

Walk ^{with} _a Widow



empower. educate. prepare.

a guide to launching the
Walk With a Widow program

Dedication

In honor of my beloved husband, Franz.

“Hallelujah!” This was your favorite response to just about everything.

For 29 years, we did life together. We cried together and we laughed together. Little did I know that in the wee hours of February 4, 2018, you would unexpectedly leave this earth to permanently join the “hallelujah” choruses in Heaven. Our life together was not without challenges, but it *was* a life lived with a commitment to love and bring out the very best in each other...until death did us part. Your voice will resound in the echoes of my heart until we are reunited once again. I love you, always.

To my girls, Megan and Kim, thank you for holding onto Jesus during this crushing time in your lives. Thank you for loving your Daddy. Rest in the assurance of his never-ending love for you. Thank you both for letting me be your rock and for being mine in return. I love you so very much.

Lastly, this is dedicated to every Worthy Widow as my way of saying, “You are not alone.”

Walk ^{with} a Widow



empower. educate. prepare.

Respite Care for Anticipated Loss

The Caregiver's Checklist

In order to receive help, you must first determine your exact needs and how those needs can most effectively be met. Think through these suggestions from AARP to generate some assistance in caring for your husband:

List your needs - be specific:

- Three hours off, two times per week?
- Twenty-four hours away from the house?
- A regular day (or night) out with friends/family?

Compile a list of pinch-hitters:

- Make a list of potential helpers. Include any family (near and far) and friends.

Call a family meeting to ask for help:

- Gather siblings, adult children, nieces and nephews, aunts and uncles, and other extended family and friends.
- Explain to the group that you need regular time away from being "sole caregiver." Be specific about the needs your spouse requires.
- Be flexible. If you need coverage on the same day at the same time every week, say so. But remember, flexibility makes it easier for family and friends to pitch in.
- Encourage questions. Many people expect caregiving to be overwhelming or they may fear making a mistake. Be specific about what is required; for example, state: "I need someone to make a meal on Sundays" or "administer prescribed medication" or simply "offer conversation/compassion/comfort/assistance," etc.
- Offer to schedule home health aides during rotations of any uneasy family helpers.
- If family members are worried about a health crisis occurring on their watch, explain that it is possible, but to stick with procedure and call 911 right away. For any non-emergency concerns, leave a doctor's phone number.

Stop talking!

- Silence will give everyone time to consider how they can help or join forces to come up with solutions. Group brainstorming can motivate reluctant helpers.

The Caregiver's Checklist (cont.)

Offer options:

- If family members cannot help due to work and children's schedules, ask if they can cover Friday nights or early morning runs to the store or school. Family members who cannot contribute time may be able to contribute money to cover a car service or a weekly professional caregiver. Out-of-town family members can stay for a week while you take a vacation.

Make it simple:

- When everyone is on board, use a free online scheduler (like *Signup.com*, for example) that lets you specify what you need so others can sign up to provide services. Use the "notes" feature to update news about your spouse's condition.

Spread the word:

- After you create your sign up scheduler/calendar, email the link to yours and your husband's family, friends, neighbors, etc. Longtime friends and neighbors are often glad to spend a few hours a month with someone with whom they have a shared history.

Go away!

- Leave written instructions about meals, medications, and other important information. Leave phone numbers for a backup health aide or personal care provider as well as your spouse's medical team.

Notes:

The Caregiver's Task List: Sample Information Sheet

Task	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Wash Dishes							
Cook Dinner							
Dust							
Vacuum							
Laundry							
Mow Lawn							
Water Plants							
Mop Floors							
Clean Bathrooms							
Assist with Feeding							
Grocery Shopping							
MD Appointments							
Wound Care							
Ostomy Care							

Caring for the Caregiver

We understand how difficult it is to care for a loved one whose health is failing. We have listed the most pressing needs that most caregivers face when their spouse is battling prolonged, terminal illness. We encourage you to help bring some much needed relief to families dealing with anticipated loss.

