Daughterhood the Podcast
Episode #85
"I Don't Want to Talk About It": When Parents Avoid the Money Talk with Beth Pinsker

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• 59:58

Rosanne Corcoran 00:13
Hello and welcome to Daughterhood, the Podcast. I'm your host, Rosanne Corcoran, Daughterhood Circle leader and former primary caregiver to my mom, who lived with vascular dementia for 12 years, through that journey, I experienced every phase of caregiving firsthand: the heartbreak, the joy, and the aftermath. That journey showed me how vital support and connection truly are, and that's why this podcast exists. No matter where you are in your caregiving journey. I'm so glad you found us, because caregiving is far too much to do alone. So welcome to Daughterhood, the Podcast, part of the Daughterhood community, where we empower caregivers to navigate both the practical and emotional sides of caregiving together. Here, your efforts aren't just good enough; they're heroic, and here, you're never alone. Join me in Daughterhood. Before we dive in, I just want to share a quick note. This podcast is part of the Whole Care Network. The conversations you'll hear are here to inform and inspire, but they're not a substitute for professional advice. The views you'll hear are those of the host and guests, and may not always reflect those of the Whole Care Network. If you have medical questions, please talk with your doctor, and for legal advice, check in with your attorney. I'm so glad you're here. I don't want to talk about it. If you've heard some version of that from a parent when you've tried to bring up their finances, this episode is for you. Today's guest is Beth Pinsker. She's a financial planning columnist at Market Watch and has been a certified financial planner since 2018. In 2023, she won a SABEW Best in Business Award for a series of columns about caring for her mother,

columns that became her book, My Mother's Money: A Guide to Financial Caregiving. But here's the thing: all that financial expertise didn't fully prepare her for what it actually took once she became her mother's caregiver. The relentless tenacity it takes to navigate the maze of Medicare, fight for proper care, and manage someone else's entire financial life. In this episode, we get into dealing with banks, Social Security, the VA, Medicare, and Medicaid. We talk about why naming co-proxies can be a disaster waiting to happen, how sibling dynamics complicate things, and what happens when the parent-child relationship suddenly shifts. I hope you enjoy our conversation.

Rosanne Corcoran 02:32
Where do you begin if your parent had a fall, a stroke, or like what happened with your mother when a parent has surgery and goes from the hospital to rehab, and you have to pay their bills.

Beth Pinsker 02:43
You just jump right in. There's no other substitute for it. I have yet to come across anybody who, when that call comes, when somebody says, "I need you, it's really hard to find the person who says no to that. Even if the relationship was terrible, even if you're estranged, even if you know they're divorced, you know, long divorced people who and and one of the spouses comes back because they have to help the kids get through the whole thing. Like crazy things happen when families need each other, and so when it happened to me, I you know my mom said I'm having surgery. Can you come? What's the answer? Yes, the answer is yes. Of course, I'll come. I'll do whatever it is that you need me to do. And I didn't realize what all of it was going to be, but I, I just you just roll with it. Like this is what you have to do for people that you love.

Rosanne Corcoran 03:34
Yup. Well, and when that happens, you're thrown into this. You know, you're you're going through desk drawers, you're going through wherever. How do you go about trying to find everything when you don't know where anything is or where to look?

Beth Pinsker 03:47
It is really some kind of treasure hunt, scavenger hunt, detective work, forensics. It's all of those things. I started having issues with this three days into my caregiving experience, my mom had her surgery on a Tuesday and Friday. The caregivers needed to be paid, and so then I'm sitting by her bedside with the checkbook, with the power of attorney papers in my hand, and her complete permission, and still like we were stuck

because I hadn't taken those power of attorney papers down to the bank. Then you know. Then things started to slowly crop up. Like my mom was supposed to get better in two weeks and go home, but she didn't, right? Because that's the way the world works. So you know, it was november 15 when she had her surgery. Two weeks later, it's the first of the month. Bills need to be paid, and I realized that, like, oh wow, this is my responsibility. I have to take care of this. My mom was cognizant, but not ready to take over any of that stuff. Her she was having lots of complications from surgery, and she was in a shared room. And if I would have showed up with paperwork and started talking about money in front of her roommate and the nurses. And the AIDS, she would have, you know, shot me in the head.

Rosanne Corcoran 05:03
Absolutely, yeah.

Beth Pinsker 05:05
So it was one, and she just wasn't up for it. I could just tell, like, this was not what she wanted to be dealing with. It was hard enough for her just to be in her own body at that moment, and so this was my job, and I had to sit at her desk and start to piece together her budget, how she paid her electric bill, you know, and start to write all that stuff down. And what I did with my book was try to walk people through what that experience is like. Because when I was going through it, even as a financial expert, even as a columnist, even with access to experts and knowledge and all that stuff, nobody teaches you the practical stuff, and nobody talks about it. It's all some silent taboo thing to talk about money and the practical management of money. And so there was nothing out there that guided me through it. And I thought I'm in a position with my access to people, my ability to tell a story, I can help wake people up to the things that they need to do and present it in a way that they might actually do

Rosanne Corcoran 06:09
Right, because that's

Beth Pinsker 06:11
the important thing. Is like I talk to you know estate attorneys and financial planners and and everybody all day long, and what they do is they give you a binder, you know, a blank binder to fill out. There are millions of them out there that you can buy them on Amazon. You, they're every every which way you look, you can find you know your next

of kin box, your here's what to do when I'm dead folder. People buy them and they don't fill them out. So what's going to motivate people to do it?

Rosanne Corcoran 06:37
Fear and not knowing if something happens, what am I supposed to do? And people don't like to talk about it because they don't like to talk, even think about that. Let alone, oh, here's where my checkbook is. Oh, and by the way, I've got four accounts that I don't say anything about, or whatever. And it's it's really interesting, and and the book really laid it out. And what caught me immediately, and I put it down, and I was like, yep, is and I have to. It was in the intro, actually. It's not easy to step into her shoes. I did the best I could, but even though I'm a financial planning columnist and certified financial planner professional, I stumbled at every turn as my mom's financial caregiver. I had book knowledge in a situation that demanded street smarts, and that made me feel helpless against the giant financial and legal machine that governs how everything gets done in the United States. That's it. We we think it's well. You just go like you said. You bring your power of attorney. I we all talk about power of attorney, right? It's really important to have power of attorney and a medical power of attorney. I've got this power of attorney, and I'm going to go to the bank, and I'm going to pay her bills. And the bank says what?

