

A must-have book for every adult child

INHERITING CLUTTER



How to Calm the Chaos
Your Parents Leave Behind

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The Estate Lady®

A PDF COMPANION TO THE AUDIOBOOK

Quiz—How Will You Handle Ethical Questions?

Take the following quiz to begin thinking about how you will handle ethical questions that come up as you clear out your parents' estate.

1. Your mother has Alzheimer's, and your father suffers from a heart condition and diabetes and has difficulty walking. They live in a two-story home that has become too difficult for them. However, they refuse to consider moving to a safer environment. What would you do?
 - a. Try to reason with them and convince them to move.
 - b. Have them declared physically incompetent, forcing them to move against their will.
 - c. Trick them into moving to an assisted-living facility that you have secretly arranged for them.
2. Your mother recently passed away, and your father is still living with reasonably good health. He is not interested in selling or giving away anything that belonged to your mom. You have always wanted her sewing machine. What would you do?
 - a. Ask your father if you could keep it at your house.
 - b. Offer to buy it from your father.
 - c. Make sure your siblings didn't want it, and then remove it from the home against your father's wishes.
3. Your father passed away three years ago, and your mother has recently died. You are the executor of the family estate. On your walk-through of the home, you notice several items of sentimental value that you would like to keep. What would you do?
 - a. Make a list, and go over it with your siblings, asking permission to keep them.
 - b. Take a few of the items but offer the rest to your siblings.
 - c. Take what you want and say nothing to your siblings.
4. Your father is your last surviving parent. He is confused most of the time due to dementia. You have a close relationship with him and are named in his will as the executor. One day when you visit, he hands you an envelope with a dozen gold coins and tells you he wants you to have it. What do you do?
 - a. Thank him and take them.

- b. Accept his gift but immediately contact your siblings and offer to divide them equally.
 - c. Accept them, but add them to the will, indicating that they are to be divided equally with your siblings.
5. Both of your parents have died, and you and your siblings are at the house, preparing to clear it out. When you walk past your parents' bedroom, you see your sister take a piece of costume jewelry of little value from your mother's dresser. What do you do?
- a. Ignore it because it has no resale value.
 - b. Gently confront your sister and tell her you knew your mom would have wanted her to have it.
 - c. Firmly but kindly tell her she can't take it unless all your siblings agree.
6. Your father passed away, and your mom asked you to go through his clothes and other personal belongings. You notice a small box in the back of his sock drawer, and when you open it up, you see three romantic cards from another woman. What do you do?
- a. Remove the box of letters and destroy them, never mentioning it to anyone.
 - b. Show it to your brother and ask him to promise never to mention it to anyone.
 - c. Give the box to your mother.
7. Your entire family is in the house, cleaning out all of the rooms. You find Mother's long-lost diamond ring in one of her purses. You have always wanted that ring, but so has your sister. What do you do?
- a. Announce to everyone you have found the ring in her purse.
 - b. Tell your sister it has been found but since you found it, you are going to keep it.
 - c. Put it in your pocket, thinking no one will ever know.
8. No one has been able to find Dad's will. You find it by accident inside an old magazine. The will stipulates that all of his estate is to go to his favorite charity, and none of it goes to his children. What do you do?
- a. Get rid of the evidence without including your siblings in that decision.
 - b. Share it with your siblings and decide what to do.
 - c. See to it that Dad's wishes are carried out.

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Appendix A

YOUR COMPLETE PARENT CARE CHECKLIST

1. When your parent(s) are in good health and living independently . . .
 - Ask if they have an updated will and if they've named an executor.
 - Encourage them to meet with a financial planner and estate planning attorney.
 - Ask them if they have made any decisions to prepare for a time they might not be able to care for themselves.
 - Encourage them to begin sorting through the things they have collected over the years.
 - Remind them—often—that you love them.
2. When your parents begin to show signs of deteriorating health . . .
 - Along with your siblings, try to visit regularly.
 - Begin keeping a record of any noticeable changes or health emergencies (falls, trips to the emergency room, memory lapses).
 - Research potential assistance in their area (Meals on Wheels, home health care nurse).
 - Obtain phone numbers of at least one neighbor, and let the neighbors know your parents are experiencing health problems.

