

Death and Grief: The Challenge of Serving Well

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Can you imagine teaching courses in human sexuality, alcohol and drug addiction, and death and grief for more than a quarter century, for people of ages from their 20s to their 80s? Imagine the life stories I have heard! What a gift it has been to have these rich experiences through which I could learn and grow, as well as serve.

In my young puppy teacher days, the athletic director at our university teased me constantly about teaching everything from the cradle to the grave. One day, our graduate assistant felt she needed to defend me and being the daughter of an insurance agent, she had a ready quip when he said, "Here comes the womb to the tomb lady." She said, "It's not really from the womb to the tomb, it's from the erection to the resurrection!"

Since you had wonderful choices, let me compliment you for showing up in a session entitled death and grief! It means you have courage, and I believe you are here because you care about people, about being a good steward, about serving in the best way possible.

Let me begin by telling you a little where I have really learned my lessons about loss and grief, and about healing, and about celebrating life. As the introduction might imply, I've spent lots of time in textbooks and journals, but most of what I've learned didn't come from them. Much of it came from thousands of stories of people who have been in or have spoken to my death and grief class. I've also learned so much from the families and people I have been privileged to be with as they dealt with illness and dying. These experiences have been so life affirming—that people can survive what they do, and love and laugh again, and want to give back, to serve others... But the most powerful lessons have come from my own experiences with loss. When I was 25, my family started a long difficult journey. That year my 38-year-old sister was killed in an accident leaving 4 children. Six months later a 27 year old brother was killed, also in an auto accident. Just a little later, a 30-year-old brother died from suicide, leaving 4 children. During the 70s and early 80s, 2 brothers, 1 sister, 2 brother-in-laws, and 1 sister-in-law died, all young, leaving a total of 11 children without one

Death and Grief: The Challenge of Serving Well *(continued)*

or both parents. Other deaths in that period included both of our parents to cancer, and a nephew in a fire. Almost every type of death and circumstances occurred, some with and some without insurance. And I was executrix of two estates, with all that entails.

As you might imagine, the time since then has added more losses and lessons. When my husband of 32 years died in 1999, I learned a couple of things I hadn't known with my gut before—(1) it IS different when a partner dies, and (2) a life insurance agent can be far more help than bringing the check. George Ridings was my agent, and he was my mentor—even though I thought I had experienced everything by that point—and he was my gentle prod when I was too numb to care about money or the future. The profession you are in is one of relationship, and you truly are in a pivotal position to serve.

Legacies of “Good Grief”

Now before you begin to get depressed, let me tell you what I tell my students who are brave enough to show up for a whole semester in a death and grief class. This session, as that course, is more about life than it is about death. Dealing with death is a part of life, and certainly it is a major part of your profession. In the best of circumstances, we have a hundred years, short by any measure, and many of us have already spent much of that. But if we learn as much as we can, if we stand toe to toe with life, including its losses, opening ourselves to whatever it brings, we become deeper, richer people.

- We are better able to enjoy each moment, to let people that we love, know that we do.
- We discover we can survive, that we have skills, and we can become stronger at the broken places.
- And we often become risk-takers... We become like a favorite song among my students, Garth Brooks's song *The River*, “I will sail my vessel till the river runs dry...” (What do we really have to lose?)

- When we get the broader perspective that comes out of growing through grief—trivia becomes trivia, and we can laugh at things that once seemed sooooo serious. I have never been at the deathbed of anyone who said I wish I had worked more, or worried more. I have been at many where somebody said, I wish I had taken it all less seriously, laughed and danced more. Nadine Stair said, “I wish I'd traveled lighter and eaten more ice cream and less beans.” I like what Carl Hurley says, “You might as well laugh. Life isn't anywhere near as serious as you think!”

So you can forget about looking like you've been weaned on a pickle in this session. This IS serious business, but in fact, the gift of laughter helps us deal with it. Besides, people ARE funny...just look around you.

I want us to use this time to highlight some of the experiences and needs of people who are grieving or dealing with a terminal illness. I want to highlight what you can do to help, within the parameters of who you are and your profession. I also want us to touch on ways you can take care of yourself while you do your job, and discuss helpful resources you can tap.

