

# *From the Heart...*

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



## ***Possessions . . . for the “hail” of it!***

(published in Boerne Star, Friday, May 6, 2016)

How many of you “weathered” the latest storms and hail in the hill country? Some of my neighbors were hit worse than others with three inch sized hail crashing through bedroom windows, siding ripped up, and forget the vegetable garden that was just beginning to show some harvesting! Then add to the fray any vehicles or trailer left out.

Our own metal roof was pelted with two inch hail and high winds, along with oak limbs and leaves thrown everywhere, including our koi pond. Fortunately, we had no broken windows, amazing as that way! It's been a couple days now cleaning things up and waiting for a roof inspector to make sure there are no holes or broken seams. Our water catchment tank and fencing seemed to survive as well.

How about you? These are the times when having possessions and taking care of them isn't so much fun, is it? Yet, don't we take for granted all the conveniences around us and the blessing of having a roof over our heads that doesn't cave in?! Well, I thought this would be an appropriate time to cover a few tips on how to protect your home, vehicles, and other possessions from that next storm possibly coming your way. You never know with El Nino/La Nina effects following us (check this link for the nino/nina scoop, April 2016 El Niño/La Niña update: What goes up...<https://www.climate.gov/>).

Here are some preventative tips I hope will make it easier for you in the next go around.

- Wash out all your rain gutters and exterior drains of leaves and other particles to avoid water backups on the ground and maybe even inside your home's walls. Extra important for those who have a water catchment system. You don't want to lose precious water that you will need in drier, hotter weather.
- Install a battery backup system for your water pump; consider a backup generator as well, especially for those in more rural areas.
- Reinforce your windows with shutters, heavy-duty hinges, deadbolts to doors, to withstand strong winds.
- Trim trees nearby your home and any other structure where branches could fall and cause damage.
- If you have time prior to storm, clear all loose items including outdoor furniture that could take flight or float away during a storm.
- Check your homeowner insurance for wind, storm, hail coverage, deductibles, and exclusions for not just the home but also personal possessions. Make sure it adequately covers you where you live.
- Periodically check your roof, not just after a storm hits.
- Document your possessions by keeping an up-to-date home inventory list (most money management software programs have this feature). Keep a copy at home and in your safe deposit box.

These are just a few tips with more coming in part two article. While experts continue to estimate the repair costs for homes and public areas throughout the hill country and Texas, possibly in the billions, let's all be there for our neighbors as we each work on getting our homes and possessions taken care of.

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# *From the Heart...*

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## **Possessions . . . for the “hail” of it!, part 2**

(published in Boerne Star, Friday, May 13, 2016)

With more storm predictions hovering us every week, here we go again on a few more tips on how to take care of your home and possessions for the “hail” of it! Be sure to check previous article for the first set of tips.

- Install Sewer Backflow Valve in a deluge to stop sewage from backing up into your homes through drainpipes.
- Protect HVAC Equipment and Appliances, particularly in flood prone areas. Install units above potential water level in a storm or inside a concrete or masonry block wall. This includes electrical system components, panels, meters, switches, outlets. Washers and driers located in a basement or on first floor should be elevated and secured above flood level.
- With the likelihood of increasing storms, hurricanes, and floods in the future; protecting your home from rising water and making sure your roof is in good condition are more important than ever.
- Protect your vehicles. Get them in the garage or purchase protective coverings for them, such as from <http://www.hailprotector.com/>. But check out their competition as well for what will work for you.

- In case you have to leave your home after storm damage, have clothes and toiletries already packed for your family; have insurance policy numbers, insurance phone, and agent's phone number with you; and money in your pockets to cover you for a few days or week. Also, have your city, county, and state emergency services contacts in hand.
- You may want to consider having your prized possessions, photographs, artwork put in a safe place from any potential damage.
- Contact your insurance agent for tips on what to do preventatively. It just may reduce your premiums.

I am sure there are more tips to consider, but these two articles should hopefully get you motivated to protect yourself, your family, and maybe even your neighbors.

According to Patrick Danner, My San Antonio online, *USAA scrambles to process 16,500 claims from hail storm* (April 13, 2016), "State Farm reported last month that Texas had more hail and wind damage claims than any other state in 2015. Texas had 52,477 hail claims. Runner-up Illinois had 26,975. Texas also had the most wind claims, 11,183, finishing just ahead of Georgia, which had 11,018."

So, as you can imagine we all need to do our due diligence and not just presume everything will be ok if you don't do anything different that you always have. Talk with your neighbors to possibly get a prepared plan of action just in case. If you have a homeowner's association, talk with them about an emergency plan that may already be in place. If a plan is not in place, help them create one.