Meal Help

- Set up a meal delivery plan using *Meal Train* or *Take Them a Meal*, just to name a few. Establish meals to be delivered to the family at least twice per week, initially.
- Once meal schedules are established, stay in contact with the family to meet changing meal needs. As the illness progresses, more meals will be needed.
- Meal schedules are also helpful because participants can see what meals others are delivering, in order to prevent the family in need from ending up with twelve baked ziti dinners in a row.
- Bringing frozen or “ready to bake” meals are also great options.
- Keep in mind any dietary restrictions and food preferences.

Patient Help

- Offer to stay at home with the patient for a few hours to allow the caregiver some time alone to either rest or get out of the house for a while.
- Driving the patient to doctor appointments will also give the caregiver a break or at least give the caregiver the opportunity to address other household or work-related matters.

Household Help

- Set up a schedule to help with household chores, including cleaning and laundry.
- Offer to go grocery shopping for the caregiver.
- Help organize bills or other financial obligations.

Childcare Help

- Offer to take the kids out on a field trip, to the movies, or other fun activities.
- Assist with transportation to and from school, sports, church, etc.
- Build trust with older children and allow them the opportunity to talk about what they're going through. Sometimes we fail to stop and see things through their eyes. Be a good listener.

Anticipated Loss: Financial Needs Checklist

When facing anticipated loss, it is imperative to get matters in order so families can focus on their grief without the burden of unnecessary problems. Below is a list of items couples and/or caregivers may need to consider (this is not an exhaustive list):

- Employer:** Contact your spouse's employer for information on life insurance, 401(k), health savings, etc. Also verify Cobra coverage for the caregiver and immediate family. Get help finding medical coverage if needed.
- Password Vault:** Begin a listing of all account access information, including user names, passwords, website portals, code words, PIN numbers, etc. Keep track of all this information using either a record-keeping app or record book.
- Banks:** Make a list of all bank accounts. Ensure that both you and your spouse are joint account holders or beneficiaries on each account. Beneficiaries can withdraw money in the account in the event of death, while joint account holders cannot. Ensure you have the online access information for all accounts stored in your password vault.

Keep a bank account open in your husband's name for a year or two after he passes, even if you think there will be no more checks written in his name. You will be surprised by a few stray checks here and there, and so you will need means to cash those checks if need be.

- Credit Cards:** At least **one** credit card should be issued to the caregiver alone as the primary account holder. Joint credit cards can be frozen if the patient is the primary account holder and then passes away, causing the caregiver to need new credit cards. Balances on the old credit cards will be frozen and no interest or late fees will be assigned once the credit card company is notified of death. The probate department of the credit card company will work with the Worthy Widow to get balances paid. The Worthy Widow is not required to pay the balance until estate matters have been resolved. The widow should ask for a period of six months or so to settle such matters.
- Outstanding Debt:** Any debt or expenses that belongs to the patient should remain under his name alone. Make sure his debts are not charged to the caregiver or any other family members.

Anticipated Loss: Financial Needs Checklist (cont.)

- Cars:** Usually the title transfers easily to the surviving spouse. Check the laws in your county for more detailed information.
- Life Insurance Information:** Keep **all** documentation **ready**. Ensure beneficiary information and percentage amounts are accurate. Ensure passwords for online account(s) are saved in the password vault.
- Utilities:** Ensure both spouses (and adult children) are authorized to make changes to accounts, including: water, electricity, cable, cell phone, etc. Hopefully if both spouses are account holders, there will be no need to close the account and re-open a new account in the event of the death of a spouse.

Please see a family attorney to put the following in place:

- Living Will:** This takes effect when the patient is alive but incapacitated. A living will discusses end of life treatment options and appoints the healthcare surrogate. The caregiver can be named the surrogate, but be sure to also name a third part in the event that both of your are incapacitated (i.e. car accident).
- Last Will & Testament:** Name an executor who will inventory your estate, pay your obligations, and redistribute residual assets among beneficiaries. Assets held jointly or for which a beneficiary is associated, such as retirement account or life insurance policy, are not subject to probate and therefore are not controlled by a will.
- Power of Attorney:** A power of attorney (POA) or letter of attorney is written authorization to represent or act on another's behalf in private affairs, business affairs, or other legal matters. The person authorizing the other to act is the principal, grantor, or donor (of the power).
- Estate Attorney:** You will need one only if any of your assets are **not** held jointly or associated with a beneficiary. It costs a few thousand dollars, so it may not be helpful for small sums of money. Please check the law in your state/county for possible exceptions.

