

Note 1

Accounting entanglement \$270.82

DISBURSEMENTS

Item	Ckno	
1 Colonial Emerg Phys (med bill)	1	10.40 ✓
VOID	2	
2 Fairfax Circ Ct. letters	3	14.00 ✓
3 Jean M. Nader probate tax reimb	4	1,269.00 ✓
4 NationsBank Car loan payoff	5	1,364.97 ✓
5 Checks		15.89 ✓
6 Jean Nader int on Hallmark acct while dep in estate acct	7	270.82 ✓ ¹
7 Commissioner of accounts Inventory	8	61.00 ✓
8 IRS 1991 1040 return	9	15,332.00 ✓
9 Va. Dept Tax 1991 return	10	2,856.00 ✓
10 Jean M. Nader, disb	11	75,000.00 ✓
11 Jean M. Nader, bills pd SHE IS OWED 30cents	12	8,559.00 ✓
12 Sheila Ann O'Connell-Shevenell, disb	13	75,000.00 ✓
13 Sheila Ann O'Connell-Shevenell, cem bill	14	475.00 ✓
14 Anthony M. O'Connell, disb	15	75,000.00 ✓
15 Anthony M. O'Connell int/disb 4/22-5/20	16	230.14 ✓ ²
16 A. G. Edwards legal charge (debit fm div)		40.00 ✓
17 IRS estimated Estate Tax	17	119,000.00 ✓ ³
18 Virginia estimated Estate Tax	18	31,000.00 ✓ ³
19 IRS 1991 income tax	19	28,334.00 ✓
20 Va Dept Tax 1991 amended return	21	5,712.00 ✓
21 National Fire Ins Co of Hartford Nuveen bond	22	169.26 ✓ ⁴
22 U. S. Trust processing fee	23	20.00 ✓ ⁴
23 Harold O'Connell Trust, appraisal	24	2,000.00 ✓ ⁵
24 Jean M. Nader, disbursement	101	33,000.00 ✓
25 Anthony M. O'Connell, disbursement	102	33,000.00 ✓
26 Sheila Ann O'Connell-Shevenell, dis	103	33,000.00 ✓
27 IRS est share of int due 91 amd tax	104	241.81 ✓ ⁶
28 1988 Plymouth Van to Anthony O'Connell		8,000.00 ✓
TOTAL DISBURSED		548,975.29 ✓

BK0467 0193
NUEEN
ETC.

Vouchers in support of these disbursements are submitted herewith.

NOTES:

✓1. Decedent had a POD account in Hallmark Bank with Jean Nader. The bank erroneously paid the amount to the estate. This figure is the interest earned on that sum while in the estate account.

✓2. This represents interest earned in the estate account on the amount of the disbursement while the disbursal was delayed. This is to equalize the disbursements among the legatees.

✓3. Estimated tax was paid with an extension request.

✓4. Expenses incurred due to lost Nuveen certificate of ownership.

EDWARD J. WHITE
ATTORNEY AT LAW
118 SOUTH ROYAL STREET
ALEXANDRIA, VIRGINIA 22314
—
TELEPHONE 836-5444

August 18, 1988

Mrs. Harold O'Connell
#1128 Goodwin House, West
3440 South Jefferson St.
Falls Church, Va. 22041

Re: Power of Attorney

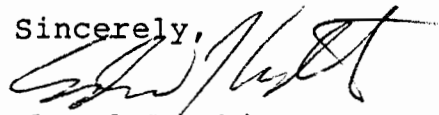
Dear Mrs. O'Connell,

I tried to return your call several times but could not reach you.

Enclosed is the power of attorney which is limited to my obtaining a cashiers' check for your bills at Goodwin House. I think this is the best way to handle their requirement, since I do not think it would appear proper for me as your attorney, to hold your general power of attorney.

Please sign this before a Notary Public and return it to me. In addition I would need to know the name of your bank and the applicable account number.

Sincerely,



Edward J. White

EJW/e
Encl.

