

# MG S3 Ep3 Ryan Transcript

[00:00:00] **Dana:** Welcome to I Swear on My Mother's Grave, a show filled with bold, funny, vulnerable conversations about the loss of our complex mothers, or conversations about wills, estate planning, and lawyers. Yay! Who said, talking about the loss of our moms couldn't be fun?

[00:00:39] So have you ever wondered what probate court was? No. No one? And, and who your beneficiaries would be if you died? And have you ever wondered if white heteronormative male estate planning lawyers showed their emotions and cried? Well, if so, then we have the episode for you. So grab a coffee or a cocktail or a sparkling water, and let's talk about how to set our loved ones up for success by making a will and checking it twice.

[00:01:05] It is one of the kindest things you can do for the people who love you, because waiting through grief, without dealing with the legal system is complicated enough. So thinking ahead about what could happen to you and planning next steps is key.

[00:01:20] Our guest, Ryan Holmes, is with the law firm Clark Hill, and is one of the kindest, most down to earth, calming, and professional people I've ever met. And I met him in the weeks following my own mother's death in 2016. I didn't realize until many years later that he had lost his own mother in 2006.

[00:01:39] In this episode, Ryan, an attorney wants you all to think about your end of life wishes, your beneficiaries, how messy and complicated things can get when documents aren't signed and completed, and how it's much easier to talk to other people about their grief than it is to talk about his own. Because this conversation was the first time Ryan had talked about the loss of his own mother in over 17 years. Yeah, lawyers are people too. This is Ryan Holmes.

[00:02:22] When you're working on it yourself, and we're gonna talk more about it, but like a lot of people put that stuff off because it's emotionally hard to think about or deal with the thought of dying in a plane crash and leaving your children. So people put it off or they don't know what to, they don't know how to start.

[00:02:36] So for you, I know that you do it for a living, but when you are working on it personally, and it's separate from your job, it's you, your own will, and you know, amendment, how do you, how do you process those feelings of thinking about not being here for your children?

[00:02:52] **Ryan:** Well, so it, it, it's when my wife and I sit down and talk about like, who do we want to have as the Guardian? It's a very, it's actually a very pragmatic conversation, right? Because we're trying to make sure that we're doing what's best for them. We're gone. There's nothing we can do about that. So I, it's almost I'm able to strip out some of the emotion, cuz I do this every day, right? I've, I could sit here and we could talk for 10 hours and I could tell you horror stories. And how they could have been avoided. Right.

[00:03:23] So I just know that I have to do it. So when my wife and I sit down, it's very pragmatic. It's like, here's who we have, is this still the best choice? And then we, we, we sit down and we talk and we go back and forth and we have an open dialogue. And you know, we realize that if circumstances change, we'll change it again.

[00:03:41] **Dana:** Mm-hmm. Mm-hmm.

[00:03:42] **Ryan:** But we're just trying to make the best decision based upon whatever circumstances we're facing. You know, at the time, right? Because we had a, a nanny for 10 years that, you know, now that our kids are older, we really don't need. So, you know, one of our first guardians was my wife's sister, and at the time they had one child, now they have four, right?

[00:04:02] So all of these things that had changed in life kind of make you evaluate your own decisions on what happens with the guardians and such. So, you know, we try to be really pragmatic.

[00:04:13] **Dana:** And what does that mean? Like they're the, it's pragmatic, like they're the best people financially, or they're the, we, we trust them the most or they have their own kids so they know how to take care? What does that mean when you say pragmatic for who you're choosing?

[00:04:25] **Ryan:** I think it's a little bit of everything because, you know, my wife and I have life insurance, so if, if we

[00:04:31] **Dana:** mm-hmm

[00:04:31] **Ryan:** are, you know, hit on the way to work or whatever, our kids are never gonna really want for anything. They're gonna have a very, very comfortable life. Right. Which is the, the whole point of life insurance.

[00:04:42] So it's managing, like who can really take care of them? Where should they live? We, we live in northwest Indiana, as you know, all of our

family is in Illinois or further remote. You know, one of the things that, that, that we did personally is we talked to, if anybody wants to know who my guardian is, I'll, I'll tell, I'll say. We, we actually chose my wife's younger sister because they have a smaller family.

[00:05:04] You know, basically we said if we nominated you, it'd be very important for us to have our kids finish school where they're at. They've always wanted to move. So we said, if we nominated you as guardian, would you move into our house, which is much bigger than the house that you have and take care of our kids.

[00:05:23] And you know, once the kids were done with the house, we would just give you the house.

[00:05:28] **Dana:** Oh. She's like, sure, sign me up. Yeah, she's love your house.

[00:05:34] **Ryan:** We had a conversation with them and I mean, that's how we solved it. I mean, families do it different ways and every family's unique, so. You know, when I'm talking to people with kids, it's u, it's usually around guardians, like, who do you pick?

[00:05:45] It's like, that is so family specific. I can give you some high level guidance, but ultimately you're gonna have to make the decision.

[00:05:53] **Dana:** Right.

[00:05:53] **Ryan:** My advice is always to talk to the people. Right. Because you know, if you nominate a guardian, you wanna make sure they're gonna act. So it's always best to have that dialogue and, and, and make sure that everybody knows what they're, what they're getting into.

[00:06:08] **Dana:** They shouldn't be blindsided.

[00:06:09] **Ryan:** Correct. So it's a little bit of everything, right? The, the, the money, the people, the circumstances, and you just kind of make a decision.

[00:06:16] **Dana:** And so I came, I came to you through a referral. Through my a financial planner that I had to hire after the loss of my mom in 2016. Because I inherited through her and my dad, they were divorced, but my mom had a trust set up and an ira, and luckily she had a will and she had a whole big binder of things, but she hadn't signed off on the beneficiaries, right?

[00:06:40] Like they had gotten a divorce, my mom and my dad, and she had not dealt with that part of it. She had left it blank cuz she was sick or depressed or didn't wanna address it. So it was left open. And so I'm the only child, so there really isn't any issue with who's gonna take take over or who. I knew that I would be receiving this after my mom died, but I had to go to probate court to legally be told, yes, you can have all of this and here's how it's gonna roll, and here's how it's gonna work, and what a gift, what a privilege that was coming to me.

[00:07:07] But I also was like, this is a pain in the butt. I now have to go and spend money in court to legally be told. Yes, no one is here to contest your estate. Right? That's what probate is, right? People could come and con. Can you explain what that is for the listeners so that I, so that you sound smart and I don't sound dumb.

[00:07:27] **Ryan:** I, I'll try. I'll try. So the, the way that I try to ex explain it is there's really three types of property. One is joint tenancy property, and that's property you own with somebody else like, and it passes when one person dies to the other joint tenant. And this really applies to any state. So it doesn't matter if you're in Illinois or Michigan. I mean, there's some quirks, but I think overall for your listeners, there's really three types of properties.

