

Chapter 1 : Your Guide To Family Reunion Planning

Is parenthood for you, how long it takes to get pregnant, can you afford to have a baby, and more about family planning.

You need to prepare your family first, and it helps to set some ground rules. Getty Images By Katherine W. This is a big step for you and your family. You have excellent intent! Feelings are hurt, arguments ensue and you completely miss the end goal. Was this just mission impossible? What should you have done differently? Make sure to signal before switching lanes I have seen this example play out all too often. The reason is typically because some felt they had no voice in advance of the meeting. None of these things are intentionally stated, but merely implied, having been ingrained in us from a very young age. When this happens, it can cause people to question the intent. If no one signals a shift in lanes, even goals surrounded with good intent can go awry. Looping back to the family I mentioned above, opening up a conversation about your estate plan when wealth discussions have not been the norm, can feel like a significant shift in lanes. There is a need to be intentional in changing behavior. It is important to point out to those affected that communications are changing and why. Signaling a change in behavior can be a huge part of changing communication patterns as a family. Creating a safe space When you start to shift lanes, you are working together differently. Remember, that can feel foreign. In order to make that shift more comfortable, you need to collaborate as a family to define how you will act, communicate and work together in this new mode. This step can be especially important for younger generations who may feel it is not their place to share opinions or ask questions. Ground rules are a list of things you all agree to do when you are meeting. Advertisement Only one person speaks at a time. Agree to listen respectfully at all times, trying to put yourself in the shoes of the other. What is discussed stays in the room and is not shared with friends or work colleagues. Honor where each person is today. Everyone owns a piece of the truth. Everyone owns the outcome. If a family institutes a set of protocols or ground rules like those above, with practice, they can establish a positive environment, where all members should gain comfort in sharing opinions, questions and needs without fear of ramification. Tools that can help Communication assessments can be a valuable partner in helping individual family members and the broader collective family understand similarities and differences in how people both like to receive and give information. Most communication assessments are best delivered by a trained facilitator who can help the person taking the assessment best interpret the results. From an individual perspective, understanding your personal communication style can be invaluable. This understanding increases self-awareness and your ability to see how others may perceive you. With practice, you can also learn to shift your style to better accommodate the needs of someone with a different style, enabling you to become more influential in your communications. Dominance, Influence, Steadiness and Compliance. Everyone has all four styles in their make-up, but it is common to have a high level of one to two of the four styles and a low level of the other two styles. You can see how these two styles might be polar opposites, and without common language and understanding around why they show up differently, these individuals may have a difficult time being together. You are just wired that way! They position families to capitalize on those differences by turning them into strengths and leveraging family members in the spots where their talents can really shine. Even Your Pet Needs an Estate Plan Great communication takes intentionality Consider using the three ideas shared in this article to develop more effective communication within your own family: Signal a shift in lanes so that family members understand why things may feel different going forward. Create a safe space, where all voices in the family can be respected and heard, including those of younger generations. Use a communication assessment to take a strengths-based approach to better understanding the different communication styles in your family. One of the primary reasons that wealth fails to transfer successfully across generations is because of a lack of communication. Poor communication can lead to a breakdown in trust. Think about changing the outlook for your own family. Please consult your tax and legal advisors to determine how this general information may apply to your own specific situation. Dean leads the ongoing evolution of the Family Dynamics program curriculum as well as the management of the Family Dynamics team that is distributed across the country. The Family Dynamics team helps families sustain their wealth across generations, by

facilitating decision-making about the complex issues that arise as a result of substantial wealth. This article was written by and presents the views of our contributing adviser, not the Kiplinger editorial staff.

Chapter 2 : How to Make Your Own Life Plan (Part 4)

Planning Your Family. You may be having sex but not be ready for kids. Or you may be wondering if you want to have kids in the future. Or you may be a parent already.

