



PART I

Introduction





INTRODUCTION

TWO DAUGHTERS FACE THE CHALLENGES OF THE LOSS OF A PARENT AND A NEWLY WIDOWED PARENT

My phone rang for the tenth time that day with Mom on the other end of the phone two thousand miles away. Six months prior, cancer had taken the life of my sixty-two-year old father, who was my mother's husband and partner for thirty-four years. Mom cried into the phone uncontrollably when I answered. I cried too. I was torn deeply between the two worlds I most cared about—my mother and my own life. When your newly widowed parent needs your assistance, how do you determine where your job as a loving daughter or son ends so you can also take care of your own life? My sister, Ivy, and I both wrestled daily with the answer to that question. One day compassion for our mother led our decisions, the next day our own worries came first.

Dad's death from cancer was unexpected because we were told by doctors that the remission rate for stage-three non-Hodgkin's lymphoma was high—80 percent after five years. When Dad was diagnosed in September 2000, we talked to doctors and friends to determine the best treatment. We considered many treatments, doctors, and facilities for treating his lymphoma, such as Memorial Sloan-Kettering Center, Johns Hopkins Hospital, the Mayo Clinic, and the University of Washington Medical Center. In the end, we selected Virginia Commonwealth

University's Massey Cancer Center in Richmond, Virginia, because it was one of sixty National Cancer Institute–designated centers in the United States and had a highly respected lymphoma doctor who could administer Dad's recommended chemotherapy treatment. Treated at Massey, my father could live at home with all his creature comforts. Of all Dad's choices, the Massey Cancer Center seemed ideal. We expected him to survive; however, after months of chemotherapy, a failed stem-cell transplant at Georgetown University Hospital, and an experimental clinical trial at M. D. Anderson Cancer Center, Dad died in hospice eleven months after his initial diagnosis.

After Dad's death, Mom was lost. Our family of four had defined Mom's world, and she created her identity from the family role she played. She tried to work in the real estate, interior design, and horticulture fields, but my stockbroker father always needed her to travel on short notice for important business events. Therefore Mom adapted and put her husband's career first. Her choice to support her husband and children's dreams built her whole adult life; she fundamentally knew no other.

NEW SURROGATE SPOUSE ROLES

Forced into an unimaginable world without Dad's support, Mom sought advice from her next-best-trusted confidants, her two daughters. Together Ivy and I temporarily became surrogate spouses to Mom, guiding her through seemingly endless meetings with her estate attorney, investment advisors, and CPAs.

Initially my sister and I planned to stay a week or two in Richmond after Dad's funeral to straighten out estate paperwork and be with Mom. We lived across the country in San Francisco. At the time, we thought two weeks was long enough to sort out everything. Mom needed our eyes, ears, and shoulders to manage the piles of old and new paperwork, create a new bill-paying system, find a grief counselor, and organize the first steps to settle Dad's estate. Because Dad had paid the monthly bills and managed the investments, Mom needed guidance for creating a new budget and understanding her financial situation. My parents' finances were complicated because Dad worked as an investor. In those beginning weeks when Mom faced new widowhood, we wished we had known about many of the financial

resources listed in **Paperwork and Finances** (p. 217).

At the same time, my sister and I still owed rent on our San Francisco apartment and we had to figure out a way to restore the shambles of our lives. We talked about moving back to Richmond, but because Ivy and I loved the people and opportunities in San Francisco, we decided to return there. However, our new responsibilities to aid Mom weighed heavily on our minds and hearts. We did not know how to leave Mom and attend to the other parts of our lives. There was too much to do and Mom was lost. My sister and I needed support in order to continue to function as Mom's cheerleaders and advisors. Grief-and-loss resources were expensive and hard to find. Mom needed new money management, paperwork, and accounting systems—fast.

Because Dad's death was unexpected, no one was prepared for the consequences and problems we faced—especially Ivy and me. We struggled with the shock of loss, exhaustion, and the reality of living far away from a widowed parent. Our divided attention created a loss of steady income, which amplified our stress. Boundaries grew murky. Parental-loss grief groups proved hard to find. Our health suffered as we gained weight, drank too much coffee for energy, and ate junk food on the run. Family members and friends didn't know how to help. Mom was isolated, depressed, and had lost her thirty-four-year identity as a married woman. We all faced innumerable challenges, but my sister and I, as adult children of a fifty-six-year-old newly widowed mother, faced ten particularly tough ordeals. (These ten issues, or dilemmas, form the basis for the ten chapters in part II.)

