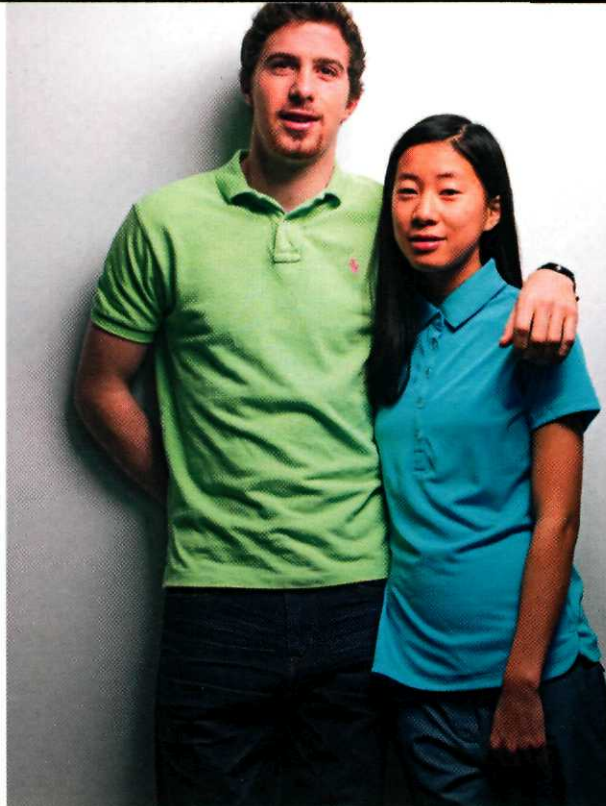


"WE HAD NO EXPECTATIONS OTHER THAN TO EXPLORE."
-JUDY MILLER



"I THINK THE BEST THING ABOUT A LIST IS THAT YOU CAN LOOK FORWARD TO THINGS."
-JOSI MILLER



"ADOPTION BECAME PART OF OUR FAMILY BUCKET LIST. EACH TIME WE ADOPTED A NEW SIBLING, IT WAS LIFE-CHANGING FOR ME."
-HOLDEN MILLER

family BUCKET LIST

BY
NAOMI
SHULMAN

Want to ensure a family life filled with all the good stuff—adventure, security and love? Gather your loved ones together and pick up a pen.

"WHEN YOU SET GOALS FOR YOUR FUTURE, INSTEAD OF WONDERING 'WHAT WILL I DO WHEN I'M OLDER?' YOU CAN ACCOMPLISH IT NOW."
-GREYSON MILLER



HERE'S A TIME-HONORED WAY TO GET THINGS DONE: sit down, write down everything you need to accomplish, then cross items off as you go. A list is a great way to manage the little stuff. But what about the big stuff? Forget about making your dentist appointment or getting the car serviced—what about traveling to Europe, adopting a child, buying a second home? After all, someday when you look back on your life, you won't be thinking about your forgotten hair appointment. You'll want to be sure that you accomplished the things that help shape who you are—not just as a person, but as a family.



The Millers visited Rome, Italy, as part of their shared family bucket list. Left to right: Greyson, Judy, Mark, Josi, Aubry.

Enter the family bucket list—a list of things you want to make sure get done before it's too late. It's like your daily to-do list, but it's not just yours, it's your family's. And it's not about getting through the day; it's about prioritizing your life for years to come. The benefits go beyond planning for tomorrow though; when a family comes together as a unit to pinpoint what's important, dreams converge, and intimacy builds. We talked to three families who used bucket lists to map out their family's shared future—and to foster closeness in the here and now.

the MILLERS: sail around Italy

Judy Miller understood the value of a family bucket list early in her own family life. "Our family bucket list was created before we even got married," says Judy. "We had already started talking about our dreams, connecting our goals to what we wanted as a couple and want for our family." But Judy also understood that as families grow and change, so do dreams and aspirations. Which is why she and her husband, Mark, make a point of sitting down regularly to revisit their list. And not only has their list changed, but the voices influencing that list have evolved, too, as their family has grown.

"Now that our kids are older, they're a big piece of the process. 'I want to do this, I want to explore that.' It's a collaboration—the kids definitely have a voice, and we've grown a lot as a family by exploring what they wanted to do as well."

A family bucket list can be a great way to help kids stretch their horizons, and the Millers have found this to be very true for them. "We all have different interests as well as different strengths," Judy explains. "So we have to communicate and be considerate of what we all want. The kids have been surprised sometimes. For example we took them hiking, and one didn't want to do it, and after several miles she thought it was the best!"

Happily for the Millers, however, some of their biggest interests are shared—travel and sailing—which is what led to a bucket-list-

inspired trip sailing to Italy last summer that included a week aboard a 57-foot sailboat. In order to make that happen, their bucket list details financial goals too.

"Our kids know we'd like to retire, but first we're putting them through college. Family is our first priority, education is second."

Putting their bucket list together—and checking it often—helps keep the Millers' priorities in place. "It also helps remind us to live accordingly, so we can afford to do those things," she points out. "We put so much money away toward education, but travel is also incredibly important to us, so we make sure we're streamlining other parts of our lives."