What I am sharing here is based not only on my lifetime of professional and personal experience with grief and death, but the experiences of some of my dearest friends who happen to be Round Table members—five people with more than 150 years of combined experience in the profession, four of whom are in the audience. They have shared with me their questions, concerns, successes, and stories, and the nature of what they do. It's obvious that people like my friends, and you, in this profession are in a unique position to serve. That's why I am so passionate about this training. All of us need skills and balance in order to serve well.

Let me begin with a scenario described by my friend Larry Botts at a state meeting in Louisville KY last May. On his plate at that time he had six death cases:

1. One was a 23 year-old, who died in an auto accident, for whom he had sold a policy when she was an infant. The father was a dear friend who was devastated.

Death and Grief: The Challenge of Serving Well *(continued)*

2. One was the sudden death of a pivotal partner in a business. This partner had crucial skills no one else had, the other partners and families had no documents and few discussions to build on, and some family members did not get along.
3. Another death was a client 200 miles away, newly acquired, who had been sold by another agent years ago, and Larry had had no opportunity to meet the client and family in person.
4. Another death was a close friend of many years, and the family was close to Larry as well.
5. Earlier in the week he had heard one of his clients was diagnosed with a terminal illness, but neither the family nor client had told him directly.
6. In addition, his own mother had died recently and someone else in his family was seriously ill.

You could just see a sign on Larry's lapel, "Bereavement Overload." This is the "other side" of the insurance and financial advising profession. Most people think of products...they don't see the other portion of what you as professionals do. You deal with people at their most vulnerable times, following all kinds of losses—from suicide, accidents, homicide...to long terminal illnesses—and in all kinds of relationships.

People often end up talking to their financial advisors about their grief. Period. You are there. As professionals you have to balance the business needs of your clients and business needs of your own, with providing sensitive support needed by someone who is grieving. You have the opportunity to help, to serve—or to hinder. You have a chance to solidify or enhance a relationship that will serve you and them well financially—or to lose that opportunity and perhaps draw distance. What do you need to know, to be able to do, in order to help? Sometimes just becoming more aware of all the parameters, much like a force-field analysis, helps. Here are some of the important considerations:

1. You have to be aware of and clear about the ethical issues involved, and what your objectives are.

2. You have to judge how you can help best. Are there some dos and don'ts? How do you validate that you are doing it "right?" You often have questions you have had little opportunity to explore with others. We all have a need for validation by others with like experiences, with someone who is perceived as knowledgeable. For example, George Ridings, my insurance agent, was so helpful personally and financially to me when my husband died. Even with all I knew, and having been executrix of two estates, I was still mentally and emotionally impacted because this was my partner. Yet, George, with his 40 years in the insurance business, has said he often does not have confidence that what he is doing is the right thing for a grieving family member. He, like other good agents, need validation that they are doing a great service.
3. You have to learn to draw appropriate boundaries, because grieving people can be needy, and yet how do you do that and still serve others?
4. You have to learn how to recognize and deal with bereavement overload, compassion fatigue you experience when clients die in numbers—and they may be friends and neighbors.
5. You have to learn how to provide service to grieving people while keeping in mind your own business goals—not an easy, comfortable task.

A major point is the average financial advisor has had little training for such a major, major role that can serve people well, and build a relationship that comes back to help them as well. You are left to "fly by the seat of your pants," often relying on experiences learned in your family or intuiting on your own.

Ethics and Objectives

The basic question about ethics is usually simple: Is what I am doing in the best interest of my client? Am I exhibiting integrity and respect? A deeper perspective comes from looking at the objectives of the insurance agent or financial advisor after a death, or during a terminal illness. This is the order most of you would agree is ethical and in keeping with the needs of most clients.

Death and Grief: The Challenge of Serving Well *(continued)*

1. Offer human support and comfort to the client and/or family.
2. Provide specific help with decisions, steps related to the death claim.
3. Possibly offer other products.

Realistically these might all be your objectives when you are dealing with a death. There is nothing wrong with that any of them, although you might sometimes feel awkward about some of it, especially regarding #3. But in terms of dealing with grieving people, most of them will respond better to you in the order listed.

Imagine how the relationship and actions might change if your priority or emphasis looked like this:

2. Provide specific help with decisions, steps related to the death claim.
1. Offer human support and comfort to the client and/or family.
3. Possibly offer other products.

