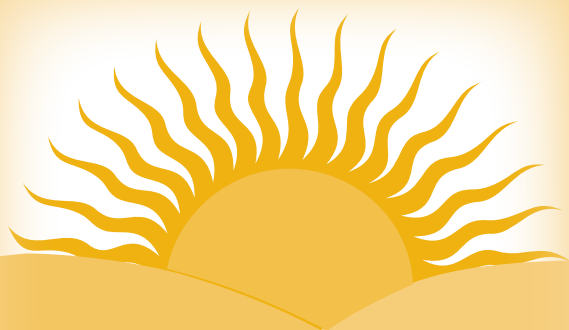


Reaching for Tomorrow

**MetLife's Resource Guide
for Survivor Assistance**

MetLife[®]



**MetLife Mature Market Institute[®]
in cooperation with the
MetLife Advice for Beneficiaries...
Delivering The Promise[®]**



“Only people who avoid love can avoid grief.”

J.W. Worden¹

Reaching for Tomorrow—MetLife’s Guide for Survivor Assistance, was prepared by the MetLife Mature Market Institute in cooperation with MetLife Advice for Beneficiaries... **Delivering The Promise.**[®]

This program provides personal attention and specialized services to beneficiaries who have experienced the death of a loved one.

¹ Worden, J.W. (1982). *Grief Counseling and Grief Therapy: A Handbook for the Mental Health Practitioner*. New York: Springer.



Sincere sympathy is extended to you and others who have lost a spouse, partner, family member, friend, or co-worker.

No one is ever ready to lose someone they love or admire. Any death, whether anticipated, as with a terminal illness, or unexpected, as a result of an accident, undetected health problem or a homicide, elicits similar reactions. Almost all survivors move through the following phases of mourning, often referred to as “grief work.”

They are:

- **Shock** — Survivors overwhelmed with the news are unable to take care of their basic needs, and have an especially hard time with decision-making. Shock is a natural defense and a temporary reaction.
- **Yearning and Searching** — There is an inability to accept the loss of the deceased and an urge to “locate” the deceased and “bring them back.”
- **Disorganization and Despair** — Survivors attempt to plan for the future, but are easily distracted from the task at hand; individuals are often depressed.
- **Reorganization** — Life does not return to “normal,” but is reconstructed, offering new roles to discover and fulfill, new situations to experience and renewed energy for living.²

Acknowledging the pain of grief is a difficult but important task. Don't be afraid to reach out for help from family and friends and other sources of support.

² Corr, C., Nabe, C. and Corr, D. (2003). *Death and Dying —Life and Living*, 4th Edition. Belmont, CA: Wadsworth/Thompson Living



Reaching for Tomorrow

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This list should be viewed as a starting point in your pursuit of resources. It provides mailing addresses, phone numbers and Internet addresses of nationally known associations and organizations, plus an annotated list of books and Web sites. To facilitate ordering books the ISBN number is provided. The books listed are available in most bookstores.

This guide was compiled in 11/06. All information is time-sensitive and subject to change.

BOOKS AND GUIDES

BEREAVED ADOLESCENTS

Healing Your Grieving Heart for Teens—100 Practical Ideas

This book helps teens understand how to deal with their grief in a healthy, constructive manner. There are many suggestions provided, such as journaling, to help with the process of grieving.

Wolfelt, A., (2001). Companion Press.

ISBN: 1879651238

Suggested retail price is \$11.95

BEREAVED ADULT CHILDREN

Midlife Orphan: Facing Life's Changes Now That Your Parents Are Gone

This book discusses mourning, grief and loss and how it affects adult children. It also examines other life changes that may take place after 40 years of age.

Brooks, J., (1999). Berkley Publishing Group.

ISBN: 0425166937

Suggested retail price is \$14.00



The Orphaned Adult: Understand and Coping with Grief and Change After the Death of Our Parents

No matter our age, losing our parents can be traumatic. The author helps adult children come to terms with death and grief and offers techniques to help work through the grief. The book also explains how the loss of parents can affect the identity of adult children and in some cases, their religious beliefs.

