

Homeward Bound

July 16, 2014

1 Peter 1:24-25 – “All men are like grass, and all their glory is like the flowers of the field. The grass withers and the flowers fall, but the Word of the Lord stands forever.”

Scripture tells us that God created us in our mother’s womb and brought us forth to begin a journey in life with purpose. Some live long, and others live short. All life on earth is brief in God’s time. In this brief span of time, we are invited to accept and to know God’s Son, Jesus Christ, and are given the opportunity to grow and mature as Christians. In so doing, we have assurance of eternal life with Christ and with those who reside in heaven.

In the business of living this life, we create all kinds of documents and records of our journey. We begin with a birth certificate, a Social Security number, medical records, school records, legal records and financial records. Each year we are required to file income tax records, and on it goes.

Then there is the Big 3 documents that many people do not want to create or deal with accordingly. Document number one is the Last Will and Testament of a person which gives detailed instructions to the court and to specific individuals of our choice as to the care and distribution of our property. Marim and I first initiated a will many years ago when we were invited to Puerto Rico for a company anniversary celebration. I would not go unless we had a will stating who would become the legal guardians of our children should a tragedy occur. There were people I would not want the children to live with until they became of age.

As time goes by in our lives, issues arise that require decisions to be made according to the changes in our health, wealth and property. A few weeks ago I read a book authored by the Rev. Dr. Billy Graham entitled “Nearing Home” that gives a wealth of information about the issues of aging and preparing for our time of death. Anxiety soon became replaced by new information, decisions made, and taking the necessary action to put our house in order.

Document number two is the Advance Health Care Directive. This legal instrument is vital for physicians, hospitals, emergency personnel, and all those people who are involved with our health care. We can state what we do or do not want to happen especially if we have an illness that we cannot recover from. We assign agents to represent us if we cannot speak for ourselves. These may include our spouse, family members or trusted friends who will rise to the task if needed.

Document number three is the Financial Power of Attorney which empowers specific people to act on our behalf for the management of our financial business. This document defines what an individual may or may not do in accordance to terms of the document. Many vulnerable people have been taken advantage of in their time of great need by those who were not trustworthy for the assignment. Therefore, there needs to be accountability to a professional person (an attorney or trustee or family member).

Did you know that a beneficiary designation overrides a will? That means that if you designate a primary beneficiary and secondary beneficiaries on every bank account, investment account, life insurance policies, etc. then those properties will be distributed without going through probate. Also, if you write out a list of personal items and whom you want to give them to,

then that part of the estate will not pass through probate. The personal representative of the estate will know what you want done with your personal treasures.

Putting our house in order includes preplanning our passing from this life and leaving instructions that reflect our legacy we leave behind. There are vital questions to ask and decisions to make. We can gather the information we want in an obituary and start a folder for the people who will need to know when the time comes. We need to decide whether to have a burial or cremation and where that will be. Some people have extra space in a family burial lot. Other people opt for unusual disposal of ashes. Some people buy a lot and headstone in a beautiful cemetery that is well kept.

The funeral home and churches need our instructions about viewing time or not as well as the type of service and message we want others to experience. There needs to be instructions about a reception and burial plan following a service. All of this can be overwhelming if left to others who may have to otherwise make decisions they are unprepared for while grieving their loss.

Depending upon our choices, funeral homes can give a close estimate of what the expense will be. We can prepay for our funeral with a mortuary trust account at a local bank, depending upon what company we choose to serve our funeral. We can make payments to a trust as our resources allow. Otherwise, there can be a financial burden at the time of death for those unprepared for such.

When we choose to gift our family with these legal and necessary services by compassionate and knowledgeable professional people, we can rest easy that we have prepared well for our entry into eternal life. We can enjoy peace of mind

and concentrate on loving well before we depart this life lived well.

We are homeward bound! Amen.

Ruth Rooney, Chair of Prayer Chain