS AND LEGAL ISSUES:** Organizations that support and train business leaders and legal advisors to advance integrity, honesty, and excellence in the work place and our nation's legal system.
- VIII. **EDUCATION/CHILD DEVELOPMENT:** Organizations that train young children, teens, and adults to be mature, informed, effective leaders in every field of life.
- IX. **MEDIA/ENTERTAINMENT/CULTURAL DISCERNMENT:** Organizations that support your core values in entertainment, news, cultural trends, and influence the media to improve the quality of programming.
- X. **SOCIAL MINISTRIES:** Organizations whose mission is to provide an alternative to state-run welfare programs with effective, compassionate ministries to the underserved, needy and unfortunate.
- XI. **IMPLEMENTATION:** Organizations that coordinate and mobilize leaders across society to improve their communities and the world.

One important step to take when supporting someone, a group, charity, or nonprofit is to check out their fiscal integrity and how they are accomplishing their life goals and mission. Keep this in mind for those areas you already support and those you want to consider.

Which areas reflect your greater passion for benevolence and giving? How about writing down specific groups related to each area where you are currently involved with

either through financial giving, materials, and/or your time. Write down also how you are supporting those groups.

Are there areas in which you haven't really given much thought? Ask yourself, "How can I support my core values in those areas?" Then write down your goal and plan for implementing that support. All this will bring you back to your bank balance and budget items. If you don't easily see where support can be included in your budget, check out your discretionary spending areas, such as dining, clothing, entertainment. How much passion and commitment do you have for helping in those areas? Enough to sacrifice a little, or maybe even a lot sometimes?

You are the only one to assess your heart and financial situation. How important is this to you? More than anything else, your passion and commitment will help you maintain support on a regular basis. Maybe it's time to discuss your thoughts with your spouse, family, a trusted friend?

Benevolence and giving are genuine expressions of compassion and love to humanity. No matter how you help, there are individuals in your neighborhood and around the world who need your help. The heart-felt rewards of giving are far beyond the gift itself. Experience the joy and satisfaction of helping humanity in your own community and across the oceans. You just may be surprised at how many ways you already give.

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Finding emergency records before an emergency

(published in Boerne Star, Friday, April 29, 2016)

Has your family ever faced an emergency where someone in your family had to deal with all the emergency details for you? Yet, you may have never chosen someone you believe can handle it before the emergency happens. And you probably haven't ever even compiled any emergency records for them to easily find.

You may even wonder, "What are Emergency Records, anyway?" You may first think of what is most important to you and who you would even entrust those records to. Maintaining Emergency Records is a vital part of your routine recordkeeping. Let's first cover what are considered emergency records. With any emergency or disaster, you definitely want these records close at hand.

Here is what you need to have everything in one place: Family Medical Records, Insurance Records, Personal Financial Record, Home Inventory/Value of Personal Possessions, Important Documents, Retirement Records, Last Will/Trust, Family & Emergency Contacts, including family physicians/hospital, Phone Numbers.

These listed are definitely not everything to consider. It is simply an example of all your pertinent information in case you are unavailable or experience an emergency. Again, check out the many software programs that have this feature to store and print off.

These records include adult and children information (name/birth/address, etc.), professional/legal documents/location/contacts, Accounts list, and Net Worth summary (income/investment/retirement, home/auto/property, insurance, and mortgage/loans). In addition, include credit card info and contact number in case of identity theft.

For all records keep these tips in mind:

1. Make sure you have these records not only in paper form, but also digital; and have them available in a secure location in your home.

2. Have originals or at least copy of all records in your safe deposit box.

Whoever you choose to be the trusted point person in an emergency, make sure they are authorized to enter your safe deposit box and/or your home. Choose wisely . . . e.g. son, brother, wife, attorney. You will then never have to try to reconstruct any documents to rebuild your life. And if, God forbid, you leave this earth too soon, your loved ones will be comforted and sustained in having this kind of help easily accessible.

3. Use a software program that offers emergency records feature, such as Quicken, Sage 50. You can also use some online program, such as Record Tree, <http://www.recordtree.com/emergency-preparedness-disaster-preparedness.html>.

Keep in mind, your emergency records will need routine periodic review to make any changes on contacts, account numbers, authorized person(s), etc. I suggest you create an annual reminder in your email calendar or phone calendar. And before you say “I know this is a very good thing, but I am just too busy right now,” think again. You never can guarantee you will be around in the next moment or next day.

How about giving this a try instead . . . “Having emergency records for my family is my way of saying I love you so much.” Here is your moment to step up and make the emergency, whatever it may be, a little less painful for those you love. They will then know you truly did care for them. Are you ready, committed? I hope the answer is “Definitely, yes.” Ok, get it done this coming week. Then celebrate with your cherished family in some special way. Give each of them a hug and kiss just for who they are and the privilege of loving and being loved.

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