

## A RUDIMENTARY PRIMER IN CASE OF SPOUSAL DEATH

“Nor can we know ahead of the fact (and here lies the heart of the difference between grief as we imagine it and grief as it is) the unending absence that follows, the void, the very opposite of meaning, the relentless succession of moments during which we will confront the experience of meaninglessness itself.”

Joan Didion, “The Year of Magical Thinking”

Grief is universal yet unique.

Laurie Pocius, recent yet reluctant grief guru

I knew I had to write down these thoughts after a conversation I had with my childhood friend (we became friends in seventh grade when she helped me sew my apron in home ec). She has a master’s degree in social work and she is a licensed family therapist. We have talked often since Ed’s passing and she told me once how much she has learned from me about loss and grief. I was in disbelief. She is educated in social work yet I have been able to teach her things. That is when I decided I really need to sit down and put these thoughts on paper.

This is not a primer on grief; this is a check list for the nitty-gritty, nuts-and-bolts reverberations that are the result of a sudden (or maybe not so sudden) spousal death. It is not comprehensive; it is a cursory example of what I remember I had to face.

There are shelves and shelves and shelves of books, lists and lists and lists of meditations and podcasts, endless recommendations of what you will feel, what you need to do, what you shouldn’t do when confronted with spousal death.

I was totally unprepared, emotionally, intellectually, practically - in every way, shape and form.

I want to share with you a little of what I learned, or what I wish I had known, before June 9, 2022.

### **Burial or cremation?**

That should be the beginning of a very long conversation.

What funeral home do you want to use?

If cremation, do you want me to save your ashes? Do you want them spread? Where do you want them spread? Do you want them buried? Do you want anyone to have some/all of them? Should I save some of them? All of them? (Don’t be as surprised as I was; human remains weigh a lot more than dog remains.)

If burial, where do you plan to be buried? What kind of casket do you want? What do you want to be dressed in? What do you want the headstone to say?

Do you want an obituary to run? Where do you want it published?

Do you want a funeral service? Do you want any service? Do you want a celebration of life? Who do you want to attend or not attend? Where do you want it to be? Do you want flowers? Music? Speakers? Do you want any particular passage read?

Funeral homes are a good source of information, but almost everything comes with a price. It is very expensive to die.

**Notifications:**

Again, this list is by no means comprehensive.

I called the funeral home from the emergency room where I was sitting with Ed's body. I had enough sanity at the time to remove his watch and wedding ring. I don't really remember much else other than someone on staff provided me with the phone number of the funeral home. I called immediately and set up an appointment for later that same day. I now know that I was trying to maintain control over a situation that just proved I have no control. Loss of a spouse is one example of the ultimate lack of control. I spent much of the time in the following days "busying" myself with phone calls and the administrative aspects of death.

Phone calls that need to be made:

Usually the funeral home will notify Social Security of the death. Check on that. Medicare and whatever supplemental health insurance your spouse had need to be notified, the earlier the better so that money will not be automatically withdrawn if that is how you are paying.

You need to call Social Security to make an appointment to receive your new benefit (do not use the 800 number; call the number of your regional office). It will set up a phone meeting with you probably in about two weeks. You do not have to fill out any forms prior to the phone call. The representative when he/she calls will question you and fill out the necessary paperwork. However, you will have to present your original marriage license, either in person or by certified mail. If you are divorced there are additional documents you will have to produce. If your spouse is a veteran I think there is also additional documentation needed, but I am not sure.

I called our pharmacy and made sure to discontinue any automatic prescription refills.

I went to My Chart and cancelled all future doctor appointments.

I changed to my son from my husband all websites that had my husband as an emergency contact, for example on medical/dental charts. I changed all beneficiaries to my son from my husband, for example, on my pension.

One of the more difficult companies to deal with was the company that provides our cell phone service. I could not just delete my spouse from the account. I could not just turn in the phone.

**THIS IS IMPORTANT:** If you want to remove your spouse's name from accounts most entities will make you close the account and then open a new one in your name only. In some instances this must be done; in many it won't matter if you change the primary account holder. In order for a new account to be opened in your name only, these organizations will have to run a credit check on you. Many of us have frozen our accounts with Experian, TransAmerica and Equifax because we probably thought we would never need to have our credit checked (our days of taking out a loan long gone). Make sure to unfreeze temporarily your accounts so credit checks can be made. This might be a conversation you need to have with your spouse regarding your credit.

Unless you are as type A as I am, there seems to be no reason to change utilities from your spouse/both your names to just your name. They don't seem to care who pays the bills as long as they are paid. I did contact the gas and electric companies to put the utilities in my name only. They had to close the existing accounts and open new ones. For some reason automatic payments cannot be done with new accounts so you might have to wait a month or two before you can set up automatic payments.

Comcast is still billing Ed. And will do so until I die.

Alumni/professional organizations

Discuss with your spouse which schools and/or organizations he/she wants to notify of the death. My husband's college website provided a number for "In memorium." Of course, that office didn't coordinate with the office of alumni giving so I was receiving phone and mail solicitations for a very long time. The professional organizations seemed a lot more organized, one phone call doing the trick.

If you had travel plans, you will need to cancel them.

