

Illustration by Kim Barnes



When Death Comes Stealing

A WIDOW BEFORE 40? Unthinkable—except nearly a third of all African-American women who lose their husbands are. These brave sisters speak out about their sadness and the courage to keep on. **By Monique R. Brown**

Carolyn Jones* was finally enjoying the husband of her dreams. While most of her eight-year marriage to Mark* was troubled, life finally seemed to be going her way. "Married life in the beginning was very rocky," Jones admits. "I found out that he'd fathered a child with another woman when I was about four months pregnant with my daughter. It was a hard and traumatic time. But after the birth of our beautiful daughter, things changed."



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Unfortunately, Jones is not alone. The U.S. Census Bureau estimates that there were 1,367,000 African-American widows in 2000. Of those, 44,000 were under age 40, confirming that widows come in all age groups. But there's one distinct difference: For young women, the experience is unexpected, explains Tina B. Tessina, Ph.D., a licensed marriage and family therapist based in Long Beach, Calif. "An older widow or widower may be nursing a spouse through a long illness," she says. "In that case,

ciary on his bank accounts and other assets from his mother to his new bride. What's more, Malik was at the end of his NBA contract and hadn't yet signed a new one. The only funds Sealy received were from Malik's NBA friends, celebrity supporters and the NBA union's accidental-death policy. Sealy appreciated the money she received, but it wasn't nearly enough to cover her expenses, which currently include a monthly mortgage of \$4,000 for her home in Queens, N.Y., and private-school tuition of more than \$10,000 per year for her son.

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According to 38-year-old Jones, "he became so much calmer, more attentive and sensitive to me." She believes both their daughter's birth and his own failing health (diabetes, heart problems, high blood pressure) were the inspiration her husband needed to clean up his act. "He spent more time with [our daughter] than I did," she says. "He was the first one to give Micah a bottle and the first one to feed her solid foods. He loved her."

The joy was short-lived. Just three days before their daughter's third birthday, Mark, then 42, suffered a fatal heart attack. "The last time I talked to him was at noon on March 2, 2000. I called him to confirm that after I got off work, we were going to Costco to pick up the supplies for Micah's birthday party," she remembers. "But when I got outside at five o'clock, no one was there to pick me up. I called the house to find out what happened and was surprised when my daughter answered the phone. She told me that she was having trouble waking up Daddy. When I finally got home, I found him lying on the floor. Micah was on the bed

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SUCH WAS THE CASE FOR LISA Sealy, widow of Malik Sealy, a shooting guard for the NBA's Minnesota Timberwolves. The couple had been married for less than nine months when, on May 20, 2000, her 30-year-old husband was killed in a car accident with a drunk driver. "I know God has a plan, but it just doesn't make sense to me," says Sealy, 34, who still feels her pain is too much to bear. "Some days something as small as the light bulb blowing will trigger a frenzy of crying and hysterical behavior, because that was Malik's job. But then some days I'm good."

Her husband's death was a rude awakening to the state of her finances, declares Sealy, who says that she and her five-year-old son, Malik Remington, "are definitely in a different financial situation than when Malik was alive." To start, the couple didn't have life insurance. Nor had Malik changed the benefi-

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AFTER THAT INCIDENT, Bobby Phills—at the time, a Charlotte Hornets guard—was killed in a car crash after he lost control of his Porsche during a high-speed race with his teammate David Wesley. Phills left behind a widow, Kendall, and their two children. The incidents inspired Sealy to get quotes for an insurance policy: "There were times I wanted to say things, but I didn't want him to think I was just interested in his money. Malik was so positive he wouldn't think about dying," she says. "At 30 years old, you don't think you're going to die. But if you have children, you need [to designate] guardianship for them and life insurance for the people you leave behind."

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Lori A. Douglass, attorney-at-law for Kurzman, Eisenberg, Corbin, Lever and Goodman in White Plains,

N.Y., agrees. As a start, Douglass recommends a term-life insurance policy, a power of attorney, a living will, a health-care proxy, a will and an organ donation card, as well as documents appointing alternate legal guardians for your children in the event that something happens to both parents. (See page 60 for definitions.)

Douglass also recommends reviewing the beneficiary designation on any benefits to which your employer, bank and other financial institutions entitle you. "A lot of people have their parents as the beneficiary because they were single at the time that they joined these plans. But if you die unexpectedly, your parents will get those benefits. After you marry, make sure you change your beneficiary designation," cautions Douglass, who recommends using a life insurance agent or financial planner to help make the right decisions.

MARK MITCHELL, a financial advisor at the New York-based Axa Advisors, also recommends that couples disclose to each other what their assets are, where those assets are located and all relevant contact information. According to Mitchell, "A lot of husbands do not tell their wives [about] all of the business affairs because they feel an informed wife has a greater advantage over the assets [in case of divorce]. But your wife can hire someone to find those assets anyway." Besides, keeping your spouse informed is the responsible thing to do, insists Mitchell. "It's not a matter of *if* a person passes away but *when*. So it's very important to have vehicles in place that take care of those who depend on us."

It's just as crucial to know how to take care of ourselves. Bevolyn Williams-Harold, 36, and her husband were in debt, from credit card expenses and student loans, before he died of a fatal blood clot three years ago. The challenge of

handling the money matters solo spurred Williams-Harold to get her financial house in order. "When Jeffrey died, I asked that in lieu of flowers [people] donate money toward our son Jourdan's scholar-

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ship fund," says the New York City-based freelance writer. "I took that seed of donations and opened a 529 college savings plan."

Next, Williams-Harold used the money from her husband's insurance policy to pay off all her debts. She invested the rest in money-market accounts and rolled her 401(k) into an IRA. "I've done much more investing since then," she says. "I have a financial planner who is very good. In addition to having a will, I have set up a living trust and living will, so my mom will know what to do if I am in a life-threatening situation."

