

I was sitting at my desk on Monday morning, March 21, 2011, when Joellyn, one of Steve's sisters, called. "First, I want you to know that Steve and Cathy are okay." I gasped and teared up, not being able to imagine what terrible thing I would hear next. "But, their house just burned down." Stunned, I didn't know what to say or do. I lived south of Dayton, Ohio, a good two hours away from Indianapolis, Ind., where my friends, Cathy and Steve, lived. I wasn't sure what I could do or how I was needed. I called my husband, Bob, and broke the sad news to him. "Of course, we should go to Indianapolis right away," he said. My staff agreed, so by mid-afternoon, Bob and I hit the road.

Bob thought we should just show up, so we did. As soon as we saw the faces of Steve and Cathy, we were glad we made the trip. We sat down on lawn chairs in the garage and just listened. In time, Steve asked us if we wanted to go inside the house, and we did. I was struck by the stifling smell and horrible devastation. Although the outside of the brick Cape Cod was intact, the inside looked like the proverbial bomb had struck. I was flooded with memories going back almost 40 years – memories of activities in that house that included my late first husband, David, who connected me with Steve and Cathy, with whom we had made many significant memories. I had precious memories

UP IN SMOKE

Surviving the Fire of Loss

by Nancy Roberson

of that house, myself – but that day was not about me.

Later, we dined in the home of Steve's sister, Judy. Afterwards, Bob helped Steve run an errand and I stayed behind, just to be with Cathy and the others at Judy's. At 9:00 p.m., Bob and I drove home, knowing that we had been in the right place at the right time for a few hours.

Cathy and I recently spent a day together processing our feelings and experiences about that awful day in March, which prompted me to write this article. I dedicate this article to Cathy and Steve, with love.

Although I have experienced the deaths of my first husband, grand-

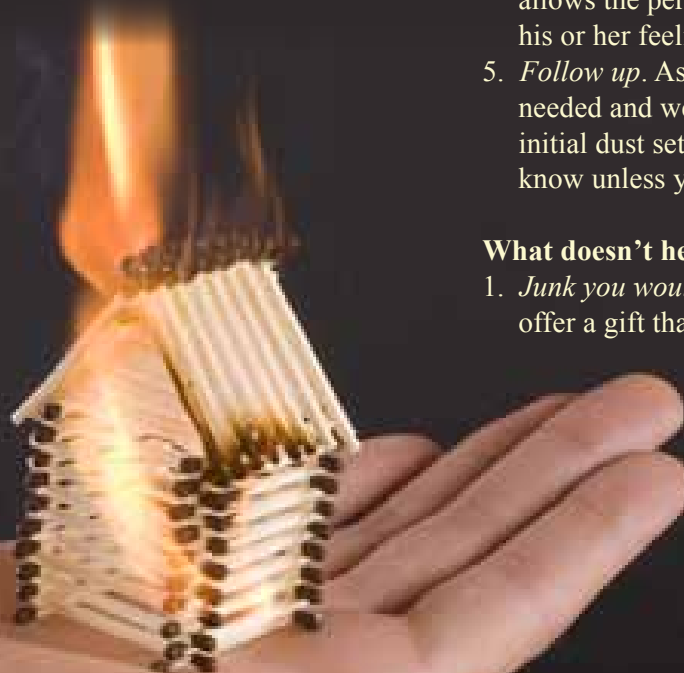
mother, brother and father, I wasn't sure how to respond to Steve and Cathy's loss. I have learned through this experience that loss is loss, sincere effort is appreciated and some grief-related responses are universal.

What helps:

1. *Presence.* Sit and listen. Show up and help. Always self-sufficient and independent, Cathy and Steve felt fragile and vulnerable, realized that they needed others and accepted the many ways that goodness was offered to them.
2. *Gift cards.* In the face of obvious loss, gift cards are a blessing.
3. *Food.* Food represents nurturing, friendship, caring. If you don't have time to cook, give a restaurant gift card or head for the nearest deli to put together an attractive, nutritious meal.
4. *Ongoing interest.* Sincerely asking how the rebuilding process is going helps to focus on the healing and the positive that is coming from the loss, and allows the person to talk about his or her feelings.
5. *Follow up.* Assistance may be needed and welcomed after the initial dust settles. You won't know unless you ask.

What doesn't help:

1. *Junk you wouldn't use.* Don't offer a gift that doesn't cost you anything. Coming from a friend, garbage bags full of used clothing and other items that could have been diverted from a Goodwill collection site



© www.dreamstime.com

are not respectful; coming from a stranger, they are precious.