[00:07:51] So joint tenancy, and then there's contractual property which passes pursuant to the terms of the contract. So like a life insurance policy, you name a beneficiary, that's a contract upon your death, the money goes to the beneficiary.

[00:08:04] Likewise, the 401k would be a contract. A trust is a contract, right? The trust says upon my death, the property goes here and here, and then there's probate property.

[00:08:14] Probate property is property that's just in your name alone with no designation of where it goes. Okay. So like in your case, you know, your mom had the IRA and it didn't have a beneficiary, so by law, that goes to her estate, and then we need the probate to get the probate property to where it goes.

[00:08:36] **Dana:** Mm-hmm. Mm-hmm.

[00:08:37] **Ryan:** The common term is like a will, right? The will says, this is where my property goes. And in absence of a will, you know, there's an intestacy statute, which is basically all the legislatures have said, if you die

without a will, we will tell you where your property goes. So it's generally, you know, parents, siblings.

[00:08:55] Right. Right.

[00:08:56] Is is how the intestacy statutes work. So the, the probate process gets property in your name to where it's supposed to go. And it's a pain in the butt.

[00:09:06] **Dana:** It was a pain in the butt, and you have to wait and you have to pay lawyers to like, I could have done it myself. People were like, you could save money and file papers yourself.

[00:09:14] And you're like, oh, I'm an actor. I don't know how to do that. Or I'd have to show up in court. Right? They'd have to go to the courthouse. And there was just a lot of paperwork that you didn't do. My mom's law firm did it, and then when that was cleared, I came to you and we made a will for me right in my name cuz I didn't have one.

[00:09:36] And then recently you did my, you updated my will for me and my husband, or we made a will together. So yeah, it's an intense process and especially like, I remember in those 2016 years, I didn't really know, I didn't know the language, so I didn't know what to ask for, right? I didn't understand. And then I have to start thinking about my own mortality and think about who my beneficiaries would be, right?

[00:09:58] And. That's tough. Yeah. And like who, who gets what and how do you delegate it and what's the percentage and yeah. And I just kept thinking about how it's such a privilege to receive inheritance, this complicated feeling of receiving and losing her at the same time. Right?

[00:10:17] **Ryan:** Yeah.

[00:10:18] **Dana:** And then being angry that she didn't sign the papers and didn't made me go to court because she couldn't, cuz she didn't wanna deal with it.

[00:10:24] So she left it, she left this document unsigned. But a lot of people leave lots of things unsigned, lots of things they don't solve or finish or create as they're, as they're living or when they're dying. Right? I'm sure you see this with clients a lot.

[00:10:37] **Ryan:** A quick story because like all of these situations, they, they manifest in real life and, and they're horrible.

[00:10:43] And I will tell you, like I. When we first got together, right? Y you didn't have kids and Right. And that makes us estate planning hard, right? Because if your parents, it's pretty easy. We're gonna split everything between my kids and we'll put some ages in and, you know, assuming one of 'em doesn't go off the rails or something, and some, some do.

[00:11:00] I mean, I've had to draft provisions around. The kid gets it if he's out of prison for, you know, 18 months and all kinds of stuff, but

[00:11:08] **Dana:** whoa, whoa,

[00:11:10] **Ryan:** for like a single person like you, or when we met without kids, estate planning is hard.

[00:11:15] **Dana:** Or married. Yeah, yeah, yeah, yeah. Right. Which friend do I like the most? Will Jonathan's be a nice boyfriend? I just didn't know. Yeah.

[00:11:22] **Ryan:** Where, where does it go?

[00:11:23] Oftentimes we find stuff that people meant to do, but it was unsigned. So I had a, a client who had an uncle who had no kids, really no one, and he was actually abandoned by his father when he was young, raised by his mother, need the mother's side and whatever.

[00:11:41] So he passed away and on his desk, he had a will. That said, I leave everything to someone, but it was unsigned, so.

[00:11:51] **Dana:** Mm-hmm.

[00:11:51] **Ryan:** We, we don't have a will that passes to the people that he knew. He wanted it to kind of go to mom's side, which is logical. He knew them throughout his life.

[00:11:58] **Dana:** Right.

[00:11:59] **Ryan:** But he didn't sign the will.

[00:12:01] **Dana:** Would that have to be notary or no? He could just have signed it. Did it happen?

[00:12:04] **Ryan:** No, he, he, you need two witnesses under most state law. Two witnesses.

[00:12:08] **Dana:** Okay.

[00:12:08] **Ryan:** So a signature and, and two witnesses. Most wills are notarized just as a safety measure, but it's not required. It's two witnesses in every state that I've ever looked at. But he died without a will.

[00:12:18] So it went intestacy, went up over on his father's side, found someone he had never met. And that person under Illinois law in ended up inheriting about 2 million because he was not proactive and he had it on his desk when he died. The will.

[00:12:36] **Dana:** Oh my god. Wait, and he has children or he doesn't have children?

[00:12:42] **Ryan:** Nope. No children. He, he had no children. Never married. Never had any children. Never adopted any children. Knew his mom's side of the family cuz the dad abandoned him. And then some remote relative on his dad's side comes out of the woodwork and takes half of his money. I mean, it's, uh, it's crazy, but it, it happened.

[00:13:03] And.

[00:13:04] **Dana:** Who was it supposed to go to? Like when you look at the will, like who was it supposed to go to and did that person, can that person contest it? I mean, I know it's not legal, but who was it supposed to go to?

[00:13:13] **Ryan:** It uh, it would've been to his, I think it would've been a cousin if my recollection of the relationship was right.

[00:13:19] **Dana:** Okay.

[00:13:20] **Ryan:** And it, it, it didn't, she got half right because you go up and down and find the, the living people.

[00:13:26] **Dana:** Right.



[00:13:26] **Ryan:** But it wasn't his intent. He just, he didn't take that last step. I tell clients all the time, like, get something in place because if it's 95% correct, it's better than 0%, correct.

[00:13:38] **Dana:** Mm-hmm.

[00:13:39] **Ryan:** So just get something in.

[00:13:40] You can always change it. It doesn't have to be perfect. These documents are meant to be changed. Just gets something done. So.

[00:13:48] **Dana:** What do you think that is, do you think, we can't psychoanalyze everybody, but why do you think he waited? He just was putting it off. He was just putting it off and putting it off.

[00:13:56] Like he got busy with his life. He, you know, or what, what is the hesitation sometimes, do you think?

[00:14:02] **Ryan:** I think people get busy with life, and this is always low on your list because on a day-to-day basis, You're gonna come home, you're gonna have dinner, you're gonna go to bed, you're gonna wake up in the, in the morning. Right?

[00:14:14] **Dana:** Right.

