



Directory of Resources

*"I measure every Grief I meet
With narrow, probing eyes—
I wonder if It weighs like Mine
Or has an Easier size."
-Emily Dickinson*

• Grief and Bereavement •

Organizations

Centre for Living with Dying
554 Mansion Park Drive
Santa Clara, CA 95054
(408) 980 9801
<http://www.thecentre.org>

This agency is devoted to those dealing with the life issues of loss and grief. The goal of the agency is to provide an organization that would actively reach out to individuals, families and professionals living with the reality of loss. Over the years, the Centre has developed specialized programs to facilitate the natural human process of bereavement in a safe, nonjudgmental atmosphere.

Hospice Foundation of America
2001 S St. NW #300
Washington DC 20009
(800) 854-3402
<http://www.hospicefoundation.org>

The Hospice Foundation is a not-for-profit organization that assists those who deal either personally or professionally with terminal illness, death and the process of grief. Hospice offers a variety of bereavement and counseling services to families before and after a patient's death.

National Association of Military Widows
4023 25th Road North
Arlington, VA 22207
(703) 527-4565

Provides referral service, social outings and support groups for the newly widowed. The association acts as lobby for legislation beneficial to military widows and surviving children.

National Hospice and Palliative Care Organization
1700 Diagonal Road, Suite 300
Alexandria, VA 22314
(800) 658-8898
(703) 837-1500

<http://www.stepstn.com/>

The National Hospice and Palliative Care Organization is the largest association and leading resource for professionals and volunteers committed to and providing service to patients and their families during end of life. NHPCO provides educational programs and technical assistance, and works to influence health programs and public policies related to end of life care. The National Hospice Help line (800) 658-8898 provides hospice care information for terminally ill persons and referrals to hospice programs nationwide.

INFORMATION COLLECTED AND PROVIDED BY ACCETTURA & HURWITZ

National Mental Health Association

**1021 Prince Street
Alexandria, VA 22314
(800) 969-NMHA
<http://www.nmha.org>**

The National Mental Health Association is dedicated to the treatment, diagnosis and prevention of mental illness. Widows who experience signs of depression or anxiety can contact NMHA for counseling, referrals and treatment options.

Sena Foundation

**USA Central Office
108 South Main Street
Bowling Green, VA 22427
(804) 633-7575
<http://www.sena.org>**

The Sena Foundation has been a direct force in the grief and loss field for over a decade. This non-profit organization provides substantial support for death/dying/hospice movements. Offers free support for those going through catastrophic loss. Provides hands-on support (one on one, peer support, practical in-home and assistive living support) as well as educational programs (workshops, seminars, retreats and training programs.)

The Shiva Foundation

**551 Cordova Rd. #709
Santa Fe, NM 87501
(800) 720-9544
<http://goodgrief.org>**

E-mail: shiva@goodgrief.org

The Shiva Foundation is a not-for-profit, non-sectarian organization committed to developing resources and offering support in the grieving process. These programs are offered to individuals, families and communities. Shiva Foundation offers counseling, seminars, educational programs and referrals for grieving families.

THEOS Foundation, Inc. (They Help Each Other Spiritually)

**1301 Clark Building
717 Liberty Avenue
Pittsburgh, PA 15222
(412) 471-7779**

Publishes THEOS Magazine, books, printed materials for both men and women of any age who have lost a spouse. Additionally, THEOS organizes local support groups in both the United States and Canada. THEOS helps persons whose spouses have died, providing educational materials and emotional support for the newly widowed. Chapters offer ongoing self-help support groups. THEOS also publishes and hosts an annual national conference, open to both professionals and those who are recently widowed.

Widowed Persons Services

**American Association for Retired Persons
601 E Street, N.W.
Washington, DC 20049
(800) 424-2277
(202) 434-2260
<http://www.aarp.org/griefandloss>**

The American Association for Retired Persons provides outreach, referral, support, education and printed material for retirees. Widowed Persons Services is an outreach program, sponsored by AARP, in which trained widowed volunteers offer support to newly widowed persons of any age. AARP/WPS assists local community organizations and regional chapters of national organizations to coordinate, maintain and develop programming and support services.

Hotlines and Toll-Free Numbers

Grief Recovery Institute

**P.O. Box 6061- 382
Sherman Oaks, CA 91413
(800) 445-4808 (hotline hours: 8:00 a.m. - 5:00 p.m.)
(818) 907-9600
<http://www.grief-recovery.com/>**

The National Grief Recovery Hotline seeks to ease the isolation of those suffering from a loss and assists them in coping with their grief. Offers information, handbooks, resources and news to help individuals deal with grief.

INFORMATION COLLECTED AND PROVIDED BY ACCETTURA & HURWITZ

**National Institute of Mental Health
Anxiety Disorder Education Program
1021 Prince Street
Alexandria, VA 22314
(888) 8-ANXIETY**

<http://www.nmha.org>

Trained counselors can give referrals and information to callers. The National Mental Health Association is dedicated to improving mental health and diagnosing mental disorders and diseases.

Internet Sites and Web Resources

Bereavement Magazine Online offers an extensive links area at <http://www.bereavementmag.com/resources/default.asp>. The magazine itself is available to subscribers only. Subscriptions can be ordered on-line.

Death and Dying Support Online offers a safe haven to those who have lost a loved one to death, are anticipating the loss of a loved one or who are facing their own death in the near future. Death and Dying provides comfort, support and education about issues surrounding death at a time when people are confused, apprehensive and dealing with shock and sorrow.

<http://www.death-dying.com/>

At **Grief Recovery Online**, others who have experienced the pain of losing a loved one share their experience and strength. There are message boards, resource listings and secure chat rooms for all who are grieving.