Beth Pinsker 07:43
The bank says no. So this is a thing that our that the generation before us didn't really have to go through. You know, my mom could take care of her mom without any of this legal rigamarole and the banks giving her trouble and social security and all the agencies. Like it was just expected, and there were you know you could just fake it. You know you could sign in as somebody else. You could show up to the bank and say you were your mother. You know you could do crazy things that you just cannot get away with anymore. But do you know how many people have that like completely vital must have document of power of attorney? 11% yeah. It's not something that's on people's radar to do until they get into an emergency situation. People think that they can talk their way through all of this, and like I'm here to tell you that no, the bank is a brick wall, right? I went in there with all of my knowledge and the correct paperwork, and it was a brick wall. And I had to not not talk my way into it. I had the right documents. I was in the right. I had to stand my ground so that I didn't get pushed out the door. And I think a lot of people here know, and they think, "Oh, well, I guess I can't, you know. But you have to realize that what your alternative is in that situation is going to court, and going to court is just a disaster for most families. It's expensive. It's time consuming. It's

emotional, and so standing your ground is actually easier. But that's if you have the documents,

Rosanne Corcoran 09:19
Right. Right.

Beth Pinsker 09:20
If you don't have the documents. You're out of luck.

Rosanne Corcoran 09:22
You're out of luck. And when you went to the bank and they said no, what happened?

Beth Pinsker 09:27
So I, you know, a very tenacious person. I think I use this phrase a lot in the book. You have to be relentlessly tenacious. Like this is what being a caregiver is in every echelon of it, from the medical side of things to the financial side of things. You just have to keep going. And if you know you don't get the right answer on one phone call, you put down the phone, you call again. You don't get the right answer that day, you call tomorrow. So that's what I did. I said I cannot leave here. My life cannot go forward. I cannot care for my mother. Unless I get this document processed at the bank, so we're just going to have to do it. And the manager looked at me and says, "Well, you can meet with the customer service representative. So I met with the customer service representative. I was in that bank for two hours that day, and the customer service representative knew my mother. She knew her. She recognized. I showed her a picture. She's like, "Oh, I've I've worked with her. I know her. I'm like, well, she's laid up in the hospital, and she can't come here. And she's like, well, she's going to have to come here to process these papers. I'm like, no. Are you hearing what I'm saying? She can't come here right now. She can't walk. She can't get out of bed. You know, we're going to have to figure out another solution. It took me three two-hour appointments, and I had just keep going back and keep sitting there, and they keep you know every turn was like you could do this, but you can't do that. I'm like, no, we're gonna have to do the whole thing, right? So at the end of the day, I had access as power of attorney to her account, access to the safe deposit box, and I went on my merry way, except for the fact that that was just one of my mom's financial relationships, right? two other banks that she dealt with: a brokerage account, the long-term care insurance, the life insurance, the cable company, the building where she lived. Like you have to process those documents in all of those places, and a lot of people say, "Oh, I'll just be a joint signer on my mom's

account. That does not help you with the long-term care insurance. It doesn't help you with the cable company. It doesn't. You need the power of attorney for more than just access to the checking account.

Rosanne Corcoran 11:31
So then, what's the way to do it proactively?

Beth Pinsker 11:34
So, so the way to do it proactively is when it gets to be time that that you you know that you think somebody's going to need help, you need to go down to the bank with them, and a lot of people don't want to do this. You know your parents will fight you on this.

Rosanne Corcoran 11:51
Yep,

Beth Pinsker 11:51
and I try to tell people this is not this is the opposite of being a joint owner on your checking account. If you are put your child on your checking account and say you are a joint owner. They can do anything they want. It is a blank check. They can take money. They can put money. Doesn't matter. If you make them power of attorney, they can only act in your best interest, and they can only act when you give them the permission to. So the power of attorney is a permission slip, and putting it into the bank early is like giving them a spare key to your house in the case of emergency. It is not letting them take over your house and move in. They're not going to come over in the middle of the night willy nilly just to hang out and make tea without you. They are going to come in when they think you're dead on the kitchen floor because you know they're worried about you. That's what putting those papers in, and if you just do it, takes 10 minutes. You know, like if the person comes with you, it's so much easier. They sign a form, done, done, done, and you don't have to think about it ever again. When the time comes that your parent cannot act on their own behalf, and you have to go in there and do stuff, the papers will will already be processed. I wish we had done that. We had intended to do it. We had gone down to the bank to do it, and then there was a complication because my dad's name was still on the account, and he had died five years prior, and my mom had never taken him off the bank account. So then it was like, okay, you're gonna have to go back home and get his death certificate. And my mom was like, you know, at that point that was too much. It's hot in Florida. Like the idea of going back home and coming back again, and then every other time we intended to do

it, something got in the way. So we never, we never did it. And the important thing, these stories sound bad, and I, I want to be everybody's cautionary tale because I want people to understand that it's messy if you don't do these things. But I also want them to understand that it's not impossible. None of these things is impossible. There's a solution for all of the financial side of things and the legal side of things. It's just going to be harder. And our job as family members is to make things less hard for the people we love, right? That's the the the core message here is it's not actually about fear; it's about love. My mom had that power of attorney document because she loved me, right? She went out of her way to get that thing signed and notarized because she didn't want me to have a hard time now. What am I going to do? I'm going to make sure that when my kids need to be my power of attorney, it's in the bank and processed. Right, right. Because I don't want them to have to have a bad day. You know, that's my job as a parent.

Rosanne Corcoran 14:33
Yeah, not just a bad day, a bad several days. Yeah, lots of days.

Beth Pinsker 14:38
Lots of days. So I don't want anybody's kids to have bad days. I don't want. I don't want this to be the thing that people are worried about and stressed out about when somebody's sick, because you know we don't talk about these things, and then emergencies happen, and families aren't prepared, and it just makes it all so much worse. There are other better things to be doing. With your time.

Rosanne Corcoran 15:00
Yeah, and it's very hard to make a good decision when you're under so much stress.

Beth Pinsker 15:04
Yes.

Rosanne Corcoran 15:05
Now, what do you do? You know, it's while there are still local banks. What do you do with the bank in the sky? Of it has no local branch. It's just through the internet. What do you do?

