

The Road Home

Widowed at a young age offers challenges few women are ready to face — and opportunities many never suspect.

By Julie Sturgeon

Lisa Witsken's life changed in the time it took to stroll to a vending machine for a can of Sprite. She returned to the laboratory waiting room to find her 2 1/2-week-old daughter alone in her stroller; her husband, Todd, had vanished into the bowels of doctors' offices. He returned flushed and upset. Hearts pounding, the young couple walked outside to a bench. Holding each other tightly, he stammered out the news that a catscan revealed a mass on his brain.

"I didn't know what a brain tumor was for the life of me. It wasn't anything that concerned us," Witsken says today. "So I assured him we'd take care of it. Shoot, doctors could fix anything. Up until then, that is."

Instead, the mother of four preschoolers had just begun her personal journey from a professional tennis player's wife to a widow at age 32. Contrary to society stereotypes, Witsken is far from alone. The average age of widowhood is a young 55 years, according to Ellen McGirt, a national financial writer who concentrates on women and financial literacy. Sixteen percent of WidowNet's mailing list are women aged 30 to 39; 83 percent of that list's total are women under age 60. And 1.2 million children (that's one in six) will lose a parent to death before they reach age 15, Dr. Elizabeth Weller, director of Ohio State University Hospitals, reported at the beginning of this decade.

The Witskens' fight, which included brain surgery to remove the tumor, experimental radioactive antibody therapy to counteract the fast-growing and deadly cancer, and fervent prayers, bought them what Lisa considers the best two years of their lives — that of itself an unexpected favor, as doctors originally gave him a mere three to six months to live. Yet they didn't get the one big miracle they wanted. On May 25, 1998, tortured by a pain she could no longer bear to watch, Lisa linked hands with family members

around Todd's hospital bed set up in their Zionsville living room and begged God to take her husband.

Her last words to Todd were brave: ““You need to let go. Don't worry about us – we'll be fine,”” she recalls. Deep in her heart, Witsken harbored doubts as to how she would physically and mentally accomplish her end of the bargain..

Weathering the Storm

Further, she admits at this one-year anniversary of her husband's passing, she'd spent so much energy focusing on positive outcomes to each treatment, she never envisioned this possible ending. Witsken's reaction strikes a common chord among a sisterhood of women who also found themselves widowed before their time.

“I really didn't think Bill would die and leave me,” says Dawn M. Kendrick, whose husband, a proctologist, chairman of the board and chief of staff at Kendrick Memorial Hospital, was 40 years older than she. After a six-month whirlwind courtship at age 19 that ended in a Las Vegas chapel wedding, Kendrick lived happily ever after with her Prince Charming for more than 16 years. So despite the facts that her 76-year-old husband had suffered two heart attacks as well as battled cancer of the bladder in a year's span, she held his hand as he was wheeled into surgery after the third heart attack, assuring everything would be OK. Bill Kendrick died in intensive care that February evening in 1993.

“I've always felt bad about that,” she says. “I let him die after I promised the opposite.”

Witsken took a deep breath several days after the funeral and insisted her mom and sister move out of her home to settle back into their own lives, although she secretly still craved the companionship. “For a while, I probably did push people away. I needed to regain back what I could, and I didn't want to be a charity case,” she admits, particularly when she'd relied so heavily on her inner circle to help with Todd's in-home hospice care. “Then the middle of the summer hit and everyone really was gone. I felt very isolated at times.”

That certainly wasn't the only emotion she carried on the roller coaster ride. Although she claims she never experienced anger that Todd died or blamed him for the illness, her first reaction at his diagnosis was one of profound guilt. "My faith wasn't quite as strong that day as it ended up through this ordeal. So I assumed I must have done something terrible in my life for this punishment," she shares.

All represent valid, expected emotions, says Reverend James Gaynor, D.Min., a chaplain at Community Hospital North and a private practice counselor specializing in grief and loss. Shock is usually the initial stage of grief, the beginning of an emotional denial that such a thing could happen, he says. Sadness, depression, emptiness, anger and guilt, even hallucinations are perfectly normal grieving reactions to follow — and these stages are neither exclusive nor chronological. "Grief happens only because of love. If there isn't caring, there is no loss. So people should give into grief instead of avoiding it," Gaynor notes.

Kendrick's first months on her own were riddled with illogical thoughts that Bill had arrived home with news of a terrible mix-up at the hospital each time she heard a door shut. The nights, with their dreams of her husband by her side, rankled still worse. "I'd wake up and have to mourn fresh because he died all over again," she says. Without the dreams, however, she physically ached, crying in dark for him to come home. "Just getting out of bed in those days was an accomplishment." She and their natural teen-age daughter, Kasey, moved three times in the next six years — the first relocation in a blatant attempt to avoid driving by his hospital. "You make very poor decisions, particularly that first year when you're not thinking clearly," she says today. "Whatever Kasey wanted, I'd go to the end of the earth to get, just to make some of the pain go away."

