



Loss of a Loved One

This "PASTOR'S GUIDE SHEET" was developed by Dr. Joe K. Taylor, Senior Pastor, South Reno Baptist Church, Reno, NV • jtaylor@southreno.com
Scriptures are printed verbatim with references noted but highlights and underlines are added. Quotes and all primary sources are footnoted.

A. A Personal Word to You about Grief and Your Loss

Dear Friend:

*The purpose of this GUIDE SHEET is not to express my condolences—that will be done in person. It is said that **"Grief is the price we pay for loving."** The reason you are hurting is because you loved someone. I don't have words to take away your grief—your grief is the good evidence you loved them. The purpose of this material is to help make finalizing the legal aspects of this person's passing as smooth and as burden free on you as possible. I am hurting with you and acknowledge that there is a storm that rages in your life right now. I will be there for you, your church will be there for you, your friends and family will be there for you. Our presence, our actions, and our prayers will be a witness to you that God will be there for you, too. Know that you will not be alone in this difficult process. Please call me at anytime to ask questions, seek clarification, to get support. Please allow me and our church to minister to you during this time. You can call me at SOUTH RENO BAPTIST CHURCH (775.827.3227) during office hours or through the deacon cell phone (775.560.1708) during non-office hours. Your church will be available to you 24/7 during this time. You have some tough days ahead, but remember you will not walk alone!*

Warmly,

Pastor Joe

***S**hout for joy, O heavens; rejoice, O earth; burst into song, O mountains! For the Lord comforts his people and will have compassion on his afflicted ones. - Isaiah 49:13, NIV*

***J**herefore, let those who suffer according to the will of God entrust their souls to a faithful Creator in doing what is right." - 1 Peter 4:19*

B. Before Death Comes

NOTE: Though this section may seem "too little, too late," I wanted to include it for the benefit of all who have loved-ones who would be impacted by your own passing. *This is so important!*

It is important that all of us prepare for what the Bible says is inevitable—our own passing from this Earth. The following list is offered to you to help give your final wishes on matters prior to your own death. Please, do not procrastinate in getting these matters finalized. In taking care of these items, you will help your own loved-ones through the most difficult season in their lives—your passing. The hardest thing for a grieving person to find is a safe place to grieve. Your family and friends will have "enough on their shoulders" just dealing with your death. Again, **I strongly encourage you to finalize these matters before you go.** I also challenge you to encourage your friends and family members to do the same. You will never know what a true gift it will be for them to not deal with making these decisions and grieving your loss.

☞ Before Your Death Occurs ☞

- _____ 1. Develop a “Last Will and Testament” – It is so important that you place in writing what your final wishes are regarding your estate. You may want to consult an attorney. You may decide to purchase a “Lawyer Program” or seek another avenue for finalizing your final wishes. This document must be notarized.
- _____ 2. Develop an “Advanced Health Care Directive” – This document will detail your wishes regarding how much medical effort you would want exerted to save and/or prolong your life. Please don’t leave this decision in your family’s hands—this is your responsibility. Again, you may want to consult an attorney. You may decide to purchase a “Lawyer Program” or seek another avenue for finalizing your final wishes. This document needs to be notarized also.
- _____ 3. Develop a “Special Power of Attorney” – This document will give the person of your choice the power to make many different kinds of decisions (all defined in the document) on your behalf should you die or become gravely ill (i.e., unconscious, in a coma, need an transplant, etc.). Again, you may want to consult an attorney. You may decide to purchase a “Lawyer Program” or seek another avenue for finalizing your final wishes. This document needs to be notarized also.

Your attorney may advise you of other legal documents you need depending on your financial status, age, unique legal status, and other particulars. This document is not intended to offer legal advice. I do strongly suggest you secure an attorney in preparing these important documents!