[00:14:15] **Ryan:** You know, the, the, the mortality factor generally doesn't kick in for people, you know, unless they're terminally ill, you know, no one thinks I'm gonna wake up today and have a heart attack, which is what happened to him. Hmm. So I think that that's, um, that's a part of it. I think another part of it is people, They generally put off what's uncomfortable and to sit down and think about dying is, is not a, it's not a comfortable thing to do.

[00:14:39] **Dana:** No, no.

[00:14:40] **Ryan:** You know, uh, it's, it's a part of my job. I've learned to deal with it, so maybe it's a little easier for me, but it's, it's difficult, right? Because these are difficult decisions that you have to make.

[00:14:50] **Dana:** Can you talk about like the words trust? The word trust seems so like bougie or you know, it means money, it and then wills, right? Anybody can have a will. Trust is a different conversation.



[00:15:04] But I think a lot of people go, well I don't need to make a will cause I have no money. Right? Or they say, what am I leaving people? Nothing. So can you talk about that a little bit? Because even I was like, Uh, I'm confused when Jonathan, my husband, was like, wait, shouldn't I have one? Do I have a trust or do I just have a will? What am I making with you? I know you have a trust now cuz you're a mom, but you also have a will. What do I have? You know?

[00:15:28] So can you just talk about those two things and also tell people that you can make a will at any point in your life and you don't have to have millions of dollars and, you know, so talk to me about all of that.

[00:15:40] **Ryan:** Everyone really needs a will. Um, you know, because. It, especially if you have kids, right? Because if the will is where you nominate the people that would take care of your kids if something happened to you. So trust really started to get popular probably, probably in the early nineties. And a trust is basically a will substitute.

[00:15:59] I I, I like to kind of talk in simple terms that I think it's easier to understand.

[00:16:03] **Dana:** Yes.

[00:16:03] **Ryan:** So when I talk to clients, I talk to them a lot about like buckets and here's the different buckets and here's the buckets of what they do For most of the clients, and I'll use myself an ex as an example. Um, the estate plan has a will, which is like a safety net, and the will says, upon my death, anything in my name gets poured over into the trust. So we call it a pour over will.

[00:16:25] And then the trust is a bucket that upon your death holds the assets and distributes the assets that set forth in the trust. So in our trust it says, you know, split in equal shares for our kids. Well, it says take care of the spouse first. We'll, we'll talk about like if my wife and I were both gone.

[00:16:41] There's buckets for both of our boys, and then they have access to them, uh, you know, as we have drafted in there. And then eventually when they hit, I think it's 35, they would have full access to take the money out and spend it as they saw fit. So if you need, if you have a trust, you also need a will, right?

[00:16:59] Because the will is a safety net. So if you don't put that real estate in, it will get to where you want it to go. Um, so there's a lot of coordination. And this isn't, I mean, I know that there's a lot of like self-help websites out there and

you know, legal Zoom and other mechanisms where you can go really, I think, dangerous for people to go out and try to do self-help with this kind of stuff.

[00:17:24] I mean, I've seen self-help situations where people tried to do it and they did it wrong. Last year we had somebody that went the legal zoom route and only had one witness. Well, the will gets tossed because there's not two.

[00:17:38] **Dana:** Oh my God.

[00:17:38] **Ryan:** So, you know, there's really a, there's a few things in life I don't think you ever want to really skimp on. One is your doctor, right? You don't wanna go to some quack, doctor. Your lawyer. You, you don't want to go to a quack lawyer or do self-help. Like if, if you had an electrical problem. If I had an electrical problem, I'm not gonna go to touch the breakers. I don't wanna get electrocuted.

[00:17:59] **Dana:** Right.

[00:17:59] But some people might say they can't afford a lawyer, they're gonna say, I can't afford a lawyer, so how will I, how will I get a will?

[00:18:05] **Ryan:** And that's a fair point. I mean, there are, there are legal aid societies out there that that can help. So that's one mechanism. And I, the other thing is I think that there's a stigma around, you know, how much are lawyers gonna cost? And that is very state specific and, and jurisdiction specific, right? So if you go to your small hometown lawyer, you may get a will for \$400, where if you are in a big metropolitan area, you know, and estate plan could be 4,000.

[00:18:33] So, you know, I think that there's a stigma that I can't afford a lawyer, and I don't think that's always the case. I can tell you that in the 20 years I've been doing this, like my client's net worth is. They've, it's grown, right? It's, they've just grown through life and, and have more money now. But I mean, they're, I, I have kids that are teachers and I, I do it because I got into this business to help people.

[00:18:54] You know, I will often do things really cheap for clients because I want to help people, right? And it's not that hard to do a will and a simple estate plan.

[00:19:04] **Dana:** And you'll say that, like, can I help? You'll say like, do you, do you need help budgeting for this? Like, will you, you'll say that, I mean,

Clark Hill obviously like, has a, there's a certain price, but you know that things cost.

[00:19:16] But you're saying you would like say, Hey, I can do this for cheaper, slightly, like, or I can figure out how to make this simple. You know, instead of six tiers of, uh, will or something.

[00:19:27] **Ryan:** Clark Hill doesn't set the price right. The price is set by me. No.

[00:19:30] **Dana:** Oh, okay. Okay. So I didn't know that. Okay.

[00:19:33] **Ryan:** There's people that get the friends and family discount.

[00:19:35] **Dana:** Okay.

[00:19:35] **Ryan:** There's people that are difficult to work with, so they get the difficult client premium. I mean, it's, it's, it's an, it's more of an art than a science, but for, for friends and family, I, I feel it's important to help. You know, like I said, I've, I've done, and I donated estate plans. I just donated one to a local police department in Sturgis. Because I think it's important to give back, right? So, you know, the first responders oftentimes aren't able to do that. So I, I usually donate a few estate plans a year to various organizations just to try to give back. But, you know, if somebody came to me and, and obviously there's a limit, right? I, somebody said, can you do something for \$50? I can't do that. But I've worked out pay payment plans with clients where I'm saying, pay a hundred dollars a month for, you know, 12 months or whatever it is. I just want it to be done right, because if, if you don't do it right, you know the \$1,200 that you spent on the front end could become 12,000 to clean up the mess.

[00:20:34] **Dana:** How do you handle when siblings are arguing or struggling to, like, they've lost a parent and then they're looking at this will or this trust and it's not what they thought it was gonna be? Or how do you navi, because you're only, I bet you're like a therapist sometimes. Right? You have to manage family dynamics and grief and personal politic, you know, politics inside a family.

[00:20:57] How do you manage that?

[00:20:58] **Ryan:** You do, and it usually starts with the parents, right? Because I would say 80% of the plans are split e everything equally to my kids. Right? So the problems with that type of plan would be if like a kid thought he deserved more.

[00:21:12] **Dana:** Right, right, right.