Happy couples, too, sparked a well-hidden jealousy. "Not that you want anything bad to happen to your friends. It's just acute loneliness rearing its head," she explains. Kendrick's emotional ride dragged out five years before she knew she'd successfully survived. Again, that's a normal timeframe, Gaynor assures, despite society's "Gee, aren't you over that yet?" or "Let's not remind her of this loss" pressures.

"As if I could forget," says Harriet Campbell. This Broad Ripple mother of two had discussed with husband Craig what might happen if he died, but they never followed the conversations with action plans. "Like any

seemingly healthy man his age, he thought it would never happen to him,” she explains. So he continued to use his legal background to operate the Old Hickory Furniture Company store he owned with partners, while she tutored children with learning difficulties at St. Rita School in the inner city, and later Park Tudor School.

On November 9, 1998, Campbell’s worst nightmare descended: the love of her life for 22 years, her best friend and the family breadwinner died of a massive heart attack in the middle of the night. Daughters Dana, 13, and Tory, 10, spoke at their dad’s funeral; Mom sat calmly listening while friends and family dissolved into puddles. “I have to be a role model for my children, so they know that not only can we survive something like this, but we can have quite a successful, wonderful life,” she explains.

Tough Questions

Tyler, 7, Conner, 5, Tanner, 4, and Carlie Witsken, 2, anchor Lisa’s life. The quintet has started new traditions: for instance, good behavior earns that child the right to choose the family’s weekend activity treat, whether a walk in the park or pizza at Chuck E. Cheese’s. For Witsken, these breaks bring a second blessing — they fill the Saturday and Sunday hours when her bereavement is freshest. “Todd was their playmate, the biggest kid of the bunch,” she explains. “He always thought up games, climbed trees, built campfires. That’s what they miss — it’s not quite the same with just Mom.”

But her brood’s childlike faith, she says, offers the sweetest salve. “Kids are so comfortable with Heaven,” she says. “I’m sure Todd laughs at night when they say their prayers because they pray to God, Jesus, Mother Mary, and Daddy. He’s right up there with the top ones!” Meanwhile, Witsken prepares for the day they ask the harder questions she already has pondered: “Why didn’t God let Todd stay, since he had only positive, faith-filled things to pass to his children?”

“I have to remember that Heaven is a wonderful place. That’s eternity — this is a short path we walk to be where he is. We miss him but since there’s no time there, we’ll be with him in a second,” she says of the advice and comfort she receives at Our Lady of Mt. Carmel. Following counselors’ recommendations, Witsken also allows the children to see her cry. They instinctively cuddle to her and offer Kleenexes to blow her nose, announcing matter-of-factly, “You miss Daddy very much today.”

Campbell, too, finds herself leaning heavily on her religious family at Meridian Street United Methodist Church during this first year of widowhood. A week after Craig's funeral, she received what she labels a divine gift: an inner light that brings her peace and strength to handle emergencies like daughter Tory's broken arm, ordinary frustrations such as missing batteries on Christmas Day and awkward moments when friends seem upset by their inability to erase her pain. "Honestly, I believe it's the thoughts and prayers of many people," she says. "But I do wonder why this sensation happened to me and not to other women who also struggle."

Campbell, unlike Kendrick, also finds comfort in imitating her life as a wife — i.e., sleeping in her own bed, reporting to Park Tudor, greeting her puppy at the door. "Even though emotions whirl around you, an everyday routine provides a sense of normalcy," she notes. "Of course, something is terribly wrong because there's a huge hole in the fabric where my husband was. But at least a familiar life — people going to work, having babies, keeping vet appointments — goes on around me." However, applying "widow" to her status shocks 47-year-old Campbell — she hardly fits the stereotype of a gray-haired lady content to rock by the fire in her mind or anyone else's.

Kendrick can relate. Widowed at age 36, she immediately encountered Anna Nicole Smith assumptions even among her closer friends. One asked within two weeks of Bill's death if she had picked out a replacement. "I almost came across the table at him," she recalls. Such thoughtless comments still occasionally roll her way. This year, a colleague remarked in conversation, "You must have loved your husband after all."

"I might have been angrier if I hadn't been so surprised," she adds. "As it was, I bit my tongue to keep from blurting out, 'Yah, I thought I'd die the pain was so bad. What else do you want to know?'"