II. Other property of the estate of which the fidiciary has knowledge. (If none, so state)

DESCRIPTION OF PROPERTY	VALUE
Hallmark Bank MMA, #1107849600, POD to Jean M. Nader	40,796.81
53.9006% interest in 15 acres in Fairfax Co. on	
Cinderbed Rd. (value based on County assessment which	
is in dispute	323,403.60
Perpetual American Bank, MMA, #	
POD to Jean M. Nader	
TOTAL	

BK0457 0822

Anthony O'Connell
6541 Franconia Road
Springfield, Virginia 22150
May 29, 1992

Mr. Ed White, Attorney
118 South Royal Street
Alexandria, Virginia 22314

Reference: Your letter of May 19, 1992

Dear Mr. White:

Thank you for your letter concerning the Seventh Trust accounting. In the future would you please send letters concerning me or the trust directly to me? It will save the beneficiaries attorney expense. I would appreciate you sending a copy to Mr. Prichard.

I talked with Mr. Forrest Balderson today. Mr. Balderson prepared the account and states that the numbers are correct. He reminded me that court accounting and taxable accounting are different animals and often do not match. I believe this applies to your questions in paragraphs 1 and 2. Please feel free to call Mr. Balderson at (703) 549-7800.

I will try to address your paragraph 3. Rather than wait until the end of each year and calculate the exact net income of the trust to be distributed to my mother, I estimated the net income in April so I could make the distribution to her immediately after the trust received the annual April payment. The consequent year end adjustments were:

Third Account	\$ -5,906.72	{Mother owed to trust}
Fourth Account	- 687.03	{Mother owed to trust}
Fifth Account	+5,796.98	{Trust owed to mother}
Sixth Account	-2,908.97	{Mother owed to trust}
Net carryover	\$ -3,705.74	{Mother owed to trust}
Seventh Account, 1991	\$ +5,181.71	{Trust owed to mother}

The net carryover of \$ -3,705.74 up to the seventh account combined with the \$ +5,181.71 of the seventh account netted \$1,475.97 the trust owed my mother. This is the \$ 1,475.97 check I mailed to you.

Mr. Balderson tells me he called you concerning the real estate taxes before he did the account and discussed it with you. Is it necessary to change it now?

My trust accounting is on a cash basis. I think a per diem split of the September interest would be accrual accounting. I don't think I can mix the two methods. If the Commissioner of Accounts says it's appropriate, it's fine with me.

At this point in time, I believe Mr. Balderson and I are of one mind that the estate does not owe the trust and the trust does not owe the estate.

I have a few questions concerning my mother's 1991 tax return.

1. My copy shows she should be penalized by IRS and Virginia because adequate estimated tax payments were not made after her death. I believe my sister is convinced I am responsible for this. If it is my fault, I will pay for it out of my pocket. I feel the other beneficiaries should not be charged for the negligence of another. Would you please lay out the specifics on what happened? Please be very specific.

2. My copy also does not show the principal of \$125,188.17 paid to my mother by the Lynch Note in April of 1991. It does show the interest. With a gross profit percentage of .79 on the installment sale, about \$ 98,898.65 of the \$125,188.17 should have been reported on line 13 of the 1040 as a capital gain. It appears that this omission is up and above the penalties and interest already acknowledged. Why was it not reported? Will you amend the return?

3. On Schedule B under dividend income, what is the significance of "***BAL ON 1040 OF JEAN NADER,SSN 225 50 9052"?

I look forward to your response.

Yours truly,

Anthony O'Connell

Enclosures:

Your letter of May 19, 1992

IRS Form 1040, Schedule B and Waiver of Penalty Request for Jean O'Connell, 1991. The other IRS forms attached to this return were not included in this enclosure.

Copies to:

Mr. Ed Prichard
Mr. Forrest Balderson
Ms. Jean Nader
Ms. Sheila O'Connell

No response from Edward White

No response from the accountants's on the CD question.