Levy, A., (2000). Perseus Publishing.

ISBN: 0738203610

Suggested retail price is \$15.95

BEREAVED CHILDREN – ADULT HELP

Healing A Child's Grieving Heart

This resource offers suggestions to people providing support to a child who has suffered the loss of a parent, grandparent, or other important people in their life. The book explains various stages of grief that each age group may experience during the healing process and includes ideas for helping children and teenagers express their emotions in a safe and productive manner.

Wolfelt, A., (2001). Companion Press.

ISBN: 1879651289

Suggested retail price is \$11.95

When Children Grieve: For Adults to Help Children Deal With Death, Divorce, Pet Loss, Moving, and Other Losses

This book deals not only with the grief experienced with the death of someone close, but with grief experienced with other losses. It helps adults explain death and loss to children and provides ways in which adults can help children grieve in a healthy manner.

James, J., Friedman, R., Matthews, L. (contributor), (2001). HarperCollins.

ISBN: 0060196130

Suggested retail price is \$13.95



BEREAVED CHILDREN — By Age Group

Age 5-7

I Miss You – A First Look at Death

This book is especially good for young children because it helps them understand the feelings of grief and sadness that they may experience when someone close to them dies. Each page is fully illustrated. Thomas, P. and Harker, L. (Illustrator) (2001). Barron's Educational Series, Incorporated. ISBN: 0764117645

Suggested retail price is \$6.95

Age 6-12

The Healing Book: Facing the Death – and Celebrating the Life - of Someone You Love

This is an interactive book to help children and families express their feelings, ask questions, and explore their memories about a loved one who has passed away. It is an activity book, journal and conversation starter that children can use in whatever way best meets their needs during the grieving and remembering process and to help parents and others assist children dealing with loss. It is available at most major retailers or can be ordered at www.wateringcanpress.com or by calling 212-243-3727. Other grief resources can also be found on the website.

Sabin, E., (2006), Watering Can®.

ISBN: 0-9759868-3-X

Suggested Retail Price is \$16.95

Healing Your Grieving Heart for Kids: 100 Practical Ideas

Written for children, but good for all ages, this book provides practical, sensitive advice for everyone. It explains that it's OK to cry or ask for hugs or to do whatever makes you feel better to help with the process of grief and bereavement.

Wolfelt, A., (2001). Companion Press.

ISBN: 1879651270

Suggested retail price is \$11.95



BEREAVED PARENTS

After the Death of a Child: Living With Loss Through the Years

Much of this book is written from the perspective of parents who experienced the death of a child and lived with the loss for at least five years. Many grief and bereavement books focus on “recovery” from the loss but the author, who herself experienced the death of her son when he was 18, found that none of the parents she interviewed for this book had recovered, nor do they expect to recover. Using various methods of remembrance, these parents have instead learned to honor their children’s lives in many different ways.

Finkbeiner, A., (1998). John Hopkins University Press.

ISBN: 080185914X

Suggested retail price is \$18.95

Healing a Parent’s Grieving Heart: 100 Practical Ideas After Your Child Dies

This book helps parents who are struggling with the loss of a child find ways in which to understand their grief and express it by doing things like creating a memory book or memorial Web site. The book also discusses the ramifications that death may have on other areas of life such as marriage, guilt, and surviving children. The advice provided is helpful for parents who have lost a young child or an adult child.

Wolfelt, A., (2002). Companion Press.

ISBN: 1879651300

Suggested retail price is \$11.95

The Worst Loss: How Families Heal from the Death of a Child

Written by a child psychotherapist, this book helps parents understand the different ways in which death affects the entire family and how to work through the grief. The author uses anecdotal case histories and research to illustrate these points and provide information.

Rosof, B., (1995). Henry Holt.

