

Maximum Living Newsletter

“Dedicated To Our Families As They Take The Grief Journey”

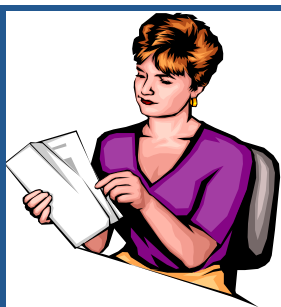
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The Unpredictable Journey Through Grief: Guidelines for Dealing with Your Future

by Sue Reas

One of the last things my husband said to me before he died was “be prepared”. It was near the end of his long battle with cancer and I thought at the time that he was having flashbacks to his days as an eagle scout. I thought I was prepared. I had four and a half years to come to terms with losing him. After he died, I started going to a support group, not for myself, but because it was part of a program with a kids group and I felt my daughters needed some help in coming to terms with his death.

As it turned out, the support group was tremendously helpful to me as well. After hearing the stories of others, I realized that in some ways I was prepared – we had had a trust done in the year prior and I had already been doing everything around the house once he became unable to do so.



There were so many things to be dealt with.

Not Prepared at All

However, in many ways I was not prepared at all – I did not anticipate the loneliness and I did not anticipate how overwhelmed I would feel. There were so many little things that needed to be dealt with and a few big issues as well. It seemed as if every time I was able to mark something off of my “to do” list, I added three other things. Minor details, such as, changing the names on our accounts seemed to fly by my days. It was years before the telephone company finally put the account in my name, to the relief of my friends and family who had to think twice every time they saw his name on the caller ID. The combination of the unexpected emotions and trying to take care of everything was crippling at times.

One of the big issues for me was dealing with my finances. I was blessed that my husband had a life insurance policy through his work but I had no idea what to do with the proceeds. With so many other things on my plate, I finally decided to let a financial advisor guide me and I followed his recommendations. At the same time, I became very interested in the whole process of investing and financial planning. Unfortunately, the more I

learned, the more I felt as though my advisor wasn’t investing with my best interests and goals at heart, so I took over managing my investments for myself. I have since gone back to school and obtained the necessary registrations to work as an investment advisor representative. Along the way, I have surrounded myself with other professionals whose advice I trust and whose integrity I admire. One of these professionals is Mr. David White and I am now part of his team of associates at David B. White Financial, Inc.

My Money and My Future

The journey through grief is unpredictable and I never would have expected to find myself where I am today. The things I have learned, not only through my own experiences but through those of others have provided me with a foundation to assist and educate others who are also in that same vulnerable place I found myself when it came to my money and my future. The following guidelines provide some general rules I have found helpful along with a timeline of suggested things to take care of depending upon your situation.

General rules:

- Go through all your financial files and paperwork to become familiar with what is there. Organize it. This is one area of your life you can take control of when all else might be falling apart
- Pay bills, but be aware of what is coming through to be sure it is legitimate.
- As you begin making calls, filing claims and submitting paperwork, keep a file of correspondence and a log of phone calls recording the name of the person you spoke to, the date and what was said.
- Determine what your income and expenses are going to be for the short and long term.
- Realize that you are in a very vulnerable position and there are those who will take advantage of your situation. Hold off providing financial assistance to others

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Let Us Remember



As long as we have life, we will remember.

And in the remembering, that which we have had will be with us still.

That which we have experienced will inform us again.

That which we have shared will help us share in new ways.

That which we have loved will encourage us to love again, and to love even more freely, and even more fully.

There are times in our lives when we remember. and in the remembering there is a promise.

There is a hope.

There is a conviction.

The conviction that what we have known was real.

It is real.

and it shall be real, as long as the sun shall set, and as long as it shall rise again.

So **LET US REMEMBER.**

And in the remembering, let us look forward.

*Excerpt from a transcript of the videotape,
"We Will Remember: A Meditation For Those Who Live On."
Created by James E. Miller*

The Unpredictable Journey...

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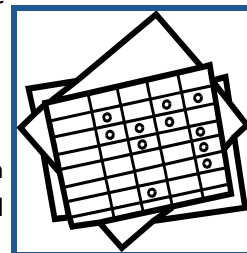
or investing in anything without reviewing your needs and the risks involved.

- Consult with an advisor before the time comes for any big decisions to be made to ensure that he/she is someone with whom you are comfortable.
- Put off making any major, permanent decisions of any kind in the first 6 months.
- If a well-intentioned family member or friend has ideas about what to do with your money, write it down and then discuss with an advisor who is familiar with your needs and goals to determine if it is in your best interest.