Beth Pinsker 15:16

Yeah. So there's an upload system. Every bank has a different process. My significant other was trying to do this with his family. His parents needed help, and he had to get access to six different credit cards. There were six six different financial institutions, six different upload procedures, and then one of them comes up and says, "Well, we we need the original document, and so he sent the original document, and then the like there wasn't a a raised notary seal, right? Which New York doesn't do. New York just has a a ink stamp, right? But they wanted a raised notary seal, and my significant other was like, I'm supposed to go around in the car with my 80-year-old father to all the different notaries and see which one still has a raised seal in their drawer. Like this is ridiculous. And if I give you the original, what are the six other places going to say?

Rosanne Corcoran 16:13
Exactly.

Beth Pinsker 16:14
I can't give you the original. It's you know most of the time you're uploading these documents, and so what difference does an original name.

Rosanne Corcoran 16:21
It it doesn't. It's just one more hurdle. Well, and and you know, and then you call them and say, and this happened to me all the time with my mother with her insurance company. I would call and they'd say, well, we can't talk to you. And I'd say, you have the power of attorney. I faxed it to you. I emailed it to you. I sent it by courier pigeon. Like you have it every time I had to send them a new one, but it's like okay, so then you do everything, and then it's not there on their side, and then you're stuck.

Beth Pinsker 16:49
Yeah, the back end of these computer systems. This is why it was easier in the old days than it is now, because now we rely on computers for everything. Now there's two factor for everything, you know, signature recognition, voice recognition. You can't even call up the system and you know get the phone call started for your parent because they will suddenly hear your voice and say you're not 80 years old.

Rosanne Corcoran 17:13
Exactly. Yes.

Beth Pinsker 17:14

You know, and then their fraud department gets alerted, and then the account gets locked, and you know, and then that's the private sector, you know, the government sector is even harder. You know, try dealing with the VA, Social Security, Medicare, Medicaid. You know, all of those government agencies operate differently, and they don't accept the civil power of attorney. So you got to start from scratch with them, and the phone trees and the level of service you get is it's just time consuming and frustrating and yeah I mean everybody I talk to you know an interview about this sort of thing they end up crying at some point like I'm like the Oprah Winfrey of like financial you know death conversations and you know you reach your limit at some point like you just can't do it. Like what got me and what brought me to tears every single time was the paperwork from my mom's long-term care insurance claim.

Rosanne Corcoran 18:08
Oh gosh, yeah.

Beth Pinsker 18:09
The company had gone out, had gone bankrupt, and was in receivership, and so they had invested no money in technology, and all the forms had to be filled out by hand, all the timesheets separately with copies of the the the canceled you know the processed checks to the caregivers and blah blah blah. It was just I I have a very good education. I'm a very well read person. I I know a lot of things. I have passed very hard tests. I could not fill in this paperwork correctly, and every time I sent it in and got rejected. My God! And I just cried. And I would call the customer service department, and they were so lovely. But every time I did it wrong, you know. And then there was the catch 22 of my mom's long term care policy covered home health aides, but only when they operated in the home. So when she was in the hospital, and we still kept the aides with her. They weren't covered, but I still had to fill out the paperwork for their hours just to have it get denied.

Rosanne Corcoran 19:10
Oh my God!

Beth Pinsker 19:11
So I would spend hours doing this paperwork, knowing that it was going to come back with a not covered code next to it, and it just made me bananas.

Rosanne Corcoran 19:22

And it, and it was another level of they have their own way of doing things.

Beth Pinsker 19:26
Yes,

Rosanne Corcoran 19:27
That you don't know, you have no idea,

Beth Pinsker 19:29
No idea. And my mom had been dealing with it, and she had been taking care of it until she got too sick to do it, and she was counting on me to do it. This was the money that we had coming in besides social security to pay for her care, and we we needed it, and so somebody had to do it. Somebody in the family has to step up, and this is the Daughterhood podcast. So I don't think I'm going to surprise anybody by saying that you know the statistics still show that the typical caregiver is a 50. Something year old woman who is taking care of an aging parent, and that was me. I was like literally the cliche, you know, avatar of that group. I was 51, you know, working two teenagers at home, a single, you know, divorced woman. I had she, I she had me, and I had her, and that we had to rely on each other.

Rosanne Corcoran 20:22
Yep. And you weren't in the same state.

Beth Pinsker 20:24
No,

Rosanne Corcoran 20:25
You were flying back and forth.

Beth Pinsker 20:26
And I had, I have a brother, and he, you know, he, we, we, we traded. Like I went for a week, then I would come home. Then he went when I wasn't there, and then we just we sort of leapfrogged each other because being there at the same time was counterproductive. So we we traded off, but you know I have a remote friendly job and he didn't, and you know I have he had a spouse, but I had you know joint custody, so there were weeks where I could be away, and we just we just patchworked it for you know nine plus nine ish months until my mom passed away, and that's how we that's

how we took care of it. That's how people people just pitch in. And what makes it harder? My mom's illness went faster than we all knew was going to happen. But when you have longer illnesses, it just exacerbates everything. Like many of the people I spoke to were dealing with dementia illnesses, and they were in year 10, year 11, year 12. It just you know the effort it took. You know, one woman I spoke to was spending one week per month away from her family at her mother's house, two states away, and that had been going on for 10 plus years. You know, that's exhausting.

Rosanne Corcoran 21:37
Yes, yes, and it's it's not just these practical things of dealing with everything. It's the emotions that go with it, and the fact that you had a brother that supported you and worked together with you is a gift. I don't have to tell you that.

Beth Pinsker 21:53
Yeah, there are so many sibling fights over this sort of thing. I did a survey and I polled a group of caregivers or people interested in caregiving, as to what they rated themselves as a as their involvement in caregiving, and what they rated their siblings as involvement in caregiving, and the number the the prevailing rating was 10 for themselves being involved and one for their sibling. It's just it's an uneven burden in most families.

Rosanne Corcoran 22:24
It absolutely is, and I wonder if you gave the same survey to the siblings, what their number would be.

Beth Pinsker 22:28
I did have a few siblings who who did answer that they were less involved than, but it was it was like you know there were 100 and some responses, and it was like three people said that their sibling did more than that.

Rosanne Corcoran 22:41
Wow! In families, it it is usually the one that comes up and takes care of the finances or handles the finances. What is the advice to navigate with siblings that may not be on the same page with you, or may not understand what you're doing, or think that you're doing something shifty when really you're just trying to get this taken care of.

