

## *"From Where I Sit ..."*

### **"A Whisper in the Ear of a Minister's Spouse"**



It's Sunday morning. You are sitting in your regular place ... the place where you always sit each and every Sunday. And with a carefully guarded sense of pride, you join your fellow congregants in the worship service being led by your spouse, the Minister.

You try not to be too showy (whatever that may mean) and you are careful to weigh your needs and the needs of your family against the constant demands of the members who seem to believe that your spouse belongs more to them than to you.

Out of habit you smile anyway even though there are times when you wish you could cry out your needs in the simple and unabashed way that others do; but no, you are the Minister's Spouse and so it is natural that you are expected to be just as strong, just as resilient, and just as giving as your spouse.

Now that's all well and good but right now, while no one is looking, let me whisper a word in your ear. And please understand that it is not my intention to interfere in your life or meddle in your affairs but whether you are a relatively new Minister's Spouse or well experienced in this role, there are some things that you need to know and some things you need to do.



As pastor, the Minister's responsibility is to address the needs of the Church and the congregation, which may mean that you, the Minister's Spouse, may be tasked with managing the obligations of the home. One of those obligations is to take care of the precautions for the unexpected future, particularly in the area of insurance and retirement.

Let me whisper two important suggestions in your ear. **Number 1:** If you are not the person managing the records for your family, then ask to see the most current insurance and retirement documents and specifically the designation of the beneficiary or beneficiaries. Even if you are not the named beneficiary, if the unexpected should happen to your spouse, the Minister; you as the next of kin will most likely have to attend to final arrangements and the disposition of any assets. During such a difficult time, the comfort arising from your prior knowledge of beneficiary designations and the resulting implications will better facilitate the decisions that will have to be made in the following days. If you are not the named beneficiary on all of the policies, then sit down with your spouse, the Minister, and get a good understanding of the intended expectations. It is much better to have this conversation, now, at this time when you can get answers than to find yourself having to guess in the midst of your grief.



**Number 2:** If your spouse, the Minister, was previously married, it is even more important for you to review these records. You need to be absolutely certain that a former spouse is not still, **unintentionally**, the named beneficiary. You cannot imagine the amount of pain I personally feel when we discover that the beneficiary on an insurance policy or retirement application is a former spouse instead of the current spouse. Such a situation will almost, in every case, result in pain and difficulty for the family in grief when the necessary funds intended for the burial of a deceased Minister are not available for having simply failed to change the beneficiary. To avoid such a situation, you must help your spouse, the Minister, by asking difficult questions that will insure that necessary changes are made right away and not put off until tomorrow or next week.

Insurance policies and retirement forms are legal documents and must be administered according to the existing laws of the governmental agencies. In matters such as these, we have little latitude but to follow the directions as prescribed by the Minister. It is most important that we follow the rules just as we expect others to do so as well. But where we cannot make a change in the records, you can by keeping in mind the two points I have articulated and getting the necessary answers or changes made while they can be obtained.

This is a whispered word into your ear alone, but it is an extremely important matter that should be addressed at your earliest opportunity. So as I said earlier, I'm not trying to tell you what to do, nor am I trying to get into your business; but since "tomorrow is not promised" the responsibility could very well fall on you tomorrow and my personal pain or suffering will not help to ease the burdens that you will have to bear caused by the unattended updating of beneficiary forms.

Yes this may appear to be a small matter, but if it is important to me I would hope that it would be equally important to you as well. Or at least that is the way it looks to me ...

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