- If you live close to them, offer to assist with bill paying, grocery shopping, trips to the doctor, and other household duties.
- Meet with your siblings to begin a conversation about your parents' future.
- Make sure you and your siblings have a communication plan if either of your parents experiences a health emergency.
- Remind them—often—that you love them.

3. When one parent dies . . .

- Offer to assist your surviving parent with funeral preparations.
- Have a conversation with your parent about his or her living arrangements, and then support that parents' wishes.
- With your siblings, visit regularly to make sure your parent is safe and healthy and to help fill the void from the loss of a lifetime companion.
- Offer to assist your parent in sorting through things that have been collected over the years.
- Consider options for assistance should your parent need it.
- Remind your parent—often—of your love.

4. When your last surviving parent dies . . .

- Send appropriate notices to extended family, friends, and clergy from your parent's church or synagogue. If donations to a charity are preferred to flowers, indicate that in the announcement.
- With your siblings, plan the funeral according to your parent's wishes.
- Consult with the funeral director regarding any arrangements made for payment.
- Make sure the home is securely locked (if there is a pet, make arrangements to care for the pet).

- Meet briefly with your siblings to arrange a date to make decisions regarding the liquidation of your parents' estate and to review the will with the executor.

5. When you meet with your siblings after the funeral of your last surviving parent . . .

- Allow time for mutual support, expressing sadness, recalling fond memories.
- Review the will with the executor and agree to execute it exactly as written. If an attorney is involved, contact them immediately.
- Locate all financial records, contracts, titles, and other important paperwork.
- Contact the financial planner, any banks, financial institutions, and investment and insurance companies with whom your parents did business.
- Determine how debts are to be paid off.
- Following the guidelines in chapter 8, determine if you will have an estate sale, auction, or donate the contents of the home.
- Consider hiring a personal property appraiser to identify the monetary value of significant items in the home.
- Determine if you will clear out the home yourselves or hire a professional (see chapter 11).
- If you decide to have an estate sale or auction, contact a professional who performs these services and set a date for the event.
- If you decide to donate the contents of the home, contact the charity of your choice.
- Set a date for clearing the home of all its contents.
- If the home is to be sold, contact a Realtor.
- Do your part in modeling a generous and cooperative spirit to each of your siblings.

6. Clearing out your parents' home . . .

Prior to the appointed day to clear out the home:

- Contact the local waste management and inform them when additional trash will be placed at the curb. Consult with the service about proper procedures for handling toxic substances, such as old paint, solvents, and chemicals.
- Contact a local shredding company if there is a large supply of important papers.
- Make arrangements for lawn care until the home is occupied.
- Determine how many people will be assisting, and make sure you have enough food and drinks for everyone.
- Also make sure you have an adequate supply of the following:
 - * large, heavy-duty trash bags
 - * work gloves and rubber gloves
 - * masks to protect from dust
 - * safety glasses or some other form of eye protection
 - * tools for disassembling furniture
 - * cleaning supplies
 - * wasp or insect spray
 - * hand truck for moving large items
 - * piano mover if your parents owned a piano
 - * flashlights and at least one trouble light (the type used by auto mechanics)
 - * stepladder and at least one smaller step stool
 - * first-aid kit to treat minor scrapes
 - * bottled drinking water
 - * spackling compound to fill holes from removing pictures from the walls

- * cardboard boxes
- * automatic timer to set a lamp to come on at night
- Notify your parents' neighbors of your plans.
- Arrange for a pickup truck or utility trailer for moving larger items that family members want to keep.