General Timeline

Immediately:

- Get 20+ copies of the death certificate – usually the funeral home can provide these for you.
- Have a copy of the will or trust available.



First 30-60 days:

- Contact insurance companies and government agencies (Social Security and Veterans Administration)
- Contact the benefit office of the workplace to determine any benefits for you, such as, life insurance, continuation of medical insurance, pension or retirement account proceeds.
- Notify banks, credit card companies, investment account custodians, financial advisor and accountant.
- Submit any claims necessary for benefits.
- Put any proceeds received in a safe account, such as a money market, at the bank or with the advisor you are using.
- You may need to make some decisions regarding retirement benefits.



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CARE PARTNERS

Arkansas Dept. of Health Hospice
Russellville, AR
Hospice Care Network
Westbury, NY

Hospice of Salina
Salina, KS
Tomorrow's Child
Lansing, MI



Grief Resource Center

For Additional Resources, please visit: www.maximumlivingconsult.com

ORGANIZATIONS FOR SUPPORT

Compassionate Friends for Bereaved Parents
P.O. Box 3696 • Oak Brook, IL 60522 • 630-990-0010
<http://www.compassionatefriends.org>

Widowed Persons

1909 K Street, NW • Washington, DC 20049
WidowNet: <http://www.fortnet.org/WidowNet>

WEBSITES WORTH SURFIN'

Last Memories-<http://www.last-memories.com>
& www.pets-memories.com

GriefNet-<http://rivendell.org>

Centering Corporation - www.centering.org

Willowgreen- (James E. Miller) -<http://willowgreen.com>

Journey of Hearts - www.journeyofhearts.org

For Teens Experiencing Loss - www.fireinmyheart.com

OurAfterCare - ouraftercare.com

Daily E-mails - www.griefshare.org/dailyemails/

Children and Grief - <http://childparenting.about.com/cs/emotionalhealth/a/childgrief.htm>

SUGGESTED READINGS

The Challenge of Living, by John D. Canine, Ed.D., Ph.D.
(call 866-540-0047 to order) Ball Publishers, 1983.

Finding Your Way After Your Spouse Dies, by M. Felber. Ave Maria Press, 2000.

Life Lessons, by E. Kubler-Ross and D. Kessler. Scribner, NY, 2000.

A Different Season: A Practical Guide for Growth While Grieving a Death, by J. Pfeiffer. Landscapes Publishing, Memphis, TN, 1997.

Healing After Loss: Daily Meditations for Working Through Grief, by M. W. Hickman. Avon Books, 1994.

A Grief Observed, by C.S. Lewis. Bantam Books, 1961.

The Bereaved Parent, by H. Schiff. N Y: Crown, 1977.

Motherless Daughters: The Legacy of Loss, by Hope Edelman. Dell Publishing, 1994.

Grieving the Death of a Pet, by B. Carmack. Augsburg Fortress, 2003.

Final Gifts: Understanding the Special Awareness, Needs and Communications of the Dying, by M. Callanan and P. Kelley. Bantam Books, 1993.

The Unpredictable Journey Through Grief...

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Consult with advisor and accountant to determine the best strategy to maximize the benefit and minimize the tax ramifications.

Within 90 days:

- Report the death to credit bureau.
- Follow-up on any unresolved claims or additional accounts to be changed.



At 6 months:

- Update your will/trust, change beneficiaries, trustees and/or executors if needed.
- Discuss possible change in tax status with accountant.
- Meet with advisor to create a long-term financial plan and decide if you're ready to follow through on those plans yet.

Empowering to Take Action

While tackling all the paperwork and financial issues that must be dealt with can be overwhelming and you may feel as though you just want to hand it over to someone else, it can also be very empowering to take action. With every step you tend to gain momentum. I believe this momentum in turn provides strength in other areas, particularly the grieving process. Having a trusted advisor guide you through this process is ideal, however, that advisor should be someone who explains everything to you in terms you understand, providing you with the advantages and disadvantages of any recommendation and be willing and able to answer any questions you may have.

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Maximum Living Support Groups

The purpose of the Support Group is to come together and encourage each other during this time of loss. These meetings are part of the community outreach program of our Funeral Home and are available at no charge.

Please join us. Friends and family members are always welcome.

The following Support Group is available in your area, for a complete listing, please go to: www.maximumlivingconsult.com

Attend a support group. Learn from those who have experienced healing after loss. Their survival is reassuring proof that you, too, will endure.