



The Importance of Timing

It was just another Sunday, not much to do, just shopping, errands and a birthday party for our 8 year old son Joshua's friend. Not the kind of day when you would expect anything to happen, but have you ever had a day where you expected something to happen?

First up - shopping, we despise doing this, so we get it out of the way. We then made a quick run to the bank and the post office. Finally, we drop off Joshua at the birthday party. The party is just around the corner from our house, so we walk him there. Day over - all we have left to do is to pick up Joshua in a couple of hours - time to relax, right?

Wrong! Two hours later we are at Urgent Care getting Joshua's wrist and arm x-rayed. You see while Joshua was at the party running and playing with his friends he decided, like most kids do, that he was unbreakable, like all the super hero's he loves to imitate. A quick run up a ladder and jump off the platform amounted to two fractures in his left arm. Don't worry too much - he was fine in 4 - 6 weeks.

The reason we tell you this story is not because we don't want you to send your kids to their friend's birthday parties. We tell you because we found out the hard way, that "time truly is money." You see we decided on September 5th to purchase an accident plan for our family. We could have had it start immediately, but we decided to save a little money and have it start on October 1st. Why was that bad timing? Because Joshua's accident happened on September 28th, two days before our accident plan was effective.

Two days... two days cost us \$2,400. With doctor bills, x-rays, urgent care, rehabilitation and medication our total out of pocket was \$2,500. If Joshua could have just held off for two more days it only would have cost us \$100, the accident plan deductible. Or we could have decided to spend the extra \$35 for the month of September and the financial outcome would have been the same.

The moral of our story is a simple one - you make decisions every day because you don't think anything is going to happen. The fact of the matter is it could happen to anyone, any day.

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(<http://www.health--savings--accounts.com/accidentsshield.htm>)

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