[00:21:14] **Ryan:** Or they can't agree on the personal property.

[00:21:17] Right. And that's kinda like the stuff that we have in our house that like, I want dad's sports collection, or I want mom's ring, you know, two daughters fighting over the wedding ring. Something like that. That's where you see. Um, the issues where kind of everything is split equally.

[00:21:32] **Dana:** Mm-hmm.

[00:21:32] **Ryan:** In it, I call it the red bike syndrome, where one child got a red bike when he was seven and he's held that, you know, in his head for all these years.

[00:21:40] And now that mom and dad are dad, my, my sibling got the red bike when he was seven, and I didn't.

[00:21:44] **Dana:** Oh, wow.

[00:21:45] **Ryan:** So there's, you know, there's all these childhood issues that can pop up when mom and dad are dead. The other thing that you see is like, if a, if parents are treating their children differently, because of whatever reason. The, usually the easiest is if one is like, super successful, right? So they'll get less because they're, you know, a neurosurgeon or something like that.

[00:22:03] **Dana:** They don't, don't, right. Like yeah, they don't get the money cuz they, they're doing fine or they assume that, right. That, yeah.

[00:22:09] **Ryan:** Correct. Uh, where you get into problems is if like, one of the children has issues or perceived issues or, you know, it could be substance abuse or mental health issues or just doesn't manage money well.

[00:22:21] **Dana:** Hmm.

[00:22:22] **Ryan:** Or eliminate it. I mean, some clients say I'm not leaving anything to a kid, which is all well and good. It's their money. They can do with it what they want, but then you have to manage the message there, right? So there's different ways that you can do it. It's all, you know, specific to the clients. I, I have clients that have written letters to their kids. This scares the living hell outta me cuz I don't know what those letters say. But the instructions are, when I'm dead, give these four letters to my kids.

[00:22:51] **Dana:** And you can't open 'em. You don't know what they say.

[00:22:53] Right. You're that you're not reading them.

[00:22:55] **Ryan:** Nope. No. I, I, I am bound by my ethical duties to open 'em and read them to the kids. Um, when the, when the dad is gone, no idea what they say. I suspect that it's, it's not gonna be a very pleasant experience, I would guess.

[00:23:12] **Dana:** Wow. I feel like there should be a clinician on the call with you.

[00:23:16] Like a therap. I'm being like, serious. You do. You do these just you over Zoom. You just do them alone without any support? That's hard. Right? For you and for them?

[00:23:29] **Ryan:** Well, yeah, for everybody. I mean,

[00:23:29] **Dana:** for everybody.

[00:23:30] **Ryan:** Yeah. Over the last two years, everything has been really via, via Zoom. Right. So we're start now starting to get back to in person.

[00:23:37] So like, yeah. Some of these meetings are now in person. I'm, I'm meeting somebody that just lost their husband in person.

[00:23:42] **Dana:** Hmm.

[00:23:43] **Ryan:** Because I think you can relay mo emotions and, and comfort a little bit better in person than over Zoom.

[00:23:49] **Dana:** Yes, yes.

[00:23:50] **Ryan:** So in those in, and again, this is more of an art than a science.

[00:23:53] **Dana:** Mm-hmm.

[00:23:53] **Ryan:** So you have to know. What is best, right? So like. When, when the, when that dad dies and those four kids that have to be read their letters, we're doing that in the conference room. Like right? It's not over zoom,

right? It's just something you learn over your 20 years of doing this is how do we approach this problem and, you know, manage the grief as possible.

[00:24:13] My standard response when somebody calls me up and says, you know, mom or dad died, absent any, you know, they're like, what do we need to do? And you know, most of the time I've seen their assets and I know they have money and everything else. My advice is the first thing that you need to do is grieve. Hmm, and you need to process that, and you need to give me a call, you know, once, um, the funeral is done.

[00:24:37] Once you've had a kind of a, a little bit of time to regroup and get your feet under you, there's nothing that we need to do that is so urgent that you need to talk to me right now. You know, I think that grieving process is very important.

[00:24:49] **Dana:** Yeah. And they hear you. They like, yeah, yeah, usually. I mean, I mean, maybe they're going, yeah, I'm over grieving.

[00:24:54] Where's the money? You know, I mean, you know, I wonder like how many times they, they push back.

[00:25:00] **Ryan:** Very rare. Again, I've been doing it 20 years, so like, I've known these families for a long time. I, I, there's, I know a lot of clients', kids names and their grandkids and everything else. So like, okay, it's a very intimate and personal relationship, right?

[00:25:13] So, you know, how's your son doing in swimming or how's his new job with whatever? So, And, and that's the part I like about it, right, about my job is, is getting to know the families and, and, and helping them. So the vast majority of clients are they, they, they, they listen. They really do.

[00:25:30] **Dana:** Yeah.

[00:25:30] **Ryan:** And if there is the one brother that's gonna be difficult, then, you know, we're, we're kind of ready for it and, and everything else.

[00:25:39] But for the vast majority of people, they, they do listen and. You know, a week or two after the funeral will have a meeting and kind of, kind of pick up and, and get the stuff done. And sometimes there's urgency, right? So sometimes it's right. I've had a guy that went to the hospital on a Friday with a, um, with stomach pain.

[00:25:56] He was diagnosed with stage four pan pancreatic cancer died on Tuesday. So we got an estate plan done. We couldn't get it funded obviously. I drafted him a state plan on Saturday. He executed it Sunday and he passed Tuesday. So

[00:26:12] **Dana:** Wow.

[00:26:12] **Ryan:** Again.

[00:26:13] **Dana:** Wow. Yeah.

[00:26:14] **Ryan:** I think we have. Our standard advice, right? That that works. But you just, you deal with the circumstances as they come.

[00:26:23] **Dana:** So why did you get into this work? You said you get, you got into it to help people, but like, what's the real an no. What did you, what did you

[00:26:30] **Ryan:** do you want the, you want the real answer? It's it,

[00:26:32] **Dana:** of course I do.

[00:26:33] **Ryan:** It's an interesting story.

[00:26:33] **Dana:** This is the moment my friend.

[00:26:35] **Ryan:** So flashback to 1995, I was going to be a senior in high school. A man by the name of OJ Simpson was on trial, right? So

[00:26:44] **Dana:** mm-hmm. Heard of him? Mm-hmm. Yeah.

[00:26:46] **Ryan:** So that summer I went to a basketball camp and got really sick and literally was at the University of Iowa Hospitals for like six weeks. They were trying to figure out what was wrong with me.

[00:26:58] I went from about 200 pounds through 155. It turned out that I had mono and that summer there was a pork parasite called Cryptosporidium. Going around that was making a lot of people sick, some people died. So at the basketball camp, not only did I get mono, I got the, you know, the parasite.

[00:27:18] **Dana:** Oh my God.