**It's all about the money, sort of.**

Know who handles your money. Do you use a CPA? Do you have a financial planner? An estate attorney?

I met with my CPA and he did not advise me about anything. In his eyes, everything was straight-forward. When February rolled around I looked at last year's tax return and made a list of what documentation was included (1099s from all entities, records of taxes paid such as real estate taxes and car excise tax, etc.) I made sure I contacted him much before April 15th so in case I was missing something I had time to locate it. Because Ed kept immaculate records I had everything on the first try!

Do you pay estimated taxes? How and how much?

When are your real estate taxes due? Are they automatically deducted from your account?

Learn about your homeowners insurance. Who holds the policy? Is it enough if it's just you?

If you are of a certain age, check with a financial professional about RMDs (required minimum deductions) if your spouse had an IRA with deferred taxes.

### **Learn what an EIN is.**

In very basic terms and as I understand it, an EIN is a temporary Social Security number. Even if you are executor you cannot deposit any checks into your (or even your joint) bank account if the check is made out to the deceased or to the estate of the deceased. If you are expecting to receive checks in a substantial amount in the name of the deceased you will need to get an EIN. The form is available on line. It is extremely confusing as are most federal forms. I did not receive many checks in any substantial amount so I did not get an EIN. Comcast can keep the \$1.03 that was left in the account.

Once you have an EIN you can open a bank account in the Estate of... and then you will be able to deposit checks and make withdrawals from that account. If you use a friendly, local bank make an appointment with the branch manager and he/she might be able to help you with this.

### **Banking**

This is very individualized. I grew up in a family where it was often said, go to the bank before the funeral home.

Know where and what accounts you have. Do you have CDs? Where and when are they due? What other financial instruments do you have?

Are accounts joint or are you just a signatory?

I can only tell you what I did. Ed and I had joint savings/checking accounts. Once you have the death certificate you can have the decedent removed and you can add someone else. That someone else has to appear in person. All my accounts are joint with my son. Decide now how and what you will want to do.

Oddly, Bank of America was notified, I think by Social Security, that Ed had died and I got a letter from its Estate Division just a few days after Ed's death. It included forms and information, all very confusing. I was able to call and speak to a very knowledgeable person. I told her what I wanted to do. She said to ignore all the paperwork I had received; she would send me what I needed. She did, but as in most huge institutions, the other departments were clueless as to what the Estate Division had told me what I could do. Basically it took several appointments and visits and about 8 months to get everything the way I wanted.

This is minor but I had new checks made without Ed's name and just my first initial and last name. It goes to not letting too many "strangers" know you are a lone woman, which they might infer when seeing a check with just one feminine name on it.

### **Cars**

I was never responsible for anything vehicle related. I had never put gas in a car. I was certainly behind the proverbial eight-ball. Know where your car title is and who is the owner. You? You and your spouse? My brother fortunately was with me when I had to locate the title. He told me it looked like a diploma. I was able to find it readily.

Are you keeping or selling? Talk about it now. Figure out what you are going to do.

I traded in both cars (they were Ed's babies) and got a smaller used one. The dealership was extremely sensitive to my situation. But then again we had high-end cars.

Who holds your car insurance? Where is the policy kept?

### **Review your wills/trusts. Get an idea of what they mean.**

#### **Automatic subscriptions/recurring paid-for apps**

What gets filled automatically? Ink cartridges? Refrigerator water filters? Newspaper or magazine subscriptions? Gym memberships? MLB or NFL apps?

Go through your bank statements and learn what is automatically deducted. Do you want to continue with these items?

Ed subscribed to what I think is every guns/ammo and car magazine. I was able to cancel most of the subscriptions and a few even refunded a portion of the cost (and in my name!).

#### **Miscellany**

Keep your address book up to date. You will probably have to send some kind of "thank you for your expressions of sympathy" to a gazillion people, some of whom you won't remember.

Almost every optometrist office will take donated eyeglasses.

The Falmouth police station has a drop-off for unused prescription medications. I assume most other municipalities do too.

Do you want to contact the companies/work colleagues of the deceased? Which ones? Who? Discuss this now.

#### **Probate**

I have 3 words on this: Hire an attorney.

#### **The joys of home ownership**

I don't find much joy in this. Know the names and phone numbers of absolutely everyone you can think of who helps with things around the house, including but not limited to:

Electrician

Plumber

Handyman

HVAC guy (that's heating/air conditioning)

Landscaper

Computer/tech guy

You get my drift.

Is your water heater a hybrid? If so, learn what setting needs to be used and when.

How many and what size furnace filters do you need? When were they last changed?  
How often should you change them?  
When was the last time your smoke alarm batteries were replaced? How many of what size do you need?

**Random, random**

I had to buy new bedding. I couldn't sleep on our marital sheets and blankets.  
I still have his razor and the tie we bought for our son's wedding.  
Some people can't clean out; others clean out immediately. Listen to your gut. It will speak to you a lot.

These topics are just the ones that jumped out at me, that still keep me awake at night.  
(When is the best time for a bereavement group to meet? 2:30 am because we're all awake!)

**Have these conversations NOW.**

If you have read this far, CONGRATULATIONS. If someone gave this to me before Ed died I would have maybe read the first page and then conveniently put it aside. Be better than me.