2. *Unsolicited advice.* If you have some good ideas about what to do next, ask whether advice would be welcome, and respect the answer. It's okay to say, "I've been through this, and if you'd like to hear about my experience, just ask."
3. *Trite clichés.* Don't say, "I know how you feel," because you don't. Don't ask how the person is feeling. Just imagine the worst, and you will know.
4. *Cold comfort.* Telling someone immediately after the event that he/she is going to benefit from the tragedy is not appreciated. Weeks later, if you have asked how things are proceeding and are told about the reconstruction, the same statement, if genuinely meant, is appreciated. The bottom line: Timing and circumstances are everything.

Things you may experience:

1. You may feel guilty when you realize that you are going to benefit from the loss via a handsome insurance settlement.
2. You may try to figure out whether you subconsciously caused the loss or what you could have done to prevent the loss. Trying to figure out 'why' won't undo what happened. If you contributed to the cause of the loss, ask for forgiveness, make restitution if you can, and move on as best you can with prayer and determination.
3. As kind and generous as people are, most will want you to get over it more quickly than you are ready. Figure out who will walk with you for the long haul until you are ready to let go.

Getting through it:

1. Focus on what remains, not on what was lost. Steve and Cathy's

adult son, Greg, discovered, reported and survived the fire after the smoke detector awakened him – but the family dogs perished in the fire. Losing the dogs was devastating, but celebrating Greg's survival is exhilarating.

2. Give yourself time to mourn whatever you lost.
3. Grief has universal components despite the nature of the loss. Join a support group. Get counseling. Write your thoughts and feelings in a journal. Figure out what you need and then do your best to get it, including asking others for help.

Preparing for material loss:

1. Get the most casualty insurance that you can afford. Cover your dwellings and their contents for their replacement cost. Also, get insurance that pays for your costs of being displaced for a time. Cathy felt comforted by her insurance agent's assurance the day of the fire that, "You have very good insurance."
2. Provide an emergency contact list to family and friends. I never expected to hear from Joellyn, who lives in South Carolina, about a problem involving Steve and Cathy. Joellyn called me at work after finding me online.
3. Protect your legal and financial paperwork in a fire-resistant safe at home or a safe deposit box in a bank, make a list of the contents and fire-protect the list.
4. Back up computer data off-site. Scan and save off-site any documents that might be needed quickly but take time to replace, such as social security cards, birth and marriage certificates and the like.
5. Install smoke detectors if you don't already have them. If you do, test them periodically to ensure that

they are working, and change the batteries every six months.

6. Practice fire safety with your children.
7. Make a record of the possessions that you want your insurance to cover. (Cathy and Steve have one year from the date of the fire to report their losses.) Photograph possessions to provide memories of items that can't be replaced.

Recently, while shopping in a bookstore, I asked Cathy, an English teacher, if she had any idea how many books had been destroyed in the fire. "Hundreds," was her reply. I can't imagine having to remember everything I own, let alone the make, model and age, and I don't ever want to have to try.

© 2011 Nancy Roberson



Nancy Roberson is a lawyer who has focused her practice on estate planning and probate law for over 25 years. She received her B.A. degree in English from Indiana University in 1971 and her J.D. degree from the University of Dayton School of Law in 1981, where she was a member of the Editorial Board for the University of Dayton Law Review.

Nancy is a member of the American Bar Association, the Ohio State Bar Association, the Dayton Bar Association and the Christian Legal Society. She is currently chairperson of the Dayton Bar Association's Estate Planning, Probate and Trust Law Committee. She formerly served as president of the Dayton Trust and Estate Planning Group.

Since 2003, Nancy has been board-certified by the Ohio State Bar Association as a specialist in the areas of estate planning, probate and trust law. Her interest in the fields of estate planning and probate law grew out of her experience of being widowed at the age of 27 when her daughter, Amy, was two years old. Amy is an adult now, married and working for Nancy. Nancy has been married to Bob Roberson since 1985. Nancy cofounded and cofacilitates two support groups for widows, one of which has operated for over 20 years. In addition, she is actively involved with her church and her family's common interest in basketball. She has presented the "Are You Prepared?" seminar for many years and coauthored the workbook, "Solutions," in 1994 with Pam Walker. Nancy can be contacted through her website at www.dayton-attorney.com.