Beth Pinsker 23:02

Yes. Well, every professional will tell you that the idea of naming co-proxies, co-executors, and co-powers of attorney is a is a disaster in waiting. My mom did that, and my brother and I made it work. But it is just a tinderbox waiting to explode. Nobody can be on the same page all the time, and in some states, it actually becomes very cumbersome. So parents don't want to choose. I understand that everybody understands that. But when you put both names of you know, or if you have multiple children, if you put more than one name on the deciding line, and not you know these documents are written so you know I so and so give permission you know to my daughter Beth to be my proxy and then what it does is it says if Beth is not available you know go to this person and then if that person's not available go to the next you know and you can have five or six people on that list and if you live a long life you know you have to be cognizant that like the people on that list might have gone before you, so you have to be careful about having younger family members or helpers to put on there, or you have to hire somebody. If you put two people in that top spot, some states will require signatures of both people on every check, on every deposit slip, on every medical decision. So like you know, when I was visiting my mom and I was the caretaker, if my mom needed a medical decision made, they let me make it. They didn't need to call my brother and get him to confirm that he was okay with it. Same with the bank; I could sign checks because I was power of attorney. They let me be power of attorney, and they didn't bother with him being power of attorney. But some banks, if my mom had us listed as co-powers of attorney, would have insisted that my brother be there in person too to have those forms processed. It just becomes utterly cumbersome. People move. People have busy lives. You know, you just can't do it that way. When I was setting up power of attorney for my children. When they turned 18, which is ding, ding, ding, parents out there, your kids need this too.

Rosanne Corcoran 25:05
Yes,

Beth Pinsker 25:06
Because they go off to college and you can't do anything for them. New York only allows you to put one person in those spots. I'm a divorced person. My kids don't like to choose, right? So like they're like, can't I just put both you and dad? I'm like, no, and I wouldn't want to be co with him at any point because we fight about stuff. So I don't like you know you're talking about two people have a history of fighting. Why would you make them co anything?

Rosanne Corcoran 25:32
Right.

Beth Pinsker 25:33
So I'm like, you're going to have to pick one, and you need to understand that being the power of attorney gives you no privilege. Right. It is only a responsibility. You get nothing out of like if you think mom loves you best because she made you power of attorney. No, mom probably didn't like you because power of attorney is is not the best thing in the world for your livelihood. It's a hard thing to be now. Making medical decisions if you have a a power issue in your family, maybe you know that's an important thing, but still, you are not getting anything out of being named executor, power of attorney, or healthcare proxy. You are bound by legal obligation to act in the other person's best interests. So you don't get to do what you want. You have to do what the person you're taking care of would have wanted, and if that means your mom wants the the plug pulled, but you don't believe in that, you're supposed to do what your mom wants, you know, or the other way around. However, it operates in in your family, but you don't get anything out of those positions, so don't fight about that. Right. Name one person and name the person you think is going to be able to handle the task the right way, and that's what you should be doing. And so that solves that first sibling fight. Like, don't make people make decisions together, and don't make it a power trip for one person to have the decision-making ability and one person not. Now, where that gets people tripped up is one sibling might want to sell mom's house, right? And if they're not the power of attorney, they are not in control of that. And there might be the other sibling who is acting in the parent's best interest, who wants to hold on to the house and think because that's what mom wants. And so there are fights like that, and that could be solved by whoever it is who's in charge, mom, dad, you know, aunt, whatever, being very clear about what they want and what their wishes are. A lot of people punt on this. That's why they don't have a will. They don't have any of these documents filled out because they're like, you know, I'm dead. I don't care. Is the the prevailing theory here? But you know, you might care. You know, like think about it. Like, do you really want to leave behind a feuding family that you could easily, with one conversation, put a stop to? Right. You know, so mom and dad, or whoever it is that's you know ill, can do a lot to forestall these fights by just simply communicating. These are not taboo topics for us to talk about, or they shouldn't be. And everybody should know who the power of attorney is. It shouldn't be a secret. Everybody should know where the will is. That shouldn't be a secret either. There should actually be nothing in the will that's of any

consequence to anybody. There should be no secrets. Everybody should know, or else your your hard work of trying to decide things will all be lost if nobody knows where it is.

Rosanne Corcoran 28:23
Right, right. It's a lot in a sibling relationship to deal with in with those terms. There's so many emotions and feelings, and mom likes you best. And you know, well, you always got your way. Like that kind of stuff comes into play.

Beth Pinsker 28:40
Yep,

Rosanne Corcoran 28:41
And it it can destroy your your whole relationship.

Beth Pinsker 28:44
It can. There's a lot of old resentments that come up, and they the relationship with the parents, you know, plays into that too. You know, was your parent a narcissist? Were they abusive? You know, all of those issues. What I what I have found in my reporting, talking to conflict resolution experts and you know psychologists and people who study alienation and things like that is that when that dynamic shifts from the parent being in charge and controlling the dynamic of the family and they get ill that some of that hits a reset button meaning that you know the parent-child dynamic shifts, and the sibling dynamic then shifts. If a narcissistic parent was turning one kid against another kid constantly in the family, you know, playing the kids off each other, when the parent is sick and no longer there, or no longer there at all, the siblings realize, hey, you know maybe we don't hate each other. You know maybe in this post mom and dad era we could be different people. We don't have to be who we were always in in previous year. There was one story from my book where a man you know grew up with an abusive father. His father was a Vietnam vet, alcoholic. You know. Just terrible relationship. The man grew up, you know, troubled life, whatever. Worked it all out. Had a family of his own. When his mother died, the father was left and needed care. He stepped up and became the dad's caregiver when the dad had Alzheimer's. The dad at that point was a completely different human being.

Rosanne Corcoran 30:17
Right.

Beth Pinsker 30:17
Right.

Rosanne Corcoran 30:18
Yeah.

Beth Pinsker 30:18
Doesn't remember anything that happened before, and you know, is is different and has needs. And that man was gracious enough to step in and be his caretaker, and he got a lot out of the experience too. He was able to sort of reset all of those feelings and be a loving caregiver to his father and reestablish a new relationship with him and and start over from scratch, really, and that helped him as well.

Rosanne Corcoran 30:45
Sure. Well, and it's it's it's finally getting something that you needed, which is you know a plus. You you mentioned that 11% of people have power of attorney. What if your parent says like I don't want to talk about any of this. I'm not doing any of this. I'm not giving you power of attorney. I'm not telling you where anything is. I'm not sharing my business with you. What do you do?

Beth Pinsker 31:07
That is well. You give them my book.

