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Get house in order or someone else will

By Lisa Zerkle

Posted: Wednesday, Dec. 24, 2008

During the past month, I've had two variations of the same conversation over and over. When I tell people in their 40s, 50s and 60s about helping older relatives move out of their house of 20-plus years, they groan. Next I'll hear a story along the lines of last summer and Great Aunt Edna. She knew where everything was in her house: jewelry taped to the backs of drawers, savings bonds carefully wrapped in aluminum foil, the family Bible recording five generations hidden behind phone books. The only problem was Great Aunt Edna died suddenly and her family was left to clear out her belongings.

Don't wait too long

When I tell people in their 70s, 80s and 90s about helping my relatives, they sigh and say, yes, this is the hardest thing to do. Leaving your beloved family home and downsizing to a smaller place or moving to a retirement community is heartwrenching, they tell me. Hard as it is, they say, don't wait too long.

This is unpleasant business. All of us procrastinate. All of us have too much stuff. In my own home, irreplaceable photos of my children are stacked carelessly next to socks or receipts from Target. If I were to drop dead tomorrow, the person making order of my chaos would have a big job.

For older folks, it's a bigger job. Often you have large houses furnished with a lifetime's belongings. You may have heirlooms passed down from your own parents and families. You may have health issues that make it difficult to pack boxes. And you may avoid the task because it means looking fate full in the face. Dispersing your property is an exercise in acknowledging your own mortality.

If not you, who?

It's such a difficult task, many folks quite understandably take a pass. I'd like to urge you otherwise, if not for yourself, for your family. Because, like it or not, someone will have to make decisions about all of your stuff.

Where to start? Photos are precious and fragile. Too often, knowledge of people and events portrayed is lost from one generation to the next. Who doesn't have a box in the closet full of photos of unnamed relatives? Put them in an album, give them to your family, take them to a store to be digitally scanned, offer them to a history museum, post them to an online family tree. Make sure someone knows who these people are.

Next, tackle family heirlooms. Yes, silver and jewelry, but more importantly, the dog-eared Boy Scout manual and the doll with clothes handmade by your mother. Does your family know the story behind such items? Is there someone you could give them to who would be touched by their meaning? Do so and you'll have the immediate enjoyment of seeing your gift received. If your family is a bunch of thankless boobs who don't deserve your precious items, sell them and take that trip you've always wanted.

Slimming down your belongings to just what you really need and use takes time and intention. You don't have to do it. But know that if you don't, someone will. That someone may be your grief-stricken spouse, your stressed-out adult children, an estate sale representative who will reap a 25 percent commission, or a county worker assigned to your "case."

Getting your physical house in order is the best gift you can give your family. I didn't touch on financial and legal issues, but you should. New Year's resolution, anyone?

Two thank-yous

In closing, I'd like to add these two notes. In May, I wrote about Bank of America's ill-advised financing of mountaintop removal coal mining. This month, they announced they are changing that policy. Rebecca Tarbotton, director of Rainforest Action Network's Global Finance Campaign, said, "Bank of America's decision is a giant leap forward in the fight against mountaintop removal coal mining, which has devastated Appalachian communities and the mountains and streams they depend on." I'd like to offer my sincere appreciation to Bank of America for their environmental stewardship.

Secondly, I would like to thank the Observer and its readership for the honor of writing for you over this past year. It has been my great pleasure.

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annort1 wrote on 12/24/2008 02:53:11 PM:

This was a very good, thought provoking editorial. I will take action.

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JDWright wrote on 12/24/2008 01:49:36 PM:

Preparing for your death or that of a loved one is a difficult task. If you allow a lawyer to be the executor of a will, he can choose to do what he pleases. Then you have the option of taking him to court. With whom do you suppose the courts are going to side? Have someone whom you trust ensure that the will accurately reads what you wish. Get a second opinion of the will from another lawyer. Ensure that the executors are compensated with a fixed dollar amount or fixed percentage. There is something called pre-probate, which may allow any issues in your will to be decided prior to your death. Keep a close eye on the charges of the professionals settling estates. The quicker the estate is settled the better. Clean out your safety deposit boxes. If you insult anybody in your will, your estate could be sued. If you make someone close to you the executor, he may be too distraught to make good decisions at your death.

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