ISBN: 080503241X

Suggested retail price is \$16.00



DISENFRANCHISED GRIEF³

When Your Friend Dies

Harold Ivan Smith, the author of many books on grief and loss, addresses the grief that is often not recognized, such as the death of a friend, a co-worker, a teacher, or even a pet. He writes that these losses are real and deserve to be validated and recognized.

Smith, H.I., (2002). Augsburg Fortress.

ISBN: 0806643544

Suggested retail price is \$599

Recovering from the Loss of a Loved One to AIDS - Help for Surviving Family, Friends, and Lovers

Who Grieve

This book addresses the wide range of grief that people feel when a friend or loved one dies from AIDS. True stories from survivors, combined with advice from a professional counselor, help readers understand disenfranchised grief and how to work through various issues associated with this type of grief.

Donnelly, K., (2001). iUniverse Incorporated.

ISBN: 0595168604

Suggested retail price is \$1795

GAY WIDOWER

Gay Widowers: Life After the Death of a Partner

Written by a grief counselor familiar with gay/lesbian/bisexual/transgender grief issues, this book uses personal stories and analysis to describe the emotional upheaval experienced by surviving partners.

Shernoff, M., (1997). Haworth Press.

ISBN: 156023105X

Suggested retail price is \$1995

³ Disenfranchised grief is a type of grief experienced by bereaved individuals who cannot publicly mourn a death due to societal norms and constraints. The bereaved may have experienced the loss of a live-in partner, a co-worker, a patient or client, or even a beloved pet.



GRIEF – GENERAL

How To Go On Living When Someone You Love Dies

This book explores the grief experience after the death of a loved one. It looks at the many losses that one experiences and helps those who are grieving understand the many emotions that accompany the loss. It provides guidance to help individuals resolve grief and heal from the loss they have experienced.

Rando, T. A. (1991), Bantam.

ISBN 0553352695

Suggested retail price is \$17.00

Life Is Goodbye, Life Is Hello: Grieving Well Through All Kinds of Loss

This book explores the many different types of losses, including death, job loss and separation. It explains how it is possible to grow by working through loss, grief and acceptance.

Bozarth-Campbell, A., (1994). Hazelden Information Education.

ISBN: 1568380577

Suggested retail price is \$16.95

The Mourning Handbook: The Most Comprehensive Resource Offering Both Practical and Compassionate Advice on Coping With All Aspects of Death and Dying

This book is a comprehensive guide to the grieving process. The author, a grief counselor, draws upon her years of experience to deal with the many issues individuals face surrounding the death of a family member.

Fitzgerald, H. (1995). Fireside.

ISBN: 0684801612

Suggested retail price is \$14.00

The Path Through Grief

This book explores many different types of losses, from the death of a spouse or partner, a child, or someone who has died from AIDS. It contains an in-depth explanation of grief and offers suggestions for composing condolence letters, locating resources and lists additional readings of interest.

Bouvard, M., with Gladu, E. (1998). Prometheus Books.

ISBN: 1573921890

Suggested retail price is \$22.00



HOLIDAYS

A Decembered Grief: Living With Loss While Others Are Celebrating

Grief and loss can be especially difficult during holidays and other times of celebration. This book offers suggestions for coping and learning to "...alter — rather than abandon — traditions."

Smith, H., and Wolfelt, A. (1999). Beacon Hill Press.

ISBN: 083411819X

Suggested retail price is \$13.99

MEN

When a Man Faces Grief/A Man You Know Is Grieving

The author, a clergyman, grief counselor, writer and photographer, wrote this book with two audiences in mind; men who are grieving and those who want to help a man through the grieving process. The chapters are written in a simple, short, easy to read style.

Miller, J. (1998). Willowgreen Publishing.

ISBN: 1885933274

Suggested retail price is \$6.95

When Men Grieve: Why Men Grieve Differently and How You Can Help

The book discusses the different types of losses that men experience and how their grieving process differs from that of women. It also helps parents teach children how to express their feelings in ways that are useful and appropriate.

Levang, E. (1998). Fairview Press.