DEAR Tony -

The beach and beach
with Ann, Jen and friends
was wonderful - Time passed
too quickly - You probably
have the same feeling when
you are on your Highland
County property.

I certainly enjoyed
seeing you and meeting
Linda. I thought Mother's
dedication was very nice
and I thought the garden
looked beautiful. I in addition
were also able to talk

1992.06.05 (estimated)
part 1 of 5

about Acotiek and make
some decisions about the
operation.

Springfield must be back
at this time

Love Jean

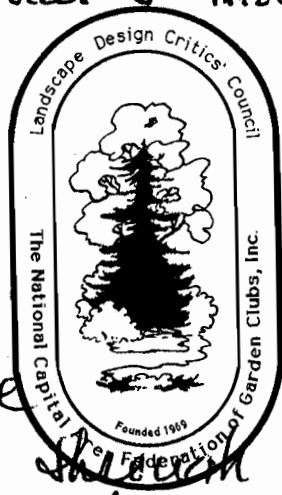
Personal Questions from me -

pertaining to your accountings
of the trust.

- 1) Does the trust now own a computer and if so when-?
- 2) When was a compass bought-?
- 3) When isn't this a final accounting?

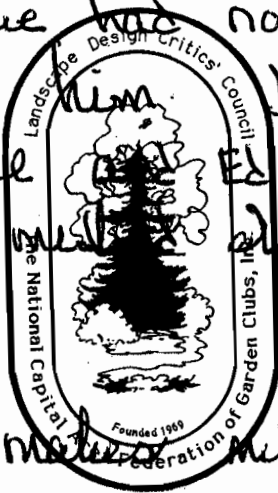
I understood from Mr Pritchard
in Sept that J Mother's death
the trust ended.

Please understand
that I am asking
questions for info.
They were questions
that went through my mind
as I read the account.



I know how you like things in writing. You asked me 5-14-92 if I trusted Ed White. In fact you asked me twice. At the time of the question we were discussing the estate. I answered the question. Yes.

I probably should have said Yes. In matters of Jean O'Connell's estate, I have had no instance not to trust him. I confer with my lawyer here Ed White and advice and must follow the execution of Mother's will or correct. I hope this makes my answer clear.



In the estate, there is a CD to me, POD from Mother. I found it in the boxes you left here. I also received an IRS form for it. There were no other CD papers "still in use" in the boxes.

I have the money deposited in my savings account.

LOVE JEAN

When will your appraiser do his appraisal - ? or its before June 15th will his findings be available for the June 15th filing?
Thank you ~

January 21, 1993

Dear Jean,

Enclosed is a bank statement
that was mailed here today.

would you please send me
copies of the letter Mr. Pichard
sent to you?

Kay and I went to the
Smithsonian mall Sunday for free +
wonderful entertainment -
Linda Roubert included. The last
part of the day we spent watching
the ~~ceremonies~~ performances at the
Lincoln Memorial.

Monday saw Bill Monroe +
The Blue Grass Boys, Bob Wynn
+ Rob something of the beautiful rest,

and she's Clinton running
around with her friends.

I thought Bill Clinton's
Inauguration was wonderful.

Love,

Tony

P.S. Have you decided to
use \$300,000.00 as the
valuation of Acc Fund,²
or what have you
decided?

ined Tax Information



CRESTAR BANK
PO BOX 26150
RICHMOND, VA 23260
E.I.N. 54-1109779

00106851L

IF YOU HAVE ANY QUESTIONS REGARDING THIS INFORMATION, PLEASE CONTACT YOUR CUSTOMER SERVICE REPRESENTATIVE.



