

Preparing for Widowhood

GEMS 1-17-14

Capax Dei: Increase My Capacity for God

Father, protect my family from everything but God's glory." Beth Moore

Isaiah 17:1,2 "The righteous perish, and no one ponders it in his heart; devout men are taken away, and no one understands that the righteous are taken away to be spared from evil. Those who walk uprightly enter into peace; they find rest as they lie in death."

Psalm 145:13 "The Lord is faithful to all of His promises."

Isaiah 54:13-15 "All your sons will be taught by the Lord, and great will be your children's peace. In righteousness you will be established: Tyranny will be far from you; and you will have nothing to fear. Terror will be far removed; it will not come near you. If anyone does attack you, it will not be my doing; whoever does attack you will surrender to you."

Psalm 126:5 "Those who sow in tears will reap in songs of joy."

Isaiah 54:4-5 "Do not be afraid you will not suffer shame. Do not fear disgrace; you will not be humiliated. You will forget the shame of your youth and remember no more the reproach of your widowhood. For your maker is your husband—the Lord Almighty is his name—the Holy One of Israel is your Redeemer; he is called the God of all the earth."

Psalm 68:4-5 "Sing to God, sing praise to his name, extol him who rides on the cloud—his name is the Lord—and rejoice before him. A father to the fatherless, a defender of widows, is God in his holy dwelling."

Lamentations 3:32 "Though he brings grief, he will show compassion, so great is his unfailing love."

"Faith, meekness, temperance are fruits that mature slowly and they are perfected by the careful husbandry of the Father." Francis J. Roberts

John 15:1 "I am the true vine, and my Father is the husbandman."

"What does God want to do in you and through you that would have to cost you this much?" Anne Graham Lotz

Dr. Sheryl D. Giesbrecht

www.KAXL.com

www.ICMUSA.org

www.FromAshesToBeauty.com

What Widows Need to Know: Lonnette Harrel (from Google.com)

One of the issues that frequently comes up is the information that women or men need to know *before* the death of a husband or wife. There is a great deal of business to be taken care of. It is imperative that every husband and wife sit down and discuss these things before a death occurs. It is so vital to know where important documents are. Every widow will need to be knowledgeable concerning life insurance policies, pension plans, bank accounts (checking and savings), social security, retirement benefits, CDs, etc. It is also important to know about medical insurance, whether you're covered as a dependent, and if the coverage will continue after his death. Is there a will? Where is it located? Who is the administrator? You need to be informed about all property that is owned jointly or individually. There should be copies made of the titles to all of the vehicles, as well as current auto insurance information. It is good to have a trusted attorney designated to help with estate questions.

Document any major purchases, and file the information where it is readily accessible.

A list of all credit cards and any outstanding debts is vital.

The surviving spouse should be acquainted with all monthly bills requiring payment, such as utilities, cable, water, sewer, mortgage, loans, credit cards, doctors, dentists, lawn maintenance, garbage, home telephone, cell phone, car payments, etc.

Both parties should know how to write the checks and balance the checkbook, even if only one, primarily, handles the bills.

If your husband or wife is in private business, you have to decide ahead of time how to handle the transfer or sale of the business. For instance, my husband is an attorney, and we need to decide if he would sell his practice, or shut it down, in the event of a death. I would need information about what to do concerning his clients, and who to refer them to.

Almost *everyone* requires a copy of the death certificate to change names on bank accounts, close accounts, etc. Some will only accept originals. We were amazed at how often these were required.

Other things to consider before the death are power of attorney, durable power of attorney, medical directives, funeral wishes, organ donations, etc. As difficult as it is to talk about these things, it is nearly impossible to think clearly when you are going through a crisis with a loved one. When

considering funeral services, you might wish to purchase preplanned arrangements in order to make things easier. Purchasing a plot, if desired, could be done in advance.

For a widow, it is important to decide and plan for future living arrangements. Can you afford to stay in the house you now live in? Will it be conducive to aging? (For example, we live in a 2 story house that will probably be difficult to navigate as we get older.) Would you rather live with relatives, or in an apartment, or in assisted living? Do you have the finances set aside or will they be available through life insurance?

It is amazing how many families do not have life insurance, and have not planned for future financial needs, in the event of loss of income due to a death. Many husbands wrongly assume they will outlive their wives, and therefore do not make the necessary financial provisions. As a woman that has been out of the work force for quite awhile, dealing with all these things is stressful. If we have the information about the things we need to know, in advance, it helps us to prepare.

It is helpful to set aside some time weekly to discuss these things. It is a stressful topic, but we try and schedule a block of time before we do something enjoyable, such as going to a movie, or out to dinner. With just a little preparation and planning, you can have confidence, that in the event of an untimely death, you will have the information that you need. Prepare and plan ahead, you will be glad you did.

“There is a time for everything, and a season for every activity under the heavens; a time to be born and a time to die.” Ecc. 3:1,2

“A good name is better than fine perfume, and the day of death better than the day of birth. It is better to go to a house of mourning than to go to a house of feasting, for the death is the destiny of everyone; the living should take this to heart.” Ecc. 7:1,2