The day of the clearing of your parents' home:

- Allow everyone some time to walk through the home and identify anything else they would like to keep—if there are disputes, see chapter 8 for ways to resolve them. Make sure everyone knows these items need to be removed from the property that day.
- Create a comfortable atmosphere with music, snacks, and favorite photos of your parents.
- Determine which rooms will be used to collect things to save, things to donate, and things to discard.
- Assign teams of at least two to various rooms, beginning with the attic and moving down.
- Instruct everyone to look carefully for any hidden treasure (see chapter 11).
- As each room is cleared, make sure it is also cleaned thoroughly (floors vacuumed or washed, sinks and lavatories cleaned, and so on)—a professional cleaning company could be hired to provide this service.
- Once the home is completely cleared out, walk through one more time to make sure nothing is left behind.
- Connect a lamp in the living room to a timer to come on at night.
- Turn off all other lights and electrical devices, and set the thermostat at an appropriate temperature to conserve energy.
- Lock all doors, and make sure windows are also secure. Set the home alarm.



Appendix B

HELPFUL RESOURCES

The Internet is a great place to look for help with specific issues relating to caring for your aging parents and liquidating their estate. Here's a list of places to start.

To find elder-law attorneys, appraisers, financial planners, and other professionals to assist you or your parents:

www.search-attorneys.com

www.fpanet.org (financial planners)

www.aselonline.com (American Society of Estate Liquidators)

www.auctioneers.org (National Association of Auctioneers)

www.appraisers.org (American Society of Appraisers)

www.isa-appraisers.org/ISA_form.html (International Society of Appraisers)

www.shredit.com (shredding service)

www.optoutprescreen.com (stop unwanted mail)

www.napo.net (National Association of Professional Organizers)

www.naela.org (National Academy of Elder Law Attorneys)

Organizations that can provide information and direct you to further resources in helping you care for your elderly parents:

AARP (www.aarp.org)—National website for the American Association of Retired Persons that provides education, advocacy, and research

AARP Driver Safety Program (www.aarp.org/driver-safety)—To locate a refresher driving program in your area

Administration on Aging (www.aoa.gov)—Elder-care ideas, topics, elder abuse, LTC ombudsman

Agenet (www.agenet.com)—Information for the elderly, including financial, legal, health care, and other advice

Aging Solutions (www.Aging-Parents-and-Elder-Care.com)—Articles, comprehensive checklists, and links to key resources designed to make it easier for people caring for an aging parent or elderly spouse to quickly find the information they need

Alzheimer's Association (www.alz.org)

Alzheimer's Disease Information (<https://www.alzheimers.gov/>)—Comprehensive information about Alzheimer's disease

American Bar Association Commission on Law and Aging (<https://www.americanbar.org/Groups/Law-Aging/>)—Health and financial decisions, legal tools for preserving your autonomy

American Cancer Society (www.cancer.org or 800-232-2345)

American Heart Association (www.heart.org)—Information on heart disease as well as local chapter information

American Society of Appraisers—(<http://www.appraisers.org/>)

American Society of Estate Liquidators (www.ASELonline.com)—Find a professional estate liquidator.

Assisted Living Federation of America now called Argentum. (<https://www.argentum.org/>)—Consumer information on senior living options, services, and protections

Benefits Checkup (www.BenefitsCheckUp.org)—A free, easy-to-use service that identifies federal and state assistance programs for older Americans

Better Business Bureau Foundation (www.bbb.org/)—Provides information about consumer frauds and scams and tips for prevention

Caregiver Action Network—www.caregiveraction.org

Careguide.com (www.careguide.com)—Resources about aging and elder care, ranging from support with daily living to financial and legal information as well as community support

CaringBridge—(<https://www.caringbridge.org/>) sharing a health journey with family and friends

Center for Family Caregivers (<https://family-caregivers.com/>)

Center for LTC Financing (www.centerltc.org) Long-term care information

Center for Medicare and Medicaid Outreach & Education (www.cms.gov)—Includes info on Medicare Part D

