



NORTH & SOUTH
Hagerstown High Schools
Class of 1957
Online Newsletter



July 2014 Edition

Bulletin Board

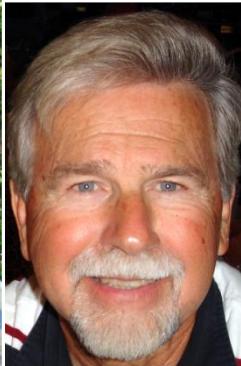
- Did you vote in the Primary? Are you going to vote in the General Election in November? If not, don't complain, you get what you deserve!
- 75th Birthday Celebration information has a link on the home page so old forgetful folks like you can have a ready reminder. Included in the link is the invitation detailing the event particulars and the directions to both Don's and the Red Men.

July Birthdays

Ron Amos



Larry Bailey



Anna Jane Clopper



Jackie Conley



Barbara Crider



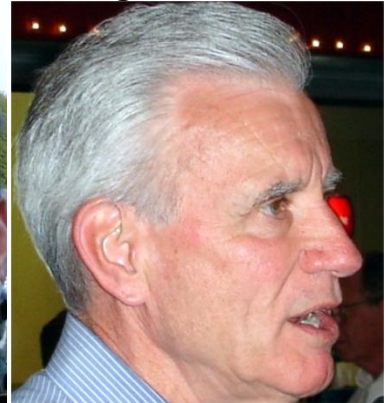
Polly Fitz



Ann Horine



Roger Kisiel



Virginia Lashley



Nancy Lumm



Kirklyn Middlekauff



Frank Papa



Jerry Shank



July Anniversaries

Don & Vicki Brenner Swartz



Ragan & Ecile Carbaugh Shaw



Greg & Anna Clopper Griffin



Jim & Sue Eckel



Ed & Barbara Locke Bachtell



Don & Joyce Kephart



Dick & Jane Knode



John Sandy Sapp



John & Carol Urner

George & Lorraine Minor Barkdoll



Les & Pat Seville



Stanley & Betty Norris Miner



Class Activities

Judy Vickers

Spring of 2014 brought many happy moments for our family. On the first day of spring, March 20th, our “favorite” (and only) grandson Justin Shaw, presented us with a beautiful, healthy and our first great granddaughter, Emma Grace Shaw. She weighed in at 8 pounds 4 ounces. In April our oldest granddaughter, Courtney Shaw, became engaged to Matt Thompson of Hagerstown. They are planning a June 2015 wedding. Also, on Saturday, May 10th, Courtney graduated from Shepherd University with a BS in Nursing. She is working at the Berkeley County Medical Center in Martinsburg, WV.

On Thursday evening, June 5th, Courtney's sister and our youngest granddaughter, Carly Shaw, graduated with honors from Williamsport High School and received several scholarships. She plans on attending Hagerstown Community College in the fall and transferring to Virginia Tech in 2016 to study Dairy Science. This summer she will be working for Dairy One Milk Lab in Hagerstown.

Annual Picnic

The class picnic was its usual fun and good fellowship with great food and conversation. A special 50-50 was held and Becky Scuffins won \$53 plus the special Maryland Duck creation carved by Gary Stenger.



[Bob & Arlise Weaver Cianelli](#)

Our grandson Brady spent a week with us in June and it was a very busy week. Golf three times, fishing, Hershey Park, Orioles baseball game, crabs and his first flight lesson. We will need a week to rest up! (Click on pic for short video of his first flight.)



[Larry Weber](#)

Pastor Larry Weber to retire from full-time ministry



WAYNESBORO >> The Rev. Larry Weber, 75, senior pastor at Grace Brethren Church, 250 Philadelphia Ave., on June 29 will give his final sermon before retiring from full-time ministry.

A worship celebration is planned to begin at 10:30 a.m. in the church sanctuary to honor his eight years as pastor. The title of his sermon will be "Contend for the Faith," taken from the Epistle of Jude.

Weber joined Grace Brethren church as pastor in July 2006.

He was licensed and ordained to the ministry after examination by the Mid Atlantic District of the Fellowship of Grace Brethren Churches.

A brass choir and with piano and organ will accompany the congregation in traditional hymns and contemporary worship songs led by Worship Pastor Danny Hafer. Weber's sister, Nancy Messner, Fairlawn, Ohio, will present a n organ-piano duet with Nancy Weber, wife of the pastor. The service will conclude with acknowledgments, followed by a dinner in the church fellowship hall.

Weber is the son of a pastor, the late Russell H. Weber, who served from 1953 to 1957 at the former Grace Brethren Church of Hagerstown, now called Cornerstone Community Church.

Following high school graduation in 1957, Larry Weber pursued a career in radio and television broadcasting. In 1969, he joined Ketchum Inc., a professional fundraising counsel firm in Pittsburgh, where he rose to president of the firm.

After 23 years developing business partnerships in Canada and the United Kingdom, Weber became the vice chancellor of institutional advancement for University of Pittsburgh in 1992.

In 1996, he formed his own consulting business, L.M. Weber and Associates, serving as fundraising counsel to Christian colleges, churches and other community organizations. He retired in 2004.