<http://www.groww.com>

Grief Share is a national organization to help grieving friends, families and partners through the loss of a spouse. The national organization trains and supports local support groups in the recovery process. This website gives information on how to start or find a local Grief Share group and begin healing.

<http://www.griefshare.com>

GriefNet, created by a non-profit organization, is a resource for people experiencing bereavement. It includes a memorial garden, support groups, bulletin boards, and links to other resources on the Internet. There is also a library of articles and poetry, and a "bookstore" for purchasing special publications.

<http://www.rivendell.org>

Growth House is an international gateway to resources for life-threatening illness and end of life care. Their primary mission is to improve the quality of compassionate care for people who are dying through public education and global professional collaboration. The site offers an extensive bookstore, chatrooms and many resource guides.

<http://www.growthhouse.org>

The Layman's Guide to Death and Dying is an 'e-book' - an electronic book created to help those who grieve and those who provide support for the bereaved. Its purpose is to foster an understanding of the human response to the phenomena of death, dying and bereavement.

<http://www.bereavement.org/>

WidowNet is consistently referred to as the foremost web authority on widowhood. The site includes information and self-help resources for, and by, widows and widowers. Topics covered include grief, bereavement, recovery, and other information helpful to people, of all ages, religious backgrounds and sexual orientations, who have suffered the death of a spouse or life partner.

<http://www.fortnet.org/WidowNet/index.html>

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SUGGESTED READING

- Beresford, Larry. **The Hospice Handbook : A Complete Guide.** Little, Brown & Co. 1993.
Presents a definitive guide to hospice care. Discusses how to find the right one and how to get the best care for the money.
- Brothers, Joyce. **Widowed.** Ballantine Books. 1992.
In her personal, comforting way, Dr. Joyce Brothers describes the very real incidents and feelings that every woman who has lived through the death of a spouse will immediately recognize.
- Fairview Hospice. **The Family Handbook of Hospice Care.** Fairview Press. 1999.
Answers basic questions about hospice services.
- Felber, Marta. **Grief Expressed: When a Mate Dies.** Lifeworlds. 1997.
Emphasizes the importance of having a reactive mindset and suggests specific steps to dealing with loss. Empowering and optimistic, from somebody who knows what she is writing about.
- Gates, Philomene. **Suddenly Alone: A Woman's Guide to Widowhood, Divorce and Loneliness.** Gridiron Publishers. 1998.
A valuable guide for people facing any kind of loss, especially that of a significant other.
- James, John W. **The Grief Recovery Handbook : The Action Program for Moving Beyond Death Divorce, and Other Losses.** Harper Collins. 1998.
Illustrates what grief is and how it is possible to recover and regain energy and spontaneity. Offers griever's the specific actions needed to complete the grieving process and accept loss.
- Jones, Jane Griz. **From Grief to Gladness: Coming Back from Widowhood.** Recovery Communications. 2000.
Frankly describes the process of beginning a totally different kind of life. Those experiencing a loss either through death or divorce will find helpful and insightful advice.
- Jowell, Barbara Tom. **After He's Gone: a Guide for Widowed and Divorced Women.** Birch Lane Press. 1997.
Articulates the emotions specific to newly widowed and newly divorced women--as well as the emotions they have in common--and provides realistic advice on getting through the first weeks, plus a useful list of simple things women can do to feel better immediately.
- Kubler-Ross, Elizabeth. **On Death and Dying.** Collier Press. 1997.
Explores the five stages of death and the impact felt on the patient, professionals and family.
- Kushner, Harold. **When Bad Things Happen to Good People.** Avon Books. 1983.
Offers a moving and humane approach to understanding life's tragedies.
- Lynn, JoAnne. **Handbook for Mortals: Guidance for People Facing Serious Illness.** Oxford University Press. 1999.
Provides practical information on caregiving options and decisions.
- McLeod, Beth Witrogen. **Caregiving: The Spiritual Journey of Love, Loss and Renewal.** John Wiley & Sons. 1999.
Presents a view of caregiving that is both practical and spiritual.
- Neeld, Elizabeth Harper. **Seven Choices : Taking the Steps to New Life After Losing Someone You Love.** Centerpoint Press. 1997.
Contains personal narratives, medical and scientific research, and suggestions and advice on the subject of change, loss, and grief. Identifies the unexplainable myriad of emotions that one experiences when losing someone, not only to death, but to divorce and other losses as well.
- Rando, Therese. **How to Go on Living When Someone You Love Dies.** Bantam Books. 1991.
Presents comprehensive guidance including an extensive resource listing. Offers the solace, comfort, and guidance to help you accept your loss and move into a new life without forgetting your treasured past.
- Wolfelt, Alan. **The Journey Through Grief: Reflection on Healing.** Companion Press. 1997.
This spiritual guide to those grieving the death of someone loved explores the mourner's journey through grief, in particular the six needs that all mourners must meet to heal and grow.

• Social Security and Government Benefits •

Organizations

Department of Veterans Affairs (VA)

**810 Vermont Ave. NW
Washington, D.C. 20420
(800) 827-1000
(202) 273-5400
<http://www.va.gov/>**

The VA Web site is a worldwide resource that provides information on VA programs, benefits and facilities worldwide. The "Facilities Directory" at <http://www.va.gov/stations97/guide/home.asp?DIVISION=ALL> allows visitors to locate VA centers in their state. Many benefit application and information forms are available from this site.

Department of Veterans Affairs National Cemetery Administration

**810 Vermont Avenue, N.W.
Washington, D.C. 20420
(800) 827-1000
<http://www.cem.va.gov/index.htm>**

The National Cemetery Administration (NCA) honors Veterans with a final resting place and lasting memorials that commemorate their service to our nation. Maintains national cemeteries and provides a headstone or marker and Presidential Memorial Certificates in recognition of veteran's service to their nation.