- _____ 4. Make a decision regarding organ donation – Your wishes—*either way*—should be detailed in the documents listed above and also printed on your driver’s license.
- _____ 5. Make a decision regarding your burial – It is important to select a funeral home, burial plot, select a casket and/or urn, etc. before you pass from this life. It would behoove you to meet with a funeral director and finalize these plans or at least write out your final wishes in this area and communicate them to your family.
- _____ 6. Develop a “When I Die” file – Place in this file all the documents your family will need to finalize your life on the earth (i.e., *legally*). This file should include the documents listed above along with detailed wishes written out—signed and notarized—by you. You will see the legal documents needed for this file in sections C, D, and E of this packet.
- _____ 7. Develop several “Important Personal Documents” Folders – These folders should include a copy of your Last Will and Testament, your Advanced Health Care Directive, your Special Power of Attorney, and a statement about where your “When I Die File” and other important papers—including originals of everything and where they are located. Also include a detailed, up-to-date list of everyone you would want contacted in the event of your death or injury. Give each family member a copy of this folder, *hide* a copy in your automobile, and certainly give one to your personal physician. Your attorney should keep a second “original” set in his/her office. Consider giving a sealed copy to a neighbor and coworker.
- _____ 8. Develop an “ICE” number in your PDA and/or cell phone. ICE stands for “In Case of Emergency”. Police and EMS (Emergency Medical Service) personnel are trained to look through a person’s cell phone to see if an “ICE Contact” is listed. If it is, it is legally implied that they can and should contact your loved ones with important, emergency information about you.
- _____ 9. Develop an “ICE Card” for your purse or wallet. Again, include your important medical history including any and all medicines you are allergic to and numbers of loved ones you want contacted.
- _____ 10. VERY IMPORTANT – **Sit down with your family and loved ones and verbally state your final wishes.** Verbally state where the original files are located and where copies are located. Be sure to summarize all this information including legal documents with your family.

☞ After a Death Occurs ☞

C. About your visit to the Funeral Home

As you make your way to visit with the Funeral Director, there will be a couple of things you will want to take with you:

- _____ 1. A picture of your loved one to help them prepare your loved one for the viewing and for the obituary (if you want a picture printed in the paper.)
- _____ 2. Clothes you want them to wear. (Shoes are optional.)
- _____ 3. Obituary information. You can look in any newspaper and find an example of an obituary. You will need to list all survivors, preceding deaths, significant historical information, civic information, proper names, place and date of birth, date and place of death, social security number, and all current information regarding address, etc. You will also need to bring with you any memorial information you want printed in the obituary. (This information may be needed for securing a “death certificate.”)
- _____ 4. Pallbearer’s names. (Typically, there are eight pallbearers.)
- _____ 5. Decision on gifts (i.e., flowers) and/or memorials (financial gifts made to a church or non-profit).
- _____ 6. Military discharge paper for the securing of a memorial flag, and military honors at the service, and to secure a VA grave marker afterwards.
- _____ 7. You need to make a decision on embalming versus cremation. (Embalming is a process that allows the body to be viewed by your family and loved ones. Cremation is a permanent irreversible process that turns the deceased remains into cremains—simple ashes.)
- _____ 8. Cemetery lot information: Including what you might want said on a grave marker, where the lot is located, if you need to purchase a lot, etc.
- _____ 9. Name of the pastor who will be officiating, the church and/or chapel where the service will be held, the cemetery and/or mausoleum to be used, and a couple of dates and times for the service to take place. (Your “perfect” time may not be available due to other schedules like those of the cemetery, funeral home, church, minister’s, etc.)
- _____ 10. Any other information requested by the Funeral Director

One important goal of the visit with the Funeral Director is to prepare for the service which I will discuss later in this GUIDE SHEET. But also to secure the death certificate which will be a vital part of finalizing all the legalities in the death of a loved one.

Please requests 6 to 10 death certificates—you will need them.

D. Finalizing the “legalities” of a person’s life.

Here is a simple check list to help you know what to do after your loved one passes away.

- _____ 1. Call your church. Make sure they know you are hurting so they can minister appropriately to you.
- _____ 2. Call your friends. Make sure your friends and neighbors know that a storm has risen in your life. They would want to know so call them. You would want to know, wouldn’t you?
- _____ 3. Get all the medical insurance policies together, call the numbers on the policies and advise them that you want to make a death notification. Take thorough notes on who you talk to, what they say, and keep a list of all the information, including the death certificate that they will need. **(See the “Communications Record” at the end of this GUIDE SHEET.)**
- _____ 4. Life Insurance Policies: You will need to secure any policies regarding any death benefit your loved one may have. Numbers will be listed on the policy. You will need to call them and say that you “need to make a death notification.” They will tell you what you need to do to keep within the policy you have, and again, take thorough notes on who you talk to, what they say, and keep a list of all the information, including the death certificate that they will need.
- _____ 5. You will need to call the Social Security Administration at 1.800.772.1213. Call to advise them of a death in your family. You will need the following for the deceased:
 - a. The full name of the deceased
 - b. Their social security number
 - c. Date of birth
 - d. General information as to where they live

The goal is to file a form SSA721 for Medicare, Medicaid, and a death benefit you will receive. Ultimately, dial the number and tell them you need to do a death notification. Take thorough notes on who you talk to, what they say, and keep a list of all the information, including the death certificate that they will need.