[00:27:18] **Ryan:** Lost a bunch of weight and literally all I could do that summer was lay on my couch and watch CNN. So I watched that, you know, almost the entire trial and I, I was like, this is very interesting. I think I could be a lawyer. I like, you know, watching him go back and forth. So it kind of planted a seed that I wanted to be a lawyer. Fast forward, I graduate and then I started my first job in Rockford, Illinois, and I worked for a solo practitioner and started to do pretty much everything, right?

[00:27:49] It taught me really fast that I was not cut out to be a litigator. So like all of those trials I watched, I'm like, this is horrible. Like people fighting and the stress, and I'm like, this is, this isn't what I envisioned helping people was, right.

[00:28:04] **Dana:** Mm-hmm. Mm-hmm.

[00:28:06] **Ryan:** My running thought was like, if I keep doing this, I'm gonna burn out or worse.

[00:28:11] So I took a flyer, I put a bunch of resumes out to firms in Chicago, was hired by a wonderful small firm that, you know, had great estate planners, and I said, I wanna learn how to be an estate planner.

[00:28:24] **Dana:** Hmm.

[00:28:24] **Ryan:** And they taught me, and it's been the the best decision I've ever made because like every day I'm actually helping people. And I just didn't feel like that before. That is the CliffNotes version of, of how I got into it.

[00:28:40] **Dana:** From OJ to estate planning. That's amazing. Isn't that, what doctors do you say? Like, do you smoke and you're like a little, and then they're like, how many a week? Right? And you say three cigarettes and they're like, great. A pack. Right. Just up it to a pack.

[00:28:54] **Ryan:** Yeah, exactly.

[00:28:55] **Dana:** She's clearly lying or is saying a couple drinks. Yeah. How many right. I wanted to read back to you what you said to me when we were first emailing. I think it was like in 2021 you were like, I found your podcast. Or like, congrats on the podcast. And you said you needed to take time with the episodes cuz they're heavy and they are, even though they're also funny.

[00:29:14] But you said you joined the shitty club of losing a mom on April 22nd, 2006. My mom died April 16th, 2016. So our mom's died almost, you know, four days apart, or no, six days apart, 10 years apart. And you said if you do come back with your podcast, I'd be willing to come on and talk. Although I may need to have a drink afterwards. Which it's fine. It's noon. It's noon.

[00:29:37] We, and you said that you and your mom had a good relationship, but it certainly was not without its issues as she was extremely overprotective in your youth. You said if you do decide to bring it back, I'd do it. And I think it'd be good for me to talk about some of these things.

[00:29:50] So, I just wanted to read that back to you and, and ask you where you wanna start. How do you wanna talk about your mom today?

[00:30:00] **Ryan:** Wow.

[00:30:00] **Dana:** Yeah. Good luck. Have fun, Ryan.

[00:30:04] **Ryan:** Thanks. Well, uh, I'm glad I got the, uh, the tissues here.

[00:30:08] **Dana:** I love it. I love it, Ryan. Yes, yes. Get vulnerable.

[00:30:12] **Ryan:** You'll, you'll, you'll hear the sniffles, right?

[00:30:14] So, I do remember stumbling upon your podcast and, and listening. I'm like, holy shit. This is just amazing. I was like so impressed that you know, you, you did it right? I think it's so important.

[00:30:27] **Dana:** Yeah.

[00:30:28] **Ryan:** And it brought the back lots of memories.

[00:30:34] And this is how I figured it would. I love my mom. So this is like all of the, we're gonna do the guardians and everything else just coming out, right? So you, you put on a, a face for everyone and then you get vulnerable. So, all right, so we're gonna get through this. Whew.

[00:30:51] I love my mom and we had a great relationship and like I remember going off to school and then she came in, she's like, I was at law school and she says, I'm sick and I'm getting, um, I'm gonna have a hysterectomy and you know, we're gonna go through the treatment and we'll get through it together.

[00:31:08] How old were you? Oh, it was, so that would've been 2001 when she was diagnosed 78. So I would've been 88. 88, 23. So 23 year old going to law school mom's diagnosed with cancer sisters in school. Dad's a truck driver. You know, trying to get treatments. It was, it was a mess. And luckily my dad was a union truck driver, so we had all kinds of great insurance.

[00:31:36] So we didn't have a lot of the problems that, you know, some families have when they're not insured and like, what do we do and everything else. So we had access to really good medical care and, and everything else. So she had a hysterectomy, did chemo. Everything was good.

[00:31:53] Um, and then it, it just came back with a vengeance in about 2005 and, you know, she was going to Mayo for treatment and, um, it just, nothing was working and we just knew that the time was, was, was coming, right.

[00:32:08] So it wasn't, it wasn't unknown, uh, but it didn't make, it was easy. So I actually quit my, my, my dad was having just a really rough time, so I quit my job in Rockford and moved home and I stayed home. Wow. With I, I moved back into the room I grew up in high school with for like three months and just kind of took care of the bills.

[00:32:31] **Dana:** What was that like? Do you remember the feeling walking back in there?

[00:32:35] **Ryan:** Uh, hard.

[00:32:36] **Dana:** Mm-hmm.

[00:32:39] **Ryan:** Uh. Oh it was, it was bizarre. I mean, it felt like it, it felt surreal. Like I was living a dream. Like this isn't happening, but it was happening, right? Because you just, you gotta deal with it. And my dad was a wreck and, you know, he wasn't able to, to deal with it.

[00:32:55] And then they, they were using like some drugs that the insurance company was giving him a hard time about. And I had to write letters to the insurance company. And you know, I remember being at a table at three o'clock in the morning writing a letter to the insurance company, appealing to the trustees about how this medicine should be approved.

[00:33:14] And you know, mom is just really sick. And it was just, it was horrible. It was horrible. But I mean, at least. You know, looking back I could help, um, in some ways.

[00:33:25] **Dana:** Did she like you being there? Your mom did, you could, I know that she was going through a lot physically and mentally, but did she, could you tell that she loved having you, that she felt your presence, that she felt your support?

[00:33:38] **Ryan:** Yeah. Yeah. I think deep down she did. Yeah. I mean, she loved her kids like most moms do. She was super, super overprotective. So like, as a kid, You know, like I'd go, can I go ride a bike? And she'd be like, well you know, there might be a white van that could kidnap you so you can only go around the one block.

[00:33:58] Right? So she was super, super overprotective.

[00:34:00] **Dana:** Hmm.

[00:34:01] **Ryan:** But I think it was, I think it was out of a place of love. It just, you know, I think as parents sometimes we overcorrect. So, you know, what I try to do with my kids is, You know, cause I think a lot of it's hardwired, right? There's just certain things that we're hardwired to do.

