



## A C.I.E.A.R. Path Forward™

Welcome to the April 2017 edition of A C.I.E.A.R. Path Forward™. This newsletter is intended for the friends and clients of Kathy Hart navigating personal or professional change in their lives. Each month I provide you with a monthly question, personal actions for clearing the fog, and a recommended book.

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### Plan B - Are You Prepared for the Unexpected?

In the past month I have had three different conversations with people who are dealing with aging parents. The similarities between these conversations include: significant geographical distance between aging parent and adult child, mild to serious failing health, limited discussion regarding choices or future options, unsteady or limited mobility, and significant concern for the unknowable future. After each conversation my universal feedback is - ensure you have a Plan B if and when the unexpected happens.

Years ago I taught disaster preparedness in the Bay Area. One of the topics we regularly shared was earthquake readiness: you never know when the next earthquake might occur, but you can control how prepared you are. There are steps people can take, such as stocking extra canned goods, having a back-up stash of batteries that are periodically rotated, a wrench easily available to turn off the gas if necessary, first aid supplies, etc. The same is true for any other aspect of your life. You need to have a back-up plan if and when something goes awry. Because, as sure as "God made little green apples," something unexpected will happen. Putting off today only means that you will be overwhelmed in the future when the inevitable does happen.

Yes, even in caring for your parents. When caring for my mom, I had no idea she would fall and break her hip, yet that's exactly what happened. I received a call in the afternoon that she was in the hospital, a two hour drive away, and what was I going to do. My saving grace? I had already researched care facilities in the Bay Area (where she would eventually move), had a listing of friends and emergency contacts in Sacramento, and had a listing of researched well-run, quality long term care facilities in Sacramento. I didn't know she was going to break her hip, but I had planned just in case she had a serious injury or was taken ill.

**ACTION:** You owe it to yourself, your sanity, and your extended family to figure out what Plan B will consist of. If your parents don't want (or refuse) to participate, that's okay. Do the research on your own and, when something does happen, they will be grateful for your support, assistance, and guidance. As one friend shared with me, "My mom always is so surprised I know just what to do. She doesn't realize the time and energy I expend to make the 'prepared' appear seamless."

### Clearing the Fog - Personal Actions for Preparing for the Unexpected:

- Identify the various spheres of your life where a Plan B or back-up plan would be helpful. Some ideas could include: environmental catastrophes (e.g., an earthquake, tornado), family emergencies (e.g., aging parents or child hurting themselves), work calamities (e.g., schedule changes, budget reversals), or business failures (e.g., computer crashing, failing electronics).
- Once you've identified the possible areas, determine what you would do if the unexpected happened. Questions to ask yourself: What could go wrong? What support or outside resources could I need? Who would I need to contact? What would be the action steps needed

to take within a few days, one week, and one month? Do as much preliminary research as you can.

- Planning is the perfect first step, but a plan is no good unless it's written down and other people are aware. In the case of those not wanting to even think about the unexpected happening, perhaps you only share tidbits of information with them while sharing much more of the plan with your spouse, siblings, friends, etc.

**Recommended reading -**

**Against the Gods: The Remarkable Story of Risk by Peter L. Bernstein**

I read this book many years ago when I was working in the risk management field. I went back and recently re-read it because I think the message and information shared by the late Peter Bernstein is so powerful and relevant for anyone, regardless of your business or personal background. The book reads more like an engaging history novel, with quips and fascinating factoids, as opposed to dry, theoretical concepts. Throughout you learn about how humans have understood and addressed risk, starting with the early Greeks, up to our present day world of social interchange, business, and theoretical constructs of chaos theory. If you enjoy history while also learning about the many facets of risk we all face in our lives, put this on your reading list.