Making Your Life Plan Yet? Have you been following along and creating your own personal life plan with the downloadable forms from each post? If not, you can go back and read each post, download and print the forms, and create your own written life plan that you can refer back to and tweak on a regular basis. Taking care of your spousal relationship is important because the happiness of the entire family depends on it. When marriage is done right, not only are Mom and Dad happy, but that happiness rubs off on your kids as well. But sometimes it can be difficult to do it well. Be Intentional How do you make a plan for that? The first thing you can do is to intentionally schedule regular time to spend alone with only your spouse, without the kids. Have a date night on a regular basis to connect with each other on an emotional level. Just get together and spend time talking, laughing, and enjoying each other through good old fashioned bonding. You can bond just as well bowling, fishing, or taking a walk as you can over a romantic dinner. Just make sure it happens on a regular basis. You should also be sure to connect regularly in a physical way sexual and nonsexual. That means regular touching, hugging, kissing, and yes, even sex on a regular basis. My wife Angie and I especially like showing affection in front of our kids because it embarrasses the heck out of them. My 13 year old daughter even tries to physically separate us when we kiss! But we know that seeing their parents showing their love toward each other can only be good for them in the long run. Do I spend enough quality time with my spouse on a regular basis to maintain and strengthen our bond? Are we physically intimate with each other regularly sexual and nonsexual? Next, ask yourself what you can do to improve on that, such as scheduling a regular date night, more touching, or having sex more often. Add them to your other life planning worksheets to continue building your life plan. This book along with a great marriage counselor helped save our marriage!

Chapter 3 : How to talk about end-of-life planning with your family | Haven Life

Planning for your family is an exciting time in your life and includes several choices to consider. One of the first steps in planning for your family is choosing an obstetrician (OB), a doctor who will help you with prenatal care and planning for delivery of your new baby.

A Family Affair Use our guide to save on taxes, avoid probate and keep peace among your heirs. Mike and Karen Lucero realized they needed to update their estate plan when they started planning for retirement. Not only does creating an estate plan force you to confront your own mortality, but it also forces you to decide who gets your assets, whether all heirs should be treated equally and who will play the key roles in settling your estate. To help get past the uncomfortable thought of your own death, remember that if you die without a will, state law will govern the distributions of your assets—and it may not go the way you want. If you have those documents but your assets have grown and your life has become more complex, it may be time to review and update your plan. By that time, your assets may have become much more complicated, your heirs have grown older you may have grandchildren now, too, and your wishes may have changed. Rather than focusing primarily on protecting your family if you die early, you may now be in a position to use your estate to help the next generation and build a legacy. Advertisement Also, you may no longer need some of the estate-planning strategies you used in the past. The number of people who have to worry about federal estate taxes has plummeted. Several states have changed their estate tax laws, too. Delaware eliminated its estate tax at the end of For example, people who bought life insurance to help cover estate tax bills are reassessing whether they need the coverage. Instead of creating estate plans primarily to avoid taxes, more people can now focus on what they want to accomplish with their money. Advertisement Those were the key issues that Mike and Karen Lucero, both age 54, focused on when they updated their estate plans this year. The Seattle couple did their first round of estate planning 18 years ago, writing a will and designating a guardian soon after their two oldest children were born. Their estate had become larger and more complicated, and they could afford to give more to charity, too. They updated their will, health care proxy and advance directive for end-of-life care, but they also wanted to do more than just pass a lump sum to their children, who are now ages 16, 19 and The Luceros will reassess those plans as their kids get older and have more financial experience. Rather than just divvying up money when you die, a trust can help you control what happens to it for years afterward. With a trust, you can specify when your heirs will get the money and how it can be used. Money in a trust can also avoid probate, the process of passing assets through a will. That can be expensive, time-consuming and public—and the Luceros are experiencing that firsthand. A trust can be particularly helpful for blended families. You can set up a trust to pay out income to your current spouse as long as he or she is alive, then pass the remaining assets to your children from your first marriage. Advertisement Julie Tappero created a new estate plan after she remarried. She became aware of the importance of estate planning when her first husband died unexpectedly from an illness in Because she had worked on an estate plan with him a few years earlier, she already knew his wishes for health care and financial decisions. Tappero remarried in August and created a new estate plan because she has two daughters, ages 30 and 38, and her husband has children and grandchildren. Now she needs to decide who will manage the trust. You can choose a family member, trusted friend, or financial institution to manage your trust—or a combination. Take time to think through what you want your trust to accomplish. David TenBrink, 70, started his precision machining company in Holland, Mich. It has since grown to a person company that builds parts for trucks, military vehicles and tractors. He and his wife of more than 50 years, Mary, have spent a long time thinking about their values. They created a trust to help pass along the values of hard work, education and charitable giving to their three children and 10 grandkids. It can also help to have your financial team work together on your plans, which the Luceros did with their CPA, financial planner and estate-planning attorney. Your financial adviser may recommend an estate-planning attorney, or you can find one through the American College of Trust and Estate Counsel or the National Academy of Elder Law Attorneys. Matthew Wesley, director of the Merrill Lynch Center for Family Wealth, favors a series of progressive conversations over time. In later conversations, you can reveal numbers,