Pension and Welfare Benefits Administration (PWBA)

**U.S. Department of Labor
200 Constitution Ave., N.W.
Washington, DC 20210
(202) 219-8776
<http://www.dol.gov/dol/pwba/>**

Protects the integrity of pensions, health plans, and other employee benefits for more than 150 million people. The Division of Technical Assistance and Inquiries assists members of the public with technical questions relating to pension, health, or other benefits offered by employers.

Pension Benefit Guaranty Corporation (PBGC)

**1200 K Street N.W.
Washington, D.C. 20005-4026
(800) 400-PBGC
www.pbqc.gov**

PBGC is a federal corporation created under the Employee Retirement Income Security Act of 1974 to guarantee payment of basic pension benefits earned by about 43 million American workers and retirees participating in nearly 40,000 private-sector defined benefit pension plans.

Social Security Administration (SSA)

**Office of Public Inquiries
6401 Security Blvd.
Room 4-C-5 Annex
Baltimore, MD 21235-6401
(800) 772-1213
www.ssa.gov**

The SSA's OnLine website provides a wealth of information including benefit information publications, how to apply for retirement benefits, and how to locate and contact your local office. A searchable Q&A database provides answers to the most commonly asked questions regarding Social Security Benefits. A new feature of the website is an on-line "Social Security Retirement Planner" at: <http://www.ssa.gov/retire/> which will help Americans better prepare for their financial future. The planner lets individuals compute estimates of their future Social Security retirement benefits online. Also new, <http://www.ssa.gov/women>, provides basic social security information on retirement, survivors benefits, disability, and Supplemental Security Income pertinent to women.

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Veterans of Foreign Wars (VFW)
406 West 34th Street
Kansas City, Missouri 64111
(816)756-3390

<http://www.vfw.org/home.shtml>

VFW administers a host of programs and pursues issues of national importance to veterans. The VFW has more than 15,750 trained service officers to assist any veteran or their dependents in gaining federal or state entitlements.

Hotlines and Toll-Free Numbers

Social Security Administration's hotline provides recorded public information on benefits 24 hours a day. Other direct customer services are available at this toll-free number from 7 a.m. to 7 p.m. on business days.
(800) 772-1213.

Internet Sites and Web Resources

Access America for Seniors believes that members of the public should be able to go to one comprehensive website to help them find the particular agency(ies) to satisfy their needs. The "Federal Retirement Benefits" section of this site provides a one-stop information center on Social Security and Veteran and Railroad Retirement Board benefits.

http://www.seniors.gov/retirementplanner/federal_retirement_benefits.html

The Pension and Welfare Benefits Administration website contains several consumer articles on pensions.

<http://www.dol.gov/dol/pwba/public/pension.htm>

Suggested Reading

Cash, Connacht. **The Medicare Answer Book.** Race Point Press, 1999.

Provides definitions of commonly misunderstood terms, useful addresses and phone numbers and extremely practical advice about how to keep from being overwhelmed by the paperwork.

Dickens, Thomas. **Keys to Understanding Social Security Benefits (Barron's Keys to Retirement Planning).** Barron's Educational Series. 1992.

An easy-to-read summary of how each of us contributes to the program and the various ways in which we're entitled to benefit.

Jehle, Faustin. **The Complete & Easy Guide to Social Security, Health Care.** Williamson Publishing. 2000.

Discusses medical, hospice and drug expenses and explains which programs provide coverage for them. An extensive directory provides telephone numbers for the organizations and people who can help.

Landis, Andy. **Social Security : The Inside Story : An Expert Explains Your Rights and Benefits.** Crisp Publications. 1997.

A comprehensive, easy-to-read guide to the Social Security and Medicare systems, outlining benefits and special provisions. Discusses the organizations and their histories, eligibility requirements, payment computations, the claim process, family and survivors benefits.

Matthews, Joseph L. **Social Security, Medicare & Pensions.** Nolo Press. 1999.

An essential handbook that shows everyone over the age of 55 how to maximize benefits and cut through the bureaucracy to get what they're entitled to.

Tomkiel, Stanley. **Social Security Benefits Handbook.** Sourcebooks. 1998.

For those looking for accessible, understandable assistance. The author has distilled details about how Social Security is administered and what benefits are available for whom into clearly presented, easy-to-locate explanations.

Treanor, J. Robert. **Mercer Guide to Social Security and Medicare 2000.** Wm. M. Mercer Publishing. 2000.

A simple explanation with easy-reference benefit tables.

• Insurance •

Organizations

American Association for Retired Persons (AARP)

**601 E. Street, N.W.
Washington, D.C. 20049
(800) 424-2277
(202) 434-2260**

<http://www.aarp.org/hcchoices/medicare/makechoice/home.html>

The "Making Medicare Choices" section of the AARP website provides invaluable information, referral agencies and an extensive glossary of terms regarding Medicare coverage.

American Council of Life Insurers (ACLI)

**1001 Pennsylvania Avenue, N.W.
Washington, D.C. 20004-2599
(800) 589-2254.**

http://www.acli.com/public/consumer/mainframe_cons.htm

Gives tips on buying insurance products online and answers commonly asked questions regarding life insurers and the Internet. Explains the best way to shop for long-term care insurance.

Center for Medicare Advocacy, Inc.

**P.O. Box 350
Willimantic, CT 06226
(860) 456-7790**

<http://www.medicareadvocacy.org/index.html>

The Center for Medicare Advocacy, Inc. is a private, non-profit organization which provides education, advocacy, and legal assistance to help elders and people with disabilities obtain necessary healthcare. Provides a summary of Medicare benefits and current rate information.

