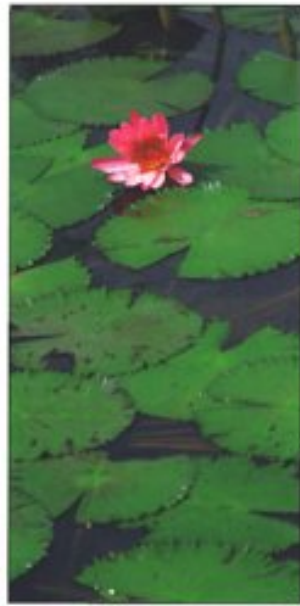


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The Widow's Resource: Volume One How to Solve the Financial and Legal Problems That Occur Within the First Six to Nine Months of Your Husband

Julie A. Calligaro

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The Widow's Resource *volume one*

by

Julie A. Calligaro

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This book provides answers to the financial and legal questions that a widow will face within the first six to nine months of her husband's death. It contains sample letters and "To-Do-Lists" on perforated pages that tear out of the book for easy use.

Calligaro offers simple, specific suggestions, including providing form letters to help the widow apply for insurance, Social Security and veterans' benefits. She even tells the new widow what office-type supplies she'll need to get started on sorting and inventorying legal, financial and insurance documents and keeping accurate up-to-date records in the future. -- Northwest Florida Daily News, March 10, 1998 From applying for social security and life insurance benefits to managing finances, this workbook blends tips on organizing with practical advice to widows on how to handle the paperwork and financial concerns which will evolve over the months. Calligaro is a probate and estate planning attorney backed with fifteen years experience: her book is filled with practical advice. -- Midwest Book Happily married couples might prefer to die together, peacefully in their sleep. Unfortunately this seldom happens, and if the husband dies first, this book will help the widow deal with the legal and financial problems occurring within the first 6-9 months. Each chapter has a specific topic [Getting Organized, Probate, Applying for Insurance Benefits, etc.] with a "to do list", sample letters if appropriate, with short, pithy instructions in understandable English. There's a good index as well. If the wife was the principal breadwinner, this book applies equally to the surviving widower. Makes a practical gift to the recently bereaved. -- Baldwin Ledger, September, 1998 This book is a great help for that women caught up in the horrible days following the loss of her husband. So many women have no idea where to go for help when their spouse dies or how to regain control of their lives. This book could help that person. -- The Nashville News, April 1, 1998 About the Author Julie A. Calligaro is a probate and estate planning attorney with 17 years of experience. Calligaro is the former host of a weekly radio show "Getting Your Affairs In Order", and the author of *Arranging Your Financial And Legal Affairs*, subtitled *A Step-by-Step Guide to Getting Your Affairs in Order*. She is a member of the Bio-Ethics Committees of Henry Ford Health Systems and Riverside Hospital. Excerpt. Reprinted by permission. All rights reserved. Introduction: This book will help you solve the financial and legal problems that occur within the first six to nine months of your husband's death. I realize that you feel that your life is out of control. You are depressed and angry. You have difficulty making decisions. Your energy level is low. You are on an emotional roller coaster, crying one minute and laughing the next. What you are experiencing is natural and, more importantly, it is temporary. You will regain control. Your depression and the anger will abate. Your ability to make decisions will return. Your energy level will return to normal. And your emotions will level. Unfortunately the financial and legal issues that occur immediately after your husband's death will not wait until you are feeling like yourself again. These problems cannot be ignored or put on a back burner until you feel ready to tackle them. And that is exactly why I have written this book. *The Widow's Resource* will guide you through the financial and legal problems that will occur immediately after your husband's death. Each chapter discusses a specific financial or legal topic. Read each chapter, even the ones that don't seem to apply to you. Otherwise you may overlook something that is relevant to your situation. Each chapter includes a "To Do List" that lists the actions that you should take to resolve the problems discussed in the chapter. The To Do Lists are repeated on perforated pages at the end of the book. After reading a chapter tear out the chapter's To Do List from the perforated pages and work through the list. The sooner you begin the sooner you will have these problems under control. You will also feel a sense of accomplishment as you complete (and cross off) the actions listed on the To Do Lists. You have the ability to solve these problems without my help, but following the suggestions contained in this book will ease you through this period of uncertainty and transition. Don't procrastinate, turn to Chapter 1 and begin. Good Luck!