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THINGS TO DO BEFORE YOU DIE, PART II. BY BETH A. MCDANIEL, JD, CELA

In last month's newsletter, I gave advice regarding actions that should be taken before you die such as checking your beneficiary designations, consolidating your financial accounts, tackling your paper, and consolidating your logins, passwords, and 'secret' questions

This month, in the spirit of the new year, the focus is on simplifying your world of material things which, upon your death, no one may want and could create needless time and expense obligations for whomever winds down your estate.

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EMPLOYEE SPOTLIGHT

This month we feature principal Beth McDaniel.



On August 5, 2002, Beth founded the Law Offices of Beth A. McDaniel, PLLC.

She practices in the areas of estate planning, probate, guardianship, trust administration, and special needs planning. Prior to founding the firm, Beth worked for four years at a south end boutique estate planning firm.

Originally from Snohomish, Beth resides in Newcastle. Beth has been married to Tim Siebersma for twenty-five years. They have two teenage children and two dogs. In her free time, Beth watches her children's sports events including baseball, basketball, swimming, and downhill ski racing.

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LIVE ALONE? PLEASE READ THIS:

By Beth A. McDaniel, JD, CELA

In 2021, according to the U.S. Census, there were 37 million one-person households in the United States, representing 28 percent of all households, and 15 percent of the overall U.S. population.

Although there are many upsides to living alone, one significant downside – regardless of whether you are 24 or 94 -- is that others may not know about a health emergency until it is too late.



For example, U.S. clinical trials suggest that drugs which dissolve clots and restores blood flow (tissue plasminogen activator or 'tpa') should not be used more than three hours after the onset of a stroke. Further, a Cornell physician responsible for training medical professionals estimates 60 percent of non-fatal falls occur inside the home. In short, precious time can be lost if others don't know that you are hurt or in a health crisis. This lost time may cause permanent health issues or in extreme cases the required disposal of your entire house's contents (except for possibly glass) due to your body's being undiscovered for a significant period.

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CONT: THINGS TO DO BEFORE YOU DIE, PART II.

By Beth A. McDaniel, JD, CELA

In her 2018 book 'The Gentle Art of Swedish Death Cleaning' author and artist Margareta Magnusson describes a long process of embracing minimalism and starting the process of decluttering yourself of things that are not meaningful to you, or you do not use on a day-to-day basis. This is done by gradually giving away, selling, donating, recycling, or trashing items. Per the author, a good place to start is with clothes closets as it is easy to determine what no longer fits, what is no longer in style, or what is no longer worn.

Part of the author's 'death cleaning' process is to advise loved ones of your intentions and to create a storage system for sentimental mementos and photos.

I recommend the book for anyone who embraces the concept of a minimalist lifestyle or desires to make the administration of his or her estate as simple as possible. It is a short read (the audio book takes only two hours and 37 minutes) and the author uses her own experience to illustrate her charming, practical approach.

CONT: LIVE ALONE? PLEASE READ THIS:

Thankfully, there is technology which can alert emergency contacts if something is amiss. Here are just a few of the options:

Snug App. With this app, available for apple and android phones, you check in every day by pressing a button (as a bonus, pressing the button is followed by the receipt of a daily inspirational quote). If you do not check in within ten minutes, your emergency contacts will receive a text (with the free version), or, with the paid version, a dispatcher will call and reach out to your contacts if you do not answer your phone. If the dispatcher does not receive confirmation that an emergency contact has checked in on you, the dispatcher will call 911 to request a welfare check at your cell phone's last known location. For more information, go to www.snugsafe.com.

Medical Alert Systems. These systems include a base unit and wearable accessories like pendants or wristbands. Pendants usually are used as fall detectors;

whereas wristbands contain GPS tags which allow caregivers, through a phone app, to track your activities and respond to emergencies.

Apple Watch. An Apple Watch SE or Apple Watch Series 4 can be set up to detect a hard fall while wearing the watch. If the watch detects you are moving following a fall, it waits for you to respond before calling emergency services. After you are immobile for more than a minute, the watch will send a message to an emergency contact in your Medical ID.

In short, individuals living alone, regardless of age, should take steps to assure someone will be notified upon a medical emergency. Otherwise, you may need to wait until a co-worker requests a welfare check (if you are still employed) or hope that a neighbor happens to notice a change in your routine. For example, one of our client's neighbors knew something was amiss when he didn't open his front drapes one morning. Using simple technology, emergency contacts or first responders can be notified before it may be too late.