

# New service helps elderly, families handle daunting tasks of sorting, packing & estate sales

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At 92, Sylvia Lieberman is determined to remain “as independent as possible.”

Yet when Lieberman – who recently published her first book, a children’s title – was preparing to face the daunting task of moving, she didn’t head out to gather packing supplies.

Lieberman, a retired medical office manager, called Adrian Walter-Ginzburg, a moving specialist who helps elderly New Yorkers and their families with downsizing, relocating and liquidation sales.

Walter-Ginzburg, the owner of a Caring Transitions franchise on the Upper East Side, went through every closet and drawer in Lieberman’s one-bedroom apartment in the Riverdale section of the Bronx, where she’s lived alone for 42 years after her husband died.

Walter-Ginzburg helped her determine what to keep, what to toss and what to sell.

When movers arrive in Lieberman’s home on Tuesday, they’ll find her possessions neatly packed and ready to make the trip to her new home, a studio apartment in a complex for seniors in Los Angeles.

The cost of Walter-Ginzburg’s services, \$2,000, was “worth every penny,” said Lieberman, whose L.A. apartment will be a half hour away from her daughter, Beverly Hills psychiatrist and author Carole Lieberman.

“It’s a wonderful business for seniors,” Lieberman added. “It takes the emotional and physical labor off of their shoulders.”

Relocating the elderly has traditionally been handled by family members who step in to help them prepare for a new chapter of life in what’s often a stressful time.

But busier lifestyles, scattered families and an aging population have made it increasingly difficult for children or other relatives to sort through decades of possessions on their own. Relocation services can fill the gap.

“It’s a question of time,” said Walter-Ginzburg, who taught gerontology in Israel at the University of Haifa before buying a Caring Transitions franchise in July 2009. “We look in every drawer. We help sift through the memories.”

Virtually nonexistent a few years ago, there are now 21 moving services in the metro area that are members of the National Association of Senior Move Managers. Caring Transitions, a national chain launched four years ago, has two other local franchises.

For each person assigned to a job, Walter-Ginzburg charges \$50 an hour. A typical job costs between \$4,000 and \$6,000, she said and, if she handles the sale of an item, she gets 40% of the sale price.

Walter-Ginzburg's company recently was hired by an Upper East Side woman to clean out her mother's apartment in Pelham Parkway in the Bronx.

While the mother had died eight months before, the daughter had been too sad and overwhelmed by the scope of the job to sort through her mom's home.

Over the decades the mother had accumulated hundreds of purses, pieces of jewelry and other items, some still with price tags from Alexander's, the department store chain that closed nearly 20 years ago.

By the time Walter-Ginzburg was done, she'd filled 20 boxes to go to the daughter and 50 bags of trash, while assembling a room full of items for an estate sale. The apartment will soon be clear and the daughter will be able to stop paying rent.

"It was such a huge avalanche over her head," Walter-Ginzburg said.

### **Financial records you should keep vs. what should get tossed**

When Adrian Walter-Ginzburg started organizing Sylvia Lieberman's belongings, she found artifacts: decades-old tax returns, checks and bills.

"We sat down and shredded for two weeks," Walter-Ginzburg said. "People have no idea how long they need to keep things."

Learning what financial records to keep and what can be recycled can cut clutter substantially — vital in a space-starved city. Before recycling, it's smart to shred to help prevent identity theft.

"The records most important to keep over an extended period of time have to do with taxes and investments," said Greg McBride, senior financial analyst at Bankrate.com.

Tax returns and the documents supporting them (receipts, W-2s, 1099s, etc.) should be kept for seven years in case you're audited.

Among your old checks, after a year keep those related to taxes, business expenses, home improvements, mortgage payments and anything that might be contested.

People often hold on to old bills and credit card receipts, but in most cases they're taking up space if you agree the bill was correct.

Among the exceptions: receipts for pricey items (in case they're stolen, lost or damaged) that could help with an insurance claim.

### **Keep pay stubs for a year so you can check your W-2.**

Keep brokerage statements until you get a year-end summary. Keep trade confirmation slips, too, in case you're eligible to participate in a class-action suit.

If you make a nondeductible contribution to an IRA, keep the records indefinitely to prove you already paid tax on the money.

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