JEAN M OCONNELL
JEAN NADER
6541 FRANCONIA RD
SPRINGFIELD VA 22150-1409

FOR CALENDAR YEAR
1992

TAXPAYER ID NUMBER
230-50-6044

THIS IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS ITEM(S) IS REQUIRED TO BE REPORTED AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

INTEREST REPORTED TO THE I.R.S 63.17

1099-INT TYPE	ACCOUNT NUMBER	
PSB CERTIF	66211061	
BOX 1	INTEREST INCOME	63.17

ADDITIONAL TAX INFORMATION MAY FOLLOW IF YOU HAVE INVESTMENT ACCOUNTS, TRUST ACCOUNTS, OR COLLECTION NOTES WITH CRESTAR BANK. YOUR TAX INFORMATION WILL BE REPORTED ONCE TO THE I.R.S FOR EACH ACCOUNT.

EDWARD J. WHITE
ATTORNEY AT LAW
118 SOUTH ROYAL STREET
ALEXANDRIA, VIRGINIA 22314

TELEPHONE 836-5444

April 26, 1993

Mrs. Jean M. Nader
350 Fourth Ave.
New Kensington, Pa. 15068

Dear Jean,

Enclosed are the old Perpetual papers you sent me which I do not need any more.

Also enclosed are the 1991 and 1992 statements of interest paid by them. I called Crestar and they said the account was closed in January. I had a note stating that it was closed in January 1991, but it must have been 1992. The \$63.17 in earnings would have been for that period of time in 1992. Since this was a joint account, the income was yours. Since you sent me that statement, I assumed you had picked it up for your return.

The 1991 interest was reported under your mother's final return.

Allison's letter is also in this package.

Sincerely,



Edward J. White

EJW/e

May 17, 1993

CRESTAR

Ms. Jean M. O'Connell
Ms. Jean Nader
350 4th Avenue
North Kensington, PA 15068

1993.06.15 estimate
note and letter, handwriting on letter
part 3 of 3

Dear Ms. O'Connell and Ms. Nader:

Please respond before June 15, 1993. *I have responded to this.*

This letter contains important information about your former Perpetual Savings Bank certificate of deposit(s). You may remember that Perpetual Savings Bank was declared insolvent last year by the Resolution Trust Corporation (RTC). All insured funds were transferred to Crestar Bank on January 10, 1992. At that time, all certificate of deposit accounts were closed and a Crestar cashiers check for the balance of the account was mailed to the owners at their last known address. *She believes to Franconia Rd - and was returned to Crestar -*

Cashiers checks #88052398 in the amount of \$11,208.22 was issued to you on January 24, 1992 for certificate #66211061. However, the check was subsequently returned to Crestar because of an incorrect address. Efforts by Crestar to locate a better address identified the above to which this letter was sent.

These extra efforts to locate you are being made because our purchase agreement with the RTC requires that we return to them any transferred deposits that have not been "claimed" within 18 months of the acquisition date. This includes the funds for uncashed Crestar checks issued for closed certificate of deposits. Unless action is taken by you, Crestar will be required to return the balance of your Perpetual certificate of deposit to the RTC, which means your FDIC insurance coverage will expire and you may be prevented from claiming the full amount of your insured deposit.

It is important that you contact me, Carolyn Chenoweth at (804)782-7332, or Doreen Gregory at (804)782-7185, immediately to prevent your funds being returned to the RTC. Upon contacting us, we will instruct you as to what will be required to make and validate your claim. A replacement check will be sent to you after we have received the necessary documentation. We look forward to hearing from you as soon as possible so we may assist you in recovering your funds.

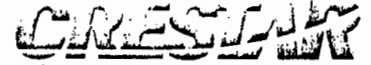
Sincerely,

Carolyn Chenoweth

Carolyn D. Chenoweth
Corporate Accounting Officer

*This means an amended federal and state estate tax return
The CD goes to me but interest goes to Mother
6035-*

Crestar Bank
P.O. Box 26665
Richmond, VA 23261-6665
(804) 782-5000



August 31, 1993

1993.08.31, just after
part 1 of 1

Ms. Jean M. Nader
350 Fourth Avenue
New Kensington, PA 15068

Dear Ms. Nader:

Enclosed is Crestar cashier's check #2581961 in the amount of \$11,208.22. This represents the closing balance of certificate #66211061 held on deposit with the failed institution, Perpetual Savings Bank, in the names of Jean M. O'Connell and Jean Nader.