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# *From the Heart. . .*

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## ***Taking Care of Your Possessions . . . how do you identify?***

(published in Boerne Star, Friday, May 20, 2016)

With all the gender identity confusion going on in our nation right now, I thought I would give you my take on who takes care of your possessions, or not. Yep, you read right. I by no means want to demean this complex and very personal issue facing our nation's people. Yet, I couldn't help myself see the lighter side of life on this. Can you go with me on this lighter version for a few minutes? I hope so. If not, I offer my apologies in advance for offending anyone's sensibilities.

Here's a question for you. How do you identify yourself when it comes to changing the A/C filters, or washing clothes, or mowing the lawn? Do you say to your spouse "I just don't identify with doing the dishes or laundry. It just doesn't feel right for me to do them!" You may also say, "I identify more with going out to eat and simply buying more clothes instead of washing the ones I already have. It just makes life more comfortable for me."

If we are going to be honest with ourselves, we all know we have used that kind of logic on more than one occasion, right? I know I have. I confess when it comes to vacuuming the house and dusting the shades I find all kinds of sincere reasons why I feel my spouse is much more capable for those duties. I explain it's hard moving the furniture, and he is much taller so he can more easily reach the top of the shades. I do

volunteer to pick up any clothes on the floor and even move the lighter furniture to help him take care of those chores meant for someone else. Sound familiar?

Or are there some out there who simply decide to do your own thing even if those close to you would struggle with your “chore identity” decision? For the moment, I choose to be your advocate in one way. Yes, we all have distinct personalities that often direct the way we do things and with some things we don’t do. One personality may have skills that shine when working with numbers. So, that person may end up balancing the check book or holding the family to the budget. Another personality may definitely need others to share doing a particular job because relationships are really more important than the job to get done.

So, when it comes to any “chore identity” issue, there are some factors involved that may be relevant to consider. It is actually a very positive thing to constructively guide someone’s personality and skills to those chores that best suit them. That doesn’t mean other chores get ignored. Those chores are necessary and need to get done no matter how “out of sync” with your psyche or frustrating they may be.

Isn’t the bottom line for us all to get along? Isn’t fostering harmony and helpful relationships more important than possessions. If it is, then taking care of those possessions can actually tighten the bond of those relationships. So, the next time you feel a “chore identity” crisis coming on, remember to cherish those around you as you both whistle while you work together.

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## ***Possessions & a Colonoscopy . . . are you kidding?!***

(published in Boerne Star, Friday, May 27, 2016)

I just couldn't pass this up since I braved having one this week . . . a colonoscopy that is. Of course, you ask "How does this month's lifeskill, *Possessions*, have anything to do with a colonoscopy?!" Here are some hints:

- Clothes aren't everything when handed a patient gown! And like possessions, definitely doesn't make the man or woman!
  - Swallowing down the Prep and what comes after (or actually leaves you) is always a great motivator for doing a thorough cleaning of self and other "obvious" possessions nearby like nothing else!
  - Taking inventory of your innards is something not to Facebook or Twitter a video, please!
  - Spring cleaning out the pipes is not quite like vacuuming up the dirt, dust, and grime; but close and personal!
  - Fixing any leaks in the hose is for the expert, that's for sure!
  - The one time you can relax, even sleep, while others work on your parts!
- And like me, you may in your groggy recovery state say all kinds of

“wonderful, no holds barred” gems to the anesthesiologist, nurses, and the one who drives you home!

- Focus on one of life's unique precious possessions, your body . . . worth a lifetime of maintenance!

I could go on and on . . . oops! That sounds like another one to me! Sorry for that. I will try my best to shift my focus and relieve you of any more “gutter-like” humor. Oops! There I go again. Help! I think I need some trauma counseling to root out and get past this “crud drinking” procedure that has possessed me! Oops! there it is again. Need to avoid words like “go on and on,” and “relieve.” Although, they are a little more subtle. Maybe that means there is hope for me!

So, while I am in that blissful place of hope and so grateful this colonic adventure is over at least for the next five to ten years, I think I will go shopping. I am feeling so skinny right now that a new outfit is exactly what my “soul” doctor ordered. See, I told you. There is a direct connection between the two topics . . . Possessions and Colonoscopy!

I also leave you with these few gems a doctor claimed patients said during their procedure.

"Take it easy, Doc. You're boldly going where no man has gone before!"

"Could you write a note for my wife saying that my head is not up there."

"Hey Doc, let me know if you find my dignity."

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