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At a luncheon at the local senior center I mentioned a problem with my refrigerator. Someone at my table handed me his card.

“You are a plumber?” I said, glancing at the card in my hand. “Aren't you retired?”

“I retired by continuing to work,” he said.

My handyman, too, is well past retirement yet very much in demand. “I can't get to this just now,” he'd say whenever I telephoned with a problem. “Call me next week.” He works me in when he can—and he is tops in his field.

These men are fortunate—and so are their wives. Many others are less so.

One time a retiree treated me to a tour of his warehouse. It was stuffed to the gills with machinery.

“What do you do with these?” I asked. I couldn't imagine why he owned this stuff.

“All my life I worked as a machinist,” he said. “I thought in retirement I'd find ways to continue. But I've gotten addicted to the auctions that sell these things and always conclude I need to rescue one of these babies.” He patted a lathe as if it caressing the head of a child.

“You ought to make a Last Will,” I said. “Get hold of a lawyer.”

He shrugged. “I'm not in touch with my children,” he said.

I wonder why, I thought, glancing about me.

A Wyoming retiree recently showed me the “toys” he had squirreled away in outbuilding and garage: a good-sized boat, an RV, an ATV, a fancy-pants barbecue, fishing gear and hunting rifles out the wazoo. The man lives alone and struggles with failing hearing and eyesight. He is overweight, and the capillaries in his face suggest high blood pressure and pre-diabetes. Yet he fancies, some day he'll be fishing again in his boat, drive his RV into the mountains for an elk hunt, seek antelope on his ATV across a snow-covered field, throw a moose steak on his barbecue. He, too, is estranged from his children.

“Make a will,” I tell him. He doesn't hear me. Most people are good at avoiding any thought of what will happen to their stuff once they've passed on. If only they knew!

When I worked in my husband's law office in California, one client was the Public Administrator (PA) of San Luis Obispo County who, among other responsibilities, addressed the possessions left behind by SLO residents who died alone and without a will.

The PA himself, who visited our office only when his signature was required on a document, was second-generation Portuguese-American. His parents had arrived during a famine in their homeland, attracted by the region's agrarian potential and stout Catholicism, both of which had been advanced by Spanish conquistadores and their padres. (All along the California coast, from Mexico on up, missions exist like the beads on a rosary. The padres coerced the natives with whips and threats of postmortem hellfire and used them as slave labor in the fields and on construction projects.) Mostly our office dealt with the PA's assistant—her grunt work reminded me of my own labors—who entered the residence of the deceased and, along with staff, engaged in the unenviable task of compiling an inventory of every last item on the premises. Simultaneously their office advertised for heirs in the local papers, which rarely produced any results.

When the assistant brought us her list of inventoried items, we incorporated it into probate pleadings to the court—meaning I word-processed and Darold signed. Still, I was enthusiastic. Our office owned some of the first Apple computers in the county, urged upon us by a computer-nerd client. I took a course in computerese, the secretary learned from me, et voilà! We retired our electric typewriters and quit grumbling over corrections or additions to be made. In the era of typewriters, corrections meant retyping the whole enchilada: the trusts and wills composed for ranching and farming clients, the contracts for our inventive computer nerd who, with his wife formed a company that sold intellectual property, and, yes, the endless lists of PA inventories, which always needed updating and correcting before the petition was signed and filed with the court.

In the chain of proceedings, next came the hearing in which a judge granted the PA the authority to sell the deceased's possessions and cover costs incurred, including the legal fees due our office. If the estate was of sufficient value the PA requested permission to hire a law firm that specialized in heir searches. These lawyers usually found a distant relative in England or some such place, but at the end of the day, after all expenses had been documented and a judge signed the order for the PA to pay them, even a sizable estate was reduced to a handful of dollars.

The PA's office was responsible also for people found dead under a bridge or freeway overpass. Sometimes this required little court involvement; other times, however, a seemingly destitute individual had squirreled away amazing amounts of cash. In a hovel filled with heaps of smelly clothing, cheap furniture, stacks of old newspapers, mildewed food items and so forth, the PA's team had to compile and inventory and supervise a cleaning crew so that the shanty could be put on the market.

Whenever I contemplate an item in my possession that no longer serves a purpose, I think of some future executor of my estate. Named in my will are several descendants whose choice it is to serve. "Personal property" like jewelry, knick-knacks, and art is for descendants to divvy up

among themselves, but an executor will have to decide what to do with a boat or an RV: offer it to an heir for an appropriate amount, and if not, sell or donate the item.

“Downsize,” I remind myself. “Get rid of stuff you no longer use or need. Simplify your life.” It’s a thought many a retiree would be well-advised to heed.