



# Prepare for the Unexpected

By: Kelly Smith

*“Trust in the Lord with all your heart and  
lean not on your own understanding;  
in all your ways submit to him, and he will make your paths straight.”*

~ Proverbs 3:5-6

On April 20, 2016, my husband Doug unexpectedly went home to be with Jesus. Through our pain and the great sense of loss, God has graciously given my four children and me the strength to endure and continue to fight the good fight in spite of heartbreak. Adjusting to life without the man we all loved and depended upon has taught me many life lessons about handling those unwanted events and circumstances that can happen to us all out of the blue. Here are some things I want you to know to be prepared for hard times...

**First and foremost, it's important to have a good church home.** Hebrews 10:24-25 tells us to “consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another—and all the more as you see the Day approaching.” If my family did not have a body of believers who came alongside to comfort, help, and minister to us through this sad time, it would have been so much more difficult to move forward. Many people were there for us in the first few months, but as time moved on, understandably, so did many of these people. However, the body of believers in our church home continue to help when I need a handyman, car maintenance, financial guidance, childcare, etc.

**Secondly, be informed about the business of managing and protecting your household.** Here is a partial list of things to consider now. Create a file or binder with this information so you or your loved one can access these important documents at a moment’s notice. *Note:* This checklist is for informational purposes only and not for providing legal advice. Please consult an attorney for more specific information for your family.

- Have wills, medical directives, and Power of Attorney for both spouses. Put in writing what medical decisions each of you would want the other to make on your behalf. Consider what happens if you and your husband both die: who will care for your kids if you both pass?
- Know your spouse’s funeral and burial wishes. If possible, buy plots and headstones ahead of time.
- Hold all property and accounts jointly, with both names on the ownership documents. Double check with your bank that you are both listed as account owners with the same privileges in case something happens to one of you.
- Know names and contact information for your accountant, financial advisor/manager, lawyer, and insurance agent(s).
- Have a complete list of assets and their values.
- Be the designated beneficiary on custodial/IRA accounts or accounts/holdings solely owned by your spouse.



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~ Deuteronomy 31:6

- Have at least one credit card in your name.
- Request at least 8 death certificates from the funeral home or whoever provides it. (Getting copies later is difficult and time-consuming).
- Keep all vital information in one secure, fire-safe location. This includes:
  - List of all accounts, logins, passwords, and URL's, as well as email accounts
  - Life insurance policies
  - House and vehicle insurance policies
  - Official copies of wills, medical directives, and Power of Attorney
  - Vehicle titles
  - Mortgage and loan documents
  - Deeds
  - Banking and investment statements and account numbers
  - Social Security statement
  - Safety deposit box key and location
  - Keys and combinations for all locks
  - Social Security cards and birth certificates for everyone in the household
  - Marriage license
  - Military discharge papers and veteran's benefit statement
  - Business account information and access
  - Directives for business

\*\*If you or your spouse own a business, familiarize one another with your roles, and maintain relationships with all financial and operations managers.

Finally, always remember that through Christ, you will overcome. As a little girl, Corrie Ten Boom experienced the death of a neighbor. Corrie began to worry about her parents dying. One day, while speaking with her daddy, Corrie told him of her concern.

[Corrie] burst into tears, "I need you!" [she] sobbed. "You can't die! You can't!" "Corrie," he began gently. "When you and I go to Amsterdam, when do I give you your ticket?" "Why, just before we get on the train." "Exactly. And our wise Father in heaven knows when we're going to need things, too. Don't run out ahead of him, Corrie. When the time comes that some of us will have to die, you will look into your heart and find the strength you need – just in time." (*The Hiding Place*)

God will give us everything we need right when we need it. Trust Him for that promise!



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## SCRIPTURES TO REFERENCE:

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~ Deuteronomy 31:6

*“I will refresh the weary and satisfy the faint.”*  
~ Jeremiah 31:25

*“He gives strength to the weary  
and increases the power of the weak.  
Even youths grow tired and weary,  
and young men stumble and fall;  
but those who hope in the Lord  
will renew their strength.  
They will soar on wings like eagles;  
they will run and not grow weary,  
they will walk and not be faint.”*  
~ Isaiah 40:29-31

*“Trust in the Lord with all your heart and  
lean not on your own understanding;  
in all your ways submit to him,  
and he will make your paths straight.”*  
~ Proverbs 3:5-6

*“Come to me, all you who are weary and burdened, and I will give you rest.  
Take my yoke upon you and learn from me, for I am gentle and humble in heart,  
and you will find rest for your souls.”*  
~ Matthew 11:28-29