Rosanne Corcoran 31:10
Truly,

Beth Pinsker 31:11
This is you know. I'm trying to break through to people who you know don't understand the implications of this, right? You know, and tell it to them in a way that you're like, yeah, you don't want to deal with this, but you know, here's what it's going to be like for your kids if you don't. I don't think a lot of people realize the cost and the emotional turmoil of not doing some of these things. Like, for instance, think about you know the moment somebody dies and you're the responsible party. Like some, the the whoever comes to certify the death in whatever place looks at you and says, "What are we doing now? Right, right. A lot of people go around thinking, "I don't want to think about my death. You do whatever you do with me, whatever you want. Well, standing there over a dead body, you have to actually decide. They have to put that person somewhere,

right? So you're either going to make a land deal in a half hour at whatever cemetery will have your parent, or you're going to get them cremated, possibly against their wishes. Although I had a friend whose parents wanted to be cremated, and that wasn't her wish, so she took the ashes and had them buried in the family cemetery. There's a solution for everything.

Rosanne Corcoran 32:24
There is, yeah

Beth Pinsker 32:24
You can get this done. But like, you have to, you know, and then you know, talk about money. Somebody's got to pay for all this.

Rosanne Corcoran 32:31
That's right

Beth Pinsker 32:32
Right? The you can't use your parents' credit cards after they've died,

Rosanne Corcoran 32:36
Right.

Beth Pinsker 32:37
And if you are not power of attorney and you have no access to their bank accounts and there's no will. You have access to zero funds. If you have inherited a house in that circumstance, you cannot sell that house. You cannot do anything to that house. Yet you have to pay the mortgage and cover the electricity and the taxes on that house.

Rosanne Corcoran 32:56
Yes.

Beth Pinsker 32:56
So you are out of pocket for the funeral, the upkeep of whatever assets, and then you have to go to court to get named as the administrator, which might bring up more family fights. And you know who knows who's going to come out of the woodwork to claim access to that to whatever funds are left. And you're going to have to spend a year and

a half of your life doing this, and it's going to cost way more than if your parents had downloaded, you know, a simple will from the internet.

Rosanne Corcoran 33:28
Yup, yup.

Beth Pinsker 33:29
You know, better if they go to a lawyer. Better if they get, you know, if they have a house. Better if they have a trust set up, or you know, some other direct lineage for the house to pass without going to probate, but you know, if your parents understand what's going to happen to the rest of the people left behind after they die, then maybe they get a picture like, oh, to be a responsible parent, I need to do this. But one thing that I stat from the book that astounded me was that more people have provisions in their wills that they do make for their pets, then name a guardian for a minor child by a far, far, far greater number, right? And this is because people don't get around to writing wills until they're 60 plus and their kids are grown, and so for the entire time that their kids are little, they have whiffed on this most basic responsibility of what happens to my kids if I die, and I did it. I whiffed on it until my kids were about five and five and seven. We had not formalized a guardian because I was in the middle of a divorce and everything was topsy turvy. And I was walking home one day, and it was icy. We had a really bad black ice winter, and I was slipping and signing. I'm like, if I fell and hit my head, my ex husband would, my kids would inherit everything that I had to my name, but it, my ex-husband would have full custody, and he would have full control of all of that money. My God, I do not want that to happen, and I could not sleep until I got an estate attorney to set up a trust for my kids that my mother would administer, so that if something happened to me, my mom would be in control of all the money that my kids inherited, and my ex-husband would get custody, obviously, but my mom would, you know, meet out the money according to their needs, right? And that is what finance-that's what financial caregiving is-is about. It is about thinking ahead to protect your loved ones.

Rosanne Corcoran 35:34
Yeah. Oh, Beth, it's um, it's so complicated, and you know, there's the there's the practical side of all of this, and then there's the emotional side of, but I don't want to think about this. And they hit head on, and I don't think people realize you can't use a power of attorney after somebody dies. Has no bearing on anything, so it's great. But then you're out of luck. When you mentioned in the book about power of attorney,

Social Security doesn't accept it. Medicare, Medicaid, the VA doesn't accept it. I mean, you're really you're really flopping in the breeze when you're trying to care for somebody and have to deal with their money. Which I get the the protections because there are some bad actors out there that will do what they you know nefarious things, but that's not the majority.

Beth Pinsker 36:20
Well it's called it it's it's verging on, yeah, yeah It's verging on I would. I would.,you know, if it's if it's 51% I wouldn't be surprised.

Rosanne Corcoran 36:28
Really,

Beth Pinsker 36:30
Caregivers, people who are ill and relying on other people, are at their mercy, and shenanigans go on. And it is often, it is more often a family member who is stealing from an elderly person or abusing them in some way than it is a stranger. Stranger abuse, stranger financial abuse is what we all worry about, but it's more likely to be a family member.

Rosanne Corcoran 36:53
Well, then I guess all of this is very needed, and that's why it's there.

Beth Pinsker 36:58
It is. It's very needed, and you know, the more complicated life gets, like think about crypto,

Rosanne Corcoran 37:04
Right.

Beth Pinsker 37:04
You know, or digital assets. You know, it's they're like bearer bonds. You know, if you get your hands on the code, they're yours,

Rosanne Corcoran 37:12
Right.

Beth Pinsker 37:12
So you know, there are things that need to be protected in a different way than they used to be, and hardly anybody has safe deposit boxes anymore. All the banks are are closing them down, which is actually a good thing for most families because people tend to put their power of attorney and the will inside the safe deposit box, and then the person who needs it to prove that they have access can't get it because it's in the box.

Rosanne Corcoran 37:36
Right.

Beth Pinsker 37:37
Like that's just the silliest thing to me. But that is a huge portion of the cases going through probate courts right now.

Rosanne Corcoran 37:46
Really?

Beth Pinsker 37:46
Yes. I asked a lawyer, one of the lawyers I interview. I'm like, how many cases do you do where it's just you know trying to get into the safe deposit box to get the permission slip to get into the safe deposit box? And she just laughed. She's like, I can't count that.

Rosanne Corcoran 38:01
Wow!

Beth Pinsker 38:01
One of the lawyers I talked to had to sue the a bank to get them to accept her client's power of attorney, which she had drawn up.

Rosanne Corcoran 38:09
Oh my goodness!

Beth Pinsker 38:10
So the bank said no, and she's like, "You have to take it. And they said no, and she said, "If you don't take it, I'm going to sue you. They said, "So sue. So she did, and then she won.