Health Care Financing Administration (HCFA)

**7500 Security Boulevard
Baltimore, MD 21244, USA
(800) MEDICARE (800) 633-4227
(410) 786-3000**

<http://www.medicare.gov/>

The HCFA is a federal agency within the U.S. Department of Health and Human Services. HCFA runs the Medicare and Medicaid programs — two national health care programs that benefit about 75 million Americans. The website allows visitors to search for information on health plans, nursing homes, Medigap policies, contacts, and Medicare activities in their area.

Health Insurance Association of America (HIAA)

**P.O. Box 753
Waldorf, MD 20604-0753
(800) 828-0111
(301) 374-6711**

<http://www.hiaa.org/cons/cons.htm>

Provides various insurance guides for consumers and a state-by-state directory to insurance bureaus at http://www.hiaa.org/cons/state_insurance.html

Independent Insurance Agents of America, Inc. (IIAA)

**127 South Peyton Street
Alexandria, VA 22314
(800) 221-7917
(703) 683-4422**

<http://www.iaa.org/>

The IIAA is committed to providing consumers with the most up-to-date information about trends in the insurance industry as well as independent advice about shopping for insurance. IIAA is the nation's oldest and largest national association of independent insurance agents, representing a network of more than 300,000 agents and agency employees nationwide.

Discusses what to look for when selecting an agent.

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Insurance Information Institute (III)

**110 William Street
New York, NY 10038
(212) 669-9200**

<http://www.iii.org/home.html>

Founded in 1960, the III is recognized by the media, governments, regulatory organizations, universities and the public as a primary source of information, analysis and referral concerning insurance. The III also answers nearly 50,000 questions through the National Insurance Consumer Helpline, a toll free telephone service. Their site provides links to various state insurance departments.

Life and Health Insurance Foundation for Education (LIFE)

**2175 K Street, NW
Suite 250
Washington, DC 20037
(202) 464-5000**

<http://www.life-line.org/>

The Life and Health Insurance Foundation for Education (LIFE) is a non-profit organization designed to address the public's growing need for information and education on life, health, and disability insurance. On-line information is provided on a variety of insurance topics and extensive glossaries are available.

Medicare Rights Center (MRC)

**1460 Broadway, 11th Floor
New York, NY 10036
(212) 869-3850**

<http://www.medicarerights.org/Index.html>

MRC is a national, not-for-profit organization that helps ensure that older adults and people with disabilities get good affordable health care. MRC works to teach people with Medicare and those who counsel them--healthcare providers, social service workers, family members, and others--about Medicare benefits and rights. Provides easy-to-understand information on various Medicare benefits and how to solve problems.

National Center for Assisted Living (NCAL)

**1201 "L" Street, N.W.
Washington, D.C. 20005
(202) 842.4444**

<http://www.ncal.org/consumer/ltcneeds.htm>

The National Center for Assisted Living (NCAL) is the assisted living voice of the American Health Care Assn. (AHCA), the nation's largest organization representing long term care providers. The "Consumer Information" section of their website provides extensive information about Long Term Care insurance including costs and how to select a good policy.

United Seniors Health Cooperative (USHC)

**409 Third Street, SW, Second Floor
Washington, D.C. 20024
(202) 479-6973**

<http://www.unitedseniorshealth.org/>

USHC helps older adults achieve health, independence and financial security through a wide range of programs and services. They have developed publications on topics of vital concern to older consumers, including managed care, financial planning, home care, long-term insurance, Medicare and Medigap insurance.

Hotlines and Toll-Free Numbers

Insurance Information Institute (III)

**110 William Street
New York, NY 10038
(800) 942-4242**

Insurance experts can give information about auto, home, business or life insurance problems. Hours of operation are 8:00 a.m. - 8:00 p.m., ET
Monday - Friday.

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Medicare Rights Center (MRC)
1460 Broadway, 11th Floor
New York, NY 10036
(888) HMO-9050

MRC operates a national Medicare HMO Appeals hotline (1-888-HMO-9050) to assist Medicare HMO members who are appealing HMO denials of care or coverage.

National Insurance Crime Bureau (NICB)
901 N. Stuart St., Suite 1150
Arlington, VA. 22203
(888) 241-7159
(703) 469-2200

The NICB partners with insurers and law enforcement agencies to facilitate the identification, detection and prosecution of insurance criminals. Provides a hotline at (800) TEL-NICB (835-6422).

Internet Sites and Web Resources

A. M. Best - The Insurance Information Source is the world's oldest and most authoritative source of insurance company ratings and information. Its Best's Ratings are the industry's standard measure of insurer financial performance and ability to meet ongoing obligations to policyholders. Free registration is required to access ratings.

<http://www.ambest.com/>

Agenet.com This site provides links to various resources on Medicare and other insurance programs. It also offers information on long term care insurance, nursing homes and other health care choices.

<http://www.agenet.com>

The Coalition Against Insurance Fraud's website provides consumer tips on how to avoid being victimized by insurance fraud. <http://www.insurancefraud.org/>

A Glossary of Insurance and Financial Planning terms is provided by Norma L. Nielson, Ph.D. of the University of Calgary, Canada.

<http://www.ucalgary.ca/MG/inrm/glossary/index.htm>

HealthInsuranceInfo.Net provided by Georgetown University Institute for Health Care Research and Policy has written "A Consumer Guide for Getting and Keeping Health Insurance" for each state and the District of Columbia. The guides can be found at <http://www.healthinsuranceinfo.net/>

Insurancecorner.com features a consumer information page that provides easy-to-understand explanations of various insurance related topics.

<http://www.insurancecorner.com/Consumer%20Info/consinfo.htm>

Insure.com provides consumers and insurance professionals with the most comprehensive and current insurance information. Insure.com also produces interactive tools to assist users in their insurance decisions. An "Insurance Company Complaint Finder" feature allows visitors to view complaint rankings as compiled by state insurance departments.

<http://www.insure.com/>

Suggested Reading

Abromovitz, Les. **Long-Term Care Insurance Made Simple.**

Login Brothers Book Company. 1999.

