

# Life Planning Guide 2017

*Emergency  
Preparedness  
Tips  
Page 2*



**End-of-Life Planning • Assess the Need for Life Insurance  
Consider Senior Living • Emergency Preparedness**

# Hood River Emergency Management wants you to stay safe

## *Building an Emergency Kit for your Car:*

Be prepared for winter road closures or a broken down car by planning ahead.

- ✓ Cell phone charger
- ✓ First Aid Kit
- ✓ Water and Snacks
- ✓ Flashlight
- ✓ Extra clothes
- ✓ Blanket
- ✓ Snow shovel, ice scraper, snow brush
- ✓ Bag of sand or cat litter
- ✓ Jumper cables
- ✓ Tow rope
- ✓ Full tank of gas
- ✓ Tire chains or snow tires

## *Power Outage Tips:*

### **Before A Power Outage**

- \* Check flashlight and radio batteries
- \* Charge mobile devices
- \* Add warm clothes and blankets to emergency kit
- \* Keep gas tank full
- \* Take cash out (ATM's may not work)

### **During A Power Outage: Safety Tips**

- \* Follow directions from local officials
- \* Conserve energy
- \* Go to community warming shelters; and check on neighbors, family, seniors and homeless
- \* Only use generators in open areas away from windows and home to prevent carbon monoxide poisoning



## *Get a Kit of emergency supplies:*

Be prepared to make it on your own for three days to three weeks. If possible, make a large kit for home and a small car kit.

## *Make a Plan for family emergencies:*

Sit down together, plan and practice in advance. Your family may not be together when disaster strikes, so plan how you will communicate and meet up and where you will go.

If you evacuate, take your emergency supply kit and pets. Create an evacuation list of items to take for the recovery phase.

Set up family meeting points where you can find each other and leave messages if you are separated. Power may be out and cell phones may not be working.

Text may still work when phone does not.

Have an out of state contact that all family members call. Make a long-distance call rather than call locally – it works better. Be sure everyone knows the number and has coins or a prepaid phone card.

# GET READY GORGE

We love you, Hood River  
Talk about your *family emergency plan*

**Hood River County Emergency Management**



<http://www.hoodriversheriff.com/events/get-ready-gorge>

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# Assess the need for Life Insurance

*Not sure if you need life insurance?*

*Here are some of the reasons the answer may be 'yes.'*

## Because people count on you.

You may not know what the future will bring, but in the event of your death, help make sure your loved ones are financially protected.

## For living expenses and to pay off debts.

Proceeds from a life insurance policy can be used to help make mortgage or rent payments, cover child care, pay off outstanding credit card or loan debt, maintain a current lifestyle, or provide care for an elderly or disabled relative.

## To plan for the future.

An education fund, a secure retirement — the loss of your income could adversely impact your family's ability to plan for the future.

## Ensure any final expenses are covered.

Proceeds from a life insurance policy can be used to help pay funeral expenses and estate taxes.

## Business continuation.

If you own a business, life insurance may help ensure that this dream you've worked so hard for continues after your death.

## A lasting or charitable gift.

Life insurance may be a way to support the organizations or causes that are important to you even after you are gone.

## *Determine the amount of life insurance you need*

The amount of protection you need boils

See LIFE INSURANCE, Page 4



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- » Payoff your mortgage before retirement.
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- » Expand your rental portfolio.

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# LIFE INSURANCE

Continued from Page 3

down to this — estimating your current and future needs and subtracting them from your family's existing resources to determine any gaps between them.

## *Choose the life insurance company and the policy to meet your needs*

It's important that the company you choose to protect your future, and the future of your loved ones, will be there to do so. Look for a company that offers both temporary and permanent life insurance policies. You may find

that a combination of these makes the most sense for you.

### **Temporary life insurance**

*(Insurance coverage at a lower initial cost)*

Term Life Insurance is just what it sounds like: a policy that will remain in effect for a specific term or length of time. This type of life insurance may be a good choice if you're looking for temporary, cost effective coverage.

### **Permanent life insurance**

*(Lifelong protection)*

Whole Life Insurance provides long-term protection with guaranteed premium payments. Once you purchase a Whole Life Insurance policy, payments will remain the same regardless of changes in health or age. The policy builds cash value, and dividends\* may increase the policy's cash value over time.

\*Dividends, while not guaranteed, may increase the policy's cash surrender value and death benefit, depending on the dividend option selected at time of purchase.

Flexible Premium Adjustable Life Insurance combines the features of temporary and permanent life coverage, giving you the flexibility to change your policy as your life changes.

With the ability to modify payments, coverages and terms, you can customize your coverage as your income and family responsibilities grow and change through the years.

## *Review your options*

As you review your options, keep in mind:

### **Affordability**

The longer you wait, the higher the annual premiums may be. Your agent will help you choose a life insurance policy that fits into your budget.

### **Flexibility**

What's right for today might change over time. Some types of life insurance can be updated to meet your changing needs.

### **A trusted company**

Choose a life insurance company that has been helping families like yours to protect their dreams and their futures.

### **A trusted advisor**

Your agent is in your community and will work diligently to understand your needs and can help you choose a policy specifically for you.

Don't wait another day — no one knows what tomorrow will bring. There are a variety of benefits to purchasing life insurance now and your local agent is ready to help you get started.