Children of Aging Parents (www.caps4caregivers.org or 800-227-7294)—Information, resources, and referrals for caregivers of aging parents

Eldercare Locator—The Eldercare Locator can put you in contact with the Office for the Aging in your area, which provides help in locating needed services in your area (a service administered by the National Association of Area Agencies on Aging and the National Association of State Units on Aging)
<https://eldercare.acl.gov/>

Eldercare Online (www.ec-online.net)—Whether you are caring for a spouse, parent, relative, or neighbor, this is an online community where supportive peers and professionals help you improve quality of life for yourself and your elder

Elderlyabuse.org (www.elderlyabuse.org)—Committed to help fight any abuse—physical, emotional, or financial—working to educate the

public about the misuse of guardianships imposed on elders, which wrongly strips them of all rights and assets

Elderweb (www.elderweb.com)—Locating records and property

Ethicalwill.com (www.ethicalwill.com)—Information on creating an ethical will

Family Care Resource Connection (www.caregiving.org)

Family Caregiver Alliance (www.caregiver.org or 415-434-3388)—Offering information, education, and support to families caring for loved ones

Firstgov (www.seniorliving.org)—Access to government information and services

Foundation Aiding the Elderly (www.4fate.org)—Assuring our elders are treated with care, dignity, and the utmost respect during their final years when they can no longer take care of themselves

Health Compass (www.thecompassforsbc.org)—Social and behavioral changes resource

Hospice Foundation of America (www.HospiceFoundation.org)—Information on Medicare, managed care, Medigap insurance, long-term care insurance, long-term care facilities, and reports on health care fraud prevention programs

Kaiser Family Foundation (www.kff.org)—Talking with your parents about Medicare and health coverage

LeadingAge.org—A trusted voice for aging.

MarriedWithCancer.com - Guiding healthy spouses through an advanced cancer diagnosis

Medicaid (www.medicaid.gov)

Medicare (www.medicare.gov)

Medicare Nursing Home Ratings (www.medicare.gov/nursinghomecompare/search.html)—A tool that enables you to read about ratings of local nursing homes in your area

National Adult Day Services Association (NADSA) (www.nadsa.org)

National Alliance for Caregiving (www.caregiving.org)

National Association for Home Care (www.nahc.org)—Advises on selecting a home care or hospice provider and locates agencies in the area

National Association of Geriatric Care Managers (now called Aging Lifecare Association—www.aginglifecare.org/)

National Center for Assisted Living (www.ncal.org or 202-842-4444)—Information on all aspects of assisted living and residential care facilities

National Consumer Voice (<https://theconsumervoice.org/>)—Nursing home regulations and rules

National Council on Patient Information and Education (www.BeMedWise.org)—Questions to ask when taking prescription and nonprescription medicines and how to talk about using them safely

National Council on the Aging (www.ncoa.org)—Organizations and professionals dedicated to promoting the dignity, self-determination, and well-being of older persons

National Hospice and Palliative Care Organization—(www.nhpco.org)

National Institutes of Health (www.nih.gov/health)

National Alliance on Mental Illness (www.nami.org)—Free information about mental health, mental illness, and local treatment facilities

National Parkinson Foundation, Inc. (www.parkinson.org)

National Transit Resource Center (<https://nationaldisabilitynavigator.org/about/>)—Provides referrals for transportation for seniors

OurSeniors.net (<https://www.ourseniors.net/>)—Comprehensive links to websites with information and resources for the elderly as well as information on links to Alzheimer's disease-related sites

Social Security Administration Online (www.ssa.gov)

