

# *Dealing with the Red Tapes*

**Erica Honoré & Sharon Brubaker**

**Grief Specialists**

Sharon ([00:41](#)):

Hello, my friends. Welcome back. I'm Sharon. And this is my beautiful sister, Erica, and we are healing starts with the heart. We coach women that are grieving from a loss of any kind, a loss due to death, divorce, breakup of a romantic relationship. We help you on the journey and your path to recovery. Welcome to the show.

Erica ([01:05](#)):

Hi friends laughing. Cause we were just making sure we had no sound in the background and then my, the dog just started barking. Well, welcome. Welcome back to another great show. Yeah, we really do help All types of loss and there's so many out there that we have encountered since we've been in this business and it's so, sad that it takes people so long to find it is because they, when they go through their experience, they don't consider it to be a grieving experience. They think it's just something they have to either wait out or, self-medicate or whatever. So I'm glad we're doing this show for our sisters out there who will listen to this and say, something's not right. I need help. And I gotta, I gotta do this.

Sharon ([01:58](#)):

I've got to figure this out. Something's not right for sure. This is a part two to a show that you and I recorded earlier. When to get rid of the digital devices, digital devices, visual devices, digital accounts. And, you said ziggled instead of zag, we went all over in that one, which I actually loved because it was some really great information for that. But where we want to go today is dealing with the red tape, dealing with the red tape of getting rid of, I don't want to say getting rid of closing, closing accounts that need to be closed because you and your family have made the decision that this phone device, this checking account, this life insurance, this apartment needs to be closed down, returning the keys. There's a ton of work to be done. Getting to the funeral is the first part. Once the over there's still a lot of work to be done in most cases. Right?

Erica ([03:05](#)):

And that is why, I feel somewhat, angry about the minimization of the grieving process for people because the world absolutely keeps turning and everyone goes back to their life as it was. But the griever who now is, you know, trying to figure out is in survival mode, trying to figure out how to get through the funeral planning and then has to get to the business of doing all this other stuff all while every single minute of every single day, they're thinking, how did this happen? Yeah, what happened is this real you're in this kind of fog and you have to navigate this. So too, it just, it just, for corporations, if anybody out there in corporate America is listening to this three days is not enough of bereavement time, that right now, first and foremost, you need to change those policies, but that's a whole nother show. but you have to then get to business, right? You have to take care of the business. So this is my personal experience with this red tape and why I think that this was so important to put out there in the world, especially again, I'm speaking to you, corporate America, y'all got some changes to make. You have to put some things into place for families, who have suffered a loss so that they are well taken. Care of Donovan died two weeks shy of his 21st birthday. He had a full-time job. He was a motorcycle salesman at Texoma Harley. He was actually the number one in store salesman. If I might brag on my child for a moment. So he had his own paycheck. He was getting direct, deposited into his own bank account. He did not have Louis or, myself on as the beneficiary for the bank account and what we did. He had his own apartment. He had a roommate, but he had lived in his own apartment. So he had his own bills. He had his own cell phone. He had his, he had his own world. He was a young adult.

Sharon ([05:19](#)):

He had his own life.

Erica ([05:21](#)):

He had his own life. And that's what you want. You know, it was the goal, you know, you want to get your kids to be self-sufficient. And he was, and I was, we were proud, but when Chad tragedy struck and we didn't want to wait because how rampant fraud is in our world today, we didn't want to wait and leave these accounts out there, lingering and open. So we took to the business right away and Louis, you know, it was very, he's got to do the business. I mean, and he's, he was dragging me along, you know, literally almost because I was in my head of how did this happen? Is this real? Oh my God, I'm so sad. And so he is getting me a guiding me from place to place. And then you, you know, you walk into the cell phone, business and you say, my son passed away and you know, we need to close his cell phone account. Well, are you on the account? No. Well first, no. Before you get that question, you get a very robotic yeah. I'm so sorry. I'm so sorry for it. Very disingenuous. I'm so sorry for your loss. It's so almost offensive. How, an insincere that is and how, you know, I didn't feel comforted. I didn't feel, and so you're just get aggravated cause you're like, thank you. Cause you know, they don't mean it. They don't give a crap, but that's part of their company policy. I'm sure that they have to say it.