Mr. Edward White, co-executor of Ms. O'Connell's estate, requested that these funds be sent directly to you since the original certificate was in both names with right of survivorship.

I am glad to be able to at last return this money to you. If you have any questions or need further assistance, please do not hesitate to contact me directly at (804)782-7332.

Sincerely,

Carolyn D. Chenoweth
Corporate Accounting Officer

This is the reason for the amount returned - the estate had paid tax on it - since it passed to me through death etc.

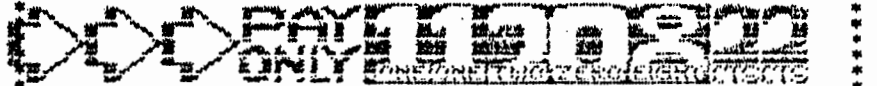


Crestar Financial Corporation
Richmond, Virginia

68-186/514

2581961

MATCH THE AMOUNT IN WORDS WITH THE AMOUNT IN NUMBERS

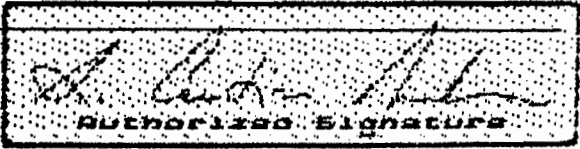


SN - 2581961 B MAIN OFFICE 001 1-10
THE AMOUNT IN NUMBERS MUST MATCH THE AMOUNT IN WORDS THE AMOUNT IN NUMBERS MUST MATCH THE AMOUNT IN WORDS
***** AUG 31 1993 * ELEVEN THOUSAND TWO HUNDRED EIGHT DOLLARS AND 22 CENTS *
THE AMOUNT IN NUMBERS MUST MATCH THE AMOUNT IN WORDS THE AMOUNT IN NUMBERS MUST MATCH THE AMOUNT IN WORDS

Pay To The Order Of ***** JEAN M NADER *****

PURCHASER:
CRESTAR BANK

VOID OVER \$11,208.22



CASHIER'S CHECK

⑈02581961⑈ ⑆051401865⑆ 201225026⑈

ESTATE OF JEAN M. O'CONNELL

ADDENDUM TO AMENDED RETURN

The amendment to this return is due to the discovery of a jointly owned certificate of deposit, held by the decedent and Jean M. Nader.

The amended return shows this as Item 2 on Part 2 of Schedule E. The estate's check in the amount of \$3629.09 for the additional tax is enclosed.

The certificate was held by Perpetual Savings Bank of the District of Columbia and Northern Virginia. That institution was declared insolvent and was taken over by the RTC. The accounts of Perpetual were transferred to Crestar Bank on January 10, 1972. Enclosed is a copy of a letter from Crestar Bank outlining the discovery of this account and its subsequent payment to the Co-holder, Jean M. Nader in the late Spring of 1993.

On March 16, 1992, within the nine months period for filing the 706 return, the undersigned went to Crestar to check if there were any outstanding accounts in the name of the decedent. At that time Crestar could find no such accounts, but stated that the Perpetual accounts received by Crestar were in very poor condition, and that much confusion existed concerning Perpetual's paperwork.

The decedent died on September 15, 1991. Crestar sent the payoff check to the decedent on January 24, 1992 apparently to the wrong address, as she had moved into a nursing home prior to her death.

In view of the fact that efforts had been made to ascertain the existence of all assets of the estate, and the fact that the Co-Executors had no knowledge of this account, it is requested that penalties and interest be waived in this case.



Edward J. White
Co-Executor

Commission

The POD account is related to the executor's commission in that Jean O'Connell told us that the purpose of the POD was to reimburse Jean Nader for the expenses she would incur as co-executor. History suggests that the accountants advised Jean O'Connell to do this; she would not do this on her own.

