IF YOU HAVE ANY QUESTIONS, PLEASE CALL VICKIJOLENE REECE 319-505-3048.

WEATHER ALERT: If schools or businesses are closed, the meeting is canceled.

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March: 3, 10, 17, 24, 31 DATES: February: 3, 10, 17, 24 414U Kimball Avenue, Waterloo WHERE: Locke at lower Park

TIMES: 5:00 PM-6:30 PM

~New Location~ *quond thoqque taind*



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THE CARE COURIER



February-March, Vol 8 Issue 1

GRIEF'S GUILT GREMLINS: WOULDA, COULDA, SHOULDA

"If only I had stayed home, she'd be alive." Glen's eyes glistened. "But she really wanted chocolate ice cream, so I had to go get her some.

"So it's your fault that she died while you were at the grocery store?" asked Margaret.

"Glen, you can't blame yourself for something over which you had no control," soothed Jessica. "Didn't you tell us she was in hospice with renal failure? How generous that you went to get her the ice cream to help her feel better.'

Glen punched his fist into his hand, growling, "I try to tell myself that, but I just can't shake this feeling. I should have

Sheila's body suddenly stiffened, her voice raw. "I get it Glen. If only I'd kept my mouth shut at the visitation, but no, I had to spill my guts. I should have just ignored all the stupid things my mother-in-law was saying.

Margaret, the group leader, stood. "Looks like tonight we deal with guilt. We know grief is complicated. First we go through Shock when we can't accept the reality of death. Then the loss becomes real and we go through a long stage of Disorganization. Loneliness, depression, forgetfulness, confusion, anger, sleeplessness, nightmares, relief, anxiety, yearning, and more." Margaret paused, searching the faces of the group. "I can see you've experienced all of these things."

Margaret handed out a paper to each person. "Sounds like we need to deal with what I call The Gremlins of Guilt: Woulda, Shoulda, Coulda. These gremlins whisper irrational s in your ear, like: If only you ____, you woulda All the while they are setting you up with unrealistic thoughts in your ear, like: If only you expectations that you could done the impossible, that your presence would have prevented the death, you could changed the course of time or the inevitability of a terminal disease. Shoulda will blur the facts and confuse you, then blame you for things you cannot change.'

Margaret held up one of the sheets. "Take a few moments to fill in the blanks and see if these Gremlins are pushing your guilt buttons."

If only I I never should have Why didn't I I wish I could How could I have It's my fault that I still get upset about

Marcy turned her paper over. "It's too much. I can't share

"That's okay Marcy, right now you're identifying it, which is healing. What did the rest of you discover?" One by one they

shared the pain, frustration, regret. Margaret could feel the relief that came with the admission of such dark thoughts.

"It's my fault, I'm a nurse and I should have recognized Mom's symptoms earlier. We could have caught the cancer and she'd be here today!"

"I didn't latch the gate. It's my fault he got out and ran into the street!"

"If only I'd taken him to the hospital, but he said it was just a stomach ache. I shouldn't have listened to him.'

"We had a fight. My last words were so hateful. And then he left....If he'd been home he'd never have been hit by that drunk driver. It's my fault he was on the road!"

"I shouldn't have gone to that football game. I'm sure that's where I got Covid. I brought it home. I gave it to my wife. I lived. But she.... didn't. I feel like I killed the woman I loved!"

"Be aware that these Gremlins will pull in their evil twin, Shame. Guilt will say, 'Oh you feel so awful because you did wrong things.' But shame morphs guilt, and the variant will infect your body, mind and soul, saying, 'Oh you feel so awful because you are a bad person.' You are not a bad person. You've got to outsmart all the gremlins' tricks. To do that, know that guilt, shame, anxiety, and all that overwhelms you is fed by the stories you tell yourself. Guilt likes to create addictive stories that tell you that you are less than yourself. And when you are grieving, this voice gets louder."