Speaker 2 ([06:49](#)):

Then you get the question. Are you on the account? No, I'm not on the account. I'm his mom. He, you know, lived on his own and then you hit the red tape. So for his cell phone, thankfully we, didn't have that much of an issue because we wanted to leave his phone open, but we cause we were going to give it to Jordan. So in that instance, it was, nice that we didn't have that, but had I wanted to close it, that would have been a whole another deal for his bank account. This is specifically where I am very passionate about this. And when I think about it, it makes me super, super angry. So I'm not going to trash the establishment because we still Lewisville banks with them. But I called them up and I said, this situation happened. My son died tragically. He has a bank account. We want to close it. The child had \$1,900 in the bank. He was rich by no means we were not rich by any means by closing this account. But again, out of fraud protection for fraud, we wanted to close it. Well, are you, does you have paperwork? Well, what paperwork? Well, we need, you need to file through courts. An affidavit of heirship, which means he had no legal heirs. He didn't have a wife. He didn't have a child anywhere. He had just Louis and I, it costs us \$700 to file that paperwork again. I'm saying the boy only had \$1,900 in the bank. Cost is \$700 to file that paperwork. We did it. Take it back to the, to the bank. Here's the paperwork. Well, no, now we need this. No, now we need this. And when I tell you red tape, it took me two years to close that account. I'm not joking two years. And every time I would follow up, I was, shuttled to another department. And then I would get, you know, ms. Sherry, ms. Sherry. I tell her my story. We gave her the paperwork and then I would get from Sherry. Oh, I'm so sorry for your loss. And then more delays, more delays, more rigor. They want this. They want that finally got to the point that nearly the end of those two years where I got one point person, they said, we've seen that you've been shuffled through all these other people. We're going to give you this one person. And I cannot remember this woman's name. Cause it, it closed about three years ago. I finally got it done and she and I went to battle every single day because she would say, well, no, I need this. And I said, well, why, where do you, where's the policy that says that? Can I have a copy of that? Oh no, I can't give you that. That's our internal document. I said, ma'am what state are you in? And so she told me her state. I said, well, I live in Texas. How can that be the policy for Texas? If you live in this state and you won't give me any proof. I mean, there's a long story, but Sharon for a griever to have it's unfair. Yeah. Disrespectful. Yeah. And I'm telling corporate America, you have to do.

Sharon ([09:52](#)):

Yeah. Yeah. You have to shorten the process. You have to come up, you have to have a loss and grieving department. You have to have someone who's trained in how to deal with griever. How do you know how to deal with grievers, how to talk, grief, how to talk to a griever and continually sending them back over and over again, to find more paperwork is unfathomable is so it makes you so mad. I mean, that, wasn't the word I wanted to say, but it is jacked up.

Erica ([10:29](#)):

It's a, it's a cruel and unusual punishment because you're like, you you're like, okay, I'm doing the steps as best I can because I had so much going on emotionally, as we've talked about in other shows, I was struggling through this grieving process because I was refusing to do it, which is part of the problem, but to, to get shut down. And so then with my personality, I find myself being a sort of justice warrior. And so when I feel like something is unjust, then I make it a mission. And that became my cause. And I was like, I am not going to settle until his account is closed. And you know, then you kind of go into that mode, but there's people who don't go into that mode. There's people who just leave it and let it sit then. So then two years turned into three years, turns into five years. Yeah. And then I don't know, even know what happens after that time, if there's a policy for that.

Sharon ([11:22](#)):

Yeah. The amount of paperwork that a person has to go through and the amount of accounts that you have to go through when an adult dies is unbelievable. Our father died one year before Donovan and I'm still dealing with paperwork today. Thankfully our dad had most of his stuff in order, but we just went through two years of traveling some stocks and investments that he had, that just our dad's been gone six years that just, I just completed and closed. So, and that was my brother working on it for one full year until he, called out. He's like, ah, this is you now. And he literally brought me a trash bag full of paperwork and documentation. And I picked it up from there and carried it for another year and a half.

Erica ([12:19](#)):

So yeah, it's not, yeah, it is not right corporation. Corporations need to do better. You, they absolutely need to have, someone that speaks grief that can really be instead of a barrier to, to finishing the business, be an ally, be an ally and a person there to hold the griever's hand and to talk very gently with them and to give them, you know, because we've talked about griever's brain quite a bit and the real thing to give them a little checklist, you know? Okay, Sharon, here's the, three things I need. I'm going to touch base with you again in two to three weeks, whatever timeframe and see how far you've gotten on this. If you run into any trouble, you just call me because what happens is she gives you the paper with the three things and what do you do? You misplace it.

Sharon ([13:18](#)):

You forget. you don't get the three things you call her back and on in their defense, The red tapers defense, they need to make sure they're not giving the money out to the wrong person, I get that.

Erica ([13:30](#)):

Of course.

