



# FORGET THE CASSEROLE

HELP ME DEAL, HEAL, AND LIVE!

Your guide to living after the death of your husband

DAN CASEY

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**FORGET THE CASSEROLE:  
HELP ME DEAL, HEAL, AND LIVE!**

YOUR GUIDE TO LIVING AFTER THE DEATH OF  
YOUR HUSBAND

BY DAN CASEY

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## INTRODUCTION: COURAGE IN THE FACE OF SHOCK AND SORROW

This is a story about two women who are dealing with the death of their husbands. They are fictional characters whose experiences, problems, emotions, and successes are drawn from the real lives of women I have helped. This story also shares many ideas and strategies from the process I have developed to help widows.

The journey a woman takes after her husband dies is very painful and personal. Often, when faced with such sorrow and grief, our instincts tell us to close down, to keep to ourselves, and to bottle everything up. If there is only one piece of wisdom you take from reading this book, I hope it is the realization that when you reach out and find the help you need, you are better able to deal with your husband's death and accelerate your healing. In time, it will be possible to enjoy life again and perhaps begin doing things you may have always dreamt of but never thought possible.

I have had the privilege to help many widows, and when we first meet, most tell me all they can feel is numbness, shock, and a sense of being overwhelmed. When your husband dies, not only are you emotionally devastated, but, to

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make matters worse, you are expected to become an expert event planner. Funeral arrangements, gathering necessary paperwork, legal decisions, writing thank you letters: all this and much more must be done while you are dealing with the loss of the most important person in your life.

For the record, I am an independent financial advisor who specializes in helping widows maintain enough money throughout their lives, protect and enhance their independence, and achieve their goals. But in this book, I go beyond advising you about money and take a holistic look at the entire experience. By trying to put everything in context I hope to tell a story that shows how effective my process is in helping widows. For me, it seems that a person who is unable to deal, heal, and live to their full potential is headed towards an impoverished future no matter how well managed their finances may be.

Still, focusing on finances is important because, with the death of your husband, you may suddenly find yourself without the person who handled the majority of your financial decisions. These decisions are now yours to make and they will have an impact on the rest of your life. Most often, these decisions all need to be made while you are in what I've heard described over and over again as "the fog". My goal is to help you see things as clearly as possible, reduce your sense of being overwhelmed with feelings of panic, and give you the confidence you need to make the best de-

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cisions possible.

In my work I have come to realize there is a huge void in the financial industry when it comes to helping widowed women. To address this gap, I created *The Vision Confidence Program*<sup>™</sup> to help you clarify your vision and gain greater confidence in your future. And, I have written this book to help you gain the time, space, courage, and support you need to make the right decisions and live as well as possible.

### **Why “Forget the casserole”?**

When I meet the family and friends of the widows I work with, they confess that they would like to help but are not sure how to best go about it. So, their support efforts include providing condolences and bringing a casserole or other gift to the widow’s home. Now, I don’t want to slight anyone’s cooking, but one of my clients said it best when she advised her well-meaning loved ones to “Forget the casserole, just help me deal with everything.”

To address the over-abundance of casseroles, this book explains how widows can create a **Dealing Team** from among their family and friends. The contribution this team can make helps you to more easily heal and live. And, this strategy also gives your loved ones an opportunity to make a real contribution and feel gratified that they have been able to help you in a substantial way.

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### **Making the right decisions...**

I recently came across a book that delves into the modern American phenomenon of having to deal with too many choices. I have always found this to be the case in the financial industry and the reason behind why many clients come to me unable to make decisions. Professional athletes sometimes call this “Paralysis by Analysis”.

The book gives an example of how there are 6 different kinds of shredded wheat cereal available in your local grocery store. Making the “wrong” choice of cereal is not likely to cause any major problems in your life. However, as a widow, powerful emotions and stress can make each important decision very difficult and, unlike choosing cereal, making the wrong decision at this point in your life will have significant long-term repercussions.

There are a few books aimed at helping you deal with the loss of your husband. Some provide nothing more than a huge checklist and, in my opinion, only add to the feeling of being overwhelmed. To avoid this, I have written this book from the viewpoint of women who have successfully dealt with the death of their husbands. The book is written to help you accelerate your healing and, once again, truly live.

### **How this book helps you...**

The first part of the book chronicles the journey of dealing, healing, and living as told by Linda, the lead character in



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the book. Her story helps explain an ideal path based on my experience of what works best.

At the end of this story, you will find checklists to help organize what can be a very unorganized time. The recommended actions and strategies have been prioritized: immediate, necessary actions are clearly identified, as are the actions that can wait a while, and the ones that can be put off for several months. You will also find several worksheets to help put some of the advice the book offers in to action.

### **There is enough time...**

My clients often tell me they wish they had more time and space to grieve. They say they would have liked to more completely celebrate their husband's life while all their family and friends were with them.

This book is written to help you make the space you need and take the time necessary to deal with your husband's death. It is my most sincere hope that it will help you fully engage in the grieving process to honor and celebrate your husband's life. If you can do this, you will have taken the very best first steps towards truly dealing, healing, and living.

Dan Casey

## CHAPTER ONE

### THE JOURNEY BEGINS

*“In struggling against anguish one never produces serenity; the struggle against anguish only produces new forms of anguish.”*

*Simone Weil*

As we approached the airport, I found myself thinking about Robert, my husband. I was on my way to finalize the sale of our family vacation home, a place he had loved dearly, a place where we shared some of our very best days together. And, despite the feelings of sorrow and loneliness that always come when I remember him, I felt organized, composed, and actually looking forward to the journey.