Weber was living near Shanksville when on Sept. 11, 2001, terrorists attacked the United States. United Flight 93 crashed just two miles from his home. Weber produced a televised memorial concert on the first anniversary of the attack, with the Johnstown Symphony Orchestra and Laurel Highlands Chorale. The concert also featured Seasoned Grace, a musical ensemble which Weber founded. They sang publicly for the first time in that concert and performed in churches and community organizations for nine years before disbanding.

Weber married his wife Nancy in 2003. He had three children from his previous marriage of 42 years to the late Sally (Launtz) Weber. Nancy had four children from her first marriage to the late W. Keller Nigh. Her daughter died in 2002. Together, the Webers have 22 grandchildren and 3 great-grandchildren.

Weber earned a bachelor's degree in human resources from Geneva College, Beaver Falls, and completed a continuing education certificate at Pittsburgh Theological Seminary for Commissioned Lay Pastor in the Presbyterian Church in the United States. Previously, he was a board member for churches in Charlotte, N.C., Pittsburgh and Somerset; for the Coalition for Christian Outreach in Pittsburgh; for Charlotte Christian School; and for the Presidents Advisory Board of Geneva College.

He plays trumpet, most recently as a member of the Shepherd University Community Band, Shepherdstown, West Virginia.

Education Section

Should I Have a Will? Or a Trust? (At our age, we should pay attention.)

To evaluate the pluses and minuses of wills and trusts, it is helpful to understand three important principles of law: (1) probate, (2) the minimum value of a taxable estate, and (3) the manner in which assets are titled or owned.

Probate (a legal proceeding for the administration of the decedent's estate) is required when a person dies owning more than \$75,000 in gross personal property or \$100,000 in net real property in his

name alone. (These amounts reflect Arizona legislation passed in 2013.) Though the probate process is no picnic, it generally is not as unpleasant or as expensive as some of the probate horror stories might indicate.

There is no estate tax upon death unless the decedent's estate exceeds \$5.34 million (for 2014).

The manner in which assets are titled at the time of a person's death is extremely important and prevails even over the terms of a will or trust. A joint owner of an account will receive the funds of and account even if a person's will or trust provides for the funds to go to someone else. Thus, it is extremely important that a person title his or her assets appropriately, usually just in the decedent's name.

Advantages of a Will

The advantages of having a simple will are that a will works just fine when properly prepared and when the decedent's assets are titled just in the decedent's name. Also, a will is, relatively speaking, quite inexpensive. The well-known disadvantage of a will is that probate is required after the decedent's death. The probate is a moderately involved process of administering the decedent's assets by the appointed Personal Representative (known in some other states as "Executor"). It does take at least several months for completion, and it subjects the estate to attorney's fees and court costs. However, probate imposes no additional tax on an estate.

Advantages of a Trust

Simply stated, the advantages of a trust are (a) the avoidance of probate, (b) the opportunity for increased professionalism in the administration of assets, and (c) a tax advantage for married couple with estates over \$5.34 million. The disadvantage is the cost of establishing a trust, which is substantially more than creating a simple will.

In short, a will works fine and is not expensive to create, but the expenses and delays of probate can be a negative factor. A trust, on the other hand, also works just fine and avoids the delays and expense of probate after death, but the trust is more expensive to create in the first place. Some people might say you can pay the legal expenses resulting from the administration of your estate now, by creating a trust, or your family can pay later, if you execute a will while knowing that your estate will have to pass through the probate court upon your death.

Factors

Therefore, to the question, "Should I have a will or a trust?" the answer is: "It depends – on several factors." Those factors include:

- the value and nature of your assets;
- your desire (or lack thereof) to bear the expense now of setting up your estate plan;
- the ability or inability of your selected personal representative to handle a court proceeding upon your death; and
- your tolerance for the few entanglements of living your life with your trust during your lifetime.

Tax Advantages of a Trust for Married Couples

To illustrate the tax advantage of having a trust, let's first analyze the tax ramifications of death for a couple without a trust.

We will assume that Husband and Wife have been married for many years and have one or more children who will inherit all of the couple's \$8 million estate. Let's also assume that all of the assets are owned in joint tenancy by the couple, or that the Husband and Wife have named each other as beneficiary on all life insurance policies, IRAs, 401(k)s, etc.

In this example, Husband dies first. His share of all of the assets passes automatically to Wife because of the manner in which the assets are owned, such as joint tenancy. Also, there is no tax to Wife, for two reasons:

- First, Husband's share of the \$8 million estate is \$4 million, because Wife already owned half of the estate.
- Second, Wife receives from the IRS an "unlimited marital deduction" upon Husband's death, which prevents any tax at that time.

Thus, when the first spouse dies, there is no probate requirement because all assets were owned jointly, and there is no estate tax due.

However, now that Wife owns the entire \$8 million estate, probate will be required after her death, and only \$5.34 million of her \$8 million estate is exempt from estate taxation. That \$5.34 million will pass untaxed to her chosen heirs, under the terms of her will, but the remaining \$2.66 million will be taxed at roughly 50%.

If this couple had created a trust with tax planning provisions, there would be no probate and no taxes. For these reasons, a trust has great benefits for couples with large estates.

Conclusion

The decision about going with a will or a trust can be complicated, and there are advantages and disadvantages to each choice. The assistance of a competent estate planning attorney will help you select the right option for you and your family.

[**Click Here For Some Neat Pics**](#)

Comedy Section

The Red Neck Riviera Is Now Open