Rosanne Corcoran 38:20
Oh my goodness!

Beth Pinsker 38:21
And you know, and then she's like, "I'm, you know, it shouldn't have had to get this far.

Rosanne Corcoran 38:24
Right, right. Well, what I know we talked about power of attorney, but what documents right now should every adult child be asking their their aging parents to put into place? Yes. So when anything goes wrong,

Beth Pinsker 38:37
One of my first do nows in the book is that you should email anybody who you are the emergency contact for, and say, "Do you have a power of attorney? And if you do, am I the person named on it? And if I am, I need a copy of it. And if you don't, and you expect me to be able to help you, here's a link. Download a power of attorney, get it notarized, and send me a copy. It's one email that you have to send to everybody. That's anybody who who's counting on you, who's over the age of 18, your adult children, nieces and nephews, aunts and uncles, your disabled sibling, and your parents and any older relatives. You know, and if it's your neighbor down the street, you know them too. Not everybody's blood related anymore in our communities, and so you need power of attorney, healthcare proxy, and a HIPAA authorization. These are very, very simple documents. These are your before-death documents that will allow somebody to act in your best interest if you are incapacitated, make medical decisions, have access to medical information, and make financial decisions. You might think a spouse can do it, but a spouse can't always do it, especially the medical information part to get into your MyChart, and also for individual accounts like IRAs or you have your own life insurance policy. You know those kind of things. They're in your name only, and your spouse can't act on your behalf necessarily. And then for after death, you need free, easy beneficiary designations. You need a a will of some kind that says who is in charge of your affairs. And if you have property, property in another state, a blended family of some sort, a remarriage-you know, any sort of complication. If anybody in the family is, you know, who's aging is going to go on Medicaid, you need a trust of some sort. Usually, basically, anybody who owns property in the state of California needs a trust. You know, so there are some blanket rules to, you know, like, do I need a trust or do I just need a will? You know, it depends on your financial complications. But the problem with the will is a will is not a stand-alone document. A

will has no legal. It's like the power of attorney sitting in your hand. You can't do anything with the will after somebody dies. It's just a piece of paper. You have to take it down to the court, just the same way you took the power of attorney to the bank, so you have to take that will down to the courthouse, get it processed in a in a thing called probate, and once that will is then probated, then you can act. Different states, different timelines. California could take months. In New York, it took me. My mom died in July. It took me till October to get the the will process through probate and to be named administrator. So there's going to be some kind of delay. You have to at least wait two weeks until the death certificates come in.

Rosanne Corcoran 41:30
Okay and then when you're named executor, administrator, then what? Then

Beth Pinsker 41:34
you can do whatever you need to do on behalf of that person, just like you could as power of attorney. You can close bank accounts. You can close credit card accounts. You can sell a house. You can distribute the assets according to whatever way the person said to, or if they didn't say to. You know, you can say mom wanted. You know, mom always wanted you to have the candlesticks. Here you go. Mom always wanted you to have. You know, this painting. You know, here you go. But then, if mom or dad didn't leave detailed instructions. There's going to be some fights, right?

Rosanne Corcoran 42:04
Yeah.

Beth Pinsker 42:05
Over not over what you think, right? Not over not because of value, but because of there's you know always going to be something that there's only one of. Like for your listeners, they won't be able to see. But this is our one of our family candlesticks.

Rosanne Corcoran 42:21
Okay.

Beth Pinsker 42:22
The date. back to the 1800s. I came over under somebody's skirt from Russia.

Rosanne Corcoran 42:27

Wow,

Beth Pinsker 42:28
There is only one set of those that have passed through the family. Now my family, you know, passed it down to the eldest daughter, you know, and so somehow through that lineage, I was my mom's oldest daughter, because I have an older brother, and I got the candlesticks. I have cousins, and you know, aunts and uncles, and whomever who could have ended up with these candlesticks by some happenstance, but they're sitting right here. They're in my house. You know, this is like the oldest, most you know historical thing in our family. You know, so so they're sitting here, and this is, you know, this is the kind of thing that people fight over because you can't replicate that.

Rosanne Corcoran 43:09
It's the emotional attachments that really come into play, and you know, it can blow up a family.

Beth Pinsker 43:16
Yes, and this all gets worse because we don't talk about money.

Rosanne Corcoran 43:19
Yes, yes. Well, how do we bring it up? How do we bring it up in a way that feels safe and feels not accusatory, not you know you have to do this, you know, mom, you got to do this, blah blah blah. Like, how do we bring it up?

Beth Pinsker 43:31
I like to use celebrity stories. I think celebrities are a good bridge into any of these conversations because everybody knows the stories, right? So you want to talk about power of attorney, Jay Leno, who whatever older relative you are dealing with will probably have heard about Jay Leno having to go to court to get guardianship over his wife who has dementia, right? You say, isn't that sad? We would not want that to happen in our family, would we? What can we do to prevent that? Oh, here's a piece of paper you could sign, and then we don't have to go to court ever and be like Jay Leno. You know that phone call you get from your parents, and you roll your eyes and you're like, oh God, what now? If you're on the receiving end of that, have somebody tell like tell that person about Gene Hackman, you know, and his wife who didn't talk to enough people every day. If they had somebody who was expecting a phone call from them every day, they wouldn't have gone 10 days without anybody finding them. That's

everybody's worst nightmare. You know, the Murdoch children are in court already over their father's trusts. Yep, Prince died without a will, and all these step siblings came out of the woodwork. They're still in court sorting out his affairs. The only people that win is the lawyers. Yep. You know, so I use celebrity cases, or you know, and if you know about stuff that's happening to their neighbors and their friends, that that's even better. But you have to you have to know you know enough about them to know what's going on in in families. Or other people's family fights to to make an impact of of that sort. So if they haven't gone through it themselves or haven't fought in their own families further down the line, you know, then celebrities are a good proxy.

Rosanne Corcoran 45:13
Yeah, yeah.

Beth Pinsker 45:14
And there's always one, and you know, because when you go to court, it's all public. We all know it's all on the cover of all the magazines.

Rosanne Corcoran 45:21
Yes. What's the most common mistake you see with children when they first step into financial caregiving?