Anticipated Loss: Preparing for the Last Days...

Lastly, begin to prepare for the patient's last days:

☐ **Hospice:** Discuss with the patient when he wishes to initiate Hospice. Assure the patient that the family will be ready to "let him go" whenever he is ready to go; he should not feel the need to prolong his suffering. Often time, the patient is relieved to hear this and finds it easier to stop fighting under painful circumstances.

When do you start Hospice? When is it too soon? Too late?? Have discussions about these questions early in the illness. Get multiple opinions from medical providers and from others who have cared for a loved one with a prolonged terminal illness. Be an advocate for your husband.

Also, the phenomenon of "bounce back" is fairly common. Most patients appear to get a little better, when in all reality, it is a significant clue he is nearing the end. Also, research the term "**death rattle**." What is it? Talk about it and prepare for it.

☐ **End of Life Planning:** This should be done with the patient very early in the illness process. Do not wait for things to get worse because everyone will be running low on energy as time goes on. This is an emotional discussing and will be very sensitive. No one really wants to have this talk; however, talking about end of life plans does not make "end of life" happen any sooner, so don't be afraid to get things in order. This will allow all parties involved the opportunity to express themselves on the matter while they still have a clear mind. *Be sure to discuss the issue of **organ donation** ahead of time, and if possible, have that indicated on the patient's driver's license.

☐ **Funeral Planning:** Planning the memorial service can also be a difficult conversation, but it must be had so that details are sure to be covered while all parties involved still have a clear mind. Discuss the issues of public viewing vs. private viewing for family members only (with or without embalming), and then share these decisions with family members so that everyone understands the decisions that have been made ahead of time. Funeral homes will provide a written communication which can be shared with extended family so there are no conflicts.

Anticipated Loss: His Time has Come...

When the inevitable has now become your reality:

- Emotional Support:** If possible, have someone available to accompany you and your family to the funeral home. This will be a very emotional time, and it would be best to have someone to lean on.
- Death Certificates:** The death certificate is ordered at the funeral home. There are two formats available: one **with** the cause of death and one **without** the cause of death. **Order 5 copies of each.**

For those who wish to help the family:

- Memorial Trinkets & Items:** Memorial items are invaluable to someone who has lost a loved one. From jewelry to blankets, anything which leaves the loved one's imprint is truly cherished.
- Legacy Fund:** Create a fund in the name of the deceased to support the widow and her family as they try to recover from the medical expenses and loss of income.

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

RESPIRE CARE for ANTICIPATED LOSS

IMPORTANT LINKS

MEALS: Organize meals twice a week - I would suggest using WWW.MEALTRAIN.COM. It is an efficient way to share information about dietary restrictions, food preferences, who is bringing what food and when, etc. You could also bring 'ready to bake' meals, 'ready to cook' meals - something which can be thrown into a crock pot.

FINANCIAL PLANNING: <https://www.consumerfinance.gov/ask-cfpb/am-i-responsible-for-my-spouses-debts-after-they-die-en-1467/>

PASSWORD VAULT www.1Password.com or www.dashlane.com Use these vaults to save all your passwords - every online account, email accounts, FB account, cable account, cell phone account, power and utilities account, bank account - everything you think of that uses a password should be archived here with a couple of key family members knowing the master password

END OF LIFE PLANNING should be done with the patient very early in the illness process; do not wait for things to get worse because everyone will be running low on energy as time goes on. This is an emotional discussion and can be sensitive. No one really wants to have this talk, however, talking about end of life plans does not make 'end of life' happen any sooner. It only gives all parties involved to express themselves on the matter while they still have a clear mind.

