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Author turns experience into help for those in grief Book spells out tasks to be done after a loved one dies

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Kat Reed says her father, Pat, was "completely distraught" when her mother, Judy, 66, died of a heart attack while undergoing treatment for mouth cancer in 2007.

After her mother's funeral in Galesburg, Ill., Reed stayed to help her father, who suffered from profound hearing loss.

"He cried all the time. It was just awful," Reed says. "It's just so difficult dealing with everything. I know my dad couldn't have done (what needed to be done), even if he knew how. At least once a day, he would look at me and say: 'How do people do this who have no family or support system?'"

Reed created an Excel spreadsheet to help manage the logistics and paperwork -- from bills that needed to be paid to magazine subscriptions that needed to be canceled. "I'm just an organizational freakazoid," she said.

That spreadsheet was invaluable a year later when her father died of liver failure caused by medications he was taking to prevent seizures, Reed says.

It was so helpful, in fact, that friends and family members encouraged Reed to turn it into a book. Reed, who lives in St. Paul, published "Begin Here: Helping Survivors Manage" last year.

"You don't realize how tough it will be until you go through it," she says. "You can't think of anything. You're just on autopilot."

The book contains practical advice -- such as setting the thermostat, removing food from the house, checking the stove and organizing mail into categories: legal, bills and personal. Reed describes "Begin Here" as "part checklist, part appointment calendar, part address book." It covers everything from whom to notify at the time of death to how to delegate, she says.

"The everyday things we take for granted -- and become numb to -- when someone close to you dies will astound you," Reed says. "The world doesn't stop turning: Mail doesn't stop coming. Bills don't stop coming. The phone doesn't stop ringing. Insurance benefits are not paid automatically. If you don't do what needs to be done, you will lose money through oversight or by paying a lawyer to do the things you easily can."

Reed suggests, for example, that the decedent's house be searched carefully for stray human and pet food. "It needs to be removed as soon as possible to avoid pest or mold infestation," Reed says. "One week turns into two, then the two weeks turns into months, and you may have a much bigger problem."

People coping with the death of a loved one should not be shy about asking for help, Reed says. Many of the tips in her book have the words "Ask for Help" printed next to them -- tips like "Have healthy, nonperishable snacks such as nuts, dried fruits, energy bars and clean, fresh drinking water" for helpers at the house.

"People want to help, but it's hard for people of my parents' generations to ask," she says. "I spell it out for them."

MONTHS OF RESEARCH

Reed came up with a generic template letter and a list of people and companies who might need to be contacted after a death -- and who might not spring to the mind of a bereaved survivor. On the list, for example, are Meals on Wheels, the cable company and the garbage hauler.

Reed has created a Web site, helpingsurvivorsmanage.com, and is selling her book for \$24.95. She hopes to have it translated into Spanish and create an online version similar to TurboTax where people "could fill out a form" resulting in clear printouts. She also wants to create editions specific to different religions, survivor relationships and causes of death (suicide, for example).

She said the feedback on the book has been gratifying. The founder and executive director of the Association of Women Funeral Directors, Kim Stacey, recently gave it a glowing review.

"What I really like about it is the ease of use," said Stacey, who is based in San Francisco. "It has pockets for you to put papers in -- it becomes your filing cabinet, if you will, for all those end-of-life papers that you're dealing with. That's the hardest part for families: gathering papers, keeping track of them all. They are completely unprepared for what awaits them after the funeral, but Kat really gives them a good foundation to start from."

Reed, 44, spent months researching the book, poring over data from the Centers for Disease Control and Prevention and the U.S. Census Bureau. She learned, via a CDC report published in 2004, that only 18.2 percent of residents in nursing homes have a will.

"That means 81.8 percent of the residents have no will," Reed says. "To me, that indicates that most survivors will have to handle these tasks in an ad hoc fashion -- which typically is not a comfort zone for anyone -- and plans for the decedent weren't made. This is bad for the survivor."

She couldn't find similar books on the market, she says.

"I found a few lists here and there, but nothing comprehensive," she says. "It was just 'Do this' and 'Do that' with no instructions about how to do it. It's hard to know what to do. It's tough, but hopefully this will make it less tough."

TO LEARN MORE

"Begin Here: Helping Survivors Manage," by Kat Reed, can be purchased at helpingsurvivorsmanage.com; the cost is \$24.95. For more information, contact Reed at kat@helpingsurvivorsmanage.com. Mary Divine can be reached at 651-228-5443.