EXHAUSTION FROM CAREGIVING A SICK PARENT

After Dad died, my sister and I were exhausted from caring for our sick father and distraught mother during the previous eleven months. During Dad's eight months of chemotherapy treatments and later stem-cell transplant, my sister and I flew across the country from San Francisco to Richmond one week a month to boost Mom and Dad's morale. At my parents' home, we spent long hours surfing the Internet for any nugget of information to make the nightmare go away. We eventually left San Francisco for three months to be with Mom and Dad during the last months of Dad's life at M. D. Anderson Cancer Center in Houston, Texas, as a clin-

ical-trial drug was administered. Every day for two and a half months, Mom, Ivy, and I walked from our hotel to the connecting bridge to Dad's hospital room for the 7:30 a.m. blood count evaluations to see if the new drug was working. We jockeyed between spending time with our father, researching on the Internet, or being on the phone seeking clinical-trial drugs or advice. We hired a few night nurses, but we caught all of them asleep on the job. When we walked into my parents' home a day after Dad's death, we practically collapsed.

Mom had been my father's sole caregiver for the prior few years before his death. Three years before the cancer invasion, my mother nursed my father after emergency surgery in which the doctors removed a large portion of Dad's large intestine. Soon after he recovered from that, he needed a hip replacement. For Mom, Dad's ailments never seemed to end. Mom shuffled through the tough last year of Dad's life with cancer as an exhausted caregiver.

After an eleven-month nightmare, planning Dad's funeral and memorial service was the last task we wanted to take on, but Mom, Ivy, and I figured out the many details. We had to decide about costs, memorial service locations, and catering options for both an Atlanta funeral and memorial service and a second service in Richmond. Review chapter 1 and **First Weeks after Loss** (p. 161) for better suggestions on how to handle a funeral, memorial service, and the many tasks surrounding both events.

TWO THOUSAND MILES APART

The two thousand miles between our home in San Francisco and Mom's in Richmond, Virginia, created another problem. A trip from San Francisco to Richmond was a four-hundred-dollar plane flight and a four-to-six hour cross-country flight one-way. Mom called daily with questions about the location of files, bills, passwords, paperwork, or tech support needs. Because I lived so far away, I couldn't drive over after work to find what Mom needed. Because other family members lived in Chicago, Arizona, and Atlanta, they were not able to offer Mom regular local assistance in Richmond.

If we had known about the **National Association of Professional Organizers** (p. 164), **AARP's local offices** (p. 165), **the National Alliance for Caregiving** (p. 208),

Geek Squad (p. 231), or **GoToMyPC** (p. 234), the distance between our homes might have been more manageable.

LACK OF INCOME

Three months before our father's diagnosis, my sister and I drove from Atlanta to San Francisco together, armed with a craving for adventure but with no place to live and no jobs. In our twenties, we both had pursued various fields after college. My career included work in art direction, graphic design, and illustration, whereas my sister's included Internet sales, research, and fashion. Like our parents, Ivy and I were and are entrepreneurs at heart with restless and curious spirits. After Dad was diagnosed, we worked in San Francisco in temporary or part-time jobs that accommodated our need for a flexible schedule to fly to our parents' home frequently.

Since we were virtually self-employed, the **Family Leave and Medical Act** (p. 174)—a government program that allows qualified employees of companies to leave work on unpaid leave for a maximum of twelve weeks—did not apply to us. We had no guarantee of jobs or income waiting for us after we took time off to assist my dying father, and later, our widowed mother. After Dad died we struggled with where to best spend our time—help Mom manage her investments, pursue graduate degrees, or continue to work in the red-hot California real estate and mortgage businesses in 2001.

LOSS OF MOM'S FINANCIAL MANAGER AND INVESTMENT ADVISOR

During my parents' decades of marriage, they shared the assorted responsibilities of running a household. My father paid the bills, made the money, and managed the investment decisions because he worked in the world of finance as a stockbroker. Mom embraced her role as a homemaker in charge of social planning and entertaining my father's clients' wives on business trips. She enjoyed and excelled at the role of family social director. Mom orchestrated our household—from ren-

ovations to cooking dinner to finishing projects that my father energetically started, then abandoned when business called.