<https://theconversationproject.org/get-started>

FUNERAL PLANNING; - FUNERAL HOME, MEMORIAL SERVICE - THESE DISCUSSIONS ARE HELD WITH IMMEDIATE FAMILY;DISCUSS THE ISSUE OF VIEWING, (YOU CAN HAVE A PRIVATE VIEWING WITHOUT EMBALMING) - SHARE THIS INFO WITH EXTENDED FAMILY - not necessarily all the details but enough to know that both the patient and the caregivers have discussed the multiple options and have made decisions that would be best for the entire family. Please ask the funeral home to save fingerprints of the deceased, a lock of hair, a small amount of the

ashes. Even if you do not think you will need them, it is very helpful to have them if you choose to make a memorial trinket in honor of your loved one.

<https://consumer.ftc.gov/articles/funeral-costs-pricing-checklist>

HOSPICE - WHEN DO YOU START? WHEN IS TOO SOON? WHEN IS TOO LATE? - have discussions about these questions early in the illness; get multiple opinions from medical providers and from other people who have cared for loved ones with a prolonged terminal illness. Be an advocate for your loved one!

BOUNCE BACK IS A HUGE CLUE TO THE END BEING IMMINENT - please do not delude yourself into thinking your loved one just got better. It is a very common phenomenon!

DEATH RATTLE - WHAT IS IT? PREPARE FOR IT - HOW? TALK ABOUT IT, READ ABOUT IT. Education is the best preparation.

<https://www.crossroadshospice.com/hospice-caregiver-support/what-is-a-death-rattle/>

IT IS IMPERATIVE YOU GIVE THE PATIENT PERMISSION TO LEAVE YOU - AT THE FIRST SIGN OF DISTRESS, REASSURE THE PATIENT THAT THE FAMILY WILL BE OKAY.

RECRUIT A SUPPORT GROUP OF MEDICAL PERSONNEL - PEOPLE TO BOUNCE-OFF MEDICAL OPINIONS, SECOND-OPINION, HELP WITH CARE

After the loved one has passed away please accompany the family or spouse to the funeral home or offer to make the necessary phone calls on their behalf - Remember to order DEATH CERTIFICATES - 2 FORMATS - WITH AND WITHOUT CAUSE OF DEATH - GET 5 EACH - ORDER AT FUNERAL HOME.

A special something you can do for the family of the deceased - got to

<https://www.etsy.com/> Send a link of the memorial jewelry page and let them choose an item each to make in honor of their loved one. The funeral parlor should have fingerprints, ashes, lock of hair saved of the patient. They will let you have these so you can make some memorial trinkets. Get a few friends to put some money together and bless the family!

Create a Legacy fund to help the widow and family recover from the financial strain of medical bills and lost income. Ask for checks to be mailed directly to the family.

Walk with a Widow



empower. educate. prepare.

Resources

Care Basket

The Care Basket is a token of recognition to the newly widowed to let her know that she is not alone and that she has a team ready and willing to walk with her through this most difficult time. The Care Basket can be created by either the church or the First Responder and should be on hand, ready for the First Responder to deliver at a moment's notice. The Care Basket should include the following items:

- Introductory Letter (sample letter on page _____)
- Contact Information for the First Responder and Assigned Church Leader (Deacon/Elder)
- Needs Checklist (items that will require immediate attention; see page _____)
- Shelf-stable, healthy snacks, nuts, pasta, canned fruit, etc.
- Grocery store / restaurant gift cards
- Gasoline gift cards
- _____
- _____
- _____

All "authorized users" are not recognized as "owners." Most credit cards only acknowledge one owner while others may simply be considered as "authorized users." This gives you no rights to manage your deceased spouse's credit card account. The account will be frozen once the agency is notified of death, and any outstanding balances will be moved to probate. This will also leave the surviving spouse with no credit cards for personal use. Please ensure each spouse is named as a primary account holder on at least one credit card (with the other spouse listed as an authorized user).

Notes:

Worthy Widow Needs Checklist

If the Worthy Widow does not have a family member to help her with the “Needs Checklist,” the First Responder is encouraged to step in and help her sort through the following decisions and information.