Beth Pinsker 45:28
I think the biggest thing is just not having the right structure in place because you don't realize how hard it is to manage another adult's life, right? Like most people have enough trouble with their own finances, and when you're talking about you know the people you know the best are your children, they don't have very complicated financial lives for the most part. But your my mom was living like a full adult life, right? Like taking on the full management of that was an enormous task. Like I you know multiple accounts and all of that kind of stuff, and we keep everything in our heads, and we don't ever write it down, and we don't tell anybody what we're doing. And I am so guilty of that because I'm a divorced person, and I have a significant other, but we're not married, so our finances aren't completely enmeshed. And my mom was a widow, so everything she did was just all up here, and nobody knew it. And if we don't talk about things to the level of detail and specificity that somebody would need to know in order to take care of you, things are going to get lost. People lose life insurance policies. They lose old 401ks. It goes into some state fund and sits there until the state just gets to use it for whatever they want. Like you lose 1000s and 1000s of dollars that way.

Yeah, and like you know, personally, we didn't lose any money that way, but we couldn't find one of my mom's storage lockers. Gosh, my mom lived in a huge condo building, hundreds of apartments, and they had this like warrens of storage lockers in the basement, and I had a ring of keys. My mom was on hospice and pumped up with morphine. And this is when I'm like in her room, going through the desk, and I find the ring. I'm like, oh crap, the storage lockers.

Rosanne Corcoran 47:15
Hmmm

Beth Pinsker 47:15
I'm gonna have to go and figure this out. Like, and she wasn't awake enough at any particular moment to help with that task at that point, and so you know I went to the building management. You know we found three storage lockers, but my grandmother's paintings were nowhere to be found. And my grandmother had done this great volume of paintings in her later life, and they weren't any good or anything like that. But I knew my mom wouldn't have thrown them out, and I knew they were in a storage locker. But the manager in the building had turned over, and so they. I found the old manager, and I texted him, and he said, "Yeah, you know, I have this memory of your mom renting off the books somebody else's storage locker, which they do in these buildings. You know, everybody knows everybody, but those people had died a while back. So my mom had just, you know, had the storage locker and just stopped paying anybody. But there's no record of it, and my mom wasn't able to tell us. And it was a mystery. Like this is, I, I tell this story because it's it's sad, but you know. So I'm there with her, and I'm trying to, you know, communicate with her. I'm like, mom, you know, we're looking for your storage lockers. You know, squeeze once for yes, and you know, and don't do anything for no. Like, do you have? I found this storage locker and this storage locker. Do you have another storage locker? And she squeezed my hand. And I'm like, is it on the the lobby level? You know, and she didn't squeeze. I'm like, is it? You know, don't be that person. Like, don't don't put your kids in that position because that was ridiculous. And whatever, someday maybe somebody will find open that storage locker and be like, oh, I wonder whose stuff this is, and maybe they'll find us and we'll get the paintings back. But that's the kind of mistakes that people make.

Rosanne Corcoran 49:03
Yeah, yeah. Well, and how do you find a 401k you didn't know existed?

Beth Pinsker 49:08
Oh, there are websites. I have resources in the back of my book. And for your listeners, if you buy the book or sign up for my newsletter, I will send you a PDF of the resource guide at the back. It's like a little workbook that sort of intuitively walks you through it in the hope that this won't be one more binder that sits empty on your desk. I'm hoping that if you get the message, you'll actually fill it out. And there are resource at every step. There's like here's what you need to know to do this. You can look up you you need the person's name, their social security number. Now you can look it up, but to get it, you know what you need a power of attorney. Well, if they're if they're alive, a power of attorney. If they're dead, you need the letters of administration from the probate court. And if you've never gone, like my dad's estate never went to probate, so. You don't have letters of administration for my dad's estate. So then, what? For instance, I could not get his mail forwarded when when I let go of my mom's apartment. I had her mail forwarded, but I couldn't have my dad's mail forwarded without letters of administration from the probate court. So I write in the book, I'm like, if you're trying to find my dad and he hasn't, you know, gotten back to you in five years. It's because I can't forward his mail. You know, I have his death certificate, but I don't have letters of administration. I would have to take that to the court and file for that. I'm like, you know what? Let it go.

Rosanne Corcoran 50:32
Let it go. Right. Guess what? If yeah, if he hasn't mailed you back or called you.

Beth Pinsker 50:37
Yeah.

Rosanne Corcoran 50:37
Yeah.

Beth Pinsker 50:37
No, my dad still does get mail because my dad was an author and publish books, and he gets royalty statements, and we never got the chance to turn them all over to new ownership. So he's got royalties collecting somewhere. Now he was an academic, so don't worry. They only cash it out when it gets to $25, and we're still years away from that happening.

Rosanne Corcoran 51:00

Gotcha, gotcha. But what happens if you don't have a will? If your parents don't have a will, and there was none, like what do you, what do you do?

Beth Pinsker 51:08
Yo just let it go. You let it go, and this goes. You you end up letting a lot go. I have friends whose you know parents, one died, they remarried, you know, and then these the new wife and their their kids ended up inheriting all the stuff that they were supposed to inherit. There's nothing they could do about it, and they just let stuff go.

Rosanne Corcoran 51:29
Wow! And you know when you when you start talking about you know trusts and wills, and you go to an elder law attorney, you know how many stories have you heard of? I went to this one elder law attorney, and they told me I needed this, but I didn't need that. What I really needed was that. How do you know what your? I mean, your resources are fantastic and yes, they're they're spot on.

Beth Pinsker 51:50
Resources will direct you to elder law attorneys who are certified in that specialty, and so you want to go to somebody who has an expertise in elder law, who is who? Who knows what they're doing? And there are certain designations you can look for. Like I'm a certified financial planner. I don't do any legal stuff, but there is equivalents to certified financial planners for the elder law profession. And you want to look for those, you know, initials after somebody's name. The same way that you know anybody can say that they're a tax preparer, but there are only certain people who are certified tax preparers. And you want to look for people who have those specific initials after their name that say, "Hey, I actually know what I'm doing, and have a certificate and continuing education every year. Those are the people you want to do the taxes.

Rosanne Corcoran 52:39
Okay.

Beth Pinsker 52:40
There's a reason they're paying people to do this stuff is worth it.

Rosanne Corcoran 52:44
Yes, yes, there are reasons for this.

Beth Pinsker 52:47
I'm not going to take out my own kidney, you know.

Rosanne Corcoran 52:49
Right. Well, and that's it's like it's a lot of money. Yes, it is, and it's even more if it's wrong.

