

Bonus grandparents

FROM STAFF REPORTS

My first semester of college, I quickly became friends with a unique young man who was a wonderful conversationalist, authentic, well-mannered and confident without popularity to substantiate it. At some point early in our friendship I blurted out, “Were you raised by your grandparents?” He replied, “Yes. How did you know?” It was so visible in his wonderful, mature sense of self.

I was also lucky enough to have strong relationships with my grandparents and cherished the conversations, support and expectations. I believe they were instrumental in forming my work ethic, sense of responsibility to community and love of history.

As a young mom, I have developed even a greater appreciation for the support of grandparents who show such love and devotion to my young daughters.

My girls not only have biological grandparents, they are also blessed with “bonus grandparents.”

Their bonus grandparents are dear friends of ours who dote and love on our children like they do the rest of their biological grandkids. They track their successes, send holiday cards and share stories of their childhood and upbringing. My girls look forward to every visit.

My husband and I also benefit from having two more mentors in navigating parenting and marriage. In return, we also try to be an additional support to them checking in on their health and other needs.

This great relationship made me think about retirement and passing on the lost art of conversation and multigenerational connections. As people plan their retirement, they include a commitment to volunteer in their community, often times at an organization like the Senior Center or the Y. I have experienced some phenomenal volunteers who better our community through their service.

However, I feel that volunteering can also include more personal service like serving as a bonus grandparent in a young child’s life. Sometimes becoming a bonus grandparent happens when a child’s marriage brings in step-grandkids or when friendships become closer to family. However, bonus families can form wherever there is a mutual openness to expand what family and support looks and feels like. It might just start with some reassuring words to a mom who looks pretty tired or a dad with a run-away toddler at the grocery store.

It truly takes a village to raise a child in today’s world and there are so many benefits to be gained by all parties. In other words, it’s a bonus for everyone.

LIZ CASSIDAY is the executive director of the YMCA.



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Fri– BBQ Pork Wing
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*entrée only offered for Home Delivered Meals

UPCOMING SPECIAL EVENTS

| | | | |
|-------------------------------|------------------------|-----------------|----------------|
| Tue- Burgers & Bluegrass | (Doors Open 6:30 p.m.) | 7p.m. to 9 p.m. | Café |
| Wed- Gentle Yoga Balance | 10:30 a.m. | | Community Room |
| Thurs - Rod Adams Nature Show | 10:00 a.m. | | Art Studio |
| Fri - Bridge | 12:30 p.m. | | Community Room |
| Sat- Cowboyography | 5:30 p.m. | | Café |

Lunch Service Hours: 11:00 a.m. to 1:00 p.m., 365 days a year at 211 Smith Street
Home Delivered Meals (307) 672-6079

Loan Closet, Outreach, and Administration Services, 672-2240. Mondays – Fridays.

Help at Home Services, 675-1978. 232 North Brooks: Mondays – Fridays.

Day Break Adult Care Services, 674-4968. 241 Smith Street: Mondays – Fridays.

When your parents die broke

BY LIZ WESTON
NERDWALLET VIA THE ASSOCIATED PRESS

Blogger John Schmoll’s father left a financial mess when he died: a house that was worth far less than the mortgage, credit card bills in excess of \$20,000 — and debt collectors who insisted the son was legally obligated to pay what his father owed.

Fortunately, Schmoll knew better.

“I’ve been working in financial services for two decades,” said Schmoll, an Omaha, Nebraska, resident who was a stockbroker before starting his site, Frugal Rules. “I knew that I wasn’t responsible.”

Baby boomers are expected to transfer trillions to their heirs in coming years. But many people will inherit little more than a pile of bills.

Nearly half of seniors die owning less than \$10,000 in financial assets, according to a 2012 study for the National Bureau of Economic Research. Meanwhile, debt among older Americans is soaring. It used to be relatively unusual to have a mortgage or credit card debt in retirement. Now, 23 percent of those older than 75 have mortgages, a four-fold increase since 1989, and 26 percent have credit card debt, a 159 percent increase, according to the Federal Reserve’s latest data from the 2016 Survey of Consumer Finances.

If your parents are among those likely to die in debt, here’s what you need to know.

YOU (PROBABLY) AREN’T RESPONSIBLE FOR THEIR DEBT

When people die, their debts don’t disappear. Those debts are now owed by their estates. Some estates don’t have enough assets (property, investments and cash) to pay all of the bills, so some of those bills just don’t get paid. Spouses may have the responsibility for certain debts, depending on state law, but survivors who aren’t spouses usually don’t have to pay what’s owed unless they co-signed for the debt or applied for credit together with the person who died.



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What’s more, assets that pass directly to heirs often don’t have to be used to pay the estate’s debts. These assets can include “pay on death” bank accounts, life insurance policies, retirement plans and other accounts that name beneficiaries, as long as the beneficiary isn’t the estate.

“You take it and go home,” said Jennifer Sawday, an estate planning attorney in Long Beach, California.

YOU NEED A LAWYER

Some parents hope to avoid creditors or the costs of probate, which is the court process that typically follows a death, by adding a child’s name to a house deed or transferring the property entirely. Either of those moves can cause legal and tax consequences and should be discussed with a lawyer first. After a parent dies, the executor must follow state law in determining how limited funds are distributed and can be held personally responsible for mistakes. That makes consulting a lawyer a

smart idea — and the estate typically would pay the costs. (The costs of administering an estate are considered high-priority debts that are paid before other bills, such as credit cards.)