Offers practical advice for consumers on long-term care insurance and how to buy the best one for the money.

Baldwin, Ben G. **The Complete Book of Insurance : The Consumer's Guide to Insuring Your Life, Health, Property and Income**

Probus Pub Co. 1996.

In easy-to-understand language, the book explains everything from variable annuities to disability insurance. Shows how to determine the right insurance for consumers of different incomes, age group and family responsibilities.

Brownlie, William. **Life Insurance Boot Camp Buyer's Guide.** Life Insurance Book Camp. 2000.

This buyer's guide provides the information you need to make reasonable, comprehensive financial planning decisions pertaining to life, disability, and long term health care insurance,

INFORMATION COLLECTED AND PROVIDED BY ACCETTURA & HURWITZ

Davidson, Cynthia. **The Over 50 Insurance Survival Guide : How to Know What You Need, Get What You Want and Avoid Rip-Offs.** Silver Lake Publishing. 1995.
Takes older consumers through the maze of insurance products and helps them determine what's available and what's advisable.

Enteen, Robert. **Health Insurance : How to Get It, Keep It, or Improve What You've Got.** Demos Vermande. 1996.
Shows how to locate and evaluate coverage, compare costs, and obtain the maximum benefits -- even from your existing insurance plan. Discusses long-term care coverage and Medicare.

Godin, Seth. **If You're Clueless About Insurance and Want to Know More.** Dearborn Trade. 1997.
Outlines how insurance needs change over a lifetime as well as how to take an intelligent, comprehensive approach to insurance.

Inlander, Charles. **Medicare Made Easy.** Peoples Medical Society. 1999.
This comprehensive guidebook offers the most current information on Medicare, explaining eligibility requirements, coverage, hospital information, long-term care, doctor fees, treatment options, and more.

Knaus, Denise. **Medicare Made Simple : A Consumer's Guide to the Medicare Program.** Health Information Press. 1996.
Presents a basic guide to Medicare. Covers entitlement, enrollment, coverage of services, payment methods, and requirements.

Shelton, Phyllis. **Long Term Care Planning Guide.** Shelton Marketing Services. 1999
Provides families with a sense of urgency to plan ahead for long-term care and the necessary information to do so. Discusses how long-term care works and why it's needed as an essential part of financial planning.

Silver Lake Editors. **How to Insure Your Income : A Step by Step Guide to Buying the Coverage You Need at Prices You Can Afford (How to Insure...Series)** Silver Lake Publishing. 1997.
Tells consumers what they need to know about disability insurance--the least known yet most often needed coverage.

Wilson, Reg. **How to Insure Your Life : A Step by Step Guide to Buying the Coverage You Need at Prices You Can Afford.** Silver Lake Publishing. 1996.
Offers protection guidelines to safeguard against misleading information when purchasing life insurance.

• Financial Planning •

Organizations

American Association of Individual Investors (AII)

625 N. Michigan Ave.

Chicago, IL 60611

(800) 428-2244

(312) 280-0170

<http://www.aaii.org/>

Specializes in providing education in the area of stock investing, mutual funds, portfolio management and retirement planning. AII is a non-profit organization that arms members with the knowledge and tools needed to manage their finances effectively and profitably.

American Savings Education Council (ASEC)

2121 K Street NW, Suite 600

Washington, DC 20037-1896

(202) 659-0670

<http://www.asec.org>

The ASEC, in an effort to create a better understanding of savings issues, is developing user-friendly educational materials to educate Americans on the need to save, assist individuals in setting their savings goals, provide basic steps to follow to achieve savings goals, answer frequently asked questions, and direct individuals to other sources of information. Selected materials are available in hard copy as well as online.

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Certified Financial Planner Board of Standards (CFP Board)

1700 Broadway, Suite 2100

Denver, CO 80290

(888) 237-6275

(303) 830-7500

<http://cfp-board.org>

The "Consumers" section of the CFP Board's website discusses questions to consider when selecting a financial planner. Tells how to file a complaint and welcomes visitors to order their free *Financial Planning Resource Kit*.

Forum for Investor Advice

7200 Wisconsin Avenue, Suite 709

Bethesda, Maryland 20814

(301) 656-7998

<http://investoradvice.org>

Provides a glossary of investment advice and an interactive pop-quiz for testing your knowledge of investing. Includes articles about investing and links to organizations offering information to investors at little or no charge.

National Association of Investors Corporation (NAIC)

P.O. Box 220

Royal Oak, MI. 48068

(877) ASK-NAIC

(248) 583-NAIC

<http://www.better-investing.org/>

NAIC is a non-profit, largely volunteer organization dedicated to investment education. NAIC offers many unique products, services and professional support to help you become an informed investor. Most of the investment analysis forms and guides are easy to learn and use and provide a sound, proven method for investment analysis. Explains how to start an "Investment Club" in your area.

Hotlines and Toll-Free Numbers

Federal Consumer Education Center

Pueblo, CO 81009

(800) 688-9889

<http://www.pueblo.gsa.gov>

Federal Consumer Information Center serves as a single point of contact for individuals with questions about Federal agencies, programs and services. Their website provides on-line brochures on investing, saving, estate planning and other money management topics. The toll-free Call Center staff can answer questions about all aspects of the Federal government or direct callers to an appropriate contact.

U.S. Securities and Exchange Commission Headquarters (SEC)

450 Fifth Street, NW

Washington, DC 20549

(800) SEC-0330

Office of Investor Education and Assistance:

(202) 942-7040

e-mail: help@sec.gov

<http://www.sec.gov/>

Contact the SEC to obtain free publications, investor alerts, learn how to file a complaint, and how to contact the SEC.

Internet Sites and Web Resources

About Money is AARPs guide to finance and work. It contains consumer information on financial planning, retirement, career choices, and tips on books and websites.

