

Gracefully Grappling with Grief, Personally & Financially

Grief — whether it's our own or somebody else's — is simply beyond our control, and will always run its own course. It's not in your hands, or anyone else's, to make grief pass quickly. And no one can make grief less uncomfortable to experience or to be around.

Eventually, nearly everyone's grief returns to a manageable level, at which point life can go on. But before then, there usually comes a time—often more quickly than seems fair—when pressing real world needs, especially legal and financial ones, must be acknowledged and dealt with. While many decisions can be postponed for months or years, others must essentially be made right away. An intensely grieving person often finds it quite difficult to gather the focus and presence of mind needed to make grounded, informed, and wise decisions during this period.

While I'm not a psychologist, clergyman, or professional grief counselor, as a financial advisor I am someone who has worked hand-in-hand with many people, especially widows, who've lost the person in the world closest to them. Over the past two decades I've become much more comfortable at being with those who are grieving, and learned some things about how to best support and serve them. I wrote this article so I could share my observations about how those who are grieving can more gracefully grapple with necessarily details in a timely way.

Almost everyone can benefit from a deeper understanding of grief—we all play many roles in life, and eventually nearly every one of us experiences deep personal loss—but you may find this article particularly useful if you fall into one of these categories:

- You've recently experienced a deep personal loss and are intensely grieving
- You're a relative (especially a spouse, child, parent, or sibling) or close friend of someone who is intensely grieving
- You're a professional, such as a lawyer, accountant, or financial advisor, who has occasion to work with clients who are intensely grieving

Five Guidelines For Grieving

The chart below provides five general guidelines for the griever and those spending time with him or her. Obviously, we all differ, so use your best judgment as you read and think through these guidelines and gently and reassuringly apply them to the situation at hand.

Guidelines

If you are grieving

If you are with or are assisting someone who is grieving

Uniqueness

The grieving process is unique to each individual.

Be gentle with yourself and trust your own process

Remember that everyone's grief process is unique. Strive to honor and respect that unique process.

No Timeline

There is no right time frame for "getting over" or finishing up grief.

Know that you're not done with your intense grief ... until you're done; take all the time you need.

Respect and honor the griever's own timetable, and especially don't try to hurry things up or have him or her conform to a schedule.

Support

The best kind of support is the support the griever really wants and needs.

Look for, and don't be too shy or embarrassed to ask for, exactly the kind of support you feel you want and need most.

Support the griever the way he or she wants and needs to be supported. If you're uncomfortable being with someone who's in intense grief, find someone who is.

Resources

Helpful resources are available and can be turned to when the griever is ready.

Many resources are available, from books to community and church support groups to counseling ...when you're ready.

Be prepared to offer suggestions for written and real-world resources, but only when the griever indicates that he or she is looking for this kind of support.

Real-World Needs

Handle pressing real world financial and legal needs, but only to extent necessary.

Remember that certain real-world needs must be handled; if you can't manage these on your own, then ask for help.

Assess how the griever is doing with pressing real-world legal and financial needs; if he or she can't manage, offer your help, or find someone who is qualified to help.

The first guideline concerns “Uniqueness.” Everyone deals with grief differently, and there are as many different ways to grieve as there are people. Some of us have time to prepare, while for others, death arrives without a moment’s notice. Whether you’re grieving or attending to someone who’s grieving, allow yourself to release any expectations or judgments about what the grieving process is supposed to look like.

The second guideline, “No Timeline,” emphasizes that just as everyone’s grief process is unique, the timetable for that grief process is also unique. Grief doesn’t take place on a schedule. Some people actively grieve for only a relatively short period, while others find that grief takes months or years to substantially subside. For some, the intensity of grief diminishes but never really goes away entirely, while for others, the thought of the departed eventually brings up mainly good feelings and joyful remembrances.