At his attorney’s advice, Schmoll sent letters to his dad’s creditors explaining the estate was insolvent, then formally closed the estate according to the probate laws of Montana, where his dad had lived.

A lawyer also can advise you how to proceed if a parent isn’t just insolvent, but also doesn’t have any assets at all. In that situation, there may not be a reason to open up a probate case and deal with collectors, Sawday says. “Sometimes, I advise clients just to lay the person to rest and do nothing,” Sawday said. “Let a creditor handle it.”

YOU NEED TO TAKE METICULOUS NOTES

The financial lives of people in debt are often chaotic — and sorting it all out can take time. As executor of his dad’s estate,

Schmoll dealt with over a dozen collection agencies, utilities and lenders, often talking to multiple people about a single account. He kept a document where he tracked details such as the names of people he talked to, dates and times of the conversations, what was said and required follow-up actions as well as reference numbers for various accounts.

YOU SHOULDN’T BELIEVE WHAT DEBT COLLECTORS TELL YOU

Some collectors told Schmoll he had a moral obligation to pay his father’s debts, since the borrowed money might have been spent on the family. Schmoll knew they were trying to exploit his desire to do the right thing, and advises others in similar situations not to let debt collectors play on their emotions.

“Just don’t make a snap decision, because it’s very easy to say, ‘You know what? I need to think about it. Let me call you back,’” Schmoll said.

GARDENING: Houseplants for the horticulturally impaired

BY LEE REICH
THE ASSOCIATED PRESS

Hints of impending spring weather might stir a desire to grow plants even in people not usually drawn in that direction. If you are one of them, yet your thumbs lack the slightest hint of green, take heart: There are houseplants even you can grow.

You’ll have to forgo color if you require a truly tough houseplant. Flowering takes too much of a plant’s energy, which comes from good (or at least reasonably good) growing conditions, including abundant light. Don’t look for color in leaves either, because plants with colorful leaves have them only when there’s plenty of light so that they can do more with less green.

THE WAYS HOUSEPLANTS ARE ABUSED

Poor light is not the only abuse you might suffer upon a houseplant. Many people forget to water them,



COURTESY PHOTO | LEE REICH VIA THE ASSOCIATED PRESS

This undated photo shows an aloe plant in New Paltz, New York. Aloe is one of a number of houseplants that tolerate a lot of abuse, so they are ideal for anyone who wants some household greenery but lacks a green thumb.

or water them too much.

Also, as plants grow, they need to be divided and repotted, or shifted to larger pots. A houseplant for the horticulturally impaired should not grow so fast that frequent repotting is necessary.

SOME HOUSEPLANTS TOLERATE ABUSE

Yes, there are plants that can survive, and even look perky, with little light, neglectful or excessive watering, and little other care. And they’re not all cacti.

Take dumbcane and spider plant, for instance. Both are hard to kill, yet keep up appearances with little attention. Spider plant can fill its pot rapidly and send out new “babies” all over the place, but that’s only with good growing conditions.

For best results, grow an all-green variety of spider plant, rather than one with white stripes in its leaves. All green spider plants, with more chlorophyll, tolerate low light better. Geraniums also tolerate an amazing amount of abuse. They won’t flower under these conditions, so in that case why not grow scented geraniums? Many have frilly foliage and, depending on the variety, their leaves carry aromas such as chocolate, rose or lemon. If in doubt about whether a geranium is thirsty, don’t water.

Cyperus is a houseplant whose especially graceful appearance belies its tough-as-nails constitution. This is a water plant, closely related to papyrus, so it cannot tolerate drying out.

SENIOR HAPPENINGS

• Wacky Bingo will take place Wednesday in the Heritage Towers Senior Living dining room, located at 428 N. Jefferson St. There is no charge for bingo.

Supper will be served from 5:30- 6 p.m. and will include soup and grilled cheese sandwiches. For registered seniors, there is a \$5 suggested contribution; for all others the cost is \$8 per person. Organizers ask that those planning to attend RSVP by calling (307) 672-2240.

• Rod Adams will give the presentation “Nature, Birds, and Wildlife of Northern Wyoming” Thursday at 10

a.m. Adams, a local nature photographer, has an awe-inspiring show including many birds rarely seen in this area, fox kits, moose, elk and more. The presentation will take place at The Hub on Smith, located at 211 Smith St.

• A watercolor painting class with Gail Sidletsky will begin April 3 and run through April 27 from 10 a.m. to noon. The six-week spring session has a \$25 suggested contribution for registered seniors and a \$30 fee for unregistered folks.

The class will take place at The Hub on Smith, located at 211 Smith St.

• A “One Stroke Technique Painting Class” will be offered on Thursdays from April 5 to May 17 from 9:30-11:30 a.m. Gail Savoy will teach the intermediate classes at The Hub on Smith. Come learn more about the “One Stroke” painting technique made famous by Donna Dewberry.

Supplies will be furnished for the first class. Information on obtaining supplies will be shared at the first class. The suggested contribution for registered seniors is \$70. The fee for unregistered folks is \$75. Sign up and pre-pay at the front desk of The Hub on Smith by March 29.