such as how much money is in a trust or foundation. Make sure your kids also know where to find key documents and who to contact for questions and assistance when you die. A third party, such as your financial adviser, estate planner or attorney, can help steer the conversation. A professional can also explain the more complex aspects of your plan to your children. For example, you may have your attorney review the structure of your estate plan, your accountant discuss its tax implications, and your financial planner go over such technicalities as how the money will be transferred upon your death. A professional can also ease tensions and encourage both sides to talk. In some cases, leaving different inheritances to your children makes sense. For instance, a child with a severe disability or mental incapacity may need more financial support in life than your other children. Or parents who regularly give financial gifts to one child—sort of an inheritance advance—might leave more to others to even things up. But there are ways for parents to give more to one child without stirring up hard feelings. And if other children have any questions about how the caregiver is paid, the parents are still around to explain their thinking. Communication is even more important when you plan to treat heirs differently, either by bequeathing unequal amounts or by giving one heir a lump sum while creating a trust with restrictions for another. Some name two children to the same role to avoid hurt feelings. To avoid problems, name one person to fill a role, but include a backup in case he or she is unavailable. Give it away before you die? You can also be sure that your gifts go to the people you intend to receive them. And the more property you keep out of probate, the less your heirs will have to deal with the costs and delays that can come with the process, Haskins says. Lifetime gifts can also serve as a barometer of how your heirs will manage inherited wealth. If he blew it on a shopping spree or a luxury vacation, that may guide how you set up his inheritance. Tax considerations are still part of the equation. Certain types of assets may be less desirable to transfer during your lifetime. However, if your assets will likely be subject to estate tax, it may be wise to give away stocks that you expect to appreciate significantly in the years ahead. Any appreciation that occurs during the time until your death will escape estate tax when you die. Health care expenses are especially important to consider. Account for how your personal spending may fluctuate, too. How to avoid probate Probate is the court-supervised process of passing assets through a will or through state law if there is no will after you die. Money in a trust generally does not have to go through probate. Life insurance death benefits and money in IRAs, 401(k)s and other retirement plans with beneficiary designations pass directly to the beneficiary without having to go through probate and the beneficiary designations supersede your will. Bank accounts and brokerage accounts held as joint tenants with rights of survivorship pass directly to the joint owner after you die. Many states now permit people to own bank accounts and other financial accounts with a transfer-on-death designation. To continue to benefit from tax-deferred growth, each heir must roll his or her portion of the IRA into a separate account known as an inherited IRA. Once heirs transfer the money to an inherited IRA, they can take annual distributions based on their own life expectancies. But to give your heirs this option, you must name them as beneficiaries of the IRA. The rules for withdrawals are the same as they are for traditional IRAs. If your heirs transfer the money to accounts for inherited Roth IRAs, they can usually stretch withdrawals over their life expectancies. You also need to prepare for the possibility that you could become incapacitated and unable to make your own financial and health decisions. A durable power of attorney lets your agent manage your finances and legal affairs. A release-of-information form gives doctors permission to share your medical records with designated representatives. A durable medical power of attorney also called a health care proxy names a representative to make medical decisions on your behalf. And a living will specifies the medical treatment you do or do not want during a terminal illness.

Chapter 4 : Your Family Financial Planning App | Tomorrow

At the Law Office of Dianna M. Wilke, We have a passion for our clients. We will help you develop and create an estate plan that reflects your personal values, passions, and ideas. I am an experienced attorney who has handled everything from large transactions for major financial companies to estate planning for our neighbors and local clients.

