

PLANNING - DO YOU HAVE A PLAN?

By Donna Deos

Do you have a plan? Do you have things in place for the “what if’s” in life? Do you have goals for the coming year? Do you have so many things running through your head that you don’t even know where to begin in coming up with a plan?

Don’t worry. You are not alone! This happens to all of us from time to time.

So, why am I mentioning it now? Well, there is no time like the present! This is the time of year when most of us are in way over our head and just keep doing and doing and rarely have a plan for what we are working on much less what comes next and what to do about the bigger things in life that we don’t even want to think about!

You know what I mean. It is the “Holiday Season.” So, we have cards to get out, presents to buy, and parties to plan and so on. We have all of the regular things on our plate, plus all of that. It’s a hectic time for sure.

So, do you have a plan for that? Have you made lists? Have you accepted help where offered? Have you delegated to your spouse and children to make sure things get done without you having to do them all? If not, now is the time. Carve out a half hour and start making the lists of what you need done. Prioritize them on “have to’s” versus “want to’s.” Then dig deeper and figure out which ones have to be done by you and which ones could be done by someone else. Then, start working on who these someone else’s are. You may also decide some of the “want to’s” can go away altogether. Make it manageable. Life’s too short for all of this stress!



You can also find easier ways to do things. You can order your holiday gifts online and have them shipped right to your home. No need to go out to the stores and end up with a bunch of other stuff you didn’t really need. It takes far less time too! Yes, we all like to support local merchants, I agree. Buy locally. Guess what, they usually have websites too! Not computer savvy? Delegate the shopping to someone else who is. Do you have a grandchild who loves to shop and is computer savvy? Have them over to help you, or go to their house. You’ll be surprised how much you can accomplish in a short period of time.

Okay, I deviated from planning there, but you get the point. Now, let’s move beyond the holidays. What’s your plan for next year? What are your goals? What things do you hope to accomplish? What budget have you set for them, etc.? Not sure? Need some help with that? Who’s the right person to help you? Not sure, let’s chat.

Once you’ve got that down, let’s look at the even bigger picture. Do you have a plan for the “what if’s” in your life like, what if some-

thing happens to me? Who will do all of this stuff that I am struggling to accomplish? Even if it’s just for a short period of time, I bet there are plenty of things that really could use a backup plan. I also know that you don’t want to think about it, you’d rather just hope that doesn’t happen, right? Well, guess what? I hope you get your wish, but that doesn’t really fix the other side of things for if/when it goes wrong anyway.

Here are some things for you to consider: do you have a will? Do you have advance directives? Do you have a living will? Do you have a trust? Do you have people in place that can pay your bills, buy your groceries, take care of your pets, take care of your house, etc., heaven forbid you can’t? No? Did I just overwhelm you? I’m sorry about that. If you need help figuring this out, let me know. Many of these items can be handled by going to your attorney and by talking to your loved ones. The first thing is, you need to have some idea of what you want and how you would like it to happen. So, once you’ve conquered the holidays, let’s chat and see what we can come up with. Sometimes just having someone there to help

organize your thoughts and feelings can make all of the difference. You don’t have to do any of this by yourself. I’m here to help. Believe me, you and your family will be much happier knowing that the “what if’s” are covered. Then you can focus on all of the good things that make life wonderful and enjoyable and keep the “what if’s” from ever happening! Wishing you and yours the happiest of everything!

All my best, Donna

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