## Nearly 90% of seniors want to stay in their own homes as they age.

If you're one of them, give us a call and let's explore how we can help you "age in place".

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# End-of-life Planning

*Pre-arranging is one of the most responsible and thoughtful things you can do for yourself, family and loved ones.*

Life planning is one of the most responsible and thoughtful things you can do for yourself, family and loved ones. Funeral preplanning is often overlooked, but is essential since it must be completed within a few days after death. Most often, individuals do not have their final wishes completed or made irrevocable. Unfortunately, these decisions most often are not addressed before the need arises, leaving the loved ones unprotected during a time of emotional upheaval.

(including plot, opening and closing of the grave, outer burial containers, grave marker, and an American flag).

■ Everyone can afford to prearrange.

■ Preplanning consultation services are available at no charge at your local funeral home. Preplanning involves filling out vital information such as emergency contacts and death certificate information. It also can include ceremony design and financial options. The time to do this is now.

## Facts about prearranging:

■ The best time to prearrange is when you are vibrant and healthy.

■ It is a positive, unburdening experience.

■ It does not take much time.

Veterans have free burial in a national cemetery for themselves and their spouses

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# Consider senior living

*The top three reasons why winter is the perfect time.*

For many parts of the country, winter's low temperatures, potentially dangerous weather conditions, and early nightfall are enough to make it America's least favorite season. But for seniors, Jack Frost's hijinks can do more than cost him a popularity contest. Here are the top three reasons why winter is the perfect time to consider senior living:

## Safety

Winter can mean rain, frost, ice, and snow, all of which can lead to hazardous driving conditions and an increased fall risk. According to The National Institutes of Health, 1.6 million older adults go to the emergency room each year due to fall-related injuries, and chances for falls in cold weather increases significantly after age 65. And, it should come as no surprise that, according to the Journal of Community Health, seniors who live alone face a high-

er fall risk than those who live in a community setting, potentially because of senior living communities' maintenance-free lifestyle, and on-site staff.

## Nutrition

Raise your hand if you want to trudge out into the cold to go to the grocery store! No takers? ... That's what we thought. In the winter, keeping a kitchen stocked with healthy food becomes even more of a chore, especially if you live in an area that doesn't have easy access to fresh produce year-round. As a result, seniors face an even higher risk of malnutrition in the winter months. Most senior living communities take the guess-work out of staying well-fed by including meals that are prepared with senior nutrition guidelines in mind and served on-site.

See SENIOR LIVING, Page 7

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## SENIOR LIVING

Continued from Page 6

### Socialization

After multiple studies on the impact of socialization on seniors' mental and physical health, the results are in: socialization leads to a better quality of life. So what does that mean for seniors who "get out" less during the winter months? Seniors who live alone face height-

ened risks of seasonal affective disorder and clinical depression. Compare that to senior living options that offer full activity calendars and a myriad of social opportunities that can lead to a heightened sense of purpose and improved physical and mental health. (Plus, who doesn't love beating their neighbor at a game of Bingo?)

So what are you waiting for? If you or someone you love is considering senior living, now is the time to make a move! Find a Milestone Retirement community near you to get started.



Flagstone Senior Living  
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flagstoneseniorliving.com  
*Home is where you feel it*



*A living will — it's an important piece of paper that can speak for you when you're unable.*

*It can keep your loved ones from guessing your wishes, and make decisions on your behalf. In addition to helping you plan your final wishes we can help with this.*

*For more information call us, you'll be glad you did.*

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<sup>1</sup> The 8% premium bonus vests over a 10-year period. Non-vested bonus amounts will be recaptured for surrender or withdrawal amounts exceeding the penalty-free amount. Annuities with a premium bonus may have lower fixed account interest rates and lower caps on indexed accounts than a similar product without a premium bonus. <sup>2</sup> According to April 2014 Census Bureau [www.prb.org/Publications](http://www.prb.org/Publications) <sup>3</sup> Premium Bonus is added to the Accumulation Value on the date the premium is received. <sup>4</sup> Interest rates effective 12-1-2016 Rates subject to change. Contact Oxford Life<sup>®</sup> for current rates. An investment in these contracts is subject to possible loss of principle and earnings since a surrender charge and market value adjustment may apply to withdrawals or surrender of the contract. The Oxford Life Royal Select<sup>™</sup> annuity, Oxford Life Silver Select<sup>™</sup> annuity and Oxford Life Select<sup>™</sup> annuity (contract form FIA510 and state-specific variations where applicable) is issued by Oxford Life Insurance Company. Product not available in all states.

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<sup>5</sup> Rate based on \$20,000 or more in premium for the initial guaranteed period. Interest rates effective 12-1-2016 and are subject to change. Call for current rates. The Oxford Life Multi-Select<sup>™</sup> annuity is issued by Oxford Life Insurance Company. A comprehensive description of the policy benefits, costs, exclusions, limitations and terms is available to you upon request. An investment in this contract is subject to possible loss of principal and earnings, since a surrender charge and market value adjustment may apply to withdrawals or upon surrender of the contract. Not available in all states. For more information, please refer to policy form ICC14-MYGA0814, DA520 and state-specific variations where applicable.



\*Effective as of 5-26-2016. For the latest rating, access [www.ambest.com](http://www.ambest.com) A.M. Best assigns ratings from A++ to F, A++ being superior ratings.

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