Our wonderful friend, Bonnie (BK), from New York City, was the victim of "one of those emails." You know the kind. Everyone in your address book gets one a saying you've had some terrible experience in a foreign country (fill in the country) and that you regret the request, but you're in need of some amount of money (fill in the amount) immediately, and can they be a doll and quickly send the money.

Most of us don't realize we've been "hacked" and it's often, only when our friends check with us, that we become aware we're the brunt of the attack.

In 2011 we highlighted an AARP Public Policy Institute report documenting the 42.1 million family caregivers in the U.S. who provide daily care to an adult with limitations, and the 61.6 million family members who provide care at some time during the year. If these people were paid, we noted, it would cost the economy (taxpayers) $450 billion dollars a year! Seen very simply, millions and millions of adults with limitations are totally dependent on family members for most of their help and services.

Because of a lack of means and ability, many families in need first reach out or are referred to a variety of available social services. Most find themselves connecting with a social worker. Of course, we know social workers (not clinical social workers) help people deal with challenges and a wide range of situations and with many diverse populations, including children, people with disabilities, and people with addictions.

While there are currently 650,500 social workers in the US, and employment of social workers is growing at a current rate of 25 percent every 9 years, faster than the average for all other occupations, we have (another) problem that could put millions more in trouble. Maybe statistics cloud the dilemma, so let's be clear: the 650,500 social workers in the U.S. do not serve the 42.1 million family caregivers in the U.S. who provide daily care to an adult with limitations.
Bonnie had a Facebook page, and from her many world travels (fill in the country) knew that she had many acquaintances. But when she thought of building her personal safety net (PSN) and who to ask to join, she wasn't too sure who would care about her, so she never brought up the topic with most of them.

But now the phone started to ring. Was she really in trouble? Did she need their help? By the time we called, she said we were #102 of the people who wanted to be part of the "solution" for Bonnie! She was almost in tears as she told of her startling realization - she underestimated the people around her, didn't see them as willing to step up and help, didn't realize the makings of her PSN were all around her.

Luckily, Bonnie learned some lessons here (we're never too old for that ~): 1) keep changing your password, it may prevent you from a major "hack," and 2) people want to help! Maybe not everyone on your Facebook is in that category, but many people are your friends simply because they like you, trust you, enjoy sharing with you, and want to grow with you. So Bonnie, follow the directions in our main story, "Links We Need - Links We Weave" and get started building those friends into your personal safety net!

Currently, the number of social workers (which costs each taxpayer over $7,800 per person - and will rise 70 percent in 2018 to $13,100 per person) will not keep up with both the current clientele and the ever increasing demands of new claimants. Be assured, government support will not increase proportionately.

Now, with millions of families seeking any kind of help and millions more relying upon a less than adequate supply of social workers to meet their needs, is the right time to ask: How do we provide individuals and families with a healthier network of interdependence - reducing dependency, increasing outcomes, decreasing cost, and encouraging interdependence among family and friends?

Our answer must be to grow more independent through interdependence - to every human has the need to help and be helped, to ask and to respond, to build and to nurture. And for you - that time is - now!

- We need to network - to see what we have in place and what we can build for the future. Put a sheet of paper in front of you and start building or putting your personal community/network in place. Let's make a list of friends and family, and next to each, list a specialty they are known for, some thing they like to do, or just simply list them as a general helper. From such a list come those who are or can be available to talk, advise, help and/or take action on your behalf.

- Next, let's take the conversation "on the road." Set aside time to communicate (email, letter, in person) - it will serve you well to start the conversation now and not just when you're in a crisis. Let all of your community know that you appreciate them as friends/family and hope to be able to call on them when you need someone to talk to, advise or help you, or take action when you're in need - and you would like to do the same for them - be part of their personal safety net! Check to see that they want to be part of your...
PS - WE KNEW it wasn't an email from Bonnie because it had two grammatical mistakes and two typos, not what's delivered by an author!

An addendum: Bonnie's isn't an isolated story - many of us have trouble believing friends will be there for us in times of need, and so say to ourselves, why bother to ask in advance!

In the *New York Times* story "For Better and for Worse," we read about the marriage between the comedian and actress, Suzanne Whang, and actor and educator, Jay Nickerson.

In learning about the couple we find out that in 2006 Suzanne discovered she had breast cancer. Keeping to what she calls her "Korean tradition," she told no one. She fell into debt for treatments including hip replacement and back surgery to the tune of $500,000.

Broke and tired of it all, she finally told her friends. They responded - immediately helping, strengthening, and maybe building a safety net that helped her with a variety of things, including taking care of her dog, cleaning house and setting up fund-raisers to pay down her bills.

Suzanne's reaction? "I found that everyone who I thought was my friend really was."

Take a look at your friends - it's time to be a part of each others' personal safety net.