Or this?

3. Possibly offer other products.
2. Provide specific help with decisions, steps related to the death claim.
1. Offer human support and comfort to the client and/or family.

People generally want to know that you care about them as people first, and that you are not just getting finished with them so you can move on to something or someone else. Sometimes providing human support and comfort is brief and limited—such as a call, a card, a memorial, a fruit basket, participation in a ritual—but it is important.

I can't tell you what your values should be. But if you want Objective #3 to be possible, I can tell you that in most cases, unless mourners have asked you to do something different, you will need to attend to #1 and #2. Generally values and customs across cultures will dictate how that is done. Cultural customs may also influence timing and

how assistance can be given. For example, a recent MDRT article discussed the fact that in Greece, about 40 days for mourning typically are honored before decisions related to the death claim are addressed. Prescribed rituals and behaviors are in place for several days and weeks in traditional Chinese and Japanese customs. In some Indian traditions, contact with outsiders may be limited for several days. You can't know every cultural tradition, but if you are dealing with someone who might have traditions different from your own or from what you know about, find out. Talk to others from that culture. Find out how best to address Objectives 1, 2, and 3 within their traditions.

If you have built a relationship with a client, giving human comfort and helping with decisions probably will come more automatically and naturally, but none of us is perfect, and death doesn't happen in perfect times and circumstances. You don't always have that relationship. You look at what is, and go from there to do the best you can.

Understanding and Helping a Grieving Person.

You could spend days in a workshop just on understanding grief and the process of dying. I want to hit some important points in the time we have, and focus mostly on what you can do to help when someone has lost a person he or she loves. What do grieving people experience and need? And people with a terminal illness, and their families, experience grief as well. How can you help?

Certain understandings are helpful to keep in mind.

1. First, remember that grief is a natural healing process. Most people will heal in an uncomplicated way, with some human support.
2. Grievers generally need a warm heart, not an "expert." You don't have to be a certified grief counselor to help. People have been helping through the ages.
3. You know more than you think, and you CAN BE and ARE more helpful than you think. Remember who you are. You can and do make a difference.
4. You will make mistakes; learn from them and move on.

Death and Grief: The Challenge of Serving Well *(continued)*

Let me mention a few qualifiers about grief and mourning. Remember that many variables influence a mourner's journey.

- The mode of death is an important example—is it anticipated or sudden? Suicide, homicide, or accident? Is the body absent or altered greatly? Sudden and trauma deaths leave no chance for goodbyes, for closure, for planning. The grief often is more intense and people are more likely to have to move and make changes in the way they live. Suicide and homicide bring more emotions, especially feelings of anger, abandonment, and fear. Just remember—it's more important that a loved one had a life than the way they died. These survivors need more support, not less. Make yourself get through the awkwardness and do more of what you would have done with another type of death.
- What about the survivor's personality, coping skills, culture, values, beliefs, health? We tend to die as we have lived, with the values and skills we have practiced. And since we are social animals we are very much influenced by our culture.
- What was the nature of the relationship with the person who died? If there was ambivalence or conflict, grief may be prolonged. How close was the relationship? Is it the death of a child, one of the most difficult of losses?
- Is there grief overload with multiple losses? Usually this takes longer. Be patient.
- Has the illness been long and exhausting on the caregiver?
- Was the loss recognized and supported by others? If the grief is disenfranchised or not allowed, it often is more complicated.
- Is there unfinished business—emotional or otherwise? This can slow healing. You may be able to help by listening, or by offering financial advice.

If you stop and look at these and many other influences on grief, you begin to appreciate why you cannot predict or generalize the course of grief for individuals. You have to take your cues from the mourner.

A Few Givens about Grief and Mourning

A few givens about grief can help you feel more comfortable that you know what you know.

