

It may have started the first time we took a deep breath and blew out the candles, or perhaps it was as we gazed upon a lone star in a dark sky. We would quietly make a wish and take care to tell no one, in hopes that the wish would come true.

Wherever it began, the practice of keeping our most personal hopes and dreams to ourselves is a tradition which Americans, in large number, tend to revive when it comes to a final communication with friends and loved ones.

This final communication is called The Last Will and Testament. But regardless of how we've come to view this document, it is a final opportunity to give expression to personal wishes.

And the final communication related to the matters of your estate is no time to keep your wishes to yourself! This is where hopes and dreams can become reality.

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(This information is provided as an educational service. Personal advisors should always be consulted in the planning process.)

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Will Your Will Be Known?

Do You Need A Will?

Many -- especially young individuals and those who feel that their estate is too small -- believe that a Will represents an unnecessary expense. But the preparation of a Will need not be expensive.

And even when property distribution issues are not numerous, the Will is the legal avenue through which a number of other issues should be addressed.

- Naming an executor
- Avoiding expense of a bond
- Naming a legal guardian for minors
- Making gifts or transfers
- Reducing estate tax liability

In the absence of a Will, the state will resort to a formula. A judge will name an executor, bond may have to be posted, the court will name a guardian and a formula will determine asset distribution.

The Bequest

The charitable bequest affords a way for virtually anyone to express specific philanthropic wishes. In fact, the bequest is the most frequently utilized method for support of charity in America.

A bequest may take on a number of forms, including:

- A specific dollar amount
- A percentage of the estate
- A specific asset

The philanthropic spirit is given a voice when wishes are expressed in the Will. While many may think philanthropy is reserved for a select few, the truth is that every bequest to this organization makes a mark that will last throughout history.

If you would like more information on Wills, including sample language for making a charitable bequest, we invite you to use the attached reply form.

More Information . . .

I have reviewed your brochure on Wills and Bequests and

- I would like to speak with someone who can provide additional information.
- I would like to receive sample language for including a charitable bequest in my Will.

Name_____

Street_____

City_____

State / Zip_____

Phone_____

E-mail_____

(Please complete and return to the address indicated on the back panel. All inquiries are treated in complete confidence.)