

Preparation for Life Events through Library Employee Self-Selected Group Development Activities

While it is crucial to prepare for tragic and unavoidable life events, this vital endeavor might not be completed, or even initiated, due to procrastination, family disputes, or anticipatory grief. To overcome these challenges, J. Murrey Atkins Library employees, who chose to participate in Self-Selected Group Development (SSGD) “Life Events” activities, achieved their personal-planning goals, such as purchasing term life insurance, generating home inventories, designating new power of attorney agents, and writing wills. Moreover, the group’s social component fostered camaraderie from different service areas around the library. This article presents an overview of the “Life Events” activity structure and describes the various topics, which were addressed during orientations and regular meetings. Should other librarians be inspired to organize similar activities for their colleagues, those participants committing to these worthwhile tasks will have the peace of mind knowing that important plans are settled prior to an unfortunate event.

Planning for Adversity and Mortality

Regrettably, many people are averse to planning for uncertain times because they are emotionally paralyzed by the thought of catastrophic accidents or by the sense of dread from confronting their own mortality. They may feel overwhelmed when making multifaceted decisions about how finances, taxes, and

the law will affect their retirement, health, or family.^{1,2,3} This tendency is brought to light by the Financial Industry Regulatory Authority (FINRA) Investor Education Foundation’s 2021 National Financial Capability Study, which reported that only 54% of investors surveyed had a will.⁴ Among the many aspects to consider when preparing for unfortunate events, a few that may not receive adequate attention are: property assessment, tax liabilities, beneficiary assignments, cherished pets, and losses of material assets from disasters or crime.

Assessing property for estate planning

The unpredictability of life usually warrants having a will, regardless of the value of one’s assets. However, there are those who believe they are not old enough for estate planning or underestimate their own net worth. For instance, automobiles, household appliances, personally created digital files, and furniture can comprise part of their future estate. If that individual dies without a will, their state’s intestacy laws could dictate a distribution of tangible and intangible assets that might not align with the preferences of the deceased.⁵

Conversely, some people may overestimate a potential inheritance from their elders. Estate values could dwindle due to geriatric medical expenses, long-term care costs, fraud, debts, taxes, and inflation.⁶ Older relatives could have simply scrawled

¹ Gallardo, Juan E., and Oscar Solis. “Financial Literacy and Estate Planning in American Households.” *Journal of Financial Service Professionals* 78, no. 1, (2024): 40-47. <https://www.proquest.com/scholarly-journals/financial-literacy-estate-planning-american/docview/2907482656/se-2?accountid=14605>

² Kim, Kyoung Tae, and Richard Stebbins. “Everybody Dies: Financial Education and Basic Estate Planning.” *Journal of Financial Counseling and Planning* 32, no. 3, (2021): 402-416. <https://www.proquest.com/scholarly-journals/everybody-dies-financial-education-basic-estate/docview/2612601884/se-2?accountid=14605>

³ Vincent, Ella. “Why you Need a Power of Attorney.” *Kiplinger Personal Finance*, November 8, 2023. Accessed February 2024. <https://www.kiplinger.com/retirement/estate-planning/power-of-attorney>

⁴ Lin, Judy T., Christopher Bumcrot, Gary Mottola, Olivia Valdes, and Gerri Walsh. *The Changing Landscape of Investors in the United States: A Report of the National Financial Capability Study, a Report Published as Part of the 2021 National Financial Capability Study*. FINRA Investor Education Foundation. December 2022. <https://www.finrafoundation.org/sites/finrafoundation/files/NFCS-Investor-Report-Changing-Landscape.pdf>

⁵ North Carolina General Statutes - Intestate Succession Act. (1959), s.1. § 29-1-30 accessed at https://www.ncleg.net/EnactedLegislation/Statutes/PDF/ByChapter/Chapter_29.pdf

⁶ Vincent, Ella. “Don’t Expect a Large Inheritance.” *Kiplinger Personal Finance*, January 2024; 64-65. Similar reprinted online article found here: <https://www.kiplinger.com/personal-finance/dont-rely-on-a-large-inheritance>

their intentions as a note, perhaps in a way that is not legally binding.⁷ Even when there is a valid will, sometimes the testator's instructions are unclear, resulting in the estate's executor possibly assigning assets differently than was expected by the heirs.⁸ For these reasons, it is wise to anticipate the various outcomes of end-of-life situations through professional financial and legal advice.