Sharon ([13:31](#)):

But why can't the system be one universal to expedite it in such a way, you know that it can help everyone involved including themselves. They've now got this account just sitting open, right? That's just gone endlessly, just sitting there, their numbers. Aren't balancing either.

Erica ([13:51](#)):

Yeah. Well, and the thing is like with, yeah, there needs to be, easier ways to expedite. I am who I say I am. I am the mom. We went to court. We filed the paperwork. I mean, that should have been sufficient. I don't know why there was a coup over \$1,900. If it was 19 million, I could have understand the double checking, the triple checking the hold on let's talk about this some more. I can understand that 1900? No, I get, I filed the court papers that needed to be resolved. But for also for spouses that are left behind and trying to close out, they also get a lot of red, red tape and run into a lot of dead ends. Even when they have the necessary stuff. I remember one of our clients, she, by the time she got to our appointments, she was so flustered because she had been trying to change accounts out of her husband's name, keep them same close, nothing, but just change them out of her husband's name into her name. And she was given the run around. Yeah, that's ridiculous. Yeah.

Sharon ([15:00](#)):

Yeah. Now the the one thing that can happen also that you need to be aware of when you're closing these accounts is that you can make it your mission and your cause. And here's the part that, that what we need to explain while they're running you through the red tape, they're taking you out of the moment. They're taking your heart out of the moment. They are denying you, the process that you need to grieve properly. They are denying you what you need to go through the steps. So now they've taken you out of the moment. Now we've talked, talked about fake it until you make it. You also now become on a mission to no matter what you are going to get this account closed and it can become your full-time job.

Erica ([15:45](#)):

It was cause . I wouldn't stop until I had it done. One of the things, because, because grieving griever's brain is, is so real and it's so incapacitating some days, if I can make a suggestion for our sisters out there, make a list, make a list of the things you want to accomplish that day. So I'm going to call the bank today. I'm going to go to the gas company today. I'm going to, and this is all pre COVID. I don't even know if you can get in these places today. So I'm sorry. Maybe I'm just going to say, you're going to call the gas company today, Or I want to go online and see if I can access the gas company account today to keep it short, keep your list short. Don't try to get sucked into the keep busy frame of mind and dive into all these tasks way too soon and have a, an endless to do list. Keep it short to your top three for the day. Even if you don't get the three, that's okay. It's okay to not get the three, but you have a starting point and an ending point. And if you get the three and you keep notes on your progress with each thing, best believe when I'm on the phone. And I was saying, I write down, okay. I spoke to Sharon, I write the name down. Okay, I'm going to know what we talked about. I had no idea when I would go to follow up. I was like, okay. I talked to Sharon and I wrote the date the heck did we talk about, because you forget, you really do. Griever's brain is real and you will, lose your traction and momentum in fighting against the red tape. If you don't keep details. So be, be detailed. And, uh, we talked about, having access to the account on such and such, then you know where you're at your next starting point is.

Sharon ([17:35](#)):

Absolutely. So also, we wrote an amazing blog with tips of accounts that you need to think about closing. This of course doesn't take place for a ten-year-old like Austin, but for a Donovan or for my dad of the things you need to think about. So in the notes, in the show notes for today, Erica is going to put the attachment to the blog of these tips. So you can just look over the list and make sure you've gotten everything and handled everything. But you want to think about forwarding the mail prescriptions that are on automatic refill. You need to cancel those right cell phones going to the bank. We talked about utilities. What about memberships to the gym? You don't want to want to make sure on the \$1,900, if he hadn't had a membership coming out of there, that membership would have continued and eat up that \$1,900 yeah. Newspapers and magazines, right? Any online accounts and in the show notes in the blog, I write a very in-depth list of other accounts that you need to consider before closing as Amazon, PayPal, eBay, your g-mail, your Hotmail, your AOL account. Any of those things, is AOL even still around, but you might want to check it. So Facebook, Twitter, LinkedIn. So we give you a full list of those just for you to consider how to go about closing them and how the gather all of that information that you may need to close them. Sisters. We are with you. We hear you. We know this is going to be tough. Even the thought of approaching that to close those accounts, calling the doctors and letting them know having to change your emergency contact is painful. We know that we're here for you and we're here with you.

Erica ([19:29](#)):

And I want to say, instead of putting the link to this specific blog, I'm going to put the link for our website because we have so many other helpful blogs. This'll just be one of many, because this is going to be one piece that you're going to need. And you're going to also need so much more information to get through this process.

Sharon ([19:50](#)):

Thank you guys. Have a great day and know that we are here for you. If you need us.