Because Mom grew up in a traditional gender-role family where the husband managed the money, she was stunned and full of fear when Dad's death put her in charge of managing the investments they had built together. She had learned about stock investments by being married to Dad, but relied heavily on my father to make larger investment decisions. Mom was used to managing a smaller portion of their household budget, not the entire household's budget and complicated investments.

The first few months after Dad's death, Mom was vulnerable and worried about handling all the financial responsibilities. We worried about her being approached by an unethical financial person who wanted to take advantage of her or by a man offering to marry her and take care of her financial worries. We knew Mom, in her weakened state, could be a target for romantic swindlers and financial shams.

Apparently Mom and Dad didn't regularly discuss their finances or household budget together. Money management was understood to be Dad's job in their marriage. If Dad had delegated more financial and investment responsibility to Mom, automated their regular bills, or outsourced their accounting to a firm, we wouldn't have had so much to manage. If we had known about **Women's Institute for Financial Education** (p. 227), **American Association of Retired Persons' Finance Guide** (p. 221), **Women's Institute for a Secure Retirement** (p. 227), **American Association of Individual Investors** (p. 226), or the **National Association of Professional Organizers** (p. 164), all of which offered financial advice, Mom's financial management transition might have been easier.

MOM'S ADDITIONAL JOB AS EXECUTOR

Mom's job as executor of Dad's estate forced her into a year of paperwork and legal overload. The executor's job required Mom to assemble a list of my father's assets, including all things big and small, such as his car and any U.S. bonds he had purchased. Mom started to worry that she wouldn't have enough money to support herself. After we spoke with her estate attorney, Ivy and I assisted Mom with the

search for necessary estate documents and tried to help Mom see and understand her real financial situation.

When he was alive, Dad did not discuss the majority of my parents' financial and legal issues with my sister and me either. He also did not leave a note in a safety deposit box or in a file outlining who to call and where specific files were located if something happened to him. We looked for anything that resembled an account. We reviewed old copies of Dad's resumé to see if any companies he worked for in the past might still be holding an unredeemed pension benefit. We sorted through files and made a list of people to call. Dad's paper files went back thirty years. Fortunately for us, Dad's files showed understandable categories. Yet this was only the beginning of Mom's job as executor; the job took Mom and her estate attorney fifteen months to complete.

I wish we had known then about AARP's ***grief-and-loss checklists for settling an estate*** (p. 165), the **Internal Revenue Service's booklet #559** (p. 222), or **Treasury Direct** (p. 225), or read *Facing a Death in the Family: Caring for Someone Through Illness and Dying, Arranging the Funeral, Dealing with the Will and Estate* (p. 169) when Mom first became executor.

LIMITED FAMILY SUPPORT

Our limited family support added to our liabilities. Dad had been a strong support to all of us, and we didn't have a strong faith community to lean on. Because we have a smaller-sized family and Ivy and I were unmarried, we didn't have access to any family members or extended family who were CPAs, lawyers, accountants, or money managers to ask for advice. Some family members assisted us with various needs initially, but after some time had passed, their focus understandably turned back to their own lives, and my sister and I were on our own to answer Mom's questions. Two other deaths in the family the same year my father died—my mother's father and my father's mother—contributed to other family members' restricted abilities to offer us stronger assistance. Mom, Ivy, and I wanted to support each other's needs, but constant stress ran rampant through all of us.

GRIEF SUPPORT HARD TO FIND

My sister and I faced compounding losses: our father, our family as we knew it, our sense of home, income, personal time, career, and future dreams. We needed grief counselors to help us work through our own grief. Because Dad died in hospice, we did eventually find out we all could receive one year of free hospice counseling through the **Medicare Hospice Benefit, section 40.2.3** (p. 203); however, at the time, when we searched for grief counselors through hospice programs, we did not receive useful counsel. If you are in a similar situation, I suggest doing research on multiple hospice counselors available in your local area and understanding their counseling methods prior to making an appointment. This will help you avoid negative or awkward experiences. For example, I went to one hospice counselor without understanding her background or counseling methods. The first time I talked with her, she told me to fall on my knees and beg God for mercy. At the time I wasn't an overly religious person, and this comment wasn't helpful in my fragile state. In those first few months after the loss of my father, I craved a nurturing counselor to be present for me, to simply listen and offer useful suggestions, based on his or her knowledge of working with grief and loss, as I sorted through my struggle of multiple losses and new decisions.

