

# Widow/Widower Experience - From a Retired Military Perspective

I am a retired Master Chief Petty Officer. I retired in 2005 after 30 years of service. My wife passed in 2017. I feel an obligation from God to share some of my experience with others, to try to help them through this experience. It is not an easy thing to go through, and if you are reading this then you are already aware of that.

One of the first things I want to share is about the financial dealings that you will encounter. It is difficult to imagine, but I did not even have time for grief in the first couple of weeks due to dealing constantly with this. Your funeral director can be a great asset at this time. He or she has been through this procedure with countless families from every walk of life that there is. They are not perfect though—no one is.

A few of the things I ran into are listed here:

1. Ensure you get a minimum of 10 official copies of the death certificate. Almost anything you do with accounts, etc. will require a certified copy.
2. It is time to start doing some research. Go through paperwork, computers, phone, etc. try to find out all monies coming in to the deceased, and monies going out.
3. STOP ALL monies coming in. This may include Social Security, retirement incomes (either Military or civilian), disability incomes, banking accounts (interest or dividends), assets, such as investments, etc. This is a list to get you thinking. Such a terrible time to have to, but necessary. You may have a trusted agent or family member to help with this.
4. You need to find out all banking information, account numbers, automatic withdrawals, etc. I found out my wife was paying an adult son's cable bill, so be prepared for possible surprises, good or bad. You need to stop any automatic withdrawals. You can restart them in your accounts once things are settled out if necessary. Once again, you will need a certified copy of the death certificate to close accounts or do any banking in the accounts.
5. Call Defense Finance and Accounting Service (DFAS), or any retirement entity, and STOP all incoming monies from accounts that will no longer be making payments to you. They do not get any notifications and YOU are responsible for any overpayments, which is the last thing you need to deal with right now.
6. Find out what monies you are now entitled to. Social Security (which all should be eligible for), retirements, disabilities, and anything else that may need updated, etc. Schedule an appointment with Social Security and come prepared with a list of questions. Leave no stone unturned for eligible programs. You will never need help more

than at this time. Oftentimes, depending on the agent, Social Security is there to answer your questions, not necessarily to find everything you are eligible for. My wife had applied for her social security when she became eligible. She drew her couple hundred dollars happily until her death, which is when I was asked why she was not drawing \$1,700 a month on mine. She lost around 300 thousand dollars over time, and social security does not pay back pay.

7. If there are children under 18 years of age, they are eligible for those benefits also. Don't forget to check for state benefits as well.

This is not an end all list. It's just to get you thinking about some things at a time that you do not want to think. Don't forget to check for any and all insurance policies. There are sometimes small policies that come with memberships, such as Veterans of Foreign Wars (VFW), or American Legion, NRA, etc. You need to tailor the items to your specific situation. If military, talk to your command or base to see if you are eligible to have someone assigned to you to help navigate these items.

It has been six and a half years for me so far, so I am still learning things to do and things I should have done, but I wish I had some of this advice up front. No one wants to think that it will ever happen to them. We all think the other partner will go first, or we will go together. Not having a crystal ball, it is written in the book, but we don't get to see it. We never know and can never be prepared. We will all need people to lean on. Anything I can say or do to help someone else have an easier time with it, I will do.

The most common thing you are asked is "Does it get easier?" I will let you know once I do. Just remember to continue to take care of those around you as you are trying to take care of yourself. Children are affected greatly by a death. One thing I will say is that I have an adopted daughter that I had to continue taking care of as a single parent. Most would think this would make it harder, but I must admit that it made it easier in the beginning stages because it kept me focused. You MUST continue to live your life for yourself and your God. Yes, my life is still lonely and feels like something is missing, but it would be a lot worse if not for my daughter.

I want to ensure that you understand that I am not in remorse. Your loved one is in a better place. It is us that are left behind to mourn and grieve. My wife and I were right with our Lord and Savior, and I have been blessed throughout. I was so, so, fortunate to have had a 40-year marriage that was truly blessed. I have children, grandchildren, and great grandchildren. I love the Lord, do charity work for my church, and consider all of our church children to be mine. I now turn all my efforts to helping others, as tasked by Him.

God bless you all,

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