Beth Pinsker 52:55
Yes, it cost me $5,000 to get access to my mom's bank account, which got locked with $12,000 in it. If she had had $4,999, it wouldn't have been worth it. I would have just let the money go. Why would I pay $5,000 to get less than $5,000? But I would have liked to have $12,000.

Rosanne Corcoran 53:16
Absolutely. Yeah.

Beth Pinsker 53:17
Instead of $7,000.

Rosanne Corcoran 53:18
Oh, Beth.

Beth Pinsker 53:19
So this is what I'm trying to help people. You know, you can't do everything right. Like I know a lot, and I still didn't do everything right. And the $12,000 getting locked-I swear that wasn't a mistake. It was-it was just a like a quirk in the system, and you know, some money got shut off before we were ready for it, and somebody didn't cash a check on time. Like I given the I'd given the care worker severance pay, and one of them didn't cash the check in time. And I was like, you know, that's not my fault, right? Like I gave you the money intending you to have this money because somebody dies and you have a care worker. They're out of a job. Yeah, they deserve some severance pay,

Rosanne Corcoran 54:01
Yeah

Beth Pinsker 54:01

You know, till they can get their next job, and I was, you know, trying to make that happen. So I had to cut her a check from my own money, you know, and mail it to her so that she could have that money, and then, you know, I got it back, but less.

Rosanne Corcoran 54:15
Yeah, yeah. Oh my goodness. Well, and there's a lot of. How do you feel about like will and trust and those kind of things that are online that you can download. Are they helpful? Are they just?

Beth Pinsker 54:27
I don't, as a journalist and as a fiduciary, I don't recommend any particular services.

Rosanne Corcoran 54:33
Okay,

Beth Pinsker 54:34
But I will say that for some of the simple legal documents, there are many services online, and I do list them out in my book. I just can't say whether they're good or bad.

Rosanne Corcoran 54:43
Right.

Beth Pinsker 54:44
They do serve your purposes, but it's always better. In I think is is if you get to the level of a trust, it's better if you have that specifically tailored to your needs. Now most of the services that will do a trust online have a review feature. Where you pay a little bit of extra and you get it reviewed by a human being. Okay, so you know it's really up to your needs. And some people don't need trusts. Some people think if they're going to go to a lawyer, they're going to talk them into things that they don't need. And some people don't need trusts. If you have an elderly parent who's in a nursing home and they don't own property, and you have beneficiary designations on their, you know, bank accounts, or if they're on Medicaid and they have one credit card, you know, you don't need a trust for for that kind of situation. But when you do need a trust, you need a trust, and you're going to be backed up any other way. And it's just that kind of situation. You're going to have to pay $5,000 to get $12,000, but it's going to be bigger numbers because you're going to have to pay $50,000 to be able to sell your $350,000

house. You're still going to be able to sell the house, but you're going to make $50,000 less on the sale.

Rosanne Corcoran 55:55
I got you. Okay, if you could give one piece of practical advice to dealing with the system to somebody who's gonna either either is or is gonna become their parent's financial caregiver. What would it be?

Beth Pinsker 56:07
I think knowing your rights is the most important thing. You gotta know what's going on because when they say no to you, you have to know whether that's a real no or not a real no. And so a lot of people get caught up being relentlessly tenacious when they're wrong, and then they're just screaming mimes, right? Then they're the people on with customer service yelling at everybody because they're not getting the answer that they want, and they're frustrated, and they're making other people unhappy, and they're wrong, right? So you need to know enough about what's going on to know if you're right or not, and you know that's where resources come in handy, and thinking through all you know, like you got to just put a lot of thought into it and know know what you're up against is number one. That would be my absolute number one. Number two would be try to make everybody else's life easier. Um, and I guess the cliche of that is clean up your own mess.

Rosanne Corcoran 57:01
Yeah,

Beth Pinsker 57:02
Right? Somebody's going to have to do this for you if you don't. So think about that for a minute, and sit with that, and say, I am an adult human being, and I need to be responsible here, and I want to make things easier for the people who love me. What can I do to make that easier? If that means you know putting on your big girl pants and going down and prepaying for your funeral, you know, then do it. It's going to make other people happy. Like we're here to make other people happy. Do you have something better to do in your day than make other people happy? Like you know, I think it's a good use of your time.

Rosanne Corcoran 57:36

Yeah, yeah. And and before you know, there's always that when dementia comes into play, it's very hard. So it's really preemptive.

Beth Pinsker 57:45
Yes,

Rosanne Corcoran 57:46
To get that done because once dementia enters, what happens?

Beth Pinsker 57:49
You know, you're at everybody's mercy.

Rosanne Corcoran 57:51
Yeah, yeah.

Speaker 1 57:52
You're better a hope for the kindness of everybody around you.

Rosanne Corcoran 57:55
Okay. On a personal level, what would you say to a family caregiver who's dealing with this right now?

Beth Pinsker 58:00
My heart is with you. Like this stuff is hard. It feels hard because it is hard. You feel tired because you are tired. Like it's hard stuff. But we do hard stuff for family. We do hard stuff for the people we love, and it's worth it. And nobody has ever come out of the other side of it and regretted any of it that I've heard about. Right? Like nobody ever regrets an act of love.

Rosanne Corcoran 58:23
Yeah, yeah.

Beth Pinsker 58:24
So you know, I'm here to help with the logistics of it. Right, like nobody focus on the love and like the logistics. You know, like let me just tell you how to do them and just do them and don't think about it again.

Rosanne Corcoran 58:37

A big thank you to Beth Pinsker for being my guest today. For more information about Beth and her book, and to grab the free resources she mentioned, head to her website bethpinsker.com. I hope you enjoyed today's episode and found something helpful, whether it was information, inspiration, or even just a little company. You'll find the full transcript and links to resources mentioned today at daughterhood.org in the podcast section. While you're there, explore more of what Daughterhood offers. We're more than a podcast. We're a nonprofit community providing free services and support for caregivers, including nationwide virtual support groups we call circles. On our website, you can register for a circle, sign up for our newsletter, and read our founders' blog. Don't forget to subscribe and review us on Apple Podcasts or wherever you listen. Your reviews help other caregivers discover the support they need. Follow us on Facebook and Instagram at Daughterhood to stay connected. And if you know someone else who may benefit from Daughterhood, share it with them. Also, a very special thank you to Susan Rowe for our theme music, Mama's Eyes. This is Rosanne Corcoran. I'm so grateful you spent your time with me, and I look forward to being with you again next time here in Daughterhood.