<http://www.aarp.org/moneyguide/>

Investment Company Institute's webpage entitled "*Online Resources for Retirement Investors*" is a one-stop link area to many sites offering retirement planning information.

http://www.ici.org/aboutfunds/addl_resources_retir.html

Investor Protection Trust's website serves as an independent source of non-commercial investor education materials and assists in the prosecution of securities fraud. Provides independent, objective information needed by consumers to make informed investment decisions.

<http://www.investorprotection.org/>

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Investorama provides a wealth of information on all investment topics for the novice as well as the experienced investor. Offers links to thousands of investment sites, financial guides, interactive calculators and an extensive glossary of investment terms. Membership is free and includes access to their chatrooms and message boards.
<http://www.investorama.com/>

Investorwords.com is the most comprehensive financial glossary you'll find online. Provides over 5,000 definitions of investment terms.
<http://www.investorwords.com/>

Money-minded brings you up-to-the-minute advice and news. One of the few websites dedicated to women's financial goals, it helps you find the smartest, easiest ways to obtain the best deals and secure your future.
<http://www.moneyminded.com/>

MsMoney.com is a financial services Internet company offering commerce and community to empower and educate women to be financially healthy. Women require a trusted arena in which to receive high quality, relevant financial information and services to meet their unique needs.
<http://www.msmoney.com/index.asp>

Principles of Retirement Planning presented by accounting firm Deloitte and Touche discusses how to gather data and develop goals for a financially secure retirement.
<http://www.dtonline.com/prptoc/prptoc.htm>

SEC's Investor Education and Assistance website contains a wealth of information for investors including many interactive investment tools and an online complaint form.
<http://www.sec.gov/oiea1.htm>

Smartmoney.com is the Wall Street Journal's magazine of personal business. This section of their website deals exclusively with financial planning for retirement topics.
<http://www.smartmoney.com/ac/retirement/>

Suggested Reading

Bach, David. **Smart Women Finish Rich**. Broadway Books. 1999.
Discusses the seven steps to achieving financial security.

Berger, Lisa. **Feathering Your Nest**. Workman Publishing. 1993.
An extensive planner for those who want to invest for the future.

Brenner, Lynn. **Smart Questions to Ask Your Financial Advisors**. Berkley Books. 1997.
A guide for people who are serious about managing their money and want to work with their advisors as partners.

Brostoff, Phyllis. **Old Talk, New Conversations: A Planning Guide for Seniors and Their Families**. Elton-Wolf Publishing. 2000.
A planning guide for seniors and their families. Discusses how to make decisions about the financial, legal, medical, and lifestyle issues that arise as a loved one grows older.

Hoffman, Ellen. **The Retirement Catch-Up Guide: 54 Real-Life Lessons to Boost Your Retirement Resources Now!** Newmarket Press. 2000.
Gives easy-to-read, easy-to-follow successful strategies that seniors have taken to get their retirement saving and planning up to speed, so that you too can catch-up.

Holzer, Bambi. **Set for Life: A Financial Planning Guide for People Over 50**. John Wiley and sons. 2000.
Discusses how to assess your needs, manage your investments, cope with taxes and insurance, stay ahead of inflation, prepare your estate, and develop realistic financial goals, no matter what your situation or how financially savvy you are.

King, Al. **Suddenly Alone: A Financial Guide for Widows**. Maple Leaf Press. 1997.
An essential book for every woman who has ever wondered about how, and what she will do with her assets when her husband is gone. It is an uncomplicated, sincere and friendly book of survivor success stories, financial facts, practical money strategies, investment counsel, and retirement planning.

Morris, Kenneth M. **The Wall Street Journal Guide to Planning Your Financial Future**. Lightbulb Press. 1998.
Provides clear explanations of the things you'll need to know and guidelines for the decisions you have to make to enjoy a comfortable retirement.

• Estate Planning •

Organizations

National Charities Information Bureau (NCIB)
19 Union Square West
New York, NY 10003
(212) 929-6300

<http://www.give.org/index.cfm>

NCIB's mission is to promote informed giving and to enable more contributors to make sound giving decisions. NCIB believes that donors are entitled to accurate information about the charitable organizations that seek their support. A *Quick Reference Guide* provides a handy way of determining whether a charity NCIB evaluates meets all of established standards in philanthropy.

Internet Sites and Web Resources

Big Charts features an easy to use Historical Quotes tool which allows users to look up a security's exact closing price on any date since 1985. Simply type in the symbol and a historical date to view a quote for that security. Useful for determining "date of death" values for income and estate tax purposes.

<http://www.bigcharts.com>

California Estate Planning, Probate and Trust Law's website features a useful checklist of questions to ask to help determine if an attorney is qualified to handle estate planning matters and a list of documents to be brought to a first meeting with an estate planning attorney. An extensive "Links" page refers to other sites on estate planning. The site also allows users to search for U.S. Estate Planning, Probate and Trust Attorneys with websites by entering their home state.

<http://www.ca-probate.com/>

Colorado Bar Association's website explains estate planning in simple terms and gives examples of questions to ask an estate planning attorney.

<http://www.cobar.org/estateplanning.htm>

Martindale-Hubbell Lawyer Locator provides basic practice profile data on virtually every attorney in the U.S. The search feature allows the user to designate "Probate, Trusts & Estates" as a practice area to find an estate planning attorney in any city or state.

<http://lawyers.martindale.com/marhub/form/by.html>

Moneycentral discusses the important steps in planning an estate. Provides various estate planning questions and answers and a message board allows visitors to ask their own specific questions.

<http://moneycentral.msn.com/articles/retire/estate/contents.asp?p=1>

Smartmoney.com is the Wall Street Journal's magazine of personal business. This section of their website deals exclusively with estate planning topics.