- First, grief is a dynamic process, changing daily, sometimes hourly. We are often making two steps forward and one back. People will have what Rando calls STUGS—sudden temporary upsurges of grief. They may be triggered by music, smells, anniversaries, and holidays, someone who looks like that person... It's okay to fall apart at the grocery store. Leave and do what you need to do to behave as you think you should—but don't doubt yourself. This is normal in grief.
- Each journey is uniquely individual. There are commonalities, but the nature and pace of the journey varies with people and relationships.
- No set time or method for grieving fits everyone. It takes what it takes, what it takes... So what, if someone else was doing something different at this point?
- We want to avoid the pain of grief, but the way out of grief is through it. Watch for ways we and others avoid grief—becoming overly involved in work, drinking, relationships, activities that fill up all our hours... It won't work.
- It's the griever's journey, not ours. Pay them the respect of allowing them to have their journey, including their pain. In order to heal they have to do what they need to do. "Companion" them; don't try to feel everything they feel, or give them much advice about how to grieve or mourn. And use a "Teach me..." approach. You can't know exactly what it is like for them. But you can learn, and give them a chance to express, by asking, "Do you want to tell me what that was like for you...?" Just let them know you are open.
- Most griever's need access to another caring human being who is being real. Make contact. Offer what you think you can follow through on.
- Grieving is hard work, but people CAN heal. I am amazed and affirmed about life every day as I see this healing occurring.

Death and Grief: The Challenge of Serving Well *(continued)*

Let me just remind us all quickly of what we know about grief. Some powerful mental and emotional effects occur. Be prepared by knowing these are a part of grief. Examples include:

- Sadness, depression
- Longing, searching
- Sorrow and anguish
- Guilt, regret
- Frustration re lack of control
- Anger and outrage
- Relief,
- Disorganization
- Confusion, disbelief, anxiety
- Seeing, hearing the person who died; sense of presence
- Loneliness
- Loss of trust, safety

Some troubling physical effects can occur also. Examples include:

- Fatigue, weakness
- Difficulty in sleeping or prolonged sleeping
- Lack of appetite or excessive appetite
- Tightness in throat
- Weight loss or gain
- Frequent sighing
- Shortness of breath
- General nervousness
- Hyperactivity
- Headaches
- GI upsets
- Skin rashes
- Chills, tremors, aches

Certain behaviors also are common during grief. Examples include:

crying, restlessness, irritability, and hostile behaviors. Some people talk incessantly about the person and circumstances of death, while others avoid any mention of the loss.

Grief also usually brings certain up spiritual and religious aspects of who we are. People may question or re-examine,

or maybe reject, much of their religious or spiritual beliefs. They may struggle to find meaning in the loss. They may seek comfort through belief in a higher power, or life after death. They may not search for answers, but seek comfort through rituals and the familiarity of their religion.

When you recognize these earmarks of grief as common, you become more comfortable. You can better help grieving people to know that it's normal to be abnormal, yes, even "crazy" for awhile.

The Tasks of Grief and Mourning

Many clinicians and researchers have reported on the course of grief and the tasks of mourning that they have observed and documented. The course of grief, from different sources looks something like this:

- Initial phase: Shock, numbness, disbelief, denial
- Middle phase: Anxiety, despair, volatile emotions, yearning for deceased, feelings of abandonment
- Last phase: Sense of resolution, reintegration, and transformation; turmoil subsides; balance regained

I want to use Dr. Therese Rando's tasks of mourning to guide us through a discussion of what you can do to help, because they focus on specific actions we can understand. Throughout this discussion we will look at what others can do to help. Remember these tasks are not done in lock-step, linear fashion.

1. The first task of mourning Rando identifies is to recognize the loss. To do so involves acknowledging and understanding the loss. When you love someone, this is not something you do in two minutes or two days of intellectual information. The process is much like taking off the layers of a cabbage, over time, to finally get to the stalk. If you peel off the first layer, are you down to the stalk? No. The second layer? No. "Love does not accept a death easily."

How can you help?

Let bereaved people know you acknowledge the loss. The options are many and left to your judgment and what you know about them and their customs. You may call,

Death and Grief: The Challenge of Serving Well *(continued)*

send a card, go to the home, send a basket, take food, do a memoriam, attend services, or share a ritual according to their customs. Just let them know you recognize and acknowledge this loss.

If it's been a death, people may want to travel across many miles to talk to staff in the ER, or go to where their loved person died; if so, they need to do that—for revealing the layers of understanding—much like the cabbage. They may tell the same story about the illness and death, over and over. They need someone to hear it, to listen. Never underestimate the power and value of your listening to them.

