

Chambliss Estate Planning Newsletter – January 2025

The Chambliss estate planning team often helps families navigate the complexities of administering a loved one's estate. Challenges can arise in addressing the personal property in the estate. Wills commonly provide that...

Section 1.01 Who Gets the Iron Skillet? A Solution for Avoiding Family Conflict

By: [Stephany Pedigo](#)

The Chambliss estate planning team often helps families navigate the complexities of administering a loved one's estate. Challenges can arise in addressing the personal property in the estate. Wills commonly provide that personal property is to be evenly distributed among family members. Wills rarely address the more common items of personal property in the estate as this can be cumbersome and could require frequent updates to the will if the intention regarding the specific item changes. In assisting families with administering estates, I have witnessed two distinct and diametrically opposed responses to the question of what is to become of the things in and around the house.

The first response is to see practically no value in them. For instance, antique furniture, once coveted and collected, might now be seen as a burden to be hauled off and given away, sold in an estate sale for pennies on the dollar, or reluctantly kept due to a sense of obligation or guilt. This response applies to most possessions left in the home. As we enter the New Year, perhaps reflecting on this response and the lesson it contains is worthwhile: most of the material things we work so hard to accumulate often are not highly valued, or important, in the end. This raises the question: What is truly valuable?

The things truly valuable in the end really aren't things. But some things embody extra importance because of the memories associated with them of family and love. It is often these things that family members greatly desire. An outside observer could rarely guess which items within the home will be loved most by the family. An iron skillet, bronze baby shoes, a quilt — these can be the things that cause the most controversy in an estate administration. Unlike the vast majority of the personal property in the estate, these items can be invaluable to family and friends. Unfortunately, they can bring about the second response to personal property left in the estate, which is to desire the item more than maintaining relationships within the family.

Thankfully, Tennessee has codified a helpful solution at Tennessee Code Ann. §32-3-115. The code provides that a will may reference a written statement or list prepared by the testator, directing how specific personal property will be distributed. To utilize this provision, the testator would make a list that clearly identifies each item to be distributed (i.e., the 12-inch iron skillet which typically hangs above the stove) and specifies who should receive it. This list must be dated and either in the testator's handwriting or signed by the testator. The list may direct the disposition of all items of personal property except: money, evidences of indebtedness, documents of title, securities, and property used in a trade or business.

Leaving a list that directs who should receive specific items is a lovely solution because it may be revised by the testator as often as needed without having to update the will, can prevent disputes over property by providing clear guidance, and can relieve family members from a sense of guilt or obligation to retain the property not listed.

For me, completing the solution is remembering that things are just things. Living a life of love matters far more. And, if I do, someone might just want my iron skillet one day.

If you need assistance with your estate plan, contact [Stephany Pedigo](#) or another member of our [estate planning team](#).

Estate Planning Resources

A Comparison of Special Needs Trusts and ABLE Accounts

A special needs trust (SNT) and an Achieving a Better Life Experience (ABLE) account each provide a tax-free way for people with disabilities to save money. Both options provide a mechanism for saving money and protecting resources that ensures the disabled individual remains eligible for public benefits. Accumulating resources without jeopardizing key government benefits like Supplemental Security Income (SSI) and Medicaid can reduce monetary pressures and greatly enhance the lives of those with disabilities...

[Read More](#)





Estate Planning for Parents of Children With Mental Illness

Mental illness in the United States is more common than most people may think. More than one in five U.S. adults live with a mental illness and one in six U.S. youth aged six to 17 experience a mental health disorder each year. Many different mental, behavioral, and emotional disorders fall under the umbrella term of mental illness. These conditions vary in degree from mild to severe...

[Read More](#)

Medicaid Applicants: Protecting Your Healthy Spouse in 2025

For millions of seniors nationwide, Medicaid provides a safety net for people who find themselves requiring long-term care. Most Americans aged 65 and older — roughly 70% — will need these kinds of services in their later years, according to research. Meanwhile, the cost of long-term care has been rising with every passing year. In 2023, the national median cost for a semi-private room in a nursing home reached nearly \$9,000 a month...

[Read More](#)



Upcoming Events

Sensory-Friendly Films

Where: AMC Majestic 12 | When: January 11 and 22, 2025

AMC offers unique movie showings where they turn the lights up, and turn the sound down, so you can get up, dance, walk, shout, or sing! Their Sensory Friendly Film program is available on the second and fourth Saturday (family-friendly) and Wednesday evenings (mature audiences) of every month. To purchase tickets in advance, visit the [AMC website](#).

Sensory-Friendly Entertainment Center

Where: Chuck E. Cheese (22 Northgate Park) | When: February 2, 2025

Chuck E. Cheese opens two hours early on the first Sunday of every month, specifically for children with autism and other special needs. The Sensory Sensitive Sundays program, at [participating locations](#), offers families a quieter dining and entertainment environment, dimmed lighting, and a sensory-friendly arcade experience. The sensory-friendly events also include a trained and caring staff to ensure each guest has a safe, fun-filled visit. Learn more about the program on the [Chuck E. Cheese website](#).

Catalyst Climbing Clinics

Where: High Point Climbing Gym (219 Broad Street) | When: January 21, 2025

Catalyst Sports is a nonprofit organization based out of Atlanta whose mission focuses on empowering people by providing the highest quality of adaptive sports for those with disabilities. The clinic is from 6-8 p.m. for individuals, ages 5 and up, with physical disabilities. To sign up for the event, visit [Catalyst Sports events page](#).

Adaptive Swim Lessons

Where: Chris Ramsy Center | When: Begins January 14, 2025

The classes will offer small group lessons for children ages 5-12 with intellectual development or physical disabilities. The first session begins January 14, 2025, and ends February 11, 2025. The second session begins February 18, 2025, and ends March 18, 2025. The third session begins April 1, 2025, and ends April 29, 2025. Each lesson is on Tuesday evenings with classes running from 5-5:40 p.m., 5:40-6:20 p.m., and 6:20-7 p.m. The cost is \$20 for five, 30-minute lessons. To register, email Jessie at jmock@chattanooga.gov or call 423-643-6606.

Also Check Out

[Volunteers Needed to Retire Wreaths at the National Cemetery](#)

Wreaths Across Chattanooga (WAC) is searching for volunteers to retire wreaths at the Chattanooga National Cemetery. The wreaths will be retired (removed) Saturday, January 25, 2025, at 8:30 a.m. No registration is required to volunteer, WAC just asks you show up at the date, time, and location. Volunteers may park at the cemetery on the right side along the curb (not on the grass). WAC asks volunteers to please bring gloves, poles, ropes, and on arrival, bring wreaths to the roadway and toss into the compacting trucks.