

insurance policies still reflect your wishes and are up-to-date.

5. Check credit cards- Make sure your name is on your credit card accounts. In most states, when a spouse dies, you aren't responsible for any card that's not in your name. But you also won't be able to use the card.
6. Set up advance directives- You both need health care powers of attorney to designate the person you want to make medical decisions on your behalf if you are incapacitated. You'll also need a living will that spells out what measures you want the doctor to take to prolong your life.
7. Designate a money person- each of you will need a financial power of attorney so you can name a trusted person to make money decisions and financial transactions for you if you're unable to do so.
8. Review wills and trusts- do this every few years or when there's a significant change in your life, such as a sizable increase or decrease in your finances. If you don't have a will, make one.
9. Discuss funeral plans- this can save thousands of dollars by letting the surviving spouse- who may need the money-know it's not necessary to choose the most expensive funeral. Be sure to let one another and your family know whether you want to be buried or cremated.
10. Learn how bills are paid- keep a list how bills are paid, by check, online, by automatic debit from a bank account. Include regular monthly bills as well as those that come due quarterly, annually, etc. This will assure you won't miss a payment or overdraw your account.

Discuss these points with your spouse as well as your adult children, so you can document your plans and preferences when things are calm and avoid unnecessary stress when one spouse becomes seriously ill or dies.

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SRC Craft Show

Our first craft show on Nov. 10th was a success, with 13 local crafters participating. We had a steady stream of shoppers and browsers and were happy to have the chance to show off our Center to newcomers. Folks seem interested in having another craft show in the future, so we'll keep you posted.



Veterans' Day Celebration

Once again we were blessed with good weather for our outdoor flag ceremony. We are thankful for the scouts, their families and the veterans who attended, as well as musician Nathan Coffman, who did a beautiful job playing Taps and Reveille.

Special appreciation is owed to Anne and Jim Bright who so graciously cooked pancakes and sausage for the big crowd. Those of us who enjoyed the brunch had no idea how much prep time and labor the Brights provided so that we could relax and eat. How lucky are we to have folks like them who do so much for the rest of us?



911 Special Handling Request

The City of Virginia Beach Emergency Communications and Citizens Services provides a way to alert emergency first responders to special conditions of residents that require 911 assistance. The "Citizen Premise Caution Request" allows residents to register with ECCS so that 911 dispatchers will be able to access important information regarding special handling before crews respond to a 911 call.

The request application states that only requests meeting one or more of the following criterion will be entered:

- Severe communications impairment
- Life-threatening condition, not including chronic conditions, such as diabetes (if a chronic condition is a secondary issue