The Power of Memories

Dating brings its own, separate set of challenges. Kendrick acknowledges she enjoys marriage's commitment and would like to be a wife again ... someday. But until then, she grapples to avoid idealizing her marriage, placing her first husband on a pedestal with whom no one else can compete. "One nice human trait is that you don't remember bad things," she says. "But that's dangerous when it affects your current situation."

Dr. Jamia Jasper Jacobsen, a therapist at Helix Health Centers, agrees. “Part of becoming a total person again is dealing with the fact that all memories aren’t so wonderful,” she says. However, according to Jacobsen, memories are among the positive tools counselors work with, since they are part of the legacy the deceased leaves behind. “They bring a happiness as long as they aren’t dwelled on until you pull back to the past so much you aren’t looking to the future,” she points out.

Kendrick’s counts Bill’s coats — a navy blue cashmere and a brown jacket she still wears each winter — and a slew of hats his patients knitted for him among her physical treasures. Early on, she’d go into the bedroom closet, hold his shirts to her face and breathe. “The worst moments were when his clothes stopped smelling like him. I’d give anything in the world to figure out how to prevent that from happening,” she says.

Witsken on the other hand rejoices she can now recall the laughing moments. Throughout last summer, she could see only Todd’s pain-wracked body propped in wheelchairs and beds. But by the time she edited home movies and photos together for a presentation at a fund-raising dinner for the Indianapolis Tennis Center on March 12, memories of Todd swinging his sons high so they could stuff basketballs through a net, her husband’s excitement at a white water rafting/fishing trip, and his confidence at life after death took center stage.

“There were a lot of wet eyes in the room,” she says. Witsken in contrast glowed with happiness sans tissues. She keeps her copy of the videotape near the family room television set to pop in at a moment’s notice. Ultimately, it reflects her own positive bent. “I consider each sunrise a bright new day, not that my world is gloomy and why did this happen to me?” she says. “Todd dealt courageously with his situation and I saw first-hand how that attitude rubbed off on everyone else.

“I’m a fighter. And now I’m very realistic, just like Todd was. I’m not afraid to take hold of what I must and move forward. I’ve been given a lot of gifts in my life – I still consider myself a truly lucky person for knowing Todd — and at the end of each day, when my head hits the pillow, I realize it’s getting easier to cope,” Witsken adds.

This chance to discover personal strength is perhaps the greatest parting gift a person gives loved ones at death. According to Jacobsen, while the grieving process is painful, through it women achieve new life-affirming roles. “Out of loss

comes a sense of finding yourself. You discover you're a very neat person," she notes.

On that track, Kendrick took up a new career as a Realtor with F.C. Tucker, and adopted a young boy from Paraguay. "He dragged us kicking and screaming out of mourning," she says. "But most of all, Bill is there on those days when I get scared that maybe we only get one shot at happiness and I've already had mine. Because although he certainly didn't think I was perfect, this man loved me. So now it's as if I have this person behind me rooting for me, and I can't let him down."

That's actually the final stage of grief, says Gaynor: when hope begins to peek through and the spouse assimilates the loss into her life. "You shift from what cannot be to what can be in your life," he says. "Now you internalize the loved one into your heart and life, so that as long as your life goes on, so does the deceased's life through you."

As for Campbell, an anonymous Christmas deed she can only attribute to her late husband's tender care keeps her spirits buoyed. Stymied by a flat tire on her car on December 25, she left the vehicle in the driveway and hitched a ride with her mom to the family dinner table. Upon returning that evening, she discovered a full tire and bags of Beanie Babies hanging on the front door knob. "That someone would do something so selfless for another family ... I will hold it in my heart forever," she says. Such caring helps trivialize her own search for a full-time job to cover household expenses and school tuition for her girls.

"Most women look at death and say, 'How could I live without him?' From my perspective, you simply say, 'I can.'"

[sidebar]

When Someone Dies

Dawn Kendrick lost touch with a few friends when her husband died in 1993, mainly because they didn't know what to say. "You want to fix it and it can't be fixed," she says. "But the old 'I might say the wrong thing' excuse is copping out."

So take advice from Kendrick and other widows on ways you can help when tragedy strikes:

- **Attend the funeral, calling, or wake.** Sharing stories about the deceased is a relief to grieving family members. In fact, Harriet Campbell didn't mind a 4 1/2-hour calling at all. "Far from being cruel on the spouse, this is your opportunity to feed her your love and attention," Campbell explains. "It lifts up your soul."

- **Fix a meal.** During the first month on her own, Kendrick could barely get to the end of the day. Her neighbors' delivery of hot meals became a lifesaver to her sanity and her teen-agers' nutrition.