"So what can we do to heal all of this, Margaret?" asked

"First, know there is no cure, but it can get better by taking time to curiously explore, rather than berate yourself. The process of being open and honest will actually help you resolve many things in your life. Healing grief requires you to go through the painful, yucky things that infect your peace. But there is hope and healing on the other side. You're doing well. I'm proud of all of you." She glanced over at the cookies and coffee. "Let's take a break and we'll come back and look at how to heal

VickiJolene Lindley Reece®

In This Issue

- Grief's Guilt Gremlins:
 Advance Planning: Bill Woulda, Coulda, Shoulda
- Healing Guilt
- · Forgiveness Heals
- Pay
- Six Needs of Mourning
- Dates of Continuous Care meetings



FORGIVENESS HEALS YOU

"When we give ourselves self-compassion, we are opening our hearts in a way that can transform lives." - Kristen Neff

"The more you know yourself, the more you can forgive yourself." - Confucius

"You, Lord, are forgiving and good, abounding in love to all who call you." - Bible Psalm 86:5

"Forgiveness is not an occasional act, it is a constant attitude." - Dr. Martin Luther King

"Forgive others, not because they deserve forgiveness, but because you deserve peace." - Mel Robbins

"The simple truth is, we all make mistakes, and we all need forgiveness". - Desmond Tutu

"Father, forgive them. They know not what they do." - Jesus

"To forgive is to set a prisoner free and realize that prisoner was you" - Lewis Smedes

"Blessed are those who mourn. They will be comforted" - Jesus

"God grant me the serenity to accept the things I cannot change, the courage to change the things I can and the wisdom to know the difference." - Reinhold Neibuhr



PLAN AHEAD - Bill Pay

"When it comes to handling online or mobile banking and the death of a loved one, knowing a few key items can save you some headaches later." A Bachman

The week after my husband died, I tried to pay our bills online. The account was in both our names, and I was the death beneficiary. Imagine my shock when BillPay denied me access, and had deleted all the 40 payees. What I learned was that only one Social Security number is attached to an account. ! Had I known this would have happened, I would have copied payees into the BillPay on the shared account where I was primary, simply as a backup.

During my meltdown, Aaron Bachman came to my rescue and I am forever grateful. I asked him to help us understand.

By Aaron Bachman, Digital Banking Officer at Banklowa, Independence Iowa.

When it comes to handling online or mobile banking and the death of a loved one, knowing a few key items can save you some headaches later.

- When many banks are notified of a death, the bank will want to shut down that person's online banking for security reasons. This is different than shutting down the account, this is simply shutting down access to services within online and mobile banking. There are 2 main reasons for this. First, if there are recurring bill payments set up we want them to stop being paid. It is much easier to keep the funds in the account at the bank when someone passes then it is to work with the payee to get the funds sent back after they are paid. Secondly, and it is a sad truth, in the event of a death, many see this as an opportunity for fraud. As a result, the bank will want to prevent access and to stop any payments that were scheduled.
- Bill pay is a service within online banking that is managed by the customer of the bank. Bank staff do not have the ability to manage bill pay on behalf of a customer, but they will have the ability to shut it off upon notification of death.
- If you are a joint owner of accounts or in the position of authority on someone else's account, it is important to know if they use bill pay services within online banking, and the specifics of those bill payments. For example, who is the payee, what is the payment for, is it recurring, and how much is it for.
- I recommend that if you have experienced the death of a loved one and you are joint on shared accounts or have a position of authority on any of their accounts and you notify the bank of their death, discuss any self managed services within online/mobile banking with the bank. As mentioned above, these services are managed by the customer, but the information can be lost if the online/mobile banking is closed down due to death. By discussing these services specifically when you notify the bank, they can ensure that all important information is transferred or provided to you.

HEALING GUILT

"First: **Identify the feeling as guilt.** Pay attention to physical and emotional triggers. Get a notebook. Dump all the thoughts and feelings. Do not edit. Let it be raw."

"But it helps me to talk!" gushed Jessica. Members of the group smiled, appreciating their favorite extrovert. "I'm so lucky to have great friends. We just talk everyday! Why yesterday..."

