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Would I be an executor again? Yes, but it can be quite a burden

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No one tells you how time-consuming death is. The Four Last Things ought to be Death, Judgment, Heaven – and Probate. That desolate telephone call from the hospice tips you down a chute into a nether world of callous, grasping and bewildered people (of all ages) and caring (well, most of them) professionals. Some of these categories overlap.

I don't worry too much about my own death – like Woody Allen, I just don't want to be there when it happens – but I should have worried much, much more about that of the old friend who halfway through his long, humorously borne decline asked me if I would be one of the executors of his will, or as lawyers call it, Will. As most of us would be, I was flattered at the implied compliment to my personal integrity and organisational powers – it was like being given a medal for being me. "Executor": that sounded good, too. So of course I said yes.

This friend – let's call him Fred – died much sooner than anyone expected; I still don't think he did it out of malice. He had been a successful businessman who had made a small fortune in the advertising industry, had a good understanding of the basics of personal finance and whose advisers, legal and financial, were reputable firms (which means I'd vaguely heard of them).

He had made a recent will. His money had been earned from fully thought-out, carefully planned, well-executed communication and he was aware that his adored widow – or rather partner and co-habitee of 40 years, which is another story - would be wholly reliant on whatever arrangements he left. So probate would simply be a couple of agreeable lunches reminiscing about our late chum, signing a few papers handed across by old-fashioned lawyers with dandruff cardigans and Bob's your uncle. Or so I thought.

This nonchalance turned out to be delusively far from the reality. Oh, and Uncle Bob said "he always wanted me to have that Queen Anne bureau".

One of the first preconceptions to go is that everything happens at a funereal pace. This is particularly untrue of funerals. How anyone gets one organised in a week or so is beyond me. Although an executor would not necessarily be involved, I was a friend of the family as well. It took nearly two weeks. Even that was possible only because several of us were able in effect to drop everything.

Because no one knew Fred's wishes, every one of scores of decisions – cremation or burial, wake at the flat, church hall or the pub, where can we find a CD with *Zip-A-Dee-Doo-Dah* on it - had to be agreed with what seemed like 27 people, not all sane, some of whom opposed what the majority wanted just on principle, many of whom, being media persons of antediluvian habits, enjoy a glass of sherry before lunch. This had to be explained to the bank – which met direct funeral expenses – when later presenting them with a bar bill of more than £1,600.

There's a lot to think about straightaway apart from the funeral, too. The household was run from Fred's current account, which was immediately frozen, no money in or out, including standing orders and direct debits for such inessentials as mortgage payments, gas, electricity and the telephone. But Fred had cash savings well into six figures. Can't BT have just a little bit? No, says caring bank, funeral expenses only.

Partner freezing and starving on street? Should have got married (a true statement, by the way, from the practical point of view). In the end, another family member had to take over the liabilities, with no certainty as to when repayment would be made – and was still bankrolling the whole shooting match three months down the line, which is about average for a "simple" estate.

We had numberless letters, all apparently from the same computer – it's probably called Deep Sympathy - saying "sorry for your loss, sincere condolences, send us a death certificate, get probate, bye for now". Quite a number also appeared to say in effect "you can't have the information you need to get probate until you've got probate". If I were to offer one piece of advice to the first-timer, it would be to get ten copies of the certificate when you register the death: you will need them all.

And you'll need a lawyer, an accountant, an efficient and friendly estate agent, plus someone to value all Fred's stuff (not Uncle Bob, however kindly his offer may be meant) and someone else, probably another accountant, to

value Fred's business, all to be appointed with less time to assess the choices than you'd spend in the supermarket wine section on Friday evening. Get them lined up in advance if you can. To my great good fortune, my co-executor is a marvel of energy, practicality and good humour.

This is, of course, to say nothing of tracking down all the insurance companies, building societies, credit cards, shop accounts, club memberships and charities of which a modern urban life is composed – and this is for someone who had, as he thought, left his affairs in good order?. It is also to say nothing of those with an eye to the main chance: we had a little sweepstake about who it would be who first asked "oh, by the way, am I in the will?" The stress is extraordinary.

But it could have been different! Fred had started using, at the end of his life, the website www.lastingpost.com. This service is specifically aimed at helping people to plan for their own demise or to deal with someone else's, helping individuals to express their wishes and greatly reducing the burden on those left behind.

There is a section for those who want to give formal instructions and express wishes in respect of their own death, whether untimely and sudden, after a long illness or in old age. The topics range from legal and financial issues, who to be informed, personal and business, account numbers, contact names, and so on, to the details of funeral arrangements, for example.

Another section goes into the legal and red tape side, but also pays attention to the emotional side. It is, I believe – and I must declare an interest, having become involved, on a voluntary basis - the only site providing all this diverse material in one place.

Even the elements of the site that Fred had got round to using made our task easier in many ways, not least the avoidance of some of the arguments about "what he would have wanted." Asked again to be someone's executor, I would say "yes" again - on condition they use Lasting Post.

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