Like Williams-Harold, Sealy is concerned for the financial future of her son and is accepting donations for the Malik Remington Sealy Trust,

which she set up in New York City. According to Sealy, this is the only means of support for her son's education. "People promised us [money], but they didn't come through," she cries. Sealy says that

there was talk of a celebrity basketball game to benefit Remi and that another player promised them a house, but nothing materialized. "They have their own lives to worry about," she states. "I don't think people purposely say 'Forget Lisa' or 'Forget Remi,' but I think they have their own trials and tribulations. They were caught up in the moment, but the things they promised just didn't come to fruition."

Sealy admits it was her and her husband's responsibility to plan for their family's financial future. She doesn't hold anyone else accountable for the couple's lack of foresight. "By the grace of God, we have been able to pay bills. I'll be pulling my hair out, and then the mail will come and it will be a check from someone or a tax refund. It's always a last minute rescue."

BUT FINANCES MAY be the least of your concerns when you lose a spouse, emphasizes Andria Hancock-Crear, 43, who lives in Inglewood, Calif. The program manager says that from a financial perspective, her day-to-day life hasn't changed drastically, although she doesn't have much money for big-ticket items. "His contribution to our family was so much bigger than just money," states Hancock-Crear, who lost her husband in October 2002 from a heart attack. "Sometimes people just focus on the financial aspect. The thing that is missing way more than that is the wisdom that he [brought] to situations, his perspective and life experiences."

The couple, married for three years,

had two sons: Ayinde, now 7, and Amir, 5. "His presence as a father was so huge for the boys," Hancock-Crear says. "He was a family man, and the boys won't know what it's like to have that wit and wisdom. I'll do my best to keep that alive and talk to them as things come up so that they have a connection to him, his values and what he wanted for them. That's something that money cannot buy."

Indeed, the grief from losing a spouse can cause all kinds of trauma that can't be measured in dollars and cents. As marriage counselor Tessina points out, widows often undergo emotional, spiritual and physical stress. "The biggest physical thing is forgetting to care for yourself," she says. "If you have a friend who has lost a spouse, you might notice that the friend doesn't take care of her appearance like she used to. Part of that is the overwhelming responsibility that can come with things like single parenthood. That can take a toll."

AND THEN THERE'S the loneliness of losing your soul mate, lover and best friend. Harold-Williams, Sealy and Hancock-Crear have refocused the majority of their attention on their sons, which keeps them busy. "I found a grief group for the boys

so they can have a place to deal with their feelings, and I found a group for myself," says Hancock-Crear. "Those groups have been a blessing."

For Harold-Williams, hugging her pillow at night allows her to pretend that someone is in the bed with her. And although she wasn't particularly fond of being a pastor's wife (her husband was an ordained minister), she finds herself more active in the ministry than ever before. Sealy, Hancock-Crear and Jones concur that spirituality helps them get through tough times as well.

But for Jones, the struggle to fill the void in her life nearly overwhelms her at times. At first, she dealt with her pain through conspicuous consumption—expensive hotel rooms, fancy restaurants and pricey clothes. "The fix was temporary," she admits. "We had the beautiful, materialistic thing but I was still very lonely, and I still [am]."

Over the last six months, Jones quit her job, packed her bags and relocated to Columbia, S.C., to live with her father. She began a new career as an investor/entrepreneur, but she says the learning curve has been a slower process than she expected. Jones hopes to eventually move herself and her daughter

to Charlotte, N.C. "I stepped out on faith in order to realize my dreams of entrepreneurship, but I probably should have eased into it and kept my old job until my new career could provide me with the same income I'd been making previously," she admits. "[In] leaving my job and New York, I was running from a broken heart," she says. "God sustained me, and I just have to keep believing that God will continue to sustain me." ☉

* Name has been changed.

Widows on the Web

Young Widows and Widowers (youngwidowsandwidowers.com): Offers a free newsletter, online articles, a chatroom, resources for widows and widowers and advice to those who want to assist others in mourning. Lisa Ianucci, a mother of three who lost her 37-year-old husband to Hodgkins' Disease, founded the site.

African-American Widow (lizfeather.com): Developed as a research tool to uncover the coping strategies of African-American widows, this site also provides helpful links for financial planning.

When You Say, "I Do," Do This

Every married couple should complete certain documents as part of their estate plan, says attorney Lori A. Douglass. "To get these forms, go see an estate-planning attorney," she advises. "You can contact the Bar Association where you live for referrals." For insurance issues, contact several reputable insurance companies and select an agent that you trust. Below, a legal checklist every married woman should follow:

Power of Attorney: Appoints another individual to handle your financial matters if you're incapacitated. As a couple, you need a power-of-attorney form on file that allows each spouse to handle financial matters for the other. • **Living Will:** Provides information about whether you want your life prolonged if you become incapacitated to the point of requiring artificial life support. • **Health-Care Proxy:** Legally appoints someone to make medical decisions on your behalf if you are incapacitated or unable to competently make those decisions yourself. If you don't have a health-care proxy, your spouse will automatically assume that role. • **Will:** Specifies how you or your spouse wants to dispose of personal property upon death. Without a will, if your husband dies and he owns property in his own name, that property is split between the wife, who receives 50 percent, and the children, who together receive the other 50 percent. That means that if your children are minors, you'll need to get a court-appointed guardian to sell the property. • **Term Life Insurance:** If you lose your spouse and have minor children, this policy will replace his income for a minimum of 10 years. • **Organ Donation Card:** If you want to donate your organs, put your wishes in writing. Find out how at organdonor.gov.