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To St. Gabriel's Parishioners:

A Will or Testament is the legal declaration of the intentions that a person desires to be performed after his or her death. The execution of a Will is one of the most serious and important acts in one's lifetime. By it, a person provides not only for the outright distribution of his or her property among those the person desires to benefit, but frequently, also for the temporary enjoyment of the property by particular persons or charities and for its preservation and ultimate distribution among other persons. Since Wills have always been a fruitful source of dispute and litigation, Wills should be drawn to express the intention of the testator (individual) in the simplest and clearest manner. Drafting a Will demands care and competence. A Will takes effect at the death of the testator. The testator, while living, may revoke it by cancelling or destroying it, or by making another Will at a later date.

Any person of sound mind who is 18 years of age or older may make a Will. My practice is to have the testator sign the Will with a self-proving Affidavit attached in the presence of at least two disinterested witnesses and a notary public.

On Saturday, January 14, 2017, and again on Sunday, January 15, 2017, I made a presentation to the parishioners at each of the masses that a substantial number of Catholics fail to include their church, parish or school in their Will as a charitable bequest. I brought this issue before the parish finance committee several months before my presentation to the congregants, and everyone was in agreement that we all should seriously consider making a specific bequest in our Wills to our church, St. Gabriel of the Sorrowful Mother. Why is it important? The primary reason is to provide financial stability to the church and parish in conjunction with the weekly collections. You know how much it costs to heat your apartment or your home during the winter and to run the air conditioning during the summer. Additionally, the church has to be maintained and repaired periodically. The social hall has to be maintained. Plumbing has to be working properly. The parking lot has to be sealed and lined. The rectory is an additional facility that has to be maintained as well.

During my presentation, I encouraged all of us to consider leaving a small percentage of our estate to St. Gabriel's, such as three percent or four percent or five percent. A very modest estate would be one that might be in the vicinity of \$50,000.00. The gift in the form of a percentage would be of the net value of your estate. Assume for the moment that your gross estate is \$75,000.00 and the estate expenses, which would include the funeral bill, credit card charges and the like, would be \$25,000.00. Your net estate would be \$50,000.00. Further

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assume that you left five percent of your net estate to St. Gabriel's. That would be a gift of \$2,500.00 that would be paid by your estate to St. Gabriel's during the administration of your estate. In Pennsylvania, we have inheritance taxes that are paid to the Pennsylvania Department of Revenue on assets we pass on to our family, relatives and friends. On children's and grandchildren's shares, there is a four and one-half percent tax. With brothers and sisters, there is a twelve percent tax. With nieces and nephews, as well as friends, there is a fifteen percent tax. However, the charitable gift to the church is not taxable.

If you are willing to make a charitable bequest/gift to St. Gabriel's of at least three percent or above, I am willing to offer to prepare your individual Will, or if you are husband and wife, to prepare reciprocal Wills, for estates whose value is one million dollars or less, for free. You will not incur any expense. In other words, these would be simple Wills and not complicated complex tax avoidance Wills.

Along with this letter, you will find a Questionnaire prepared by my law firm for St. Gabriel's. If you have an interest in the preparation of new Wills, and you are willing to make a monetary gift of at least three percent to St. Gabriel's, please fill out the Questionnaire to the best of your ability and mail it to the address found at the top of page one. If you have any questions and you have a computer, you may email me at rlinderman@owmlaw.com with your questions and I will respond accordingly. On the other hand, if you would prefer to speak with me by phone, you may call the telephone number on the Questionnaire.

If you are married, the charitable bequest will only be paid out of the estate of the survivor of the husband and wife.

The typical reciprocal Wills generally leave everything to the surviving spouse, and upon the surviving spouse's death, the residue to the children of mom and dad in equal shares.

Once I receive the Questionnaire, I will call you with any questions that I have and thereafter dictate the Will(s). I will invite you into my office for you to execute your Will and have it witnessed and notarized in accordance with the laws of the Commonwealth of Pennsylvania.

You can be assured that the utmost confidentiality will be given to your Questionnaire and your Will. The information you provide will not be shared with anyone, including the pastor and the finance committee.

Sincerely,

Richard D. Linderman

Richard D. Linderman
For **O'DONNELL, WEISS & MATTEI, P.C.**

RDL:bar