

newsworthy trends

Preparing Yourself For Personal And Financial Emergencies

(NAPSA)—One day it's a devastating hurricane you're witnessing live on TV, the next day someone you know just got laid off from his or her job. It's no wonder the anxiety level of Americans has skyrocketed.

In fact, the Anxiety Disorders Association of America (ADAA) now estimates that 19 million people have felt so anxious about things that they couldn't lead a normal life.

"Everyone has anxiety about something—work, school, finances, health, et cetera," explains Jerilyn Ross, president and CEO of the ADAA. Indeed, one Gallup poll found that Americans were generally worried about finances, regardless of income, while an MSNBC survey found that people fretted over topics ranging from global warming (75 percent) to foreign policy (80 percent).

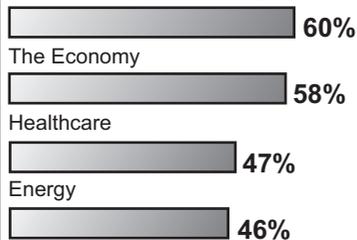
It's a trend, Kristine McManus says, she sees firsthand in her position as a vice president at John Hancock Funds.

"Typically, people are either worried about personal or financial emergencies," she explains.

Personal emergencies are by far the likeliest to occur, she says, and typically range from the mundane (being stuck in traffic) to the severe (a spouse or child being hospitalized). Financial emergencies, on the other hand, arise from unexpected

Anxiety Attack

Americans are worried about a lot these days, including:



Source: 2008 Gallup poll



changes such as a spouse's sudden death or a job loss. However, her solution for both is the same: Be prepared.

"What would you do if your child had an allergic reaction to a bee sting or some food she ate?" asks McManus. "You wouldn't want to be fumbling for a phone number when something like that is at stake. And if you've ever had a relative die, you know the problems that occur when a bereaved family doesn't know where to find the right financial information."

To help, John Hancock provides an emergency checklist on its Web site (www.jhfunds.com) or by calling (800) 225-5291. The list has space to write in vital information that can help avoid an emergency strike. Here's a closer look:

Personal Emergencies

When personal emergencies

occur, it's important to know:

- Names and phone numbers of people to contact (doctors, employers, friends, teachers, even veterinarians).
- Names and dosages of any medication taken.
- Any allergies or medical conditions a person might have.
- Types of medical insurance a person has.

Financial Emergencies

To prepare for a financial emergency:

- Know bank and investment account numbers, as well as loan, credit card and mortgage information.
- Know the names and contact information for attorneys, CPAs, financial advisers and other professionals.
- Know the type of insurance policies a person has and the name of his or her agent.

The checklist also includes information on area police, fire and ambulance services, as well as numbers for the utility and cable company, town hall, AAA and the IRS.

"In an emergency you might need to know some of this information," says McManus. "The checklist keeps you from having to rush around trying to find it. And that could be a load off of many people's minds."

For more information, visit www.jhfunds.com.