When there is a diagnosis of a life-threatening or terminal illness, you will have to judge how you will acknowledge it, but remember that this is one of the most traumatic times for individuals and family members, and they need others to recognize the power of that trauma. If you are good friends with this person, you probably will intuit how to approach the topic. Your response will be influenced by the nature of the person, your relationship with him or her, the customs of the culture—but you still can validate this major event, while you leave them all the room they need for their hope and their journey. For example, “I heard you were sick and just wanted to let you know I was thinking about you.”

The second and third tasks of mourners are to:

2. React to the separation—experience the pain, and identify, accept, and express reactions to the loss.
3. Remember and re-experience the loss, relationship, and feelings.

These experiences usually start right away, and how they occur is influenced greatly by cultural expectations and customs. It's often painful and exhausting. It requires time alone, but for most people, it also requires time with someone to hear their story and their feelings. Some cultures support open expression of feelings, while others do not—especially for men. But many people, including men, find a meaningful way to express feelings acceptably through ritual.

How do people LEAN into pain and heal? Sometimes you eat, sleep, breathe, work—and take the pain in very tiny bits. Sometimes you let it wash over you, and you collapse in heap, maybe by yourself, maybe with someone to hold you and rock-a-bye you. But grief is a pain you simply have to feel in order to heal.

Sometimes people can express their feelings in words. “This feels like my heart, my very soul is torn out of me.” Sometimes people believe they can't speak about it or the pain will be too great. Some people use rituals such as lighting candles, burning incense, or writing letters to the person who died. Some people write in journals; some would never do so. Some write songs, such as Vince Gill when his brother died and he wrote the well-known song, *Go Rest High on that Mountain*. Other people could never write a song or even speak the words, but they will play the music over and over as a way of expressing their pain. To get to know my students and their losses, I pay attention to the songs they bring to class.

My Dad illustrated the way people are different in their expressiveness. When my 27-year-old brother was killed in an auto accident, the only thing he said to me was, “Sis, we'll just have to hunker down...” This quiet mountain man who spent 40 years deep in a coal mines, was a person of few words, and like men of other cultures, he was not expected to cry. He had lost his second child in six months, and when he said we would just have to hunker down, I knew exactly what he meant.

Experiencing the pain of grief feels terrible! It is... but it also is, in fact, healing in process, much as a cut begins to heal even as we feel the first few minutes of pain. Immediately the body will send clotting factors and other healing substance to a cut. If you keep it clean and don't let dirt and germs in, the wound will heal naturally. Grief is much the same unless something interferes or complicates.

What can you do to help?

- Show up and listen! (One poster I saw said, Show up and shut up!) Be present if possible, or call if you can't go, or follow the cultures customs for communi-

Death and Grief: The Challenge of Serving Well *(continued)*

cating and taking part in the rituals. Mourners need an opportunity to recall, to relive memories, and we are social animals who often do that best in the presence of another caring human being. It's Important for people to remember and accept it all, not just an idealized version. So, show up or call, if you can, and be fully present. Don't ever underestimate the power of listening!

- Use a "teach me" approach and simply companion them in their grief
 - Try not to judge. Accept, accept, and accept feelings you hear. Circumstances and people differ; you haven't walked in their shoes exactly. Use the word complicated versus pathological to describe a difficult grief. One labels and the other does not.
- Help them tell the story of grief. Storytelling:
 - gives emotional relief,
 - helps search for meaning and direction, and
 - brings people together in support.
- Go through pictures with them, and share any you might have.
- Tell stories that you remember. With few exceptions, people around the world report appreciating hearing stories other people have about their loved one. And as parents who have lost children have emphasized, mention/use the name of the person who died.
- Ask gentle, open-ended questions. "If you want to tell me about that, I want to listen..." I can only imagine what that must have felt like..." Avoid curiosity questions; a good tool is to check yourself: Am I asking this for their benefit, or for my curiosity?
- Remember that mourners often have "skin hunger." A hug, touch may be more comforting than words. Cultural scripts may dictate when and how you do this. One of my special memories is of an 80 year-old woman from my brother's and my childhood (she made the best fried apple pies), who came to the funeral home when he died, and said nothing, but rocked me back and forth with the biggest hug. I still call that hug to me when I need someone to rock-a-bye me.

