



Dennis Danduran and his daughters, (from left) Melissa, Amanda and Rebecca

Valuing Mom's Contributions

Dennis and Jodie Danduran worked hard to create a storybook life for themselves. It began with Dennis, dressed as a prince and riding a white horse, proposing marriage on a Southern California beach. Unable to get pregnant, the couple adopted five children in five years.

They decided to move to Colorado to escape big-city life. Dennis, a manager for an overnight shipping firm, stayed behind while waiting for a job transfer and commuted home every other weekend aboard his employer's cargo jets.

After three years of waiting, Dennis made the decision to start a different job in Colorado and join his family. "We were really excited about being a family again," he recalls. Four weeks later, Jodie died suddenly of an aneurysm. She was 39.

It just makes sense to insure the stay-at-home parent. For example, a stay-at-home mom juggles almost 95 hours of work a week, according to Salary.com. It would take \$112,000 to replace all she does—from caring for the kids, to managing the house, to juggling schedules. Learn more at www.lifehappens.org/LI.

Though Jodie was a stay-at-home mom, she and Dennis had wisely determined that her contributions to the family were financially significant. So when they met with their insurance professional, Michael McGranahan, they bought as much insurance as they could afford, with Jodie getting almost as much as Dennis. During an annual review the following year, they took their agent's advice and increased their coverage.

The insurance money will cover the kids' college costs and is allowing Dennis to provide the children with the opportunities he and Jodie always hoped they'd have. Because of the tremendous support he gets from Jodie's parents, who live nearby, Dennis is able to work nights and be with his children during the day. The insurance has also given him the option to hire live-in help. It's not the storybook ending he and Jodie hoped for, but the family will carry on, and there are more chapters yet to be written.