They are all things you will find at your family reunion. This year you have to plan the whole thing yourself? If you are going a little crazy, take a deep breath and read this step-by-step guide to planning your fabulous family reunion. Form a Committee Although sometimes you may feel like superwoman, the fact is that you are taking on a big responsibility. A great first step in planning your event is getting a committee together. Not only will you be able to dole out some of the tasks to the other responsible family members, but you will be able to grow closer to your teammates. A good rule of thumb is to have two to three people available for every hundred people invited. Do Your Homework Before you start any planning, you need to do your homework. Ask the person who is passing the torch to you to give you as much information as possible. If you are lucky, he or she will have a binder or notebook with all the information in it. If it is impossible to get that information from the last person in charge, talk to a few of the older relatives for some details. This will be a little less formal but will still be helpful in your endeavor. Get Organized After beginning to gather information and forming a committee, get all the information in one place, like a binder or folder for printed computer documents. Not only will this keep you from losing your mind, but it will make it easy to pass the family reunion planning on to the next organizer. If you prefer to keep it computerized, use a family reunion planning software like Family-Reunion. If your family is into using the Internet, this could be an easy way to exchange information in different time zones and towns. Create a Time Line Now that you have all your groundwork laid, it is time for the down-and-dirty checklist of things that need to get done before you can enjoy yourself. These items on your to-do list will go in four levels, which are grouped on a time line. Level 1 would include those items that need to be completed a few months in advance. Level 2 would include a few weeks out. Level 3 is the week of the event and Level 4 is the day of the event. Level 1 Planning Figure out who is coming to the event. You need to whittle down the family tree so you can focus on one area. This is when asking an older relative about the people who customarily attend will benefit you in the long haul. Choose a time and a location. Many family reunions are planned for the same time and place every year. If this is your first family reunion, take some time with your committee to plan where and when you will be having your event. Central locations are always the best, but not always a feasible option. Take into account who you are inviting when making these plans and if they may have any preferences. This might be a good week to avoid. As with any major event, you will need to have some type of budget set for the event. Some families can get away with little or no money being spent by having a potluck at a park. However, if you are hosting a huge gala event, there will be need of money. Where is that coming from? Is everyone who is invited expected to contribute? Now is the time to get the money together and put together a plan of action on how the money will be spent. This is an optional step. If you decide on a theme, make sure it is a majority vote from your committee. Nothing is worse than taking all the blame for a bad idea. Level 2 Planning Send your family reunion invitations. It is always good to send them out at least six weeks in advance for any event. If you have a high-tech clan, use e-cards, e-vites or websites to get the word out. Just make sure your offline relatives get the message too. Plan the events, games and make the general schedule of events. If you are planning an all-weekend affair, this part will take more time than if you are doing a potluck dinner. Some good family reunion ideas include: Also, now is a time to do an event audit. Look over everything so far with a person not on the planning crew maybe even someone outside of the family. This is just to make sure that everything is in order so far and that you are still on budget. Make sure to keep a list of the people who are coming to the event. Use the invitation list for a time saver. Order the things that need to be ordered. If you have T-shirts or special food that needs to be ordered, make sure to get those done at least a month before. Some orders take longer, so watch these carefully. Decorations, table settings and prizes can all be bought now and stored for later. Level 4 Planning Confirm all reservations, including: Get the committee together for a last meeting.

Make sure that everyone knows what their last minute jobs are and organize the list of volunteers for the day s of the event. Making a list of defined jobs and times will make everything go so much smoother for example: The day before the event is probably going to be your set up day. Get everything to the venue and set as much up as you can. When the day of the event comes, you will have nothing to worry about. Stick to the list of jobs that everyone has and enjoy your time with the people you love the most. Wrap-Up After your event, do an honest evaluation of the family reunion. Ask everyone what they thought and expect honest answers. This will make the next year so much better. So now you know what you need to do to plan a family reunion. Are You A Good Sister? Whether you are the younger or older sister or in the middle , the important question is whether you are a good sister or not. Many times we find fault with the ones closest in our lives, but do you take this to extremes with your sister? Will your sisterly bond stand the test of time? Take this short quiz and find out where you stand on the good sister meter! Sign up for our Healthy Living Newsletter! Thanks for signing up for our newsletter! You should see it in your inbox very soon. Please enter a valid email address
Subscribe.

Estate Planning: 3 Tips to Get Your Family Talking More Effectively. Communication is the key, but you have to be careful how you go about it. You need to prepare your family first, and it helps.