"Excellent," Margaret glanced at her watch, with ten minutes left, she was determined to stay on track. "Talk to a trusted friend, counselor, pastor, rabbi, or support group. Talking is the most healing thing you can do. Do not let grief, guilt, or any feeling lie dormant and fester. Talking is like letting fresh air into a stuffy room," reminded Margaret as she nodded at Jessica. "You have friends that will listen to your pain without judging or offering unhelpful advice."

"I like writing and journaling," added Sheila. "I pour everything into a spiral notebook. It's like a hurricane of emotions. After venting a while, I get to the peaceful eye of the storm. It helps me sort things out"

"Thanks for bringing that up Sheila. Writing can help you pinpoint feelings of grief. Guilt often causes you to unknowingly default to childhood experiences of grace and forgiveness, but more often of shame and blame. It depends on how you were disciplined. Your brain has been trained to create judgemental thoughts, like unrealistic expectations of yourself and others, berating yourself, thinking you should have done better, that it's not enough unless it's perfect. You may revert to the magical thinking that 'if only you'd done______ you could have fixed everything." Margaret paused.

"What I want you to understand is that grief always opens the door not only to the heartbreak of the immediate loss, but to the many wounds, regrets, mistakes and mishaps that have accumulated over the years. If you pay attention and do inner work, you'll heal on many levels. By expressing it, you're actually mourning in a positive way."

"So you're saying that my guilt has deeper roots than I might realize?" asked Glen.

"Absolutely. And by exploring your feelings and challenging your thoughts, you can open doors of grace: First **accept you are only human!** Humans make mistakes, they fall down, say stupid things. And we certainly can't control the uncontrollable."

"But what if it was something I could have done better?" Marla fidgeted, wringing her hands, "I was truly hateful at Dan's funeral. I said awful things to his mom. I don't think she will ever talk to me again."

"Good for you, Marla, to confess that. Guilt can be helpful if it moves you to take positive action! If you harmed another, admit it. Talk to the person you hurt. Guilt motivates us to ask for forgiveness. That request might be to another, yourself, your loved one, or to God. Receive grace. Listen and take action to remedy a situation or bring reconciliation into a relationship. Keep your heart soft."

Marla twisted her fingers before softly admitting, "I don't know if I can do that. You don't know his family. And you don't know the pain my husband brought into our marriage because of her."

"I get it Marla, thanks for trusting us with that," said Ted, reaching out to pat her back. "It was that way with my wife and me. My guilt included a lot of anger, resentment and regret in the midst of grieving the love we shared." He paused, waiting for Marla to look at him before gently continuing.

"I couldn't do it alone. That's why I joined this grief group to talk with others who would understand. Unforgiveness poisons your own heart, but also recognize the toxic person. Forgive, then keep healthy boundaries." He paused, considering how to continue.

"Then I asked God to help me. I surrendered everything because the guilt, grief, sadness was more than I could handle. I had to trust a Higher Power who I believe is the source of unconditional love. You will heal. Might take some time. Every day pray for yourself, your loved one, your family, your friends, your future. Picture the power of love pouring into your heart, your home." He stopped to offer a tissue to Marla.

"Didn't mean to preach, but I can feel that love and it has made a difference to me."

"I needed that," admitted Marla."Thanks Ted."

Silence fell upon the group as each pondered all the hopeful ways to heal the guilt.

Jessica could stand it no longer, her wide smile and heart bursting with encouragement. "Everytime one of those Gremlins of Guilt, the Woulda, Coulda, Shoulda attacks, we say out loud:

Remember you're not alone! Remember you did your best! Remember to forgive and love!"

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6 Needs of Mourning:

- 1. Accept the Reality of the death
- 2. Let yourself feel the pain of the loss
- 3. Remember the person who died
- 4. Develop a new self identity
- 5. Search for meaning
- 6. Let others help you now and always
 Dr. Alan Wolfelt

