

# SILVER LININGS



CHRISTIAN CHURCH (DISCIPLES OF CHRIST)  
PACIFIC SOUTHWEST REGION

PSWR OLDER ADULT  
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## LOCATING LOST LIFE INSURANCE POLICIES

*When my Mom passed away we thought she had a life insurance policy, but we have no idea how to track it down. Do you know of any resources that might help?*

This question was posed to Jim Miller, Editor of Savvy Living, who is a regular contributor to the NBC Today Show. His response to this question was published in the December 9, 2016 issue of Savvy Living. Hope this helps any of you who may be wondering about tracking down a lost life insurance policy.

“Lost, or forgotten, life insurance policies are very common. It’s estimated that more than \$7 billion in benefits from unclaimed life insurance policies are waiting to be claimed by their rightful beneficiaries. Unfortunately, there isn’t a national data base for tracking down these policies, but there are a number of strategies and a few new resources that can help your search. Here are several to help you get started.

1. **Search Her Records.** Check your Mom’s financial records or storage areas where she kept her important papers for a policy, records of premium payments or bills from an insurer. Also contact her employer or former employer, benefits administrator, insurance agents, financial planner, accountant, attorney or other adviser. Ask if they know about a life insurance policy. You might also check safe-deposit boxes, monitor the mail for premium invoices or whole life dividend notices, and review old income-tax returns, looking for interest income from, and interest expenses paid to, life insurance companies.

2. **Contact the Insurer.** If you suspect that a particular insurer underwrote the policy, contact that carrier’s claim office and ask. The more information you have, like your mom’s date of birth and death, Social Security number and address, the easier it will be to track down.

3. **Get State Help.** Nineteen state insurance departments have a policy locator service program that can help you locate lost life insurance, and many other states offer resources that can help you with your search. To find direct access to these resources, visit the American Council of Life Insurers website [ACLI.com/consumers](http://ACLI.com/consumers). Click on “Missing Policy Tips.”

4. **Search Unclaimed Property.** If your mom died more than a few years ago, benefits may have already been turned over to the unclaimed property office of the state where the policy was purchased. Go to [MissingMoney.com](http://MissingMoney.com), a website of the National Association of Unclaimed Property Administrators. . . . If your mom’s name produces a hit, you’ll need to prove your claim. Required documentation, which can vary by state, is detailed in claim forms—a death certificate might be necessary. If you need a copy of your mom’s death certificate, contact the vital records office in the state where she died, or go to [VitalChek.com](http://VitalChek.com).

5. **Search Fee-Based Services.** There are several businesses that offer policy locator services for a fee. The MIB Group, for example, which is a data sharing service for life and health insurance companies, offers a policy locator service at: [PolicyLocator.com](http://PolicyLocator.com) from \$75. But it only tracks applications for individual policies made since 1996. You can also get assistance at [Policy/Inspector.com](http://Policy/Inspector.com) for \$99, and at [LostLifeins.com](http://LostLifeins.com) for \$108.50.”

This article was written in response to a question inquiring about a deceased female parent. Obviously, the information above applies if one is seeking to track down a lost life insurance policy for a male parent, as well as for other relatives, both male and female.

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**NANCY GORDON HAS RETIRED**

Many of you reading this monthly newsletter have met, or know of, Nancy Gordon. She retired as the Executive Director of the Center for Spirituality and Aging based in Anaheim, as of March 31, 2017. Under Nancy’s leadership the Center offered a variety of resources, training and support for congregations who wanted to start, or strengthen, older adult ministries. Your Editor found the assistance of the Center of great help in launching the Senior Adult Ministry at First Christian Church, Fullerton. Further, several other Disciples’ congregations and pastors benefitted from the Center’s ministry which was provided over the past 17 years. At the present time, the future of the Center is not yet determined.