ISBN: 1577490789

Suggested retail price is \$14.95

Swallowed by a Snake: The Gift of the Masculine Side of Healing

This book on grief discusses the "masculine" style in which men grieve and cope with loss. They may appear not to be grieving at all, when in fact they are not demonstrative in their emotions. An understanding of this style can be helpful to both men and women. Native rituals and myths from other cultures are also discussed.

Golden, R. (2000). Golden Healing Pub. Llc.

ISBN: 0965464911

Suggested retail price is \$13.95



PET LOSS

The Loss of a Pet: New Revised and Expanded Edition

Dr. William Sife, an expert in the field of pet bereavement, offers his insights and case histories to help illustrate how to cope with the death of a beloved pet. Additionally, he addresses children and pet loss, euthanasia and the grief felt when a pet suddenly disappears.

Sife, W. (1998). John Wiley & Sons.

ISBN: 0876051972

Suggested retail price is \$10.50

SIBLING LOSS

Recovering From the Loss of a Sibling: When a Brother or Sister Dies

When a sibling dies, the focus is many times on the parents' grief. The surviving sibling is often left to grieve alone. This book helps surviving siblings understand their feelings of grief through true stories told by others who have lost siblings.

Donnelly, K. and Plaumbaum, M., (2000). iUniverse, Incorporated.

ISBN: 0595010423

Suggested retail price is \$17.95

SUDDEN DEATH

I Wasn't Ready to Say Goodbye: Surviving, Coping and Healing After the Sudden Death of a Loved One

This book helps explain the various stages of grief that a survivor may experience upon learning of the sudden death of a family member or friend. It discusses emotional pain and the physical effects of grief as well as loss of faith and the search for meaning.

Noel, B., Blair, P., (2000). Champion Pr Ltd.

ISBN: 1891400274

Suggested retail price is \$14.95



WIDOW/WIDOWER

Finding Your Way After Your Spouse Dies

The author, who was trained as a therapist and who lost a spouse, writes from professional and personal experience. She offers advice on acceptance and the importance of surviving spouses taking care of themselves throughout the grieving process.

Felber, M., (2000). Ave Maria Press.

ISBN: 0877939322

Suggested retail price is \$14.95

Getting to the Other Side of Grief: Overcoming the Loss of a Spouse

Each author lost a spouse at a relatively young age and offers his or her story to the reader from a male or female perspective. Their empathy demonstrates this personal experience.

Zonnebelt-Smeenge, S., De Vries, R., (1999). Baker Book House.

ISBN: 080105821X

Suggested retail price is \$14.99

I'm Grieving As Fast As I Can: How Young Widows and Widowers Can Cope and Heal

This book addresses the emotions and circumstances of younger people whose spouse dies an untimely death.

Feinberg, L., (1994). New Horizon Press.

ISBN: 0882820958

Suggested retail price is \$14.95

WOMEN

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

This workbook helps widows navigate the confusing maze of paperwork and financial concerns they will face after their husband dies. The book is clearly written and organized and includes "to do" lists.

Calligaro, J. (1997). Women's Source Books Inc.

ISBN: 189011703X

Suggested retail price is \$12.95



Widow to Widow: Thoughtful, Practical Ideas for Rebuilding Your Life

Combining practical advice and understanding, the author explores the challenges of widowhood by dispelling myths and encouraging widows to grieve and explore life in ways they will find most meaningful.

Ginsburg, G. (1999). Perseus Publishing.

ISBN: 1555612261

Suggested retail price is \$15.95

INTERNET AND ASSOCIATION RESOURCES

GENERAL RESOURCES

AARP

601 E Street, NW

Washington, DC 20049

1-888-OUR-AARP (1-888-687-2277)

TTY: 877-434-7598

AARP is a nonprofit organization that offers educational programs, services and support for adults age 50 and over. The AARP website offers a number of resources related to grief and loss including a checklist of financial and legal actions that one may need to take after the loss of a loved one, community organizations that offer bereavement support and a number of grief and loss publications. It can be accessed at www.aarp.org/families/grief_loss/.