Minimizing the loathsome tax bill

Onerous estate and inheritance taxes are part of the ever-present consequences of our modern society. There may be taxes owed on a beloved family home, retirement accounts, or on royalties generated from intellectual property copyrights. Estate or inheritance taxes can be exorbitant, in part because of significant increases in real estate values. Realizing this, some retirees move to states with more favorable tax laws or distribute assets over time to reduce the value of their estate.⁹ It is also worth researching whether successor beneficiaries will have a tax advantage if a (non-inherited) traditional Individual Retirement Account (IRA) is converted into a Roth IRA before the death of the account holder.¹⁰ Furthermore, transferring literature or artwork copyrights and technology patents into a trust may offer a potential revenue stream, while protecting intellectual property and minimizing tax implications for future generations.^{11,12}

Updating beneficiaries

Periodic review of beneficiaries is needed for life insurance policies or retirement accounts, as those designations could be contested in years-long court battles. Grieving families may be stunned when they discover that death benefits or distributions are paid to seemingly unintended recipients, due to outdated beneficiary designations. Similarly, failure to submit enough identifying information may hamper a custodian's ability to track down the listed beneficiary; just like one unlucky soul, who could not be located, missed out on inheriting a \$1.1 million IRA.¹³

Pondering pet care

Although it is common practice to appoint an agent through a power of attorney for oneself or to name a trusted guardian for children, what is often overlooked is to specify a caretaker for a companion animal. Perpetual pet care programs are available throughout the country to help seriously ill owners care for their animal prior to and after the death of the owner.^{14,15} Alternatively, arrangements for exotic animals (e.g. tortoises and parrots, which can easily outlive their owners) may be more complicated than those for dogs and cats; therefore, owners should also investigate whether potential caretakers will require a permit or registration for the possession, transfer,

⁷ Hughes, Theodore E., and David Klein. *A Family Guide to Wills, Funerals & Probate: How to Protect Yourself and Your Survivors*. New York: Charles Scribner's Sons, 1987.

⁸ Ebeling, Ashlea. "Pass on your Heirlooms, Not Family Drama; How to Creatively Approach Estate Planning and Divvying Up Inherited Items." *Wall Street Journal* (Online), July 30, 2023. <https://www.proquest.com/newspapers/pass-on-your-heirlooms-not-family-drama-how/docview/2843484981/se-2>

⁹ Ebeling, Ashlea. "Prepare for State Estate Taxes --- as Families Often Find Out, these Rules Are Complicated and Can Change from Year to Year." *Wall Street Journal, Eastern Edition*, November 21, 2023. <https://www.proquest.com/newspapers/prepare-state-estate-taxes-as-families-often-find/docview/2891939779/se-2>

¹⁰ Ebeling, Ashlea. "How to Leave Grandkids Your Retirement Savings—and Not a Huge Tax Bill; the New Rules for Inherited IRAs might Warrant a Rewrite of Your Estate Plan." *Wall Street Journal* (Online), July 09, 2023. <https://www.proquest.com/newspapers/how-leave-grandkids-your-retirement-savings-not/docview/2834545561/se-2>

¹¹ Haber, Frederic. "Copyright and Literary Estate Implications of Dr. Seuss Enterprises Withdrawing Six Books." March 18, 2021. Accessed May 29, 2024. <https://www.copyright.com/blog/copyright-and-literary-estate-implications-of-dr-seuss-enterprises-withdrawing-six-books/>

¹² Wealth Counsel. Estate Planning for Intellectual Property Rights. June 26, 2020. Accessed May 29, 2024. <https://info.wealthcounsel.com/blog/estate-planning-for-intellectual-property-rights>

¹³ Ebeling, Ashlea. "Your Will Alone Won't Guarantee Your Money Goes to Your Heirs; those Beneficiary Forms You Filled Out Years Ago Can Supersede Your Other Estate Plans." *Wall Street Journal* (Online), October 01, 2023. <https://www.proquest.com/newspapers/your-will-alone-wont-guarantee-money-goes-heirs/docview/2870538747/se-2>

¹⁴ Hannibal, Betsy Simmons. "Who will Care for Your Pet After You Die?" Updated June 3, 2024. Accessed June 23, 2024. <https://www.nolo.com/legal-encyclopedia/who-will-care-for-your-pet-after-you-die.html>

¹⁵ Hannibal, Betsy Simmons. "Estate Planning for Pets." Updated April 15, 2024. Accessed June 23, 2024. <https://www.nolo.com/legal-encyclopedia/estate-planning-pets.html>

and transportation of any unusual species.^{16,17,18,19} In many cases, a will or trust may direct financial assets to veterinary and husbandry expenses.²⁰