Having their home, auto and boat all insured with State Farm* has allowed them to save a little extra towards their bucket list ideas. "My oldest daughter had 'Go to Italy' at the top of her bucket list, so when we were invited by friends to go sailing with them in Italy, we decided to make it happen," she says. "We wouldn't normally have done this, but we trimmed expenses here and there, and it was probably one of the most amazing experiences we've had as a family."

Early on, Judy and Mark identified their shared life goal to adopt, and their family includes three children via adoption. "If we hadn't been intentional about it, I don't know if we'd have the kind of family we have," Judy reflects. "It was always our intention to adopt internationally—it was on our bucket list at one point. Now that's who we are, and it's our greatest joy."

the KRUPICKAS: kayak at the dunes

A couple years ago, Lara Krupicka of Chicago discovered that her then 12-year-old daughter had a natural talent. "She'd had a good first season in track, and people were like, 'Wait, she did that well in her basketball shoes?'" Lara laughs. "So we bought her track spikes as a Christmas gift." A few months later, Lara's daughter announced a goal—she wanted to break the high school track

record. Then, lo and behold, she did it—while still in junior high.

Lara is understandably proud of her daughter's achievements, but she doesn't see them happening by accident, or in a vacuum. "To see her achieve her goal wasn't just meaningful to her; it was meaningful to us," she explains. "It struck me that in our family there was an amazing dynamic happening when one of us went after something particularly important. I saw how some of our goals would stretch across our family, and realized we need to embrace that."

So Lara and her family sat down and began brainstorming—what did they want as individuals? What did they want as a family? And where did these hopes and dreams overlap? Lara says articulating hopes and dreams wasn't new for her family, but the exercise of writing them down was.

"Last fall was the first time we got this in writing, but using that language and seizing those opportunities—I can't even pinpoint where that started," she says. The magic was in the intention—the sense of pride that came with identifying a goal and accomplishing it rather than simply hoping that something would happen.

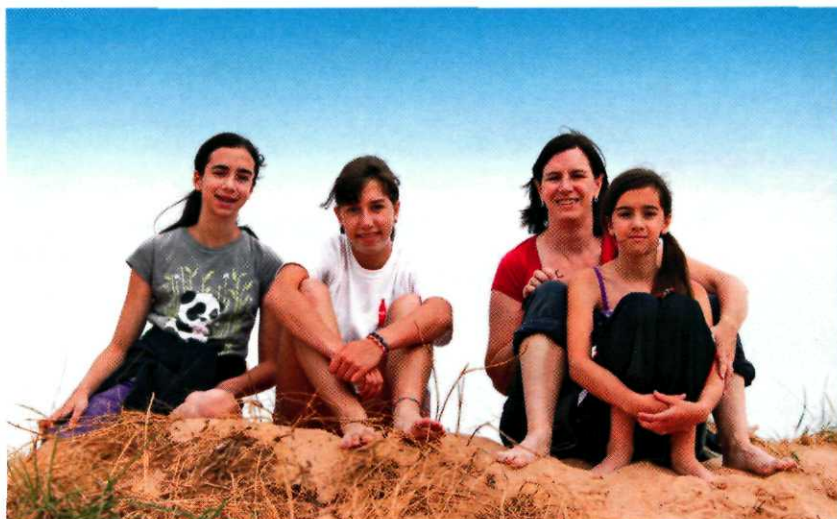
Thus inspired, Lara didn't stop there. From her family bucket lists she developed a family bucket list manifesto, with calls for the reader to "Savor the anticipation of a goal," "Plan to amaze yourself," and crucially, "Be spontaneous, but plan often." Out of this grew her book *Family Bucket Lists: Bring More Fun, Adventure & Camaraderie into Every Day*.

Despite the emphasis on family, Lara advises people to write their own individual lists prior to coming together as a group. "Start your own list first, and have your kids get their bucket list going. There's a synergy that happens," she explains. "The family list grows out of that."

This isn't to say that every person in the family will be equally excited by every entry on the list. In the Krupickas' case, their list is spurring them to encourage their three daughters to become more outdoorsy. "We'd been letting our kids slide on that," she admits. "My husband loves the outdoors, and I like to be out in nature, but our kids prefer being indoors. This gave us the opportunity to say, 'Look, these are goals of ours that we are going to make happen. We will hike in the mountains, we're going to visit the dunes.'"



At left, supporting 10-year-old Evelyn Krupicka's pursuit of archery is on the Krupickas bucket list; below, left to right: Katherine, Bethany, Lara, and Evelyn visiting Michigan's Sleeping Bear Dunes—another bucket list item.