Immediate Needs Checklist is to be completed **with** the Worthy Widow:

- Funeral Arrangements / Memorial Service
- Deceased spouse’s cell phone: notify people on contact lists (phone, email, Facebook, and other contact lists).
- Does the Worthy Widow want to use her spouse’s cell phone? Take the phone to cell provider and have them merge the two phones for her.
- Are there any voicemail messages on either phone from her spouse? They may be lost in merging, so secure them first by saving on a voice recorder app AND attach them to an email so they are saved/can be accessed in multiple ways.
- Help her review her finances or help her reach a trusted person to help her. Refer to the “Financial Checklist (Suggestions)” on page _____.

The following needs are to be determined by the Worthy Walk Team Members and communicated to the Church Leadership Team, who can then communicate the needs of the widow to the church body for fulfillment.

Immediate Needs to be completed **for** the Worthy Widow:

- Create a Worthy Widow support fund to help her through the first several weeks. Gifts such as cheques, grocery/restaurant gift cards, paid utility bills, gasoline gift cards, etc. will make a world of difference for her.
- Go grocery shopping for her - purchase the staples (milk, bread, eggs, coffee, toilet paper, etc.). Stock up on items that are easy to “heat and eat” or healthy options such as pre-made salads. Think about what you would need daily and specifically ask her if she has run out of those items.
- Set up a meal delivery plan such as “Meal Train” or “Take Them a Meal.”
- Does she have young children who need care? Or older children who need a ride to various places? Offer to entertain children (take them out to a movie, have them over for a movie at your house, bake cookies, do crafts, games, etc.).

Worthy Widow Financial Needs Checklist

A widow is not going to be thinking rationally, so it's helpful to provide her a list of items she may need to consider if she has not already done so (this is not an exhaustive list):

- Estate Attorney:** Find an estate attorney; just know that fees for opening an account could be over \$3,000. All smaller matters may be resolved through Small Estate, which has smaller fees involved. *You only need an estate attorney if you are **NOT** a joint owner or beneficiary on a financial investment/account.*
- Employer:** Contact your spouse's employer for information on life insurance, 401(k), health savings, etc. Also verify Cobra coverage for the Worthy Widow and immediate family. Get help finding medical coverage if needed.
- Banks:** Contact banks to confirm whether or not the Worthy Widow is either a beneficiary (can withdraw money) or a joint account holder. Keep at least one account open in the name of the deceased for one year.
- Credit Cards:** Credit cards can be frozen if the deceased was the primary account holder, causing the Worthy Widow to need new credit cards. Balances on the old credit cards will be frozen and no interest or late fees will be assigned once the credit card company is notified of death. The probate department of the credit card company will work with the Worthy Widow to get balances paid. The Worthy Widow is not required to pay the balance until estate matters have been resolved. The widow should ask for a period of six months or so to settle such matters.
- House Title:** House title should be transferred to the name of the Worthy Widow.
- Car Title(s):** Car title(s) should be transferred to the name of the Worthy Widow.
- Auto Insurance:** Contact insurance agent to cancel coverage on the deceased. This will bring down expenses immediately for the Worthy Widow.

Church Program Ideas

- 1) **Sunday Lunch with a Widow:** Church members can take a widow out to lunch or invite her over to their homes for lunch. This could be done monthly. The same widow could be invited every month or a different widow could be invited over each month.
- 2) **Adopt a Widow:** Families can adopt a widow. Adoptive families can invite the widow to events, make her feel special on her birthday and other holidays, check in on her, and stay abreast of any needs she may have (home, car, finances, etc.).
- 3) **Walk With a Widow Fellowship Night:** This could be done monthly or quarterly. A different small group each time can host or sponsor the evening. The small group can provide food (catered or potluck) and organize special activities (i.e.: Game Night, Movie Night with popcorn and candy, Arts & Crafts Night, etc.). The idea is to have a diverse array of people - all ages, men and women, marrieds and singles - enjoy community and fellowship together.
- 4) **Social Hour for Widows & Friends of Widows:** Once again, this can be hosted by a different small group each time. This fellowship can be held at a remote location - coffee shop, restaurant, etc. Diversity in attendees is very important as widows often find themselves only in the company of other widows.
- 5) **Host a Banquet for Widows:** This could be a quarterly, semi-annual, or annual event.
- 6) **Launch a Widow Walkathon:** Refer to the "Widow Walkathon" section on page _____.
- 7) **Job Search/Placement Assistance:** Offer new widows some assistance in achieving financial independence. Refer to the "Job Skills" section on page _____.
- 8) **Walk With a Widow Business Partners Program:** Identify small business owners and professionals in your church who would be willing to offer discounted services and job opportunities for widows. Refer to the "Job Skills Checklist" to identify applicable skills.
- 9) **Respite Care:** Offer assistance and support to those who are anticipating a loss. Refer to the "Respite Care" section on page _____.

