



# The North Carolina Journal for Women

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### Winning Ideas from Winning Women Julie Hall: The Estate Lady

The Estate Lady is a fitting name for Julie Hall's company. In fact, she is her company—a mixture of compassionate advocate, honest rescuer, detailed organizer, wise adviser, certified expert in personal property worth, and observer of human behavior.

"I've always treasured older adults," explained Julie. "Unfortunately, I've witnessed many situations when seniors are blatantly taken advantage of when it comes to both their money and personal belongings. That's why I paired my love of appraising personal property with dismantling households and channeling accumulated life treasures into the most appropriate way to benefit their owners."

It doesn't take seniors long to discover that Julie knows what she is doing and that her hallmark is trustworthy counsel and behavior in appraising and handling their personal property. Her clients—professionals representing seniors such as attorneys, financial advisors, accountants, and bank trust officers, children of older adults, or seniors themselves—discover that her name and company have built a reputation of honesty and compassion in providing comprehensive personal property services. Her point of difference in the industry is that she does a total turnkey in personal property appraising and liquidating, with a host of certifications that reinforce a strict code of ethics and knowledge in her dealings.



*The Estate Lady, Julie Hall*

Her work is physically exhausting and sometimes sad or dangerous in liquidating and conducting estate sales, detailed and precise in appraisal reporting, and always filled with passion and a sense of purpose in helping older adults. She confesses, "I see the most remarkable human behavior and often the worst in my line of work." Growing up in Texas, Julie received her undergraduate degree in communications from Stephen F. Austin University in Nacogdoches, Texas. Upon graduating, she joined the corporate world in Houston as a pharmaceutical and medical devices sales person. Her work consisted of much travel. In her free time in different cities, she visited antique shops and began her lifelong interest in antiques and collectibles.

As a sideline business to her corporate job, she began The Estate Lady and was mentored by two prominent and well-respected antique and art dealers in Houston. "Both mentors provided me with encouragement and knowledge that is invaluable in my appraisal ability today," she said. In fact, one said to me when I was a rookie in the antique business world, "You're gifted; you have the eye."

During this time, she became a licensed antique dealer with a natural penchant for appraising and a special passion for working with and advocating for seniors. “It was during this formative time in my career that I saw seniors exploited by a variety of people when the senior was parting with their possessions for a myriad of reasons. I found this greed despicable,” Julie admitted.

When Julie left Texas to relocate to Charlotte in 1993, she became a full-time entrepreneur, opening The Estate Lady in Charlotte. As her company grew, she has continued her education to become a certified appraiser and auctioneer, as well as a licensed estate sale professional. Because of her published articles, lecturing and presentation invitations, she is a member of the National Speakers Association.

In her work of helping seniors by appraising the worth of their personal property or liquidating it, she sees examples of unsavory human behavior during the process sometimes from family, friends, neighbors, and strangers. As Julie explained, “In dealing with a lifetime of accumulation, seniors are often at a vulnerable place in their lives and daunted by the task. That’s when predators appear driven by insensitive greed and persuasive powers. These unscrupulous mischief makers could be stopped dead in their tracks if only the senior had the knowledge of how much their personal property was worth and if they had proactively written down on a master list what they perceived to be treasures— either sentimental or financial.



“By writing down these items, then assigning the names to each item for distribution now or at their death, this act would be the most empowering act they could possibly do, in addition to having an up-to-date will,” she continued.

*Hall with some estate treasures.*

Often Julie’s presentations and writings have this same theme that when seniors have avoided making choices by doing nothing for their estate planning and distribution, they are actually making a decision with dire consequences. When working with seniors, she always recommends that they distribute their treasures personally now or in writing for distribution at death. When the gift is personally made, they have the satisfaction of seeing the joy on the face of the recipient.

If a personal transaction is not done, then the next best thing is to write down who gets what on the master list. This master list should be kept safely with the will. Both documents will almost always minimize family disputes, especially if a designated name is beside the personal property item for distribution. This action would make disputes and exploitation almost nonexistent.

Problems generate when the children or close relatives are burdened with dealing with the grief from the death of the senior, the pressure of dealing with the estate, and the overwhelming task of disposing of the personal property. “Seniors who recognize their own responsibility in this matter and make the decisions themselves are practicing the best defense against family quarrels or exploitation in any guise,” said Julie.

Until that happens, Julie will continue to educate people about this exploitation and prove there are still people who are reliable, trustworthy and caring—when it comes to helping older adults and their children deal with a lifetime of accumulation. The Estate Lady has a natural calling, not a contrived mission.