

## *One*

Less than a week ago Rita Sterling and her husband, Cliff, were clinking wine glasses over steaks on the patio. Now she was grieving over his casket.

“What’s wrong?” She had found him in the bedroom frantically stroking his throat. When the response was desperate eyes and perspiration beads, she ran to the phone. While she responded to the 911 operator’s questions and listened to assurances, Rita convinced herself it was heartburn. He was a slender, healthy-looking 52-year-old CEO of his own technology company. Indigestion.

By the time it took her to finish the insurance paperwork Cliff had been covered with sticky monitor patches strung to machines and hooked up to multiple IV drips. When he saw her approach he mouthed “I love you,” then closed his eyes. Aside from the bluish tint from the florescent lighting she thought he looked pretty good. She kissed his cheek and stepped just outside his treatment room to thank the paramedics. Out of the corner of her eye she caught Cliff’s body jerk violently. As she rushed to his side he grabbed a fistful of chest flesh and attempted to take a breath. The machines alarmed and “code blue” sounded over the loud speakers. Their eyes locked and they spoke silently for a few seconds before medical personnel squeezed her away. Tears gushed while she watched the crowd perform in desperate, orchestrated chaos. She already knew what the doctors would concede. In their wordless conversation the couple had said their goodbyes.

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Rita woke with a start, jolted as though someone had poked her with an electric shock. For a few seconds she was disoriented. She was on the floor of their closet with one of Cliff’s suit jackets draped over her and a pair of his jeans rolled up for a pillow. Then it came back to her. Last night she had gone into the walk-in closet to throw her clothes in the hamper when her nose caught a whiff of Cliff’s cologne. Her attention had been drawn to the suit he’d been wearing the day they met. She pushed the other suits aside to look at that one, then closed her eyes and allowed herself to recall every detail. His company, SterTechCo, was launching some sort of cutting edge software and she was sent to interview him for a local news station. She was beyond nervous. This was not

only her first assignment as a reporter, but she didn't know anything about technology, and her degree was in liberal arts, not journalism. She arrived in the reception area of his office with a bunch of words swirling in her head she struggled to pull together into questions. Cliff approached her, extended his hand to introduce himself and all her fears dissipated. He was dressed in a navy pin-striped suit over a crisp white button-down shirt with a polka-dot tie and had a smile that took her breath away. His confidence and friendly manner were mesmerizing. Before she knew it, the interview was over and she couldn't remember a single thing either one of them had said. The following morning he called the station and asked her out.

The gurgle of the coffeemaker in the kitchen drew her back to the present. Not yet. She wasn't ready. Tears began to swell. Damn it. This wasn't fair. He was too young, fifteen years together were too short. Rita buried her face into the lapel and sobbed.

The sound of dishes – someone was in the kitchen. She pulled herself off the floor, rubbed the crusted tears from her eyes, and headed toward the noise.

Rita pushed open the swinging door and found her stepson. Brian stood at the counter dressed in the shirt and pants he had worn at his dad's service the day before, spooning chunks of fruit from a large serving bowl onto a salad plate. A curl of his sandy-colored hair hung in the middle of his forehead and his facial stubble glistened in the light coming from the window over the sink.

"I'm sorry. Did I wake you?" he asked.

"I'm not sure you could call it sleeping. I think I just went through the motion." Rita pulled out a chair, sat down and began to rake her fingers through her very red hair.

"Can I get you something? There's plenty of food leftover from yesterday," Brian offered.

"Just coffee would be fine."

Brian pulled two mugs from the cabinet, filled one for Rita and handed it to her before returning to the counter. He carefully sealed the Saran wrap around the bowl, put it in the refrigerator and joined Rita with a cup of coffee and plate of fruit. "Thanks for letting me crash in the guest house last night. I always feel close to Dad when I'm there."

"It seems like yesterday when you and your dad built that." Rita stirred in a splash of Coffee-Mate. "We had just gotten married. You were what, a senior in high school?"