We're not kidding ourselves or you - these are two huge steps and climbing big steps doesn't come easy - but these are steps worth taking before you find yourself entangled in the dependency, cost and outcome of our ever stress and fractured social system.

In the *New York Times* story "For Better and for Worse," we read about the marriage between the comedian and actress, Suzanne Whang, and actor and educator, Jay Nickerson.

In learning about the couple we find out that in 2006 Suzanne discovered she had breast cancer. Keeping to what she calls her "Korean tradition," she told no one. She fell into debt for treatments including hip replacement and back surgery to the tune of $500,000.

Broke and tired of it all, she finally told her friends. They responded - immediately helping, strengthening, and maybe building a safety net that helped her with a variety of things, including taking care of her dog, cleaning house and setting up fund-raisers to pay down her bills.

Suzanne's reaction? "I found that everyone who I thought was my friend really was."

Take a look at your friends - it's time to be a part of each others' personal safety net.

We're not kidding ourselves or you - these are two huge steps and climbing big steps doesn't come easy - but these are steps worth taking before you find yourself entangled in the dependency, cost and outcome of our ever stress and fractured social system.

**Links We Need - Links We Weave part II**

Cynthia Thomas had brain cancer. But after years of treatment which badly affected her ability to reason, think and write (she was a writer by profession), she had years of clear scans, and then suddenly, a scan said the tumor was back. Next step, radiation. In the meantime, she signed up at a hospital for a support class for cancer patients.

The class group introduced themselves and said what type of cancer they had: one colon, one stomach, two brains, and three breast. This class (not all groups) was composed of all women. Cynthia was seated next to a woman who looked a lot like Susan Sarandon.

They started chatting and decided they should get together - which they did. To add fun they decided each of their classmates needed a Hollywood name, so Cynthia became Diane Keaton, and the others, along with Susan Sarandon, would be named Alicia Keys, Halle Berry, Isabella Rossellini, Melissa McCarthy, and Judi Dench.

Susan - an artist and personal shopper - suggested they take an outing to a Goodwill. It was there that they saw "the coat." It was big and saggy, tweed, with a black velvet collar. It had three sets of buttons and two mammoth pockets.
Share Your Story
We’re always seeking Personal Safety Net stories
Tell us how you have (or haven’t) dealt with a situation by building a network, or gathering with others to solve problems. Sharing is a wonderful thing and your story will certainly be a helpful learning tool to many others!

Tell us your story using your smart-phone and uploading it to info@personalsafetynets.com or directly by writing your story and clicking here.

One Last Reminder - VOTE!
Why let other people decide what is best for you when you can have a voice? VOTE.

The Starter List
Readers and workshops attendees often say, "If you’d just put a list together of all the things I need to do and need to have, my life would be much easier, and part of my personal safety net would be much closer to complete.”

Well, may be a list is just the thing to get you going. So while we want you to read up and work on your skill base - learning to ask, learning to plan, and learning to use a group to accomplish goals and needs - here's a simple list to get you on your way.

They both tried on "the coat" and loved it. Susan bought it for $10 and they decided it should be for the group. It would be for anyone having a procedure, or anyone who just needed a hug. Cynthia was to first to go home with the coat.

Cynthia remembered the prior treatment and how it had zonked her out, ending her ability to think and write. But during her first week with the coat (before any radiation treatments), she found herself able to write. She was sure it was the coat! Susan and Cynthia (wearing the coat) explained how the coat had come to be and that it had prompted Cynthia to write again. It was hard to tell what the group was thinking.

No one had any procedures that week, so Alicia Keys took the coat. Alicia, after a class exercise about changing priorities, decided to play more with her kids, like she used to before she got cancer, and also strengthen her relationships. Armed with the coat, instead of staying home that day as she’d planned, Alicia had a blast at a party her kids were attending, and she caught up with old friends. She was convinced it was the coat’s doing!

Isabella Rossellini wore the coat and got the news that her tumors were shrinking. Cynthia wore it again and found out she didn’t have to have radiation. Judi Dench took the coat and ended up getting good news on her scan.

As others mentioned it was like The Sisterhood of the Traveling Pants, a novel about four teenagers who share a pair of jeans, Cynthia rolled her eyes and said: "Yes, but that was fiction. This is fact."

Read and hear the entire story as told by the women themselves including how the story ends - featured on NPR.

And finally, was it the power of the coat, or maybe the power of friendship and community that helped keep each of the women positive and moving forward? We may never know, but research already has plenty to say about the positive healing health power of groups working together. We’ll keep you up on this story and further
Print it out and use it on your way to being better prepared for those unexpected challenges and changes that will surely come your way.

And because this is a starter’s list, we’re leaving up to you - our readers - to send us ideas of things that you think should be included to make this list more complete and useful to all our readers. Let's make this one big personal safety net goal!