In her final column for the “Spirit E-Newsletter,” on which I have often depended for in-put for “Silver Linings,” Nancy wrote the following:

“Sometimes endings come with ambiguities! But, I’m experiencing this particular ending in my work life to be a good one, in spite of the ambiguities. I have personally found serving as the Director of the Center to have been an incredible blessing. I have had the opportunity to think and learn and grow. And, in the process, I have met some incredible people. It has been a real privilege to write this newsletter to you. Your responses and feedback have been encouraging. It’s also been gratifying to leave the Center with at least a road map for the future. Thank you for being part of the Center’s life.”

A Retirement Party was held for Nancy on Saturday, April 29 at the Holy Trinity Parish Hall in Covina, her home church.

**7<sup>TH</sup> INTERNATIONAL CONFERENCE ON AGEING AND SPIRITUALITY**

One of the things that was a high priority for the Center for Spirituality and Aging were the International Conferences on Ageing and Spirituality. They played a key role as the hosts of the 6<sup>th</sup> Annual Conference held in Los Angeles a few years ago.

The 7<sup>th</sup> Conference is coming up in a few weeks, June 4-7, at Concordia University in Chicago. The theme is: “Transition and Transcendence: Transforming Aging through Spirituality.” For Information about this event contact Lydia Manning, Ph.D, Associate Professor of Gerontology, Concordia University at this e-mail address: 7thinternationalconference@gmail.com.

**ATTENTION SENIOR GOLFERS: IS THIS DATE IN YOUR CALENDAR?**

All Senior Adults who play golf and are part of the PSW Region are reminded that the 2017 edition of the Don Shelton Memorial Golf Classic is set for Monday, September 18, 2017, at San Dimas Canyon Golf Course, San Dimas. Registration will be \$185 for repeat participants, but just \$100 for first-time participants. For more information about this event, contact Ed Linberg, Co-Chair, at 909-392-6688. In the meantime, please save this date!

**FEATURED HYMN**

THE SEASON OF EASTER  
RUNS  
BETWEEN EASTER  
SUNDAY  
AND PENTECOST.  
HOWEVER,  
MOST OF OUR CHURCHES  
DO NOT SING EASTER  
HYMNS  
AFTER EASTER SUNDAY.  
HERE’S ONE TO CONSIDER  
FOR THE FUTURE.

“CHRIST IS RISEN, SHOUT  
HOSANNA!  
CELEBRATE THIS DAY OF  
DAYS.  
CHRIST IS RISEN! HUSH IN  
WONDER;  
ALL CREATION IS AMAZED.  
IN THE DESERT ALL-  
SURROUNDING,  
SEE, A SPREADING TREE HAS  
GROWN.  
HEALING LEAVES OF GRACE  
ABOUNDING  
BRING A TASTE OF LOVE  
UNKNOWN.  
CHRIST IS RISEN! RAISE YOUR  
SPIRITS  
FROM THE CAVERNS OF  
DESPAIR.  
WALK WITH GLADNESS IN THE  
MORNING,  
SEE WHAT LOVE CAN DO AND  
DARE.  
DRINK THE WINE OF  
RESURRECTION,  
NOT A SERVANT, BUT A  
FRIEND;  
JESUS IS OUR STRONG  
COMPANION,  
JOY AND PEACE SHALL NEVER  
END.  
CHRIST IS RISEN! EARTH AND  
HEAVEN  
NEVERMORE SHALL BE THE  
SAME.  
BREAK THE BREAD OF NEW  
CREATION  
WHERE THE WORLD IS STILL  
IN PAIN.  
TELL ITS GRIM, DEMONIC  
CHORUS:  
“CHRIST IS RISEN! GET YOU  
GONE!”  
GOD THE FIRST AND LAST IS  
WITH US.  
SING HOSANNA EVERYONE!

THIS HYMN WAS WRITTEN BY  
BRIAN WREN IN 1984. IT IS  
NO. 222 IN THE CHALICE  
HYMNAL. THE TUNE IS THE  
IPOLISH CAROL WHICH WE  
SING DURING ADVENT/XMAS,  
“INFANT HOLY, INFANT