<http://www.smartmoney.com/ac/estate/>

U.S. General Services Administration has prepared life advice pamphlets called *Making A Will*, *Planning Your Estate* and *Being An Executor* in conjunction with the MetLife Consumer Education Center and the Division for Public Education of the American Bar Association. They are available on-line at:

http://www.pueblo.gsa.gov/cic_text/money/will/makewill.htm

http://www.pueblo.gsa.gov/cic_text/money/estate/estate.htm

http://www.pueblo.gsa.gov/cic_text/money/executor/executor.htm

Suggested Reading

Accettura, P. Mark. **The Michigan Estate Planning Guide: The Twenty Most Commonly Asked Estate Planning Questions.** Collinwood Press. 1999.

A complete estate planning guide organized in question and answer form.

Adams, Kathleen. **The Complete Estate Planning Guide.** Penguin-Putnam. 1998.

A complete and authoritative guide to building maximum financial security for you and your heirs.

INFORMATION COLLECTED AND PROVIDED BY ACCETTURA & HURWITZ

American Bar Association. **Guide to Wills and Estates: Everything You need to Know About Wills, Trusts, Estates and Taxes.** Times Books. 1995.

Written by a group of America's top lawyers, this book provides expert legal counsel. Among the topics covered are living wills and how to avoid inheritance taxes.

Bennett, Jarratt. **Maximize Your Inheritance for Widows, Widowers and Heirs.** Dearborn. 1999.

Explains how to manage your assets, invest for the future and make the money last.

Berry, Dawn Bradley. **The Estate Planning Sourcebook.** Lowell House. 1999.

Explains how to get expert help, minimize costs, and maximize the amount of property you can bestow on others or favorite charities.

Bove, Alexander. **The Medicaid Planning Handbook.** Little, Brown & Co.

1996.

A guide to protecting your family's assets from catastrophic nursing home costs.

Condon, Gerald. **Beyond the Grave: The Right Way and the Wrong Way of Leaving Money to Your Children (And Others).** Harper Business. 1996.

With good sense, humor, and authority, the author provides a thorough look at inheritance planning with an eye toward maintaining good, stable family relations well after the estate has been settled.

Doane, Randell C. **Death and Taxes: The Complete Guide to Family Inheritance Planning.** Swallow Press. 1998.

Wills, trusts, probate, life insurance, taxes and many other estate planning concerns are discussed in detail. Over a hundred of the most commonly asked questions are answered in simple, straightforward terms.

Esperiti, Robert. **The Living Trust Workbook: How You and Your Legal Advisors Can Design, Fund, and Maintain Your Living Trust Plan.** Penguin USA. 1995.

A useful guidebook for safe financial planning for those who wish to keep their assets probate-free and private. Provides money-saving tips, checklists, and information on choosing a lawyer.

Esperiti, Robert. **Protect Your Estate: A Personal Guide to Intelligent Estate Planning.** McGraw-Hill Books. 1993.

Presents innovative strategies with practical, easy-to-implement tips on working with wills, federal estate taxes, and the other hows and whys of estate planning.

Hawley, Thomas Hart. **The Artful Dodger's Guide to Planning Your Estate, Revised Edition: The Only Book on Estate Planning Guaranteed to Keep You Entertained.** Linthicum Press. 2000.

Gives practical, straightforward and lighthearted advice crucial to anyone who has acquired even modest wealth.

Trusty, Sharon. **Widowed: Beginning Again Personally and Financially.** August House Publishers. 1999.

Offers practical help with the personal and financial concerns after the loss of a spouse.

Ormon, Suze. **The 9 Steps to Financial Freedom.** Crown Publishing. 1997.

Explains how to master the practical elements of financial life: investments, credit, insurance, and estate and retirement planning. This book tells you everything you need to know to provide for yourself and your family - not abstract principles but specific, concrete and easy-to-follow procedures.

Rosenberg, Stephen. **Last Minute Retirement Planning.** Career Press. 1998.

Maybe there's only a few more years to retirement, or perhaps early retirement may be an option. Readers need to know what strategies can put them over the top and make their retirement years more comfortable.

• Funeral Arrangements •

Organizations

American Association for Retired Persons (AARP)

**601 E. Street, N.W.
Washington, D.C. 20049
(800) 424-2277
(202) 434-2260**

<http://www.aarp.org/confacts/money/funeral.html>

The "Funeral and Burial Costs" section of the AARP website provides invaluable information and referral agencies for funeral and burial costs.

Cremation Association of North America (CANA)

**401 North Michigan Avenue
Chicago, Illinois 60611
(312) 644-6610**

http://www.cremationassociation.org/html/for_consumers.html

The "Consumer" section of this website provides brochures answering the most commonly asked questions about cremation as a memorial option.

Funeral and Memorial Societies of America (FAMSA)

**P.O. Box 10
Hinesburg, VT. 05461
(800) 458-5563
(802) 482-3437**

<http://www.funerals.org>

FAMSA monitors the funeral industry for consumers and is dedicated to a consumer's right to choose a meaningful, dignified, affordable funeral. Lobbies to reduce unjustifiable costs of burial and other funeral services. Provides extensive information about veteran's funeral and burial benefits, organ and body donation and cremation.

International Cemetery and Funeral Association (ICFA)

**1895 Preston White Drive
Reston, VA. 20191
(800) 645-7770
(703) 391-8400**

<http://icfa.org>

Presents straight answers to real questions about funerals, cemeteries, cremation, grief and other issues related to the end of life. Dedicated to the belief that no family should have to face the loss of a loved one uninformed and unprepared.