Anticipating Material Asset Losses

Updating a home inventory may lessen the pain of losing property to theft, accident, or a natural disaster. This detailed list can be used as a tool to determine which items should be appraised, guide decisions about how much insurance is required, and expedite the filing of a claim. Though this process seems daunting, national insurance companies offer downloadable inventory templates and suggest storing receipts, photographs, and videos to prove ownership of insured items.²¹

Organizing the Life Events Self-Selected Group Development in the Library

Several years ago, the Atkins Library Staff Development & Activities Committee coordinated SSGD activities, namely for music, exercise, travel, and foreign language study, to increase communication across the library.²² With this framework already in place, I organized a “Life Events” activity, approximately one and a half years before my retirement. The meetings were held online, two to four times most months, through a virtual conferencing system. We explored topics related to life planning and overcame procrastination by scheduling time to concentrate on our projects. As I had not identified any articles within the academic literature about libraries

hosting comparable events, I considered this to be an original undertaking and ensured that the activity format and conversations progressed according to the needs of those attending.

Orientation slide show

I began orienting librarians and other Atkins employees to the “Life Events” activity with a slideshow entitled, “Get Your Legal Life in Order: Preparing for Life’s Unfortunate Events,” which was held both online and face to face. Orientation attendees were introduced to basic concepts of planning for the future through relevant news stories and examples from my own experiences. Slideshow content, listed in Table 1, included media coverage of celebrities who did not make the proper prearrangements, resulting in lengthy court cases and malice between relatives: Prince Rogers Nelson (a.k.a. Prince), who died intestate, and Aretha Franklin, who left behind two conflicting wills.^{23,24} The group discussed the alarming scenario of, “What if my spouse and I were simultaneously incapacitated or killed in an accident?” We also examined the risks of publishing detailed obituaries of relatives, with respect to identity fraud and possible vandalism of an unoccupied house. The common thread through these examples was to imagine how family, neighbors, pets, employers, co-workers, and friends might be affected.

During the orientations, attendees were generally eager to divulge estate planning struggles they or their loved ones were facing, eliciting moral support

¹⁶ Collins, Eliza. “Tortoise Estate Planning—One Chore of Having a Pet that Lives 100 Years; More People are Putting their Desert Tortoises, and Other Long-Living Animals, in Their Wills. Can the Grandkids Take ‘Jebediah?’” *Wall Street Journal (Online)*, July 13, 2023. <https://www.proquest.com/newspapers/tortoise-estate-planning-one-chore-having-pet/docview/2836280273/se-2>

¹⁷ City of Raleigh. “Wild Animal Ordinance.” Updated January 5, 2024. Accessed May 23, 2024. <https://raleighnc.gov/safety/services/wild-animal-ordinance>

¹⁸ North Carolina Wildlife Resources Commission. “Wildlife Captivity License.” Accessed May 23, 2024. <https://www.ncwildlife.org/Licensing/Other-Licenses-and-Permits/Wildlife-Captivity-License>

¹⁹ North Carolina Wildlife Resources Commission. “Restricted Species Permit.” Accessed May 23, 2024. <https://www.ncwildlife.org/Licensing/Other-Licenses-and-Permits/Restricted-Species-Permit>

²⁰ Beyer, Gerry W. “What Every Veterinarian Needs to Know about Pet Trusts.” *Journal of the American Veterinary Medical Association* 229, no. 10 (2006): 1576–1579. <https://avmajournals.avma.org/view/journals/javma/229/10/javma.229.10.1576.xml>

²¹ State Farm. “How to Create a Home Inventory.” September 1, 2022. Accessed May 27, 2024. <https://www.statefarm.com/simple-insights/residence/home-inventory-how-to-create-one>

²² Eads, Denelle. “Changing the Climate: Staff Development Activities that Address the Real Issue, Communication in the Workplace.” *North Carolina Libraries* 75, no. 1, (Spring/Summer 2017): 2-4. <https://ncl.ecu.edu/index.php/NCL/article/view/739>

²³ Erskine, Matthew. “The Battle for Prince’s Estate: Unending Conflict, Legal Drama and Lessons for Family Business.” *Forbes*, Updated January 19, 2024. Accessed May 29, 2024. <https://www.forbes.com/sites/matthewerskine/2024/01/17/the-battle-for-princes-estate-unending-conflict-legal-drama-and-lessons-for-family-business/?sh=7746efdb60ab>

²⁴ Erb, Kelly Phillips. “Handwritten Will Found in Aretha Franklin’s Couch Ruled to be Valid.” *Forbes*, Updated July 12, 2023. Accessed May 29, 2024. <https://www.forbes.com/sites/kellyphillips/2023/07/11/handwritten-will-found-in-aretha-franklins-couch-ruled-to-be-valid/?sh=62f2e3c21d46>

from the group and encouraging everyone to think about the goals they might pursue over the next few months. Afterwards, attendees had the option to become group members by registering for electronic invitations to the upcoming virtual meetings. Others joined throughout the school year.

