
The Missing Document

By Editor Test *Wed, Feb 6, 2013*

As he got older, my father never wanted to share his financial secrets with me, my brother or my sister. When he died a few weeks ago, we got our first peek into the filing cabinet that contained his will and other paperwork.

Long before my father's death three weeks ago at the age of 83, I and my brother and sister often asked him to unveil the details of his finances to us. We wanted to minimize any unnecessary legal or procedural confusion after his... you know. We hinted, we cajoled, we insisted. To no effect.

"Are you after my money?" my father would respond. "Pushing me to an early grave?" No, we were just worried that some important documents might go missing. "Call my secretary," he'd say. "She'll know where they are." Or, "Just wait for the bills to arrive in the mail."

The notion that we were eager to lay our hands on an inheritance may have been, for him, a useful fiction. We knew better. My father intended to leave nothing—less than nothing, if possible—on the proverbial table when he ascended from this earthly Server to The Cloud.

He had always been close-mouthed about money. No, that's not true: he talked frequently about money in general, as most men do. But, like most men, he didn't talk about his own money. He must have shared a few details with my mother, but only on a need-to-know basis.

During my father's middle years, when we kids were raising families of our own, he never referred to any preparations for retirement. Knowing him, I'd guess that he had built a sturdy wall of denial between himself and the inevitable.

A strip-mall lawyer, he evidently never planned to retire completely. A heart attack survivor at age 46, and a bypass patient in his 60s, he probably didn't expect to see the far side of 80. Not that he was reconciled to the idea of death or decline; I suspect he tried not to think about it.

Some people prudently plan and save for retirement. They forego luxuries and ponder their legacies. My father was not one of them. Living for today is undeniably a virtue, and he practiced it. Or, as someone who was self-employed, he may have been too busy juggling accounts in the present to think much about the future.

It's possible that he simply weighed the price of saving against the price of denying himself and his family the emblems of success—college educations for his children, a diesel Mercedes for himself, a diamond anniversary band for his wife, a small condo in Florida for the winter—and opted to direct his cash flow to the latter. His family would be his beneficiaries in life, not death. Who can argue with that?

Shouldn't he have saved for my mother's likely widowhood? Yes and no. My mother, a dabbler in oil painting and furniture decoupage, started chain-smoking Chesterfields as a bobbysoxer. She smoked for almost 60 years, more or less avoiding doctors and the risk of an unpleasant diagnosis. Her lungs failed

nine years ago, in Florida, when she was only 74. Perhaps she and my father expected it to end that way.

Three weeks ago, the phone rang at my house and, nine years on, my sister was once again the bearer of sad news. My father, who was never in vigorous health but was stubbornly self-sufficient, happened to be visiting the condo in Florida. He had not returned phone calls from friends for a couple of days. His condo superintendent opened his unit with a passkey, eventually reached the bathroom, and screamed.

After the funeral, after the eulogies, after the “This Is Your Life” display of old family photographs, and after the reception, we turned to the resolution of my father’s affairs. We called my father’s secretary of 36 years, and she told us where most of the documents were. They were in a filing cabinet in the garage of his townhouse in Pennsylvania.

My brother, sister and I are now learning to be co-executors and co-trustees. We’ve identified and notified my father’s bank, his credit card companies, his reverse mortgage company, his auto insurer and so forth about his death. He left a revocable trust that apparently has little legal import, a scattering of unsecured debt, and a two-bedroom condo whose value is depressed and whose title needs to be transferred.

Everything that experts say about this somber rite of passage is true, I’ve found. It’s better to put the paperwork in order before death comes. It’s best to spare the survivors any complex legal chores while they’re dealing with complex emotions. It’s of particular importance—perhaps the most important thing of all, in applicable situations—for the siblings to work harmoniously and as a team.

We’re still searching sifting through my father’s papers, trying not to miss anything important. I had half-hoped that, among the copies of the wills and codicils and quarterly statements, there’d be an envelope, addressed to “My Children,” containing a letter, handwritten in my father’s backward-sloping southpaw script, that would answer all of our unanswered questions and resolve all of our family mysteries. So far, we haven’t found such a document and I doubt we will.

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