Association for Death Education and Counseling (ADEC)

60 Revere Drive, Suite 500

Northbrook, IL 60062

Phone: (847) 509-0403

Fax: (847) 480-9282

E-Mail: adec@adec.org

Web site: www.adec.org

ADEC is a professional organization dedicated to promoting excellence in death education, bereavement counseling, and the care of the dying. The website includes a page that links to other grief resources.



Griefnet.org

This is a comprehensive website that offers over 50 online support groups, including groups for children who have lost a loved one, those who have lost a spouse or partner, parents with some groups specific to the circumstances surrounding the loss of their child, those who have lost a grandchild, those who have lost a parent, those who have lost a sibling and those who have lost a friend. The site also includes a listing of resources, a library and a bookstore. It also offers a specific site for grieving children at www.kidsaid.com. The main website can be accessed at www.griefnet.org. GriefNet is operated as a non-profit corporation under the name Rivendell Resources, Inc.

MedLine Plus Health Information (Bereavement)

This site offers a variety of resources from the National Cancer Institute, Mayo Foundation for Medical Education, and many others. Categories include older adults, teenagers, children, grief during the holidays and grief of stepparents. www.nlm.nih.gov/medlineplus/bereavement.html

The Hospice Net

Suite 51
401 Bowling Avenue
Nashville, TN 37205-5124

The Hospice Net offers information and support for terminally ill patients and their caregivers and families, and additionally, provides a wealth of information for bereaved persons including spouses, children and teenagers. Also included are links for “Ideas for Writing,” “Poetry,” “Healing After a Loss,” and information and support to patients and caregivers. www.hospicenet.org



Hospice Foundation of America

1621 Connecticut Ave., NW

Suite 300

Washington, DC 20009

Phone: (202) 638-5419

E-Mail: hfaoffice@hospicefoundation.org

This website offers information related to grief, including a specific section for caregivers with topics specific to the losses and emotions they experience after losing a loved one for whom they have been providing care. The site also provides links to other resources and a newsletter called *Journeys* for those who are grieving. It can be accessed at <http://www.hospicefoundation.org/caregivers/links.asp>.

Society of Military Widows

5535 Hempstead Way

Springfield, VA 22151

Phone: (703) 750-1342

Web site: www.militarywidows.org

The Society of Military Widows is a nationwide organization whose purpose is to assist widows of members of all branches of uniformed services of the United States.

TAPS (Tragedy Assistance Program for Survivors), Inc.

1621 Connecticut Avenue, NW, Suite 300

Washington, DC 20009

Phone: (800) 959-TAPS (8277)

Web site: www.taps.org

TAPS is a national, non-profit organization serving the families and friends of those who have died while serving in the Armed Forces. Services include a military survivor peer support network, grief counseling referral, caseworker assistance and crisis information.



BEREAVED CHILDREN AND ADOLESCENTS

The Dougy Center

PO Box 86852

Portland, OR 97286

503-775-5683 Toll Free: 866-775-5683 Fax: 503-777-3097

E-Mail: help@dougy.org

The National Center for Grieving Children and Families offers information for adults on how to help a grieving child or teenager and schools affected by death. The website provides pages with information specific to children and teenagers. The National Center provides peer support groups for children/teens from 3-18 years of age and their families as well as support groups for young adults ages 18-30.

The website has a searchable directory of local resources throughout the country, many of which have been trained in the Dougy Center grief support model, that provide support to grieving children, teenagers and their families. The website can be accessed at www.dougy.org.