[00:34:19] So I think my mom was a hardwired warrior, so in her mind, the worst thing that could go wrong was gonna happen, right? And I have some of that too, right? So I, I, but what I think I try to do is recognize that and say, I'm not gonna do that with my kids. Right? So when my kid's asked to do stuff, even if I'm uncomfortable, I don't try to plant those seeds.

[00:34:43] Like, you know, you could get kidnapped, anybody could get kidnapped. I could get hit by a bus, but I don't, you know, I don't,

[00:34:50] **Dana:** yeah.

[00:34:51] **Ryan:** I think with our kids, we, we, we worry because they're our kids. So I tr I try to get a, a better fine line than, than my mom had with, with us, but I, I, it was out of a place of love, you know, I just think that in some ways, you know, it, it impacted us. Because all of a sudden you start to, you start to always picture the worst. And I just don't think that's a good way to go through life. I try to say, let's always focus on the positive, right? And if the worst comes, shit happens and you deal with it.

[00:35:28] **Dana:** Mm-hmm.

[00:35:28] **Ryan:** So I've tried to take that love and kind of reframe it, but you know, it is hard to. You know what to think about.

[00:35:36] **Dana:** Yeah.

[00:35:38] Did your mom have a will? Does your parents have a will?

[00:35:43] **Ryan:** Yeah, she had a, she had, yeah, they did. They had a simple will. Mm-hmm. And it basically said, upon my death, everything goes to my husband and, you know, goes to our kids.

[00:35:51] So it was actually the will they did when it was right after my sisters were born. In 84, I think it was like they did it right after my sisters were born.

[00:36:00] **Dana:** Mm-hmm.

[00:36:01] **Ryan:** And it, like I said, it was a very, very simple will. My mom was always a stay-at-home mom, so she basically raised us. My dad was the breadwinner, was the truck driver was gone all week.

[00:36:11] Yeah. So, you know, she didn't have very many assets, so there wasn't really a lot to do.

[00:36:18] **Dana:** I wonder if that's why she was so protective cuz like he wasn't, it could me, it's just her. Right? Like for that week or that feeling of I'm the parent, you know, I can't rely, I gotta rely on me. I'm in charge. I'm the only person making sure right, right now until he comes back, you know, on the weekends, like I wonder yeah. The pressure she felt to keep you safe without

[00:36:41] **Ryan:** and keep you safe and get you to the sporting events. And it's a lot like. Well, it takes a village, right? I mean, my wife and I have two kids, and we struggle to keep up with their activities and, and everything else. So, you know, as an adult, I, and looking back, I mean, I, I, I, I get it.

[00:36:58] I mean, it's, it's super hard and, you know, in some ways, she was raising us alone because my dad was gone and, you know, my dad was, did his best to, you know, have his schedule so he was back for sporting events and such. But I mean, you gotta, you gotta pay the bills. So, you know, I, I do think you're, I think, I think you're right.

[00:37:20] **Dana:** Did your mom, was there something that you two. That you two did together where you felt like she she loosened up. Like she let you know

you guys something. You two did just you two and she wasn't so worried, like at the, you know, swim park or I don't know, going to the mall together. Was there something you two did together and you didn't feel, you didn't feel her anxiety, as you know, is high.

[00:37:43] **Ryan:** So, We didn't, nothing like that. She, she actually opened up to, to actually to my, to my now wife because we had just started dating and you know, my wife got thrown into this and my wife's a planner, so you know, my wife had probably known me. Well, my wife and I grew up in the same town, so she knew who I was.

[00:38:02] But we had only been dating, I guess, for her six months. But, so she put together a fundraiser, raised just a ton of money. Up at the, up at the town and everything else. So she, my wife was like all in as well with, with all of this stuff. But she, she told my wife, I'm no longer worried about Ryan because he is with you.

[00:38:22] So she.

[00:38:24] **Dana:** I'ma cry, I'm gonna cry. So

[00:38:27] **Ryan:** that was hard. So she, she worried all the way until the end, but you know, she at least felt like somebody else was gonna take, you know? Yeah. You know, be there.

[00:38:37] **Dana:** And your wife's like, no pressure.

[00:38:39] **Ryan:** Yeah. So it was heavy.

[00:38:41] **Dana:** Yeah.

[00:38:41] **Ryan:** I mean it was, it was heavy and she was really, she was really sick. But you know, we got through it the best we could.

[00:38:50] **Dana:** I know it's emotional for you, obviously I can see it, but, so I wonder, like, do you pick and choose when or if you share this with clients? Do you ever talk about your own personal story to connect with them even though you don't wanna cry? And I understand it that you're a professional, but like, just curious about it. Yeah.

[00:39:13] **Ryan:** This is actually an easy one to answer cuz I normally don't. I have enough stories from other people's circumstances where I don't have to go

into the vault, right? So that's why I said, When I was talking to you, I'm not sure what happens when I take the lid off.

[00:39:27] **Dana:** Yeah.

[00:39:28] **Ryan:** So yeah, I haven't started drinking, so that's good.

[00:39:31] Yes.

[00:39:32] I've remained somewhat composed, so I think I'm, I'm not doing as bad as I thought I was gonna do, like, which was, was like a, a puddle on the floor.

[00:39:41] **Dana:** Yeah.

[00:39:42] **Ryan:** But I don't. I, I have enough other, I have stories about other people where I don't necessarily have to take, you know, take that lid off and discuss.

[00:39:51] So, yeah. You know, you are actually the first person in almost 20 years that I've actually talked in any depth about.

[00:39:58] **Dana:** I'm the first person?

[00:39:59] **Ryan:** This pretty much, yeah. I mean, I've never talked about like, well, because it's not like something that comes up. In conversation, right? Like all of our family was there when she passed and my wife was there in the shit when she passed.

[00:40:11] So like, it's not a story you talk about at a bar.

[00:40:15] Right.

[00:40:16] So when you're in this club, this, this shitty club that we're all in, I think it's, you know, it's, it's, it's a place where it's okay to discuss it and, you know, learn from it. And what was good, what was bad? What did mom do that was good. What did mom do that was bad?

[00:40:30] How do we, how do we be better? How do we learn? How do we grow? So that's why I'm like, I'm gonna try.



[00:40:38] **Dana:** And Ryan, maybe the more you do talk about it, either with your wife or me or or a specific client who's lost a mom and maybe their story connects with you in a way that you feel you need to share. Like the more you share, potentially maybe the less scary it'll become for you, or violent like that, that feeling of like, I'm going to become a blubbering mess. You'll maybe you'll, you'll cry less and it won't feel so scary.

[00:41:04] But I also believe if I was, if I knew when I met you in 2016 that you had lost your mom, if you had told me that, then I have to be honest. I already liked you and trusted you, but I might have been like, oh, I'm in. I like Ryan. Ryan knows what this is like.