The accountants have innocent Jean Nader ask the beneficiaries to approve the commission. I believe approving the commission could be interpreted as approving the accountant's treatment of the family and their accounting so I did not approve it.

History suggests that Jean Nader is following the accountant's instructions in using the commission to create accounting entanglements.

RECEIVED JAN 20 1994

EDWARD J. WHITE
ATTORNEY AT LAW
118 SOUTH ROYAL STREET
ALEXANDRIA, VIRGINIA 22314

TELEPHONE 836-5444

January 19, 1994

Edgar A. Prichard, Esq.
8280 Greensboro Dr.
#900
McLean, Va. 22102

Re: Estate of Jean M. O'Connell

Dear Mr. Prichard,

Enclosed is a copy of the final accounting and a receipt for Mr. O'Connell's signature acknowledging the disbursement of the three funds and the Fairfax County bonds. Accompanying it is a letter to me from Mrs. May which established the value on the date of disbursement.

The final fiduciary tax return is being sent to the accountant to be prepared. This will be a 1994 tax event as I understand it.

Mrs. Nader will send the final disbursement check directly to Mr. O'Connell as soon as she signs it. She will also request that he sign a statement agreeing to the payment of her commission. It is my understanding that she will give Sheila and Mr. O'Connell 1/3 of that commission after the deduction of income taxes payable by her on it.

I am not asking that Mr. O'Connell approve the accounting since I do not want it delayed. If he wants to quarrel about it, he can do so with the commissioner. I am enclosing the letter which will be sent to the commissioner concerning the commission.

If you have any questions or comments please contact me.

Sincerely,


Edward J. White

EJW/e
Encl.
Copy to: Mrs. Nader

1994.02.02 (post marked)
part 2 of 3

No. 124

Duke & DeWitt Bank & Trust Co.
Alexandria, Va.

Jan 19 1994

68-108/560

PAY TO THE ORDER OF

Ed J. White

\$ 11,913

DOLLARS

One Hundred Fifteen ²/₁₀₀

FOR

Copier, Postage, Tel Call

ESTATE OF JEAN M. O'CONNELL
EDWARD J. WHITE &
JEAN M. NADER, CO-EXECUTORS

Ed J. White
Jean M. Nader

⑈00000124⑈ ⑆056001066⑆ ⑈01⑈90376⑈4⑈

No. 119

Duke & DeWitt Bank & Trust Co.
Alexandria, Va.

Jan 19 1994

68-108/560

PAY TO THE ORDER OF

Edward J. White

\$ 23,580.89

DOLLARS

Twenty Three Thousand Five Hundred Eighty ²/₁₀₀

FOR

Commission

ESTATE OF JEAN M. O'CONNELL
EDWARD J. WHITE &
JEAN M. NADER, CO-EXECUTORS

Ed J. White
Jean M. Nader

⑈00000119⑈ ⑆056001066⑆ ⑈01⑈90376⑈4⑈

No. 120

Duke & DeWitt Bank & Trust Co.
Alexandria, Va.

Jan 19 1994

68-108/560

PAY TO THE ORDER OF

Jean M. Nader

\$ 23,580.90

DOLLARS

Twenty Three Thousand Five Hundred Eighty ²/₁₀₀

FOR

Commission

ESTATE OF JEAN M. O'CONNELL
EDWARD J. WHITE &
JEAN M. NADER, CO-EXECUTORS

Ed J. White
Jean M. Nader

⑈00000120⑈ ⑆056001066⑆ ⑈01⑈90376⑈4⑈

\$ 23,580.90 - comm,
- 59,196.55 - my taxes on it as my income
\$ 14,384.35 - money to 3 ways.

Please send me a note showing approval for the comm. check. I want that note in case the

comm. of accounts has any question -

Thank you
JEAN

1994.02.02 (post marked)
part 3 of 3

Anthony O'Connell
6541 Franconia Road
Springfield, Virginia 22150
February 8, 1994

The Honorable Jesse B. Wilson, III
Commissioner of Accounts
Fair Oaks Plaza
