

Overcoming Adversity and Embracing Life

I was touched and grateful to hear Jeannine McCurrie share her story at a Money Wi\$e Women Conference in September 2009. She spoke passionately about the importance of having adequate life insurance coverage and being financially prepared for the unexpected. She told the audience not to feel sorry for her, but to listen to her advice and take action.

Jeannine was recently one of 13 people awarded the Embrace Life Awards by State Farm. She was honored at a ceremony at State Farm headquarters in Chicago last week.

Jeannine has had three tragedies in her young life. Following the sudden deaths of her brother and father, she met, married, and started a family with her husband Darin. Jeannine left her job in southern California to stay at home with their 9 month old daughter Rachael. In August 2006 they moved out of state to build a better future for their family. On September 18, 2008, Darin was admitted to emergency with Bronchitis like symptoms. He was diagnosed with failing organs and a possibility of cancer. The next day Darin died during surgery from a blood clot and it was determined he had Stage 4 terminal cancer. Their daughter was 4 ½ years old and son Ryan was only 8 months. Jeannine's and her young children's lives were tragically changed forever



Fortunately Jeannine and Darin were financially prepared. Jeannine knew the importance of life insurance but only had minimal coverage in California. An experience with an unscrupulous contractor in 2007 made them review their situation with a financial planner and ensure a proper plan was in place for their family. It was then, in January 2008 (just 9 months before Darin's death), they discovered they were under insured and readjusted their policies. When Ryan was born they felt an urgency to have their wills finalized so their children's future would not be in jeopardy.

Before Darin's death Jeannine tried to live in the moment but they were always on the go and making plans for the future. Plans to get the house (fixer upper) done, plans to have more time alone together, and finding her place and purpose in life outside of being a wife and mom. They faced life knowing there were hurdles to overcome, but she

never realized the real hurdles of life were just around the corner to be experienced as a widow and single mom.

Jeannine has learned from her experiences that sudden loss and grief are overwhelming, but, with time, wounds do heal. The difference for Jeannine was having a financial plan with life insurance vs. not being prepared. With her financial power intact, she is able to focus on her blessings and maintain a positive attitude. By sharing her story with others she has found her purpose. That, and wanting to provide the best life she can for her children, herself and everyone she meets on this journey.

After Darin's sudden death, Jeannine realized many people did not have a financial plan. It became her mission to bring awareness to others in case the unexpected happens. It is important for people to see that she is a 40 year old widow, mom and survivor. Had they not had their financial house in order, Jeannine would have been struggling with overwhelming debt and living month to month on Social Security. Going back to work would mean overwhelming child care costs and little take home pay. Having been out of the workforce, she would probably have had a significant loss in salary, with no guarantees of a decent job in this depressed economy. Selling her house in Port Orchard, Washington at a substantial loss would have been an inevitability and she would have considered a move back to California to live with her family.

Because she was financially prepared, her house in Port Orchard (which she recently loaned to a woman and her son fleeing an abusive marriage) can be utilized as rental property for income, she has purchased another house in which to live with her children, has a nanny for her children when she is working or speaking, is able to volunteer at her daughter's school, and still has time to spend with her children to help them through this healing time.

Jeannine recently joined the Board of Money Wise Women Educational Services, a non-profit organization dedicated to educating and empowering women to live financially healthy. She is routinely a guest speaker for a variety of groups, providing workshops to help others put their own "plan B" in place. These include past and planned groups such as Networking Business Groups in Tacoma, Washington, Moms Clubs, Mothers of Pre-Schoolers, Kiwanis Clubs, and various churches.

Jeannine's talks consist of her personal story of loss: her brother, father and most recently and deeply felt, the loss of her husband. She provides a clear picture of life without a "plan B" and, financially what life would cost without adequate life insurance. She discusses unforeseen costs such as medical, funeral, mortgage, debt, loss of income and the impact without coverage. She talks about the stress involved for the remaining family and paints as clear a picture as possible of the options.

Jeannine's future plan is to volunteer at a hospice in Tacoma where she will support families who are facing the loss of a loved one. She is developing a handbook which discusses the issues she presents to her audience and is working with financial planning companies to provide this handbook for their clients. She also plans on returning to school to attain her bachelor's degree and, ultimately, write a book on her

experiences, recovery and moving forward. She hopes to inspire as many people as she can to embrace life, make every moment count and live life knowing that the ones that mean the most are taken care of. This quote embodies her spirit -- "Life is not measured by the number of breaths we take but by the number of memories that take our breath away".

Learn more about Jeannine online at [**Plan B for Your Life**](#) .