[00:41:22] But I'm weird. I'm somebody, I don't need you to cry in my session with me, but if you did, of course, you know, I'd be like, yes. Like let's, let's hug each other. Let's be vulnerable. But I guess, I mean, it makes you seem less like just some lawyer and you're a human to me, and then I understand why you got into this business or whatever. Or I learn more about your story.

[00:41:40] I'm just so curious about when people choose in the professional setting to be vulnerable, you know, and when and how that helps people feel like they can connect. I know it can be risky. I know that I'm not acting like it's not, but if more people in society did this, talked like this, it wouldn't be so scary. Do you know what I mean?

[00:42:02] **Ryan:** It's so, and I have told clients in general, you know, especially when they lose their mom, I'm like, I'm so sorry. I know how it feels. I've. Right. I've lost my mom in 2006 and that's usually it.

[00:42:13] **Dana:** And that's it. You leave it there. Yeah. Right, right.

[00:42:16] **Ryan:** I leave it there and if, if, and most people are like, thank you very much because I don't wanna make it about me, but I do want to feel like I know what you're going through.

[00:42:24] And no, no one has really asked past that. I just thought it was important for me personally to have this conversation with you just to see what happens when you take, when you take off the lid, right? Because I do this for a living and

[00:42:37] **Dana:** Right.

[00:42:38] **Ryan:** You know, I think I'm pretty good at it. Know what to say to people and, um, you know, not only a good lawyer, but a good listener and a good person.

[00:42:45] **Dana:** You're a great listener.

[00:42:46] **Ryan:** Yeah. So I was like, let's, let's, let's see what happens. Let's, let's talk about it and, and do it. And you're probably right. I probably should have done it 10 years ago, but,

[00:42:55] **Dana:** oh no, it's not woulda, coulda, shoulda have. And I didn't have a podcast back then, so that's me saying back then I would, who knows what I would've wanted back then.

[00:43:01] **Ryan:** Well, true, true. But it's like the, it's like the people that have the will sitting on their desk. Right? And they mean to get to it, and they mean to get to it, and they mean to get to it. And then finally you just do it. Right. And as long as you haven't died, you're no harm, no foul. So, so I'm actually, I was petrified to do this.

[00:43:16] I can tell you I'm happy that I did.

[00:43:17] **Dana:** Yay.

[00:43:19] **Ryan:** It's been a learning experience and, and I'm, like I said, I'm very happy that I did it and it's. I think it's part of, of growing as a person and sorting through these feelings that, you know, losing your mom even, one of the things I would carefully say to, to clients is, is losing your mom absolutely sucks and it's gonna suck for a long time.

[00:43:39] **Dana:** Mm-hmm.

[00:43:40] **Ryan:** And

[00:43:40] **Dana:** mm-hmm.

[00:43:40] **Ryan:** It gets less sucky.

[00:43:42] **Dana:** Mm-hmm.

[00:43:42] **Ryan:** But it's, it's, you only have one mom and it's, it's tough to, to lose 'em. Right. Because, you know, oftentimes they raised you and it can be complicated and, um, You know, the dynamic isn't always perfect and it is what it is. And I think there's probably a lot of people that have issues with their parents that they kind of, they kind of gloss over, right?

[00:44:03] Because they want a perfect image of a mom and dad or whatever. But I think there's always, everybody has issues that with their mom and dad, and no one's perfect. And I think that communicating is good, right? Because over the past 20 years, our communication has went from. Communication like this where we're actually talking to people, to everything being emails and social media, and I think it's, I, I think that so many more problems in life and society and like it could just be solved or lessened if we just talked, right?

[00:44:41] **Dana:** Yes. Like, yes, politics,

[00:44:43] **Ryan:** we're just a social creature and to be. Not talking is just a disservice. Right. So, yeah, you know, talking to you is, has been therapeutic actually. So I will probably go have lunch and not a drink.

[00:44:55] **Dana:** Okay, good. That's good. That's fine. Yeah, I might have more coffee. Do you ever talk to your mom still? Like, do you ever talk to her in the dark of night? Do you ever say anything? Do you ever ask for advice? Do you ever, I don't mean in a religious way, I guess, I mean in a spiritual way, right? Or a witchy. Witchy way.

[00:45:14] **Ryan:** I, I sometimes think, what would she, what? What she, what would she think about a, if I had a choice, like what would she think?

[00:45:22] **Dana:** Yeah.

[00:45:23] **Ryan:** But I don't really like, I guess that's somewhat asking for advice. Her opinion if she was around, would still be important to me.

[00:45:31] **Dana:** Hmm.

[00:45:32] **Ryan:** So I do think in those terms, like what would mom think if I did A or B or C or, or something like that. So I guess in a way.

[00:45:41] **Dana:** Yeah, you want her approval. You want her to say Good job, or you're smart, or

[00:45:46] **Ryan:** Yeah. Or are you an idiot?

[00:45:47] **Dana:** Or you're an idiot.

[00:45:48] **Ryan:** Are you an idiot? Because there's been plenty of, plenty of times as a teenager and a young adult where she rightfully. Called me an idiot. Right? Because there's like any, a young kid, there's, I don't have a perfect past and have done some pretty, pretty dumb things looking back on on it.

[00:46:06] **Dana:** But she would never have cut you out of her will.

[00:46:08] **Ryan:** No she wouldn't.

[00:46:09] **Dana:** Okay. No, not that bad. You're not that bad.

[00:46:11] **Ryan:** Yeah, not that bad. But like everything was out of a position of love. And you know, I've seen enough families over the 20 years of doing this, that that, that, that's not always the case. I mean, there's some parents that are bad parents. Like, and I'm like, thank God these aren't my parents, right?

[00:46:31] **Dana:** Mm-hmm. Mm-hmm.

[00:46:33] **Ryan:** Being a professional, I can't let my personal preference, you know, get into it. So I do feel lucky that you know that, that my mom cared.

[00:46:42] **Dana:** Do you have any last minute advice for people who are doing estate planning or thinking about it or don't know how to talk to their kids or their family. Like what final advice around estate planning?

[00:46:53] **Ryan:** Yeah. I mean, most people say one day, yeah, one day I'll get it done. I'd make that day today and just bite the bullet and get it done. And then if, then, then you can change it. Right? So, um, you know, there's just no, you know, there's just, you should never know when you're gonna go.

[00:47:11] I mean, I told you the story about our cleaning lady who. We were texting and we couldn't get ahold of her and four days later we found out they got hit head on by a driver. So I mean it, you just never know. It's such an important thing to have in place for the peace of mind, for your loved ones, for your kids, for your friends to just do it right.

[00:47:37] There's no reason to wait.

[00:47:38] **Dana:** So we could tell our friends, we could even start telling, I do now, cuz I'm like, But it feels weird to say that to friends, but sometimes I go, Hey, hey, do you have a will yet? I mean, I don't, I don't start my cocktail hour that way, but sometimes I am like, Hey, I'm just saying. Do it.