Lara points out that as they cross things off their list, the kids naturally become more engaged. "It's a push-pull. Writing down our goals allows my husband and I to push on some deficits with our kids—and our kids learn that we're serious about it!" One of the items on their list was to go kayaking at Sleeping Bear Dunes—which they made happen last summer. "The more adventures we do, the more we expose them to, the more they've grown to embrace it."

bucket list BENEFITS

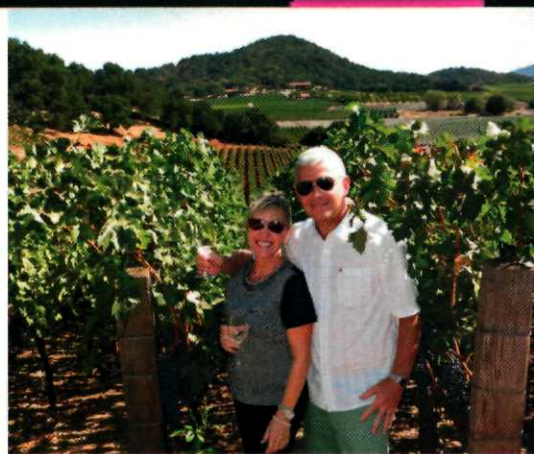
WE ALL HAVE HOPES AND DREAMS, and we tend to *articulate them to the ones we love*. But Lara Krupicka points out that something special happens when you sit down together and make a point of putting all those goals in writing.

IT'S A GREAT COMMUNICATION TOOL. "It's a good chance for parents to lay the groundwork for kids to share what's in their heart, what they're dreaming of," says Lara. "I find with my kids I have to ask more than once. They come up with one or two things, but the third or fourth time they're brimming with ideas because we've stimulated their thinking."

IT CRYSTALLIZES PRIORITIES. The most important things will rise to the top, literally. "Some of our bucket list items are more spiritual," Lara points out, "like volunteering together at a soup kitchen." When you see that written next to, say, "Try jet-skiing," you tend to get a reminder about what *really matters*.

IT HELPS FOSTER CLOSENESS. The older your kids are, the more likely they are to locate their personal dreams away from you. "A shared bucket list helps counteract their pulling away," points out Lara. "Just talking about what's in your hearts—it's great bonding time."

IT SPURS ACTION. It's one thing to have a shapeless idea in the back of your mind; it's another to have it written down, on paper, waiting for you to do something about it. Try it and see for yourself.



At left, Jim, Kathy, Leah, and Abbey Thomsen at Highclere Castle in England; above, Jim and Kathy in Napa Valley. “We want to be intentional about challenging ourselves and doing stimulating things,” explains Kathy. “Travel is always big for us.”

the THOMSENS: travel to Europe

When Kathy Thomsen first married her husband, Jim, they lived in a tiny apartment with no furniture. They’d pull out their jar of loose change, count it in the middle of their floor, and that would tell them what they could afford to do that weekend. To say they were cash poor may be an understatement. But they were rich in dreams, which is why they began their own bucket list very early on—on an old-school yellow notepad.

“We wrote it while we were expecting our first child,” Kathy recalls. “Jim had heard about this idea of writing down 101

lifetime goals. We both liked the concept of making a list. Where are we going from here? What do we want our family, our life, to look like? The idea was that if you’re intentional about writing things down, you’re more likely to see where it will take you.”

Now Kathy and Jim have been married more than a quarter century, and on their 25th wedding anniversary they decided it would fun to pull out that old list. “It’s funny. Some entries were big

things, like travel to Europe. But some of them were ‘Buy a crib!’” The list was almost like a time capsule, giving a rare window into the concerns that held sway so long ago.

“What was cool was that while we wrote things like, ‘I want to learn how to sail’ or ‘I want to go to these countries someday,’ we also came up with things like ‘I want to paint the nursery.’ Those might seem silly, but they were important—we needed to prepare for the family.”

Some of their entries felt pie-in-the-sky at the time. “We wrote things like, have a four-bedroom home, travel to several countries,

spend time in the mountains, have a second home,” Kathy recalls. “We even put down, ‘Have a grand piano.’ Well, we have one now!” But they also donate money to their college and church and give generously to benefit others. “Each year we decide ahead of time which organizations we want to give to so we can plan for it.”

They also managed to make it to their travel destinations, purchase a second home in the mountains, and live in a large home they built themselves. This was all possible, Kathy says, because peppered among the fantasies on that first list were some nitty-gritty financial goals too.

“Jim made sure to include, ‘Have x amount of money in the bank,’” she points out. “When we think back to those first few years, when we had so little—just the two of us in this tiny apartment—compared with these last few years, we live a very nice lifestyle now that we never imagined back then.” But because they sat down to write their bucket list, they did imagine it. Now that they’ve achieved it they find themselves looking ahead to the next 25 years. “We still want to be intentional about challenging ourselves and doing stimulating things, but accumulating things is not as important anymore,” Kathy reflects. “Being financially stable is always important, of course, but now, as our kids get ready for college, we’re talking about downsizing. We built this house six years ago, and it’s enormous. Now we’re thinking maybe we can sell this and live somewhere else! We’re more interested in freedom.”

REACH YOUR GOALS

One way to get a handle on your family’s financial situation? A State Farm Insurance and Financial Review® (IFR). At the end of your IFR you’ll come away with solid steps you can take to move yourself into a more secure position to stay on track for reaching your life goals. The best thing: it’s free. Contact me today to set up your appointment for an IFR.