I was being driven by Uncle Mike, a friend of the family who, as a member of what I call my Dealing Team, had been my unofficial chauffeur ever since Robert died. It was to be the first time I would visit our vacation home without my husband and it was also going to be my last visit. But I was not afraid of being alone and looked forward to dealing

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with this final detail in my plan for going forward.

As I entered the Chicago airport I was almost knocked over by an older woman as she bustled through the doorway. She gave me a frightened look and mumbled an apology. As she walked away, I realized she had dropped her ticket. So I picked it up, and caught up to her just as she began frantically searching her handbag.

She said, “Oh thank you dear, I don’t know what’s gotten into me. I can’t seem to find anything and I am so nervous. I never used to hate flying,” and then she hurriedly joined the line up.

As it turns out we were both taking the same flight except I was traveling business class on my husband’s frequent flyer points.

I was soon comfortably on board and, looking out the window, I began thinking about where I was going. I was sad yet excited to see the vacation home Robert and I enjoyed for so many years.

Just as some of my favorite memories came to me, a flight attendant, with the woman who had bumped into me in tow, excused herself and explained, “The plane is over booked.”

As the older woman put her carry on items in the overhead compartment, and under the empty seat next to me, she smiled timidly and said, “Well here we are again. Thank you for your help before. You seem to be bringing me good

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luck today, and Lord knows I could use a little.”

I didn't really feel like getting into a conversation so I just nodded and smiled and went back to looking out the window and to thinking about our vacation home on Isle of Palms in South Carolina's low country. I was remembering how Robert had been so excited when he found it almost 20 years ago. At the time, the island was just an out-of-the-way coastal tract and I thought he was being a little too optimistic when he told me it would someday be worth quite a bit. Well he was right; we bought it for a song and today it is worth more than \$1 million.

I began thinking about how Robert always took care of everything. He would ask me what I thought about the important decisions we faced together, but he always took care of the details. He really took such good care of me. I was happy raising our children and managing the household. I really enjoyed my life. He had made all the big decisions and they always worked out well. With a shiver I remembered the overwhelming panic I felt when he died. I felt abandoned, alone, incapable, and very much afraid.

I had all but forgotten about the older woman when she asked, “Are you cold dear?”

“Oh, thanks, no I'm OK. By the way my name is Linda.”

“Nice to meet you dear, I'm Mary. Where are you off to?”

“Charleston, and then Isle of Palms. I am selling our vacation home and I wanted to visit it one last time. How

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about you Mary?”

“Well, my brother-in-law is picking me up and we are going to a lawyer’s office downtown. I can’t wait until this trip is over. Maybe I will finally be able to put an end to this fighting with my family!”

Mary practically spat out her last few words and I must have seemed a little taken aback because she patted my arm in apology.

“Oh, I’m sorry dear, I guess I’m a little nervous and afraid. Ever since my husband James died - I used to call him Jimmy, but only when we were alone - I’ve been dealing with a great big mess.”

I smiled, and couldn’t help feeling sorry for her – and for me – and asked, “Oh, how long ago?”

“Ten years almost to the day. I still feel so sad each anniversary; it feels like it just happened yesterday. Except things were good then and now each year seems to get worse and worse. Oh, there I go again,” she whispered, more to herself than to me as she turned away and began to cry.

Now it was my turn to console her. I touched her shoulder and told her, “I think I know how you feel. My husband died almost two years ago. His name is... was Robert.”

Mary looked down and was quiet for a few seconds. She looked up at me with tears in her eyes and said, “I am so sorry. I hope you haven’t had the problems I’ve been going through.”

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“Well, it has been very difficult at times, but I’ve managed to take care of most things with the help of my family and friends,” I said.

Mary gave me a surprised look. “That sounds amazing to me,” she said. “When Jimmy died, I didn’t want to do anything, I just couldn’t manage. I guess I was in shock because I hardly remember the funeral and I still don’t know how I managed to get anything done.”

“Everybody seemed to want something from me, and I had no one to ask for help. Our lawyer was telling me one thing while our banker was telling me another. I made a few mistakes that I am still trying to clean up. Jimmy’s family showed up expecting God knows what and my relationship with that side of the family has been a real mess ever since. I tried to keep our beautiful house for a few years but suddenly there never seemed to be enough money. And when I sold it, my kids seemed to think they should get a bunch of money. Everyone seems to think there is more than there is but I don’t even know if I will have enough to take care of myself.”

“The only thing I remember from the funeral is getting at least a half dozen casseroles from my friends and neighbors. I couldn’t eat them all and felt so bad throwing the food out. I wished I could have told them to forget the casseroles and find a way to help me deal with everything. I was so alone. It was horrible...”

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Mary suddenly stopped speaking, gasped, and reached for my hand as the plane lurched forward and began to race down the runway.

***Support material for this chapter includes:***

*Appendix #1: What happens when your husband dies?*

*Appendix #2: Immediate Action List*

## CHAPTER TWO

### A VISION TAKES SHAPE

*“Although the world is full of suffering, it is full also of the overcoming of it.”*

*Helen Keller*

As the plane leveled off at cruising altitude, Mary turned to me and said, “Sorry about all that. It seems I’ve been apologizing to you since we met and I’m sure the last thing you want to hear about are my problems.”

“No, that’s OK,” I said. “When Robert first died I was in a total state of panic, he was so good at keeping things organized and making the big decisions, I just knew I could never manage without him.”

“But dear you seem so calm and together,” Mary said.

“Well believe me, I was a mess until a wonderful thing happened. One of my best friends introduced me to her advisor, Dan Casey, who specializes in helping widows. His program begins with an initial consultation which really helped me understand my situation and begin figuring out what my most important goals were.”