Here Are Three Starter Tips Planning a family reunion requires one to plan, organize, and coordinate well ahead of the actual event. In successfully doing so, your family will have the opportunity to catch up, rekindle old relationships, and create new memories. If you have ever planned a backyard barbecue with family, a weekend full of activities, or even a camping trip for your extended family, then you are familiar with the basics of planning a family reunion. They can be as simple as a gathering of 25 people in someones backyard to as complex as a week long group cruise to the Caribbean. Planning a family reunion can seem very intimidating at first After all, it does take a lot of patience, time, and commitment to get people who have not seen each other in years to come together as a family. Regardless of how many steps are involved in planning your first family reunion, there are certain things to keep in mind that will help you get through it. But before you read the steps, you should know why you are planning a family reunion. Why plan a family reunion? With e-mail, Facebook, our work lives, and our personal lives, it seems almost impossible to maintain close ties with distant relatives. A family reunion gives us the opportunity to rekindle those relationships with relatives who we may have not spoken to in years. Time spent with family members will provide a sense of belonging, and perspective on our own history and lineage. In addition to catching up, family reunions tend to be a lot of fun. Planning and participating in activities, special events, talent shows, or even genealogy is a great way to spend a vacation. Many new family reunion planners give themselves months just to be on the safe side. You will need this much time to get the word out, take surveys, and organize committees to do things the right way. Anything less will require too many shortcuts And shortcuts lead to long delays!!! Giving your family members this much lead time will also let your family members plan their vacations around the family reunion, thereby increasing the number of people attending the actual event. The more people you involve, the easier it will be for you to organize everything. One of the easiest ways to get a team together is to create committees that are responsible for different parts of the reunion. If you are the one that is leading the charge, then remember to delegate the work instead of trying to do everything else yourself. Instruct people to bring one food item as their contribution to the family reunion Free Download: Family reunion picnic flyer. By keeping it small, you will learn the simple steps that require successful execution of a family reunion at a larger scale. Once your first family reunion is complete, then start widening the circle to invite additional family members that may live further out. As the number of reunions grow, so will your attendees. Just get the first one out of the way. Slowly growing the number of attendees every year will keep your planning smoother and your event successful. What should you do next? Planning a family reunion? Download our free family reunion planning guide and learn how to save thousands.

Emergency Planning for Your Family Click for Latest Disaster Information Disasters strike without warning and being prepared at home will help to ensure that you and your family can make the best of a bad situation.

In addition to replacing lost income, the proceeds from a life insurance policy can help pay for the mortgage, childcare, or pay off debts you leave behind. Checklist for buying life insurance Decide between term life and permanent life insurance. Term life is often the simplest and most affordable type of life insurance. Term life insurance is frequently recommended by financial experts and is a cost-effective way to help financially protect your family. It can also be easily researched and applied for online. Permanent life insurance, on the other hand, comes in two varieties: This type of coverage lasts for a lifetime and has a cash value component. These two features are why permanent policies can cost 10 to 20 times more per month than term coverage. Deciding how much life insurance you need. When you are gone, you need to realize all of the costs that come with the loss. Not only do you have the lost income, but you will probably need to pay for childcare more than you do currently, you will need to plan for future college expense and you must consider the overall burden that living as a one-income family brings. Lay out all of these numbers when deciding on a life insurance amount. A common rule of thumb is to choose a policy amount that is 5 to 10 times your annual income. A life insurance calculator can also take the guesswork out of choosing a policy amount. Communicate the amount with your loved ones. Your spouse and any other adult beneficiaries should know the amount of your policy, the term length and the issuer of the policy. When talking about life insurance, focus on the benefit it provides to your family. By focusing the conversation on the benefit that life insurance brings to the family, starting the conversation is easier. It will also make your partner more motivated to buy a policy to help protect you. Tie in a story you heard about someone who has died. Discuss the challenges this brought to the family. This can make it easy to move into a conversation about life insurance and the need for it. Discuss your intent with the beneficiaries. Let your loved ones know how you would like the life insurance funds to be used. Paying down debts, handling daily living expenses, paying off a mortgage or saving for college are all excellent goals. Communicating your wishes will help you avoid mistakes and have the assurance that the money will be used well. Estimate your rate Make an emergency preparedness plan for your family Emergencies rarely come with many warnings, yet they can quickly destroy your home and leave your family in need of help. If a hurricane, tornado, fire, earthquake, flood or some other type of emergency comes your way, having a plan in place can help your family get through it. You should start by drafting a plan for your family. Identify the type of emergency most likely to hit your area. If you live near the coast, a typhoon or hurricane is most likely. If you live along a known fault line, an earthquake is most likely. For those in Tornado Alley in the Midwest, a tornado is the biggest threat. Areas facing drought are at risk for wildfires. Identifying the disasters likely to affect your family will help guide your conversation. Discuss emergency meeting spots. Choose three locations where your family should meet if there is an emergency. One should be near your home, one should be outside of your neighborhood and one should be outside of your city in the event that you have to evacuate. Make sure everyone knows where these spots are and how they can get to them in the event of an emergency. A go-bag is a bag with your emergency supplies that you will grab when an emergency hits. This bag should include first aid supplies, medications, emergency contact numbers, food and water for three days, a flashlight, a battery-powered radio, extra batteries, maps, toilet paper and garbage bags. Make sure your family members know where this bag is and who will grab it. Pets need help during an emergency too, so make a plan for them. Remember that you may not be able to take a pet to an emergency shelter, so research options like pet-friendly hotels or emergency pet shelters in your area. Tell everyone their role. Everyone in the family should have a role to play in an emergency. This will prevent chaos when an event happens. Create a contact list. Work with your family to create a paper list of contact information that you will need should there be an emergency. Find an out-of-area contact. Find a contact you can reach out to that is out of the area. This person should be the one you family can turn to for family communication in an emergency. Having the person live out of your area will help you be able to get through when local