Widow Walk-a-thon

This is a fun idea for a church small group or the Worthy Walk Team to use to challenge people / church congregation to be involved in the lives of widows in the community.

The idea is to create a “challenge” to see who can earn the most points. This can be a figurative walk-a-thon or a literal one - it’s up to you! The goal is to see who earns the most miles...and in the end, it is the widows in the community who are the real winners.

Every first weekend of the month, the goal is to ask people to “Walk With a Widow:”

Log 10 miles every time you:

- Take a widow out for coffee
- Bring her dessert or a snack
- Bring her flowers
- Make a phone call to let her know she is loved

Log 20 miles every time you:

- Take her to the movies
- Take her out to dinner
- Go grocery shopping with/for her

Log 30 miles every time you:

- Help her with her home
- Help her with her car
- Help her with other various tasks

If your group/church is willing to lead a Widow Walk-a-thon, please email us a “Sign me up!” Widows worldwide who are members of the private *Walk With a Widow* group will be joining in on this venture to reach more widows and keep them from becoming isolated.

Every month, you can advertise a “Shout Out to Worthy Walkers” and let us know how many miles you have logged in. Happy Walking!

Widow Walk-a-thon: Sample Score Sheet

Month of _____

Date	Worthy Widow I was privileged to bless	Task Completed	Miles Earned

Total Miles Earned: _____

Helping a Worthy Widow: Job Skills

Ideas for helping a Worthy Widow find employment by helping her strengthen skills / find employment in any of the following areas:

- Foreign Language Skills
- Accounting
- Education Certification
- Computer Skills: Hardware or Software
- Cleaning: Residential or Commercial
- Telephone Customer Service
- Retail Customer Service
- Massage Therapy
- Hairdresser
- Multi-level marketing
- Cooking / Catering
- Artistry
- Music Lessons
- Swimming Instructor
- Medical Transcription
- Hospitality / Restaurant Work
- Babysitting / Day Care
- Writing Skills / Editing
- Tutoring
- Homeschool Help
- Driving (Lyft, etc.)
- Secretarial / Clerical
- _____
- _____
- _____
- _____
- _____

For more information
or to request a speaking engagement,
please contact us:

walkwithawidow@gmail.com

www.walkwithawidow.com

www.facebook.com/walkwithawidow

About Cynthia...

Cynthia Mascarenhas was widowed on February 4, 2018, when she lost her husband of 29 years, Franz Mascarenhas, to a sudden heart attack. She met her husband in Bombay, India, fell in love, married, and remained in love through the challenges and blessings of marriage. They successfully navigated being newly weds and new immigrants to the USA. Together, they raised two beautiful daughters who love and fear the Lord.

Professionally, Cynthia is a registered nurse and an independent legal nurse consultant. She is also a member of the Board of Directors of the the Greater Orlando Chapter of Legal Nurse Consultants. She has also served on various committees for the American Association of Legal Nurse Consultants.

Cynthia has used her problem-solving skills and heart for service to bring attention to the mostly unknown and unseen challenges faced by widows around the world. Her desire is to see the church embrace widows as members of the body of Christ; to reach out and help widows in the community as representative of the “hands and feet of Jesus.”

Walk With a Widow is a non-profit organization. If you would like to give a tax-free donation and contribute to giving love and hope to widows around the world, please visit our website at:
www.walkwithawidow.com

Dedicated
to all widows...
so you never
have to walk
alone.