

# ENDURING RIDICULOUS LOGISTICS

## A widow's journey

Valerie's 47-year-old husband Ken died from a pool drowning in 2009

BY VALERIE STAGGS, adapted from the book, *Grief Diaries: Through the Eyes of a Widow*  
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### A number of bankers tried to help

With regards to legalities, most of what my husband and I owned was held jointly. By producing a death certificate, I was able to get majority of our accounts changed to my name, however two accounts proved harder.

The first was a savings account set up by my husband for money left to him after his parents died. The banker informed me that he would not be able to turn the account over to me, despite the will and death certificate that I produced as evidence that Ken was my husband and had left everything he owned to me. In fact, the banker informed me, he would probably have to freeze the account now that he knew Ken was deceased.

I drove home and logged in to the bank's online system. With a few clicks of the mouse, I electronically transferred all the money out of this account into our joint checking account. I left two cents. The next day the bank froze the account.

The second was a savings account Ken had set up for my son. Once again I visited the bank with the death certificate, the will, and my son who was seven. The banker informed me that I needed

a court order to move the account into my name. I called an attorney friend, and he asked a judge for a favor and got me a court order. I returned to the banker who called the bank's legal department and determined that they still wouldn't move the account into my name.

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**This account has become an ongoing reminder of the ridiculous logistics you sometimes have to endure after your spouse's death.**

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During the first couple years, after hearing our story, a number of helpful bankers tried to get the account changed. They would shake their heads and comment how our story didn't make sense and promised to help. One call to the legal department, and we were back to square one.

The account has been frozen several times because statements mailed to our old address get returned. We don't live there anymore and the bank cannot change the address on the account because my name is not on it.