- _____ 6. Any other insurance claims, death insurance policy, burial policy, mortician policy, funeral home policy, those type things that are not listed above. You will need to call the number listed on the policy and tell them that you “need to make a death notification.” And again, take thorough notes on who you talk to, what they say, and keep a list of all the information, including the death certificate that they will need and mail the appropriate correspondence to them.
- _____ 7. You will need to secure outstanding bills from emergency medical services, hospitals, doctors and any others that may interfere with the issuance of the Death Certificate. I don’t want you to sweat this, but be aware there will be outstanding bills coming in and you will need to secure them.
- _____ 8. You will need to notify the lawyer to have the final will of your loved one probated. It will be needed for titles that are in joint names, real estate that is owned, cars, safety deposit boxes, bank accounts, stocks, bonds, IRAs, etc. If you do not have an attorney or there was no will for the deceased person, you might call the Funeral Home and/or Church for more information as to what to do in those cases. The total value of the estate left will dictate what has to take place to finalize the legalities of this person’s death.

- 9. You will need to notify the bank(s) and/or CPAs to evaluate what needs to be done, if anything, like combining accounts, stopping automatic payments, etc. Typically, a bank will need a Death Certificate and any probated will in order to finalize matters from the banking standpoint.
- 10. You will need to call the Veterans Administration at 1.800.827.1000 if your loved one ever served in the United States Military. They will qualify for a grave marker and possible death benefits, as well as an honor flag if an honorable discharge can be produced.
- 11. I would make a list for thank you cards. People will bring food, flowers, memorials, cash gifts, etc. You will want to make a detailed list of who brought what during that time.

[Notes / Questions](#)

E. The Funeral/Memorial Service

There are three main purposes/parts of a funeral: (1) One is the message of encouragement, (2) the music, and (3) memories. I will help you with every detail of this service.

NOTE: A funeral service is technically a service where the casket is present. A memorial service is technically a service where no casket is present. There may be cremains, but no embalmed body present at a memorial service.

Regarding each of these:

1. **The Message:** I will be happy to provide for you a brief devotional during the service to encourage you from God's Word. It may be that you have a family member or another Pastor in your history that you would like to take the service or assist with the service. At South Reno Baptist Church we willingly and openly welcome Christian ministers who mean the world to you, to help during this time. If you bring that to my attention, I will honor that wish fully.
2. **The Music:** The funeral and/or memorial service for a person is an incredibly important time to your family. It does not help you bring closure, but it does help you bring transition from life with to life without your loved one. I would strongly suggest sacred music, the great hymns of our faith, and Christian songs that speak to eternal values be used to encourage you in this service.
3. **The Memories:** The word *eulogy* comes from the Latin word meaning "to remember or to praise." There are two types of eulogies: an open eulogy is where someone would walk around with a microphone and anybody that attends the service can stand and offer an anecdote or memory of the loved one. The other type of eulogy is a formal eulogy. This is where certain friends and family are assigned a task in helping the crowd and family remember your loved one. Formal eulogies are typically done by one to three family members and/or friends that stand at the pulpit with no open microphone allowed during the service.
4. You will need Pallbearers if a casket will be present. ("Pall" is from a Latin work meaning "covering".) Pallbearers are those dear friends who will assist the funeral director in carrying the casket.
5. Contacting other clergy. (If it will encourage you, invite a minister "of other days" to help minister to you during this time.)
6. Writing the eulogy. (I will provide examples and suggestions for you if you would like.)
7. Where the service will take place.
8. Ordering flowers for the casket. (Typically done by the immediate family.)
9. Any honorariums to be given.
10. The time and date that the service will take place.
11. Where burial will take place and the printing and issuance of any maps that may be needed.
12. Arrangements for transporting of loved ones and family to the church and cemetery.
13. The producing of any bulletin or written material you would want to hand out during the service.
14. Any power point program, special music, CDs', musicians, instrumentalists that may be needed, and any other details that needs to be honored for the service.
15. Pictures for a display table, if you need one.
16. Personnel for running a sound and/or audio-visual system and provisions for any AV equipment.

Regarding your funeral service, your church stands ready to help make the service memorable and ministering to you. We at SOUTH RENO BAPTIST CHURCH typically "pull the load" for you in handling as many of these issues as we can.

F. Scriptures to encourage you

1 Thessalonians 4:13-14, NIV - ¹³ Brothers, we do not want you to be ignorant about those who fall asleep, or to grieve like the rest of men, who have no hope. ¹⁴ We believe that Jesus died and rose again and so we believe that God will bring with Jesus those who have fallen asleep in him.

Isaiah 43:2, NIV - ² When you pass through the waters, I will be with you; and when you pass through the rivers, they will not sweep over you. When you walk through the fire, you will not be burned; the flames will not set you ablaze.