[00:47:55] You know, I'll bring it up sometimes with close friends. Um, but yeah, like, go do it now.

[00:48:02] This is the time Ryan, and I think you know, cuz you've listened. When I ask you to tell me your mom's name, which I do not know, which is so exciting when I dunno the answer to tell me your mom's name and how you feel about her in this moment today.

[00:48:18] What is coming up for you about your mom after this conversation?

[00:48:25] **Ryan:** So my mom's full legal name was Rebecca Ann Holmes. She went by Becky. And you know, I actually feel pretty positive. I'm glad I talked about this. I think she would be proud.

[00:48:40] Man. I feel pretty good. A little bit more emotional than I thought I would be. I knew I was gonna be emotional. Um, I guess I could have been worse, but, um, you know, honesty, I feel pretty good about coming on today and, you know, sharing a little bit with you and talking about really the importance of estate planning and, you know, just how I would implore anybody that's listening to, to, to give that some thought. And if you haven't done it, you really should do it because it can save your loved ones, a lot of angst and anxiety and, um, issues if something happens to you.

[00:49:33] **Dana:** Before my mom died, I didn't really know anything about trust or wills or estate planning or probate court. I, I knew so little that when I was asked, well, what do you wanna name your trust now that you've inherited this thing? I had them call it the grieving daughter trust. Yep, that's, that's what I asked for.

[00:49:53] That was printed on official documents, on checks. It was so bizarre, but that's all I could think of at the time. They said you could name it anything, and that's what I chose. I lived as the grieving daughter on paper for way longer than I should have eventually changing it to my name just last year.

[00:50:14] I guess, I guess I was done grieving as far as the bank was concerned. So I'm, I'm somebody who likes logistics and making lists and checking things off. And so when my mom died, my entire identity and focus

became this to-do list, find a realtor. Check. Sell the town home. Check. Get her art appraised. Check. Donate her clothing. Check. Cancel her utility bills. Check, check. Move some of her furniture to your home in Chicago. Check. Pick up her ashes at the funeral home. Check. Put off really sitting with and acknowledging that your only mother just died. Check, check.

[00:50:45] I didn't know what to do with her car, but thankfully her loyal caretaker politely asked me and carefully told me that my mother had pretty much promised her the car.

[00:50:55] The caretaker said she had been the only person driving the car for over a year. Now, as my mom had lost the ability to drive or walk, she could barely even stand on her own at this point. I mean, I didn't personally want a 2007 SUV that smelled like my mother. And reminded me of difficult Christmas visits past or driving to the pharmacy for her medication and running into Jewel for appetizers and wine.

[00:51:20] So I gave the caregiver the car for a dollar. I signed over the title and everything. Yep. Check.

[00:51:27] After my mom died. I remember a playwright friend of mine asked me how can I help? And I told them, well, maybe you could write her obituary. Check, check. I asked a bunch of girlfriends to come to my mom's town home and purge, organize, donate, trash, clean, and honor her space and her things.

[00:51:45] One of my oldest friends found some sad handwritten notes about my mother's physical pain and sadness. Scribbled in shaky pen in her drawer, probably written around 2:00 AM. One morning when she couldn't sleep. That friend made a point to only show me one note and threw away the rest. Other friends also made a point of making sure I didn't have to step into her closet until I was ready and gave me the support I needed as I took deep breaths working my way through her robes, her slippers, her Chicos blazers and belts. Looking and smelling her jewelry tray felt like being slapped, like it physically hurt and I couldn't look or touch her pieces for weeks. And now it's, it's some of the most comforting things that I own. Jewelry is also so beautiful to look at and beauty is healing. I donated her medical equipment as fast as I could, making sure I got to say goodbye to her walker one last time, as if the walker knew who I was.

[00:52:45] The daughter who didn't visit enough, the daughter who made her mother weep some days. The daughter who wanted a mother who could walk,

who wasn't in pain all the time. A mother who could leave the home, who could be joyful and happy and healthy.

[00:53:00] My mother's caretaker told me that that paperwork from the law firm asking her for her signature and her new beneficiaries on her account had been floating around the kitchen counter for months on top of bank statements, under cards mixed in with bills and magazines.

[00:53:15] The paperwork just sat unsigned. The papers needed someone to make a decision to fill in a name and acknowledge the inevitable that the death was around the corner. And since my mom was pretty much bedridden in the last year of her life, it makes sense that the paperwork never made it to her all the way in the bedroom.

[00:53:36] Maybe the reality of her situation and the gravity of this legal decision was just too much to bear. She was already dying, which was probably terrifying enough, and maybe my mom didn't wanna put pen to paper and sign her life and her future away to me, the grieving daughter. The only daughter, the only heir, the one left.

[00:54:00] Practice gratitude every day and wear some of her jewelry while you record this closer today. Check. Check.

[00:54:09] Before I leave you, I just wanted to let you know that Ryan has graciously offered to give away two discounted estate plans. So if you live in the states of Illinois, Iowa, Wisconsin or Michigan. And you need a will made up for yourself or for your family, you need to draft a complicated estate plan, you've got a trust, you have other legal questions, email me directly, [dana@danablack.org](mailto:dana@danablack.org) and I will put you in touch with Ryan. He is giving away two discounted estate plans. So hurry, act now, act fast. Get your wills in place. Quick, quick, quick. And uh, thanks again Ryan, for all of your guidance and for offering this cuz I know there's somebody out there who could really use this and so we are very grateful. Thanks. Talk to you soon.

[00:55:05] The third season, which is crazy to say of I Swear on My Mother's Grave, podcast would never be possible without our editor, Amanda Mayo from Cassiopeia Studio. I also wanna thank our music composer, Adam Ollendorff, our graphic designer and illustrator Meredith Montgomery, our copywriter Rachel Claff and Tony Howell and Jonathan Freeland for all of their work on our beautiful website.



[00:55:27] And as always, thank you to Heather Bodie for her emotional, spiritual, social, physical for well, for all of the help over all of the years. Thank you.

[00:55:36] And all of you. Thank you for listening, for subscribing, for reaching out, for telling all of your friends. I know that this club, this complicated, messy club isn't fun to be in, but I'm so glad that you're here. I couldn't do this without you, so thank you for being a part of this community. And if you haven't signed up for our newsletter, please do so at our website, which is [danablack.org](http://danablack.org). Not just because I wanna sell you stuff, but because I wanna keep talking to you and you talking to me.

[00:56:05] So go check that out. There's personal stories, I'll tell you about the season, and you'll learn about some live retreats that we're curating one retreat at a time. So. Yeah, thanks for being here. I hope you'll come back. Will you come back? Don't leave me like my dead mom. You know what I mean? Come back, please.

[00:56:23] I'll talk to you soon.