- You also can offer routine help. But offer, do it in ways that communicate they are in charge of their life—because they feel so out of control after a death. You might say, "If it's okay with you, I want to mow your yard for the next couple of weeks." In that example, who is in control?
 - Mourners may need to be reassured that it's okay to "take a break" from grieving. They might also need to be reassured that grieving people need both time alone and time with others. Entire families sometimes need that.
 - Support their use of ritual. "When words are inadequate, human beings use ritual." People will use all sorts of rituals that seem bizarre to others, but have meaning for them. I've seen everything imaginable. One of my friends who is a nut about preservation of the environment went down to the pier one night following a messy divorce, took a glass of wine, and while she sipped, dropped item after item of his in the ocean. That was a leave-taking ritual that I might not recommend—you might change your mind later when items are destroyed—but I understood and appreciated her need to do so. You can think of all kinds of rituals you would never do, but the thought to keep in mind is, "If that causes no harm and has meaning for them..."
 - Stay in touch as mourning progresses and the neighbors and macaroni salad are gone.
4. The fourth task of grieving people is an internal process of relinquishing old attachments to the person who died and the world as they knew it.

If one has been able to stand toe to toe with grief and experience the first tasks, this fourth task unfolds rather naturally. It's part of the healing process. Much of this happens inside a person's head and heart. You walk along talking to yourself, "Nothing will ever be the same again." Sometimes that brings a searing pain, sometimes resistance, sometimes anger. But with expression of those feelings, and with just allowing them to BE, the reality becomes more and more a part of you.

Death and Grief: The Challenge of Serving Well *(continued)*

What can you do to help?

Listen, and affirm that you believe in them and their ability to be okay in this new world. Be careful about saying they are strong, because they may feel you are not allowing them to feel the vulnerability and fear that's a part of grief.

There's something important to say here about maintaining bonds. Mourners don't want to sever all ties with a loved one that dies. Recognize that they can learn to live with and incorporate the loss into their ongoing life. That's different from "getting over it." They usually maintain an inner relationship with the person who died, a corner of their heart, so to speak. You never want to say, you need to forget about ...and move on.

Bonds are sustained through memories and linking objects. Most of you who have lost someone understand this; you have some special objects that might not mean much to someone else, but to you they are priceless. Honor a mourner's need to keep an object in their pocket or certain items in the house.

5, 6. In these last tasks, people revise their old view of the world and readjust to move adaptively into the new without forgetting the old. They develop a new relationship with the loved person. They adopt new ways of being in the world, form a new identity, and reinvest the emotions and attachment.

What can you do to help?

Again, listen, accept, and take your cues from them. They may be ready to move further, talk more about the future and things other than the loss. They need encouragement to try new ventures and relationships. They need affirmation about this new future. And always, in all phases and tasks, they need someone who is real and will laugh with them.

Over Ways to Support Mourners

- Mourners may need help with their financial questions and decisions. Some decisions are rather immediate, but most griever's need to be cautious about making significant or life-changing decisions in the emotional early weeks and months after a loss.

The process of helping process often works best just by contacting a client or family member when someone is sick, and generally offering help...or making contact soon after a death and say you are there when needed. My agent George called to say he had heard my husband was very sick, and to just let him know if he could help or answer any questions. After Kelly's death, George prompted me that I would want to contact my attorney and estate planner fairly soon about my trusts, deeds, and other things. I hadn't really thought of it, much less cared. Of course that was easier because George had prompted me years before to do the estate planning and work with others as a team. Ethics and art are involved in advising clients and families. I remember George remained respectful of relationships I had with other agents. That made me trust him more. When he offered other products, he never pushed, but rather let me know why this was beneficial, and then called me again on separate occasions. If he had not made follow-up calls, I would have done nothing, and if he had been too aggressive in his language while I was so numb, I would have been turned off. Therein is the art of this profession—you have to know your clients or pick up on personality differences rather quickly. Remember you have beneficial products, you are offering a service that can help them. As it was, since I didn't act after George's first two calls, I lost several thousand dollars over a five year period. But if he had not made the third call, I would have lost far more; in other words, we both would have lost out.