- **Date your culinary contributions.** In the midst of grieving, Campbell didn't have the mental energy to inventory the entrees prepared for her — and consequently, had no clue whether food in her refrigerator over the next few weeks was still edible. A label detailing what the dish contains, when it was prepared and its owner is invaluable. "I still have a tray I can't return," she notes. "And I regret that I couldn't send a thank-you note to all who remembered us, simply because I don't know who did what."

- **Offer financial assistance, if possible.** Although Kendrick didn't accept, her friend's offer to loan cash to tide over the family until the estate was settled touched the widow deeply. The invitation also opened up a subject Kendrick says she would have found nearly impossible to broach, even if she had needed the infusion.

- **Help her set realistic goals that invite human interaction.** Among the suggestions: Help her host friends in the house for a few hours a week or take her to church, parties and picnics with you.

- **Organize an angel network.** Parents of Park Tudor students, where Campbell's daughters attend school, formed a network that even three months after the funeral take turns showering the Campbells with cards, flowers, small gifts and invitations to dinner or movies. Each family in the program takes a different week.

Such frequent contact needs to continue long after the widow shows outward, public signs of normalcy, advises Dr. Jamia Jasper Jacobsen of Helix Health Center. At the same time, avoid going overboard:

- **Don't make decisions for your friend.** If necessary, encourage bankers or other legal authorities not to talk with you about arrangements as if the widow weren't in the room with you.

- **Don't ignore dangerous signs.** Widows who withdraw from life or continue copious crying after a prolonged period of time should raise red flags, Jacobsen says. Also look for patterns: Is she drinking more or taking more over-the-counter medications. Does she often make statements like "I have nothing to live for"? In these cases, don't hesitate to get your friend into counseling.

[sidebar]

Financial Affairs

Beyond the spiritual support he supplied, Lisa Witsken thanks her priest for the stroke of practicality he brought to her household. With two sets of parents and 14 siblings hovered around Todd's bed, tension inevitably happens. Under the priest's guidance, the Witskens sat down alone with hospice care representatives to record Todd's wishes in writing. That pen stroke wiped out the potential for ugly, hurtful fights that can crop up when loved ones disagree on the next step to take along an untraveled road.

Beyond drawing up a living will, Stephen E. Williams, a partner at Emswiller, Williams, Noland & Clarke, recommends healthy spouses set aside a few hours to straighten other financial details simultaneously. In particular, you'll want to delineate an official health care representative, he says. Under Indiana law, this representative may officially speak for a patient when that person is comatose or in no condition to speak for himself — a more useful, and valuable, document than a living will in Williams' experience.

Next, spell out a durable power of attorney to allow the designated person the same courtesy with your financial affairs. Without this paper in place, a wife must

file for guardianship at probate court to access any business accounts or other financial vehicles that bear her husband's name alone.

While in this first layer of planning, investigate establishing a trust to pass money to your spouse and children, which allows the money to trickle to the beneficiaries at a reasonable rate as opposed to stunning them with a lump payment that lures even saints into poor, selfish decisions. When minor children are involved, always separate the money from the caregiver's control. Banks make excellent arbitrators to hold and dole out the dollars in these cases.

Because life insurance, 401(k) plans and home values stack up higher than most Hoosiers assume, Williams advises protecting your assets from the federal estate tax. Currently, spouses may pass any amount of money to each other without penalty. But when the money continues to children (or others), Uncle Sam has a \$650,000 cap before he takes at least a 37-percent cut. Proper planning with a professional's assistance allows each spouse to claim the cap, doubling that ceiling to \$1.3 million. At the same time, check into delegating your life insurance into an irrevocable life insurance trust to keep it out of the taxable estate, too.

When the spouse is self-employed or a business owner, Williams advises couples give buy-sell agreements with partners teeth by backing it with a life insurance policy. "Usually the big train wreck for Mom comes when the partners don't have cash to actually buy the stock as they promised," he explains. "As an alternative, they try to put her on the payroll down at the shop in exchange for typing services six hours a day."

Professionals and other employees rely on 401(k) funds and insurance to cover their lost wages over the years. Again, don't forget that irrevocable life insurance trust to keep the million-dollar policy payoff out of the federal estate tax consideration. The wife takes an income interest in it during her life span — if it earns 7 percent on \$1 million, she receives \$70,000 a year from this one source — and the principle passes to children at her death, free of taxes.

"No one ever thinks they'll die soon," Williams adds. "People don't want to think about it very long. But when Mom and Dad are working hard to make a living in their 30s and 40s, they need to look at this as they do the soccer game they attend to support their son. It's simply something you do for your kids." Widows urge women to establish organ donation wishes upfront, and pre-pay for the funeral and burial spot as well.

And when everything is set in place during good times, as a bonus you've bought time to grieve without the pressure of confusing paperwork shoved under your nose.