Since finances and time were limited due to our many responsibilities, we didn't want to spend extra money or time on other counselors. Friends were empathetic but many couldn't relate to our situation. We coped by trying to support each other, yet without a regular grief support group, we lacked perspective. If we had known about the many other local and online grief-support options, such as **Griefshare** (p. 177), **Vitas Innovative Hospice Care** (p. 177), **Kara** (p. 179) or **GriefNet** (p. 200), we could have found parental-loss grief support early after our father's death to vent our own grief and concerns for our mother.

Because Dad died in a hospice out of town, Mom searched for new grief-and-loss resources back in Richmond. When she couldn't find a hospice or grief counselor initially after Dad's funeral, she searched for widows' groups in Richmond. The only grief support groups she could find had either much older members or members grieving a different kind of loss. She craved a support group with women closer to her age who had lost a spouse. In the meantime, Ivy and I functioned as Mom's motivational cheerleaders when she had a rough day. When we went home

a few months after my father's death, we found for Mom, through our research on the Internet, a useful grief counselor who practiced in Richmond. If Mom had known about **AARP's grief-and-loss message boards** (p. 200), **Healing the Spirit** (p. 196), **Senior Navigator** (p. 196), or **GriefShare** (p. 177), she would have had found grief support earlier, reduced her isolation, and lessened our worry about her.

MY DETERIORATING HEALTH

During the three years after Dad died, my health spiraled out of control. I was juggling too many new responsibilities between Mom's needs and running my real estate business. Workouts became optional instead of part of my regular routine. My sister and I lived on easy-to-grab, low-nutrition food and caffeine to keep us going. I worried about Mom's health and survival too. Three years after my father died, my cholesterol hit three hundred. Eventually I burned out. I wish I had read **The Hour-Long Vacation** (p. 210) or **Grounding Yourself** (p. 209) and consulted the corresponding resources at the time to have known better ways to take care of myself in the years after Dad's death. If I had known about **Dinewise** (p. 163), **Home Bistro** (p. 164) or **Magic Kitchen** (p. 164), my sister, mother, and I might have been able to eat healthier the first few months after the loss of my father, reducing the extra task of going to the grocery store or cooking meals.

NO RESOURCE GUIDE TO AID BUSY ADULTS WITH A NEWLY WIDOWED PARENT

Ivy and I needed resources and trustworthy people to delegate the mounting responsibilities of encouraging and guiding Mom with her numerous and major financial choices, in addition to our many other needs. Yet we could not locate any practical resource guides anywhere to assist us—the adult children of a newly widowed parent. My sister and I painstakingly found bits and pieces of resources as we went along. We needed information about many new issues, such as finding grief counselors to guide us with a widowed parent's issues and needs and coping with huge family dynamic changes. We looked for outside aid to provide Mom with

technology support issues that drained my sister's and my energies. We searched for easy systems for Mom to set up to manage tasks on her own.

A thorough resource book with practical advice, Web sites, and organizations to aid adult children with widowed parents was nowhere to be found. The only grief and loss books available focused on guiding the widow or widower, not assisting adult children to become strong and balanced advisors to their widowed parent. We needed a book offering the majority of the resources for adult children along with additional resources for widows, because the issues are intertwined. We needed advice specific to our own needs along with guidance for acting as a widowed parent's main trusted support system. After three years of fruitless searching for a comprehensive resource book for adult children with a newly widowed parent, the idea for *Mom Minus Dad* was born.

Mom Minus Dad is a compilation of the resources and strategies my sister and I found or wish we had found during my father's illness and the years after his death. Part II describes specific situations you could encounter with a widowed parent and the specific resources that may be of assistance. Part III lists descriptions and further information about more than five hundred useful associations, Web sites, books, nonprofit organizations, and other resources mentioned throughout the text of the book. The resources give you a starting point to reach out to others for advice, information, counseling, groups, or whatever you might need.

Even though my story of loss may be distinctly dissimilar from yours, my hope in *Mom Minus Dad* is for you to use the solutions, suggestions, ideas, and resources listed in this book as a place to start to find assistance to keep your life more balanced while aiding your newly widowed parent.