2 Thessalonians 2:16-17, NIV - ¹⁶ May our Lord Jesus Christ himself and God our Father, who loved us and by his grace gave us eternal encouragement and good hope, ¹⁷ encourage your hearts and strengthen you in every good deed and word.

Isaiah 61:1-3, NIV - The Spirit of the Sovereign Lord is on me, because the Lord has anointed me to preach good news to the poor. He has sent me to bind up the brokenhearted, to proclaim freedom for the captives and release from darkness for the prisoners, ² to proclaim the year of the Lord's favor and the day of vengeance of our God, to comfort all who mourn, ³ and provide for those who grieve in Zion— to bestow on them a crown of beauty instead of ashes, the oil of gladness instead of mourning, and a garment of praise instead of a spirit of despair. They will be called oaks of righteousness, a planting of the Lord for the display of his splendor.

2 Corinthians 1:3-4, NIV - ³ Praise be to the God and Father of our Lord Jesus Christ, the Father of compassion and the God of all comfort, ⁴ who comforts us in all our troubles, so that we can comfort those in any trouble with the comfort we ourselves have received from God.

1 Peter 5:7, NIV - ⁷ Cast all your anxiety on him because he cares for you.

1 Corinthians 15:55-57, NIV - ⁵⁵ "Where, O death, is your victory? Where, O death, is your sting?" ⁵⁶ The sting of death is sin, and the power of sin is the law. ⁵⁷ But thanks be to God! He gives us the victory through our Lord Jesus Christ.

Psalms 23, NIV - ¹ The Lord is my shepherd, I shall not be in want. ² He makes me lie down in green pastures, he leads me beside quiet waters, ³ he restores my soul. He guides me in paths of righteousness for his name's sake. ⁴ Even though I walk through the valley of the shadow of death, I will fear no evil, for you are with me; your rod and your staff, they comfort me. ⁵ You prepare a table before me in the presence of my enemies. You anoint my head with oil; my cup overflows. ⁶ Surely goodness and love will follow me all the days of my life, and I will dwell in the house of the Lord forever.

Hebrews 4:15-16, NIV - ¹⁵ For we do not have a high priest who is unable to sympathize with our weaknesses, but we have one who has been tempted in every way, just as we are—yet was without sin. ¹⁶ Let us then approach the throne of grace with confidence, so that we may receive mercy and find grace to help us in our time of need.

Isaiah 41:10, NIV - ¹⁰ So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand.

Isaiah 51:11, NIV - ¹¹ The ransomed of the Lord will return. They will enter Zion with singing; everlasting joy will crown their heads. Gladness and joy will overtake them, and sorrow and sighing will flee away.

2 Corinthians 5:8, NIV - ⁸ We are confident, I say, and would prefer to be away from the body and at home with the Lord.

Psalms 61:1-2, NIV - ¹ For the director of music. With stringed instruments. Of David. Hear my cry, O God; listen to my prayer. ² From the ends of the earth I call to you, I call as my heart grows faint; lead me to the rock that is higher than I.

Revelation 21:4, NIV - ⁴ He will wipe every tear from their eyes. There will be no more death or mourning or crying or pain, for the old order of things has passed away."

G. Quotes to Encourage You

“Paul who wrote in Romans 11:33 that *‘How unsearchable are His judgments, and His ways past finding out’*...clearly understood the difference between God’s *promises* and His *processes*. He was absolutely content to rest in His *will* even though he knew he could never fathom His *ways*. He knew that *purposes* and *plans* were vastly different truths and that they operated in entirely different spheres ... Genuine faith is never intimidated by sight ... while always welcoming divine explanations, faith never stoops to the silliness of demanding them ... faith is never threatened by the unexplainable. It respects His sovereignty and delights in His mysteries. It gladly acknowledges that God cannot always be understood, but He can always be trusted.”

- Evangelist Junior Hill

“God is in the business of *sustaining* not *explaining*.”

- Pastor Paul Powell

“Remember, Christianity is not a vaccine that immunizes us to problems and difficulties in life. God never promised us there would never be ‘storms,’ He did promise that we would never be alone in the midst of them—our God will be with us!”

- Pastor Joe K. Taylor

Pain insists upon being attended to; God whispers to us in our pleasures, speaks in our conscience, but shouts in our pains; it is His megaphone to rouse a deaf world.”

- C.S. Lewis

The trials and difficulties we face in life should be a reminder to us all that ‘this world is not our home; we’re just a pass’n through.’ If life was too good here on Earth, we might have a thought of wanting to stay here and miss Heaven. Suffering is a witness that we left the Garden (of Eden). Suffering is the impetus for the believer to long for Heaven—not Earth.

- Unknown

Notes / Questions