“Yeah, and I was pretty messed up back then. Mom had died at the beginning of my junior year and I still missed her a lot. I was on the fast track to nowhere when Dad came up with the idea to build the guest house. He said it was in case Grandma came to live with us, but I knew it was about me. Probably wouldn’t be in line for partner at my accounting firm if it hadn’t been for that project.”

“We were concerned about the choices you were making and the friends you were keeping,” Rita said. “He figured that if you were busy and tired you’d have less time to get into trouble.”

“Of course he was right.” Brian walked to the coffee pot, poured himself another cup and stared out the window at the mission-style bungalow nestled in the corner of backyard just left of the pool. It blended into the landscape as though it had always been there. A canopy of mature mesquites had grown to shade the whole structure. A bougainvillea adorned with bright pink flowers hugged the doorway. Clay pots in front supported a host of spring flowers.

Rita interrupted his thoughts. “I remember the day you finished the house, just a week before you were to start at Pima College. The three of us walked through every room while you two patted each other on the back for the great job you did.” She smiled and swiped a tear from her cheek. “Then we stopped in the middle of the living room. He turned to you and asked, ‘So what do you think of your new place?’ If you could have seen the look on your face.”

Brian blinked back a tear. “God, I’m going to miss him.”

Rita walked over to him, put her arm around him and rested her head on his shoulder. Moments ticked by while the warmth of the morning sun streamed through the window.

Brian thought aloud. “Maybe if I had stayed longer, been able to take some of the pressure off of Dad, maybe he wouldn’t have had a heart attack.” His voice trailed off.

“It was time for you and your sister to go out on your own,” Rita assured him. “And he knew that.”

“Differences of opinion,” Brian said. “That’s what it boiled down to. We had different ways of looking at things. Maybe I should have kept my mouth shut, let him run the company his way and do what he wanted me to.”

“He didn’t raise you or Christine that way. And I don’t think staying would have changed anything.”

Soothing Brian’s second guesses was easier than easing hers. Rita had had concerns over the last few months, which Cliff quickly and consistently dismissed. A tingling in his arm, too much time at the computer, discomfort in his chest, heartburn, his restless sleep, not enough time in the day, his diet, devoid of healthy choices. Maybe if she had pushed harder toward a check up, prepared more meals at home, maybe...

Brian interrupted her thoughts. “I better get going. I promised Jade I’d plaster the new wall she put up between the dining room and kitchen.”

“Jade? I didn’t know you knew her that well.” Rita tried to remember the last time they had even been in the same room together. Her best guess – many Christmases ago, give or take.

He shifted his weight. “Oh, we don’t really. We found ourselves in the same corner at the service yesterday and we got to talking about the major remodel she was doing at her house and what Dad and I did with the guest house. It’s no big deal. It’s just skimming some drywall mud.”

“Well, that was very nice of you,” Rita said.

“That’s me, the nice guy.” He grinned. “So we’re meeting at Larry’s office at two o’clock to go over Dad’s will, right?”

“Yes, but are you sure you want to go over to Jade’s today?”

“I think the physical work will be good for me and I still have a few more days before I go back to the office,” he said, placing his coffee cup in the dishwasher. “Is there anything I can do for you before I take off?”

“No, no, you go. I’m fine.” Rita struggled to put on a brave face. “I’ve got some things to take care of around here. I’ll see you later.”

“I can pick you up, if you’d like.”

“Actually, your sister offered.”

“Okay, then. I’ll see you this afternoon.” He gave her a peck on the cheek, headed out the back door toward the guest house and bumped into the pool service technician in the process.

Watching Ken check the pool’s chemicals, Rita realized suddenly— *she* was now

responsible for taking care of *everything*.

What did it cost for pool service, utilities? What was the mortgage payment, car payments? Did they have any savings? Investments? Did he make any arrangements to replace his salary? Life insurance? Surely his company was worth something. Her salary had always been just wardrobe money. Cliff paid for everything else. Questions and worries made her dizzy.

Rita grabbed the counter and steadied herself. A deep breath. No need to worry. That afternoon she'd learn the answers. Cliff had taken care of everything. Or had he?

*(Go to the Appendix for the article entitled **What to Do When Your Spouse Dies** and for the **Estate Paperwork Tracking Table**.)*