



Keeping in Touch

My Newsletter about Therapeutic Massage from Sandra Gill, CMT, LMT
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Score!

What a pleasure it is to announce that I have been in practice for over 20 years! I would like to thank each of you because without your ongoing support, this anniversary would not have been possible. I would also like to take a moment and thank everyone for your kindness and support last year during the unexpected passing of my father and loss of my dog. I have moved the massage studio to the main floor of the house and got a new poodle puppy! Her photo is on my website, though she is still growing.

No One Gets Out Alive

...or, things I learned from an unexpected death. When your loved one passes, you can feel like you are this first person this has ever happened to. Many others have dealt with sudden loss and (as they did for me), can provide a great deal of support and guidance. I would like to share some things I experienced that may help you in the future.

The most important advice is to take care of yourself. Get the rest you need. Grieve in your own way. Remember the good times instead of the death. Accept help, avoid drama.

I was very fortunate that my parents had a Will and all other paperwork completed for a smooth transfer of property and assets. They had told me their wishes regarding end of life care and for their funeral. I was already a designated executor and signatory on their bank account and POD on the rest of their accounts. Nor did I have to quickly clean out the house to sell. I did have their passwords and security answers to their accounts. I keep my passwords in a program that encrypts them (KeePass). The master password is in my Will Memo so my executor can easily access all my accounts (bank, email, social

media, etc.).

If you have minor children, you **MUST** have a Will. Arranging for care for your children in case of a tragedy is the greatest gift you could provide. If you have pets, arranging for their care (along with funds) will help ensure their safety.

Arrange care for the house, other property and pets. Social Security needs to be notified of the death by a phone call. Change locks on the house since you do not know who has a key. Funeral arrangements will need to be paid for up front. Funerals run anywhere from costly to outrageous. Slow down and think about what you are really buying. I had to ask for the lowest price casket (and believe me, I felt awkward when I did), since they are not on the showroom floor. People only see the casket for 30 minutes to an hour, then it goes in the ground forever. Caskets can be rented for cremations. A Guest book was \$80 from the mortuary-\$15 on Amazon. Please do run an obituary for friends and future genealogists! If there are military burial benefits, don't be afraid to use them. Your loved one earned these benefits with their service.

It is a myth that debts of the deceased disappear. The estate is liable for any outstanding

About My Practice

I am a Certified and Licensed Massage Therapist who has been in professional practice for over 20 years in the Thornton area. I strive to provide personalized service that always exceeds your expectations. My fees are \$55 for an hour session; \$15 for 15 minutes; \$30 for a half-hour; \$85 for 1½ hours or \$110 for 2 hours.

I also provide on-site Chair Massage at offices, special events or in my office. Gift Certificates are always available for a very thoughtful gift.

bills including medical, emergency services, credit cards, loans, etc. It is not unusual to receive medical bills for up to a year. Life Insurance can cover these costs and the life insurance payment is NOT taxable. Colorado does not have any inheritance taxes and the Federal Inheritance tax starts with an estate at \$5 million+. You will receive unsolicited phone calls about selling the house.

Cancel auto-renewals of prescriptions, medical supplies, club meetings, hair appointments, etc. When someone calls asking why the person missed the appointment and you have to tell them they passed, it is another emotional slap.

I have learned that those 'expensive' items you were never allowed to touch as a child are not really worth much. Their can be issues over family property. One grandparent helped prevent problems by putting stickers on her possessions with the name of to whom the item should go. Or a memo attached to the Will can also detail what should go to whom. Younger generations are often not interested or do not have the space for 'family furniture/collectibles/heirlooms.' Take nice digital photos and sell or donate them. If you want to take a charitable deduction, take photos and keep thorough records of the value of the item(s).

Let competent friends and family help. One friend spent the night with me after the funeral, another took the task of selling my parents old cars and another did home repairs that were critical. While cleaning, you will find surprising items. Mementoes that were kept, possible items such as adult entertainment, drugs or unknown bank accounts. Don't get shocked or upset. We are all complex beings and 'everyone has something to hide.'

If you find any records, photos or other documents or artifacts, don't forget the family genealogist. Please give them copies to help protect your family history. In Colorado, guns can only legally be passed to an immediate family members without a background check; all other transfers/sales must go thru a background check. Cleaning out all of their possessions gets easier with time. I also realized that there are many of my 'things' I am keeping that also need to be reassessed. I have tried to get as many of their things to people who can use them. In a way, this

keeps their memory alive and keeps things out of the dump.

To quote Albus Dumbledore, "After all, to the well-organized mind, death is but the next great adventure."

IoT (Internet of Things)

The 'Internet of Things' refers to all of the new devices that can be connected to the Internet via WiFi and then managed remotely by your smartphone. We are again having growing pains with the uses of the Internet in that many of these new devices (monitors, cameras, doorlocks, thermostats, water heaters, etc.) may not have strong security.



First, of course, is to ensure your router is safe. Most newer models are using unique passwords (on the sticker on the router). However, IoT devices are often NOT secure and you must change those default passwords to something secure. But wait, there is more. The actual devices are not yet standardized. Sometimes, one product will not work with a different company's products. You also need enough WiFi capacity to handle the additional connections of IoT items which are always connected to the Internet.

There are also physical limitations. Will the larger lock fit on the front door or between the front door and storm door? Often the lock plate needs to be smoothed or enlarged since the electronic lock can't 'jiggle' the deadbolt. Most devices require grounded outlets and wiring. If an older home only has two-wire lines, you may need an electrician to run three-wire lines. Most electricians or handymen are not yet familiar with IoT requirements. I am not trying to discourage IoT devices; just trying to increase awareness of the possible issues of being an early adopter. Next, self-driving cars!

NOTE: All information contained in this newsletter was obtained from resources believed to be reliable. Information contained within is for informational purposes only and not meant to replace or override your health care provider's care. Always consult your health care provider before beginning or changing your routine. Your health care is a team process that involves you and ALL of your health care providers.

A handwritten signature in purple ink, appearing to read 'Thank You'. The signature is stylized and cursive.