In some cases, grief can come back very strongly, even after many months or years. If you are the griever, be easy on yourself if this happens to you, but if your feelings persist, consider getting professional grief counseling. If you’re assisting someone whose grief returns full force, make sure you let the griever know, even in the midst of his or her despair and irrational thoughts, that this is normal, and that one day he or she will more than likely feel much better. However, if the grief strongly returns and persists, or if it never diminished in the first place, professional counseling may be called for.

The third guideline is “Support.” The key here is to provide the griever with the kind of support they really need and want, not what others might think they need and want. We’re all familiar with the Golden Rule: “*Do unto others as you would have them do unto you.*” But there’s also a Platinum Rule, which states that you should “*Do unto others how they would have you do unto them.*”

One way or another, the person undergoing intense grief should receive the kind of support that they most want and need. If it makes you uncomfortable to be around intense grieving, then you may not be able to offer the kind of support that’s called for. If so, then find a substitute for yourself if at all possible, someone who can provide the grieving person with just the kind of support they most desire. And if you yourself are grieving, then don’t be shy or embarrassed about asking for what you need. You’ve been through a really rough time, and deserve the best possible support.

The fourth guideline concerns the variety of Resources available to assist those who are grieving. Timing is important here: the griever should wait until he or she is really ready before accessing either written resources or real-world support groups. When ready, the works of H. Norman Wright can be very helpful; his official website is at www.hnormanwright.com

Also, *How to Survive the Loss of a Love*, by Colgrove, Bloomfield, and McWilliams, is an excellent book attuned to those intensely grieving; it’s available for free online at www.mcwilliams.com/books/sur/srtoc.htm

Many local communities and churches offer grief support groups, and professional grief counseling is widely available. For those who experience intense loneliness as part of their grief — imagine a widow or widower waking up alone after decades of having their spouse at their side each morning — such a group can provide welcome social contact amidst an understanding community.

Responding to Pressing Real World Needs

The fifth and final guideline concerns the need to respond to Real-World Needs of the legal and financial sort. It seems unfair, but such needs, like paying ongoing bills such as a mortgage or revolving credit card, or handling the legal or financial details relating directly to death certificates and funeral arrangements, cannot be ignored for long without triggering significant negative consequences.

Now, it should also be said that there are a variety of other real-time needs, such as safety needs, home maintenance needs, and sometimes even nutrition and personal care needs, that may be difficult for an intensely grieving individual to address. A follow-up article will provide a checklist of these items to assist the overwhelmed griever in these matters.

For now, though, we're just considering the kinds of financial and legal needs that call for information or decisions with long-term consequences. If you're in grief, you should recognize that while many items—like thinking about where you want to live going forward, updating your will and estate plan, or repositioning your investment portfolio—can and should be postponed until you're feeling somewhat better, others simply must be attended to right away.

Even providing the necessary information for finalizing a death certificate can be overwhelming and beyond the range of someone who is intensely grieving. And attending to detailed financial items concerning insurance or social security and pension elections will simply be out of the question. If you are intensely grieving and you know that you just can't do what needs to be done, then you simply must find someone to lean on who can help you through this period. That someone can be a relative, a close friend, or a

competent professional, like a lawyer or financial advisor, used to working with those in grief.

If you're a relative or close friend, you'll no doubt want the grieving individual to get better quickly, in part perhaps because you feel badly that they are in so much emotional pain. But your "job" is to be there and to help out, not to try to speed the process along because you think it would be good for the griever or because you're uncomfortable. Similarly, if you're a lawyer, accountant, or other professional services provider who's been called in during intense grieving, you must simply learn to be comfortable with whatever is going on with your grieving client. Don't expect the griever to get better right away, don't encourage him or her to feel better or to "get over it," and let it be perfectly all right with you if the griever breaks down or becomes extremely emotional in your presence.

Grief is never easy, but with some awareness and forethought, it can be made less difficult. The Guidelines offered here should help you through, whether you're grieving or called in to assist someone who is grieving. Good luck, and remember above all to be gentle and patient as you respect the unique grieving process unfolding before you.

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