Jewish Funeral Directors of America (JFDA)

**150 Lynway, Suite 506
Lynn, MA. 01902
(781) 477-9300**

<http://www.ifda.org>

The JFDA was organized in 1932 and since that time has been assisting people of the Jewish faith arrange meaningful and affordable funerals in the Jewish tradition. Within the Jewish community, the JFDA works closely with the Conservative, Reform, and Orthodox religious movements. Users can search the site for a funeral home in their state. Guides on the site include Jewish funeral information and Jewish funeral etiquette.

Monument Builders of North America (MBNA)

**3158 S. River Rd., Suite 224
Des Plaines, IL. 60173
(800) 827-1000
(847) 803-8800**

<http://www.monumentbuilders.org>

MBNA members are actively engaged in the design, production, installation and maintenance of monuments/memorials, both personal and civic. While maintaining a broad range of programs and services for its members, MBNA also actively encourages public interest, knowledge, and appreciation of the art of memorialization. Their website contains information on purchasing a monument and presents examples of creative and unique memorials.

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National Funeral Directors Association (NFDA)

**13625 Bishop's Drive
Brookfield, WI 53005
(800) 228-6332
(262) 789-1880**

<http://nfda.org/resources/index.html>

The mission of NFDA is to enhance the funeral service profession and promote quality service to the consumer. The "Consumer Resources" page of their website features links providing extensive information on funeral costs, state funeral director associations, and funeral service organizations.

U.S. Department of Veterans Affairs

**National Cemetery Administration
810 Vermont Avenue, N.W.
Washington, D.C. 20420
800-827-1000**

<http://www.cem.va.gov/index.htm>

The National Cemetery Administration (NCA) honors Veterans with a final resting place and lasting memorials that commemorate their service to our nation. Maintains national cemeteries and provides a headstone or marker and Presidential Memorial Certificates in recognition of veterans service to a their nation.

Hotlines and Toll-Free Numbers

**Federal Trade Commission
Consumer Response Center
Washington, D.C. 20580
(877) FTC-HELP**

<http://ftc.gov/ftc/complaint.htm>

Contact the Federal Trade Commission to file a complaint against a funeral home.

Funeral Service Consumer Assistance Program (FSCAP)

**P.O. Box 486
Elm Grove, WI. 53122-0486
(800) 662-7666
(708) 827-6337**

FSCAP is a nonprofit consumer service designed to help people understand funeral service and related topics and to help them resolve funeral service concerns. FSCAP service representatives offer consumers recommendations to steer them in the right direction and to the right resources to identify needs, address complaints, and resolve problems.

Internet Sites and Web Resources

eGroup provides an e-mail discussion forum for consumers with comments about funeral and cemetery purchases. Members are invited to share their experiences or post questions.

<http://www.egroups.com/list/funeral/consumers/>

Federal Trade Commission Consumer Response Center presents useful information on making funeral and burial arrangements.

<http://www.ftc.gov/bcp/online/pubs/services/funeral.htm>

Funeralnet is a comprehensive online resource for obituary, funeral, cremation and cemetery information. Has a section on bereavement travel.

http://www.funeralnet.com/info_guide/index.html

University of Florida College of Medicine Anatomical Board's website provides a state-by-state directory of medical schools that accept organ donations.

<http://www.med.ufl.edu/anatbd/usprograms.html>

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Suggested Reading

AARP's Product Report on Funerals and Burials: Goods and Services

For a free copy of the report, send an e-mail to member@aarp.org. Include the title, your name and your postal mailing address. You can also call

AARP at (800) 424-2277 to obtain a copy.

This product report offers more information on these topics. It can be a resource when you prearrange a funeral and burial (whether or not you prepay) or when you make arrangements at the time of death for someone.

Carlson, Lisa. **Caring for the Dead: Your Final Act of Love.** Upper Access Book Publishers. 1998.

This is a comprehensive guide for consumers making funeral arrangements with or without a funeral director.

Fatteh, Abdullah. **At Journey's End: A Complete Guide To Funerals And Funeral Planning.** Health Information Press, 1999.

An invaluable guide, reference and resource for planning one's own funeral and/or the funeral of a loved one.

Kerr, Margaret. **Facing a Death in the Family: Caring for Someone Through Illness and Dying, Arranging the Funeral, Dealing with the Will and Estate.** John Wiley & Sons. 1999.

An easy-to-understand guide to the difficult task of caring for ailing loved ones.

Lynch, Thomas. **The Undertaking: Life Studies From the Dismal Trade.** Penguin USA. 1998.

Ostensibly about death and its attendant rituals. The Undertaking is in the end about life. In each case Mr. Lynch writes, it is the one that gives meaning to the other. Mr. Lynch is a poet, an author and a funeral director in Milford, Michigan.

Lynch, Thomas. **Bodies in Motion and at Rest: On Metaphor and Mortality.** W.W. Norton & Company. 2000.

A collection of essays in search of the meaning of our lives and times, between birth and death.

Martin, Sheila. **Saying Goodbye with Love: A Step-by-Step Guide Through the Details of Death.** Crossroad Publishing Co. 1999.

A handbook for overcoming the challenges of the newly bereaved. Includes information on estate planning.

Miller, Clarence. **The Funeral Book.** Robert D. Reed Publishing. 1994.

Gives insider's advice for saving money and reducing stress while planning a funeral.

Moderow, Karen. **The Parting: Celebrate a Life by Planning a Meaningful, Creative Funeral.** Jordon West Publications. 1996.

Offers encouragement and step-by-step instructions for creating a memorial that will reflect the special life and personality of a loved one.

Polen, Dallas. **Funeral Arrangement Choice Guide: A Workbook for Arrangements at the Time of a Death.** Servant Publications. 1996.

This workbook is a step-by-step guide to asking questions, delegating duties and evaluating funeral options.

Young, Gregory. **The High Cost of Dying: A Guide to Funeral Planning.** Prometheus Books. 1994.

This comprehensive overview of the funeral home business provides valuable inside information needed by thoughtful consumers.