- As much as possible, learn about resources. For example hospices usually have bereavement professionals. Ask them and others to recommend others such as mental health counselors, or church counselors who are specifically trained in grief. (Not all counselors are.) The point here is to keep your ears open for such people. Also keep your eyes open for printed resources. I've included a few favorite books and Internet sites. Local funeral homes may have some copies of tips they give free of charge. National, international, and local organizations for support groups often send out excellent material for little or no cost.

Death and Grief: The Challenge of Serving Well *(continued)*

- Learn about organized support groups in the regions you serve. Groups with similar losses give bereaved people opportunities to share their stories and encourage one another. Widows and widowers, parents who have lost children, and suicide and homicide survivors are examples of survivors who have found specific support groups to be helpful.
- Know your limitations and refer. Use these resources to ask for any help you think you might need as you interact with people in mourning.

Taking Care of You, and Celebrating Life!

I want to close with some thoughts about taking care of you while you do your job, and about celebrating your own life daily, hourly—no, moment by moment!

First, you often do not know, and have to learn what to do with all the bereavement overload, the compassion fatigue you can experience when clients die in numbers. Helping grieving people takes energy, and we want to help, but we have a right to draw back for balance, and take care of ourselves and our families. If you own this right and pay attention, you probably will know when to draw those healthy boundaries. A clue is when you feel tired, resentful, overloaded, or just too, too blue.

Drawing back often helps, and keeping a perspective on our limitations. You can't determine the outcome of another person's grief, much as you might like to make it all better for them. You can't prevent illness and trauma from happening. But you can go home at the end of the day and know that you did what you could, within your parameters. It's important to acknowledge your efforts, to take satisfaction in them, and feel good about what you do to serve. Consider the stonemason story:

"When nothing seems to help, I go and look at a stonemason hammering away at his rock, perhaps a hundred times without so much as a crack showing in it. Yet at the hundred and first blow it will split in two, and I know it was not that blow that did it—but all that had gone before."

In how much of life can you absolutely determine the outcome anyway? To celebrate the process, not just the

product, helps you enjoy and feel affirmed about the work you do and about life itself.

But sometimes clients who die are friends or neighbors, or the deaths are unexpected and especially traumatic. Their deaths may remind us that we, too, will die, and some days that is just not okay. Those may be the times to go be with the people or do the things that lift your spirits. Once in a discussion about this with some agents, one said, "That's when I just sit down and own up—this hurts." Another said, "Well, that's when I start thinking about fishing." Indeed. If you stop and acknowledge what is happening, you generally know what puts you back in balance and enjoying life. Sometimes you just need to say, yes, this hurts, and I'm entitled to grieve.

Sometimes, we just have to stop, acknowledge, and say, "Time out. I need some laughter, some things I enjoy, and some 'warm fuzzy' people. And I would add: more music, and dancing.

One other focus can help us keep a positive approach and celebrate life. Remember that many people (maybe most!) grow through the process of grieving and healing well. Many life lessons and useful gifts can come from standing "toe to toe" with life and all it brings, including grief and death. People recovering well from grief often:

- Learn they can survive! I've made it through this; I'm tougher and have more skills than I thought. I've acquired new skills, new awareness, new confidence to deal with stress and crisis.
- Have a renewed appreciation for life, for people, and for time
- Experience spiritual growth. Loss often causes people to question or seek comfort in their faith. Many grow stronger in their faith, or they learn to interact more directly with their faith community and its resources.

I am always in awe that people can survive such tragedies, be stronger at the broken places, learn to love again, to take new risks, and have an even greater appreciation of each moment and the people they love. If I focused only on the losses, I could grow sad. But observing this process

Death and Grief: The Challenge of Serving Well

of survival and growth is so life-affirming for me. There is great beauty and mystery there... Human beings usually need help to do that, and insurance agents and financial advisors are in a most unique position to serve. Please know that, and celebrate what you do.

Looking squarely at the fact that we are finite, that we are, indeed, but a moment's sunlight, and so are the

people we love, keeps us reminded to say and do what we need to do, as much as we can—NOW. To be fully into life includes not only to face loss, but to be joyful, to laugh often, to take risks, maybe even to dance. So, as you go about enjoying the rest of the conference, I would send you along with the words from a popular song: "If you get the chance to sit it out or dance, I hope you dance!"

