

Fearing the Inevitable

“It’s a Poor Thing to Fear the Inevitable”

By Michael D. Verble

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Plan to Age. Plan to Protect.

***“It’s a Poor Thing to Fear the Inevitable”*—THOMAS JEFFERSON**

More time and energy is wasted “*fearing the inevitable*” than necessary. Why is it we spend so little time preparing for those times in our lives? Recently I was flying back from a business trip when we encountered severe air turbulence for several minutes. A young lady on her honeymoon, never flying before, began to panic asking if we were going to die. I assured her this would not be the case, but as I sat there my mind wondered in an unexpected direction sending split-second thoughts of...

Where is my life insurance policy? Is my will where they will find it? Will my family be financially burdened? Uh, oh, my affairs are not in order!

It doesn’t have to be that way. With some simple, but vital, planning you can have the peace of mind knowing that when your day comes to leave this earth, your affairs will be in order. You will have accepted the responsibility of providing for your spouse and alleviated all the stress and burden that would have been placed on other family members at this emotional and critical time. One’s assets and estate should be protected legally and financially at all times; however, most families, especially we men, wait until a crisis hits to share these concerns with our loved ones. The other day a new client came to see me to help him protect what he and his wife of 56 years had accumulated over their lifetime. His wife had been admitted to a long term care facility with dementia issues. I shared my concern that we needed to protect his situation, as well as his wife’s. He insisted that nothing was wrong with him and we needed to tend to his wife. One day later I received a call from his daughter that he had been admitted to ICU with a heart condition. None of us have a ‘*crystal ball*’. No one is promised tomorrow. It seems this gentleman was lucky this time and will live to have us accomplish what should have been done previously. What is your excuse? Will you be prepared or will you wait until the crisis hits you or your family? The decision is yours to make.

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