communication systems are filled with people calling after an emergency. Make sure your emergency preparedness plan includes all members of your family. If you have pets, elderly loved ones or small children, create and communicate a plan that will include all of them. If you live where earthquakes are a concern, practice Drop, Cover and Hold On. The safest action to take if you are caught indoors during an earthquake is to drop to a hands-and-knees position to crawl to a sturdy table or desk for shelter, cover your head and neck and hold on to something sturdy. Practice this with your family. If you live where tornadoes are common, discuss the safest place inside your home to wait out a storm. This is typically a basement away from any windows or an interior bathroom inside the bathtub. Practice getting to this location quickly. If you are preparing for a fire, discuss the best way to get out of your home. Make sure every family member knows two ways to get out of their bedroom and to safety. After the storm, you also must be prepared for flooding, electrical outages, mold, and structures that are unsafe after water damage. Considerations for discussing evacuations Often, disasters require evacuation so it should be part of your plan. You should also talk about evacuation with your family before the need arises. Knowing what to do can make it less stressful and help ensure that everyone gets out safely. Know where your local emergency shelters will be. If you need to evacuate, you will need to know where to go. Identify and communicate evacuation routes. Make sure you know at least two ways out of your community, in case the disaster blocks one route. Then, communicate the exit strategy to your entire family. Identify ways those who cannot drive or may not have access to a vehicle can evacuate. Make a household communication plan. Know how you will get in touch with everyone in your family first, then your extended family. Let your family know the plan so they will not be overly worried about your safety after an evacuation order. Discuss your reunification plan. Families may become separated during a disaster, which can lead to panic. Talk about how you will be reunited if you are separated. Discuss options like reaching out to government agencies and connecting with an out-of-area loved one to ensure you can get reunited as quickly as possible. Remind everyone to text, not talk, whenever possible. When phone lines are overwhelmed during and after an evacuation, texts may get through easier. Talk to your family about the best forms of communication to use after a disaster and evacuation. For more help talking about disaster preparedness and evacuation, visit:

Chapter 7 : Planning Your Family Vacation -

Planning a family reunion requires one to plan, organize, and coordinate well ahead of the actual event. In successfully doing so, your family will have the opportunity to catch up, rekindle old relationships, and create new memories.

Chapter 8 : Estate Planning: A Family Affair

Financial Planning with Your Family Your financial plan should involve the dreams, goals, resources, and responsibilities of the entire family. If you have a spouse, partner, or children, you may need to provide guidance as your family develops a financial plan.

Chapter 9 : Planning Your Family | Nanticoke Health Services

Let your family know the plan so they will not be overly worried about your safety after an evacuation order. Discuss your reunification plan. Families may become separated during a disaster, which can lead to panic.