The Compassionate Friends

National Office

PO Box 3696

Oak Brook, IL 60522-3696

630-990-0010

Toll free: 877-969-0010

This site helps bereaved parents and siblings work through the experience of death and grief of a child or sibling. It also offers information and education about families' bereavement to help non-family members understand how best to offer support. The site also provides links to other grief resources.

www.compassionatefriends.org



BEREAVED PARENTS

Bereaved Parents of the USA

Bereaved Parents of the USA

PO Box 95

Park Forest, IL 60466

708-748-7866

This is a national group that supports bereaved parents, siblings and grandparents who have experienced the loss of a child or family member. It offers brochures related to a variety of topics including bereaved grandparents, the newly bereaved, sudden death, death after a prolonged illness and suicide as well as links to other resources. It can be accessed at www.bereavedparentsusa.org.

SHARE

National SHARE Office

St. Joseph Health Center

300 First Capitol Drive

St. Charles, MO 63301

800-821-6819 or 636-947-6164 Fax: 636-947-7486

This organization provides emotional, physical and spiritual support to parents who are grieving as a result of a stillbirth, miscarriage or death of a newborn. SHARE also provides information, education and resources about the needs and rights of bereaved parents and other family members.

www.nationalshareoffice.com



PET LOSS⁴

The Association for Pet Loss and Bereavement

PO Box 106

Brooklyn, NY 11230

718-382-0690

This non-profit organization helps individuals grieving the loss of a pet companion. The site includes a bibliography of reading resources, a link to chat rooms related to pet loss and a section on children and the loss of a pet. It can be accessed at www.aplb.org.

SUICIDE

American Association of Suicidology

This association provides research and information about the understanding of suicide. The site has a survivor section which includes a “SOS Handbook”, a 36-page guide booklet for survivors of a suicide loss and a support group directory searchable by state. It can be accessed at www.suicidology.org.

American Foundation for Suicide Prevention

120 Wall Street, 22nd Floor

New York, NY 10005

Phone: (212) 363-3500

Toll Free: (888) 333-AFSP

Fax: (212) 363-6237

E-Mail: inquiry@afsp.org

Web site: www.afsp.org

The American Foundation for Suicide Prevention is dedicated to advancing knowledge about suicide and the ability to prevent it. The website provides resources for survivors of a suicide loss such as information on coping with a suicide loss, practical information related to financial issues a survivor may face, online resources including online support groups and a search by state directory of support groups.

⁴ Pet loss can include: relinquishing a pet to another person or a shelter when the owner can no longer provide physical or financial support; placing the pet in a shelter or another home if the owner relocates to a long-term care facility that does not accept pets; or, euthanizing a sick pet. (Corr, C., Nabe, C. and Corr, D. 2003)



Support Group

For individuals or families who may feel that a support group would be a beneficial in their healing, the following list provides places to search for local support group information.

- Griefnet.org (listed under “Internet — General Resources”)
- Hospice programs
- Hospital social service program
- Mental health agencies
- Newspaper
- Religious/spiritual groups
- Senior center (for older adults)
- United Way
- Victim Assistance Organization (for death by violence)⁵

We hope that this guide will provide the tools with which your healing journey can begin.

⁵ Bouvard, M., with Gladu, E. (1998). Prometheus Books



The MetLife Mature Market Institute is the company's information and policy resource center on issues related to aging, retirement, long-term care and the mature market. The Institute, staffed by gerontologists, provides research, training and education, consultation and information to support Metropolitan Life Insurance Company, its corporate customers and business partners. MetLife, a subsidiary of MetLife, Inc. (NYSE: MET), is a leading provider of insurance and other financial services to individual and institutional customers.

MetLife Advice for Beneficiaries...

Delivering The Promise provides personal attention and specialized services to beneficiaries who have experienced the sudden and unexpected death of a loved one. The services provided by this program can help foresee and resolve many of the issues that surviving family members might experience while going through this difficult time.



M A T U R E
M A R K E T
I N S T I T U T E

MetLife

MetLife Mature Market Institute

57 Greens Farms Road

Westport, CT 06880

(203) 221-6580 Telephone

(203) 454-5339 Fax

MatureMarketInstitute@metlife.com

www.maturemarketinstitute.com

MetLife

Metropolitan Life Insurance Company

New York, NY

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