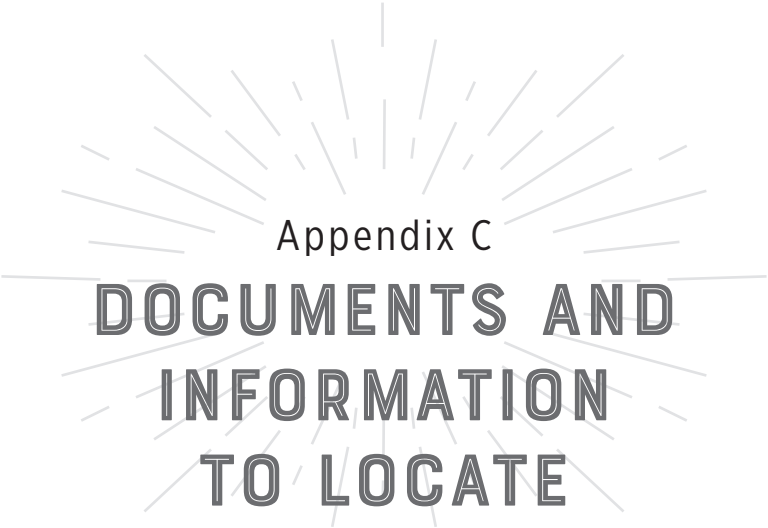
U.S. Department of Health and Human Services (www.hhs.gov)—U.S. agency for protecting the health of U.S. residents

WebMD (www.webmd.com)—General medical site with definitions of medical terms and information on diseases and available treatments.

Note: Never use online resources to diagnose any medical condition.

Always visit a medical professional for treatment.

Well Spouse Association (www.wellspouse.org)



Appendix C

DOCUMENTS AND INFORMATION TO LOCATE

- Wills/Power of attorney/Health care POA—need attorney names, phone numbers, and locations of documents
- Investment statements—a list of assets, location of assets (with account numbers), contact person(s), and phone number(s)
- Credit bureau reports—necessary for the prevention of ID theft and to determine if credit has been damaged
- Net worth statement—the list of all assets, both tangible and intangible
- Life insurance policies—account numbers, location, names, and phone numbers
- Disability insurance policies—same as above
- Long-term care policy—same as above
- Homeowners' insurance—same as above
- Automobile deeds, keys, and bill of sale
- Automobile insurance—policy and account numbers

- Friends and other associates of your parents—people to notify upon the death of your parent(s)
- Last wishes—specific requests regarding funeral, burial, donations, and so on
- Real estate documents



Appendix D

SAMPLE WISH LIST SPREADSHEET

(hypothetical appraised values)

Person	Item	Appraised Value	Duplicate wishes?	With whom?
Karen	Mantel clock	\$100	NO	
	Silver bell collection	\$75	NO	
	Painting in Mom's room	\$125	NO	
	Painting in spare room	\$100	NO	
	Rooster statue in kitchen	\$25	NO	
	Mom's perfume bottles	\$75	NO	
	Antique school desk	\$35	NO	
	Mom's childhood doll	\$40	NO	
	Grandma's wedding quilt	\$125	NO	
	Sterling silver flatware	\$1,000	NO	
	Centerpiece in dining room	\$20	NO	
	Gold curio cabinet in living room	\$150	NO	
	Chandelier, crystal, and brass	\$700	YES	Jimmy
	Grandfather's tall case clock	\$2,000	YES	Jimmy
	Four-gallon pottery churn	\$75	NO	
	Mom's diamond earrings	\$850	NO	
	Antique fireplace screen	\$175	YES	Jimmy
	Karen's TOTAL	\$5,670		

Person	Item	Appraised Value	Duplicate wishes?	With whom?
Jimmy	Grandfather's pocket watch	\$100	NO	
	Power tools in garage	\$200	NO	
	Grandfather's oak rolltop desk	\$300	NO	
	Dad's pipe collection on stand	\$55	NO	
	Dad's letter opener	\$15	NO	
	Dining room table and chairs	\$500	YES	Karen
	La-Z-Boy chair in den	\$75	NO	
	Bronze eagle statue on Dad's desk	\$100	NO	
	John Deere garden tractor	\$1,300	NO	
	Jimmy's TOTAL	\$2,645		