Table 1: Topics Addressed in “Life Events” Orientation Slide Show

Appraisals for home and contents
Home insurance inventories for theft, loss, or death
Power of attorney for finances
Power of attorney for health
Safe deposit box key holders
Medical directives (with associated religious implications)
Department of Motor Vehicles Joint Tenant with Right of Survivorship Affidavit
Updated beneficiaries on insurance policies and financial accounts
Trusts and wills – beneficiaries and alternative dispositions
Literary trusts
Technology patent transfers
Transfer On Death designations
Estate sales
Social media accounts managed by digital executors
Safe deposit box keys or locker combinations
Documents of birth, death, marriage, divorce
Eulogy composition and delivery
Pre-written obituaries and epitaphs
Funeral planning and costs
Wishes regarding disposition of cremains
Guardianship or conservatorship of minor children
Ownership transfer of pets and commercial animals
Contact information in the event of one’s own disappearance
Death notification checklists, including government agencies, financial institutions, and professional organizations
Legacy planning (inclusion in wills of family testament/spiritual heritage, expectations, charities)

Meeting format

Each regular virtual meeting lasted an hour, based upon a study hall format, and allowed the members to work at their own pace. During the first ten minutes, I facilitated conversations about goal setting. The members announced what projects they intend-

ed to work on offline for the next forty minutes and whether they desired to log back on to the meeting, approximately ten minutes before the end of the hour, to report on their progress. Once everyone initially logged off, each member conducted their own research or added to a shared document of helpful hints (see Table 2) while they ate lunch. Anyone could log back onto the meeting towards the end to recount small victories or obstacles they encountered, relative to what they had hoped to finish in the allotted time. Because members participated according to their time availability and level of interest, we often enjoyed the company of different individuals during the meetings.

Although members shared their personal experiences, legal advice pertaining to specific circumstances was not provided. Instead, they were urged to seek professional legal counsel, especially when drafting complicated wills or power of attorney documents. However, to gain some foundational knowledge, our group invited a guest speaker to a virtual meeting. This local attorney with expertise in estate planning covered topics based upon general questions, provided beforehand: probate court administration; guidance for drafting a will; and North Carolina laws pertaining to surviving spouse property rights. The presentation was educational and well received by those present.

Table 2: Topics listed in the “Life Events” shared document

Property inventory template
List of local charities that accept upscale donations (e.g. fine china, antiques)
Death notification checklists
Term life insurance quote information
On-campus notary office locations
Vacant home management
Local nursing and caregiver companies
Professional executors
Creating a will, trust, or advanced health care directive
Tips for discussing final wishes with family members
HIPAA access for Medicare or medical insurance claims
Pet perpetual care programs
Insurance inventory with depreciation calculator and cash value/replacement value estimator

Accomplishments of group members

The “Life Events” members were pleased that they met the goals they had set for themselves; it seemed that having social support and making a public commitment increased the likelihood of success. Beyond the achievements described earlier in this article, members also finished a eulogy, calculated taxable income, wrote a will using online tools, selected an annuity product, outlined an obituary, and engaged in end-of-life discussions with parents. One member penned a Christian testimony for inclusion in their will, much like the family testament written

coordinator advertised the orientations to the library employees for me and added our activity description to the intranet. My workload mainly consisted of developing an email meeting invitation list, researching the content for the orientations and presenting those slides, facilitating the virtual meetings, and choosing to write this article.

Since my retirement, I have learned of the near misfortune of a friend whose spouse named her as his retirement plan beneficiary, but the company lost the paperwork during an office move or digital information migration. Thankfully, the widow found the

“As a group, we were relieved that these difficult tasks were behind us, so we could move forward with more enjoyable pursuits...”

by the Reverend Billy Graham, to convey their faith and values to the next generation.^{25,26,27,28,29} Another member presented the “Life Events” orientation slides at a family reunion, which is the perfect occasion for relatives to converse about estate planning and exchange contact information. As a group, we were relieved that these difficult tasks were behind us, so we could move forward with more enjoyable pursuits—until the day comes that revisions to our official documents become necessary.

Concluding remarks

I recommend this type of “Life Events” activity for librarians who desire to start a related activity without a substantial time commitment. My experience of organizing this new group ran smoothly, in part because the programmatic framework at the Atkins Library was already established. In fact, the SSGD

signed hard copy, which resulted in full benefits being paid. Her ordeal serves as an excellent reminder about retaining our own documents and not relying on the data storage or retrieval capabilities of organizations that hold our money.

Recently, I identified some supplementary resources for estate, retirement, and special needs planning. For example, the American College of Trust and Estate Counsel website hosts short videos on a wide variety of issues; two in particular are “Tips for Managing Digital Assets of a Deceased or Disabled Person” and “Alternatives to Guardianship.”³⁰ Also, in light of the hardships that countless evacuation victims faced after the 2025 Los Angeles wildfires, the attorneys at Sarringhaus & Scott advocate for packing disaster emergency bags with passports, birth certificates, and Social Security cards.³¹ Further instruction on how to replace lost or destroyed marriage certificates, insur-

²⁵ Billy Graham Evangelistic Association. Legacy Planning – Additional Resources. 2024. Accessed May 28, 2024. <https://giving.billygraham.org/legacy-planning/>

²⁶ Billy Graham Evangelistic Association. “The ‘Why’ Behind Your Will: Sharing Values and Beliefs.” 2018. Accessed May 28, 2024. <https://giving.billygraham.org/resources/don-min-legacy-brand-sharing-faith-values-ws-final.pdf>

²⁷ Zamov, Stoyan. “Billy Graham’s Will and Testament Released to Public: Asks Family to Defend Gospel at Any Cost.” *Christian Post*, May 21, 2018. <https://www.christianpost.com/news/billy-grahams-will-and-testament-released-to-public-asks-family-to-defend-gospel-at-any-cost.html>

²⁸ Lifeway Christian Resources. “Billy Graham’s Last Will and Testament Revealed.” May 22, 2018. Accessed May 28, 2024. <https://research.lifeway.com/2018/05/22/billy-graham-leaves-assets-and-parting-words-to-family-funds-to-ministry/>

²⁹ William F. Graham, Jr. will. Signed April 24, 2012 Buncombe County, N.C., Probated May 10, 2018 Buncombe County, N.C. Accessed May 28, 2024. https://mediaweb.wsocvt.com/document_dev/2018/05/18/Billy%20Graham%20Will_11713417_ver1.0.pdf

³⁰ The American College of Trust and Estate Counsel. Accessed July 1, 2025. <https://www.actec.org/estate-planning-essentials/>

³¹ Motta, Joseph L. “Estate Planning in the Face of Natural Disasters.” Sarringhaus & Scott Co., LPA. April 9, 2025. Accessed July 30, 2025. <https://josephmotta.com/post/estate-planning-in-the-face-of-natural-disasters/>

ance documents, property deeds, driver's licenses, and the like were provided in the *Los Angeles Times*.³² Finally, an Elder Law Answers website article about apartment unsealing highlights how personal representatives or executors can mitigate the legal impediments and costs associated with collecting the belongings of a deceased solo ager, when the premises are secured by law enforcement.³³

Participation in the "Life Events" activity appeared to be highly rewarding for all involved. As the group was open to library faculty and staff, we connected with different colleagues, some of whom we did not necessarily see frequently outside of the meetings. Additionally, dedicating time to work on personal goals and acting as accountability partners for one

another contributed to the group's success. In the end, each of the members found reassurance in having their crucial plans finalized before a crisis occurs.

Disclaimer: The information in this article does not constitute legal or financial advice. Please contact an attorney, certified public accountant, or financial consultant before making any decisions about your specific situation.

Acknowledgements: Sincere appreciation is extended to all "Life Events" members for sharing their creative ideas, tips, and hardships, as each of us worked to get our legal life in order.

³² Garcia, Karen. "Lose Your Essential Documents in the L.A. Fires? Here's How You Can Replace Them." *Los Angeles Times*, January 16, 2025. Accessed July 31, 2025. <https://www.latimes.com/california/story/2025-01-16/how-to-replace-essential-documents-destroyed-in-the-fires>

³³ Elder Law Answers. "Unlocking Death's Door: Dying Alone and Apartment Unsealing." June 2, 2025. Accessed August 1, 2025. <https://www.elderlawanswers.com/unlocking-deaths-door-dying-alone-and-apartment-unsealing-21092#>



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