

As Our Family Gets Old

The following is an article Stephanie Bernhagen wrote for the RV Lifestyle Newsletter in November 2000 following the death of Paul's Dad and his Mom's move to assisted living. Their experiences and what they learned could help other RVers in similar situations today.

Paul lost his father in October (2000). Adding to our grief and doubling our challenge was the advancement of Paul's mother's Alzheimer's. She could no longer live on her own. Since this was the first parent either of us has lost and the first parent we had to find alternative housing for, we learned a lot.

I thought I would share some of what we learned here. I hope this information will help you and your loved ones prepare for the day they or you are no longer able to live on their/your own or die. This information is by no means complete. If you have some experience you feel other readers can learn from please contact me. Let's learn from each other.

Housing for Loved Ones Whose Health has Failed

We have all heard of senior housing situations that you must sign up for years in advance. We were lucky, in the community where we needed to find housing there was plenty available. If you think there is even a remote chance your loved one will need special housing down the road you may want to check the status in the area they would most likely want to be in to determine how far in advance you may have to plan.

In our case Paul's sister had a list of senior housing from Social Services. The homes that took people with Alzheimer's had been highlighted on this list by Social Services. This narrowed our search.

I had read that visiting after hours or on weekends would give us a better idea of what the home was really like. We started our search on a Sunday, taking Paul's Mom along for her input. She didn't recall these visits later, but we still felt it was important to include her and get her initial reaction.

The first home we visited was short on staff. We waited quite a while to be let in and even longer for a staff member to meet with us. The next level of care would have required a move to a different facility. Discussion with the staff also revealed the home office was tight with funding the home's needs.

The second home was also short on staff. We also only saw one resident. It may have been nap time, but we still felt this home was too isolating. The next level of care would be in a sister facility next door.

The third home we visited on Monday. Paul's brother had already visited this home and was impressed. We were surprised by the amount of staff on duty and the number of residents out and about. We learned that most of the staff had been on board since the home opened about five years earlier, which is very unusual in this industry. The next level of care was in a wing in the same building. Paul's Mom would become familiar with this wing from day one as she would go there to get her medicine. This would help her

become familiar with where she would move next. A third level of care, a nursing home, was just across the parking lot. This was the home we chose.

Some other considerations include:

What are the costs? How much does extra care, like laundry; personal assistance with grooming; giving of medicines; etc., cost? How does this compare with other facilities?

How long will your loved one's money last? Will the home take **Title 19** when personal finances run out?

Here are some websites that may be helpful:

- Caregiver Action Network
- ElderCare Locator Find help in your community
- AARP
- Leading Age
- Administration on Aging

Financial considerations prior to death

While handling all the paperwork and finances after a loved one's death helps to distract you from your loss, it can be more of a challenge than the mind is able to handle at the time. Paul is a very logical, organized person, yet by the third week following his Dad's death, he was struggling to keep papers straight and make sure everything got done. Being in Iowa in November with a trailer that wasn't insulated for the winter did not help to slow the pace any.

Do the executor of your will a favor and provide as much information as possible in advance so the executor does not have to figure things out in a time of grief. Or if you are the executor on someone else's will, find out if they can provide you with this information in advance.

The information should include names, addresses/location and phone numbers for each of the items on the list below. It is even more helpful if the executor has account numbers, approximate value and specific contacts where applicable as well. The executor will need to know what bills they will have to pay and when they are due.

Paul's Dad had one insurance policy that the company denied existed. There was an automatic withdrawal on one of his Dad's accounts for this policy that made it possible for Paul to track the policy down. If it weren't for the automatic withdrawal would the kids have ever been aware the policy really did exist?

Here is the list:

Accountant

Attorney(s)

Broker(s)

Financial Planner
Insurance Agent(s)
Physician(s)
Social Security Card
Home mortgage papers
Deeds for all real estate
Real estate taxes
Most recent tax return
Military discharge papers
Veterans benefits
Birth certificate(s)
Car titles
Bank savings accounts
Bank checking accounts
Bank Certificates of Deposit
Safe Deposit Box and key (if possible put the executor on the signature card prior to death)
Automatic bill paying from specific accounts (must be stopped before account can be closed)
Automatic deposit to specific accounts (must be stopped before account can be closed)
IRA/Keoghs
Employee pension fund
Life insurance policies
Brokerage & other investment accounts
Medicare/Medicaid card(s)
Supplemental insurance card—Long Term Care insurance policy
Health Care Power of Attorney
Living Will
Nursing home contract
Pre-paid funeral/burial contract

Burial plot

Up to date will

Trusts

Durable power of attorney

Marriage/Divorce documents

Cleaning out the house following a death

In addition to finding housing for his Mom and figuring out the finances, we had to clean the house out and get it on the market. With some foresight Paul's Mom worked hard a few years back to clean out the house, eliminating everything they didn't use. By the time his Mom took some of the furniture to her new home and Paul's brother took some, there wasn't much left. In fact there wasn't enough left to furnish the home when we listed it, so we completely emptied the house before listing it. We were surprised, it showed better that way!

Things went into five piles:

1. Things for Paul's Mom or brother
2. Trash
3. Donation
4. Estate sale
5. Private papers

By spreading the trash between his folks house and two neighbors it was all hauled out with the weekly pickup. The community was generous with their trash pickup, as were the neighbors. We had expected to have to bring in a dumpster.

Once only the salable things were left we had three auction houses come look at what was left. The first was not interested, as there was little of value. The second only wanted to take what he felt was of value. The third said they would take everything, and they did.

There are a couple of things to be aware of with auction houses. The third gave us the highest estimate for everything, but it was still pennies on the dollar. When the auction finally took place none of us was present. The final income for the estate was less than the minimum quoted amount. While there was not much value there it is hard to believe the auction company recorded all the sales. On the other hand, we did get everything out of the house, allowing us to get it on the market. It would have cost us if we had to haul everything out to the dump. Instead we made a little money for the estate.

If time allows a garage sale is likely to bring more money for the estate, but is it enough more to justify the time spent? We simply did not have the time, so it wasn't an option.

Finally, did you know there are companies out there that do nothing but shred paper? Banks and many other businesses need this service. When we called the company to

shred Paul's parents private papers they arrived on site within a couple of hours. Their truck had a huge paper shredder in it. When the shredder was turned on the truck bounced up and down on the street. Check the yellow pages for this service.

Gifts

Being a full-timer with the ability to take our home with us and stay for as long as it took to handle this family crisis was a real blessing. The others had to return to work and their families.

Paul's sister said early on when we have hard times we are given little gifts to help us through the time. Here are just a few of the small gifts we received:

- We had cell service when the call came in. The previous 3 weeks we had not had cell service. Our mail arrived a day early so we were able to leave with it when the call came.
- Our inverter repairs were done early, so we did not have to leave without it when the call came.
- The weather for travel was good.
- Iowa was warmer than normal while we were there, something our un-insulated holding tanks appreciated.
- Cutty's of Des Moines, a Coast to Coast park, let us stay after our time was up.
- There was a choice in homes for Paul's Mom.
- The house sold 3 days after listing and closed five weeks after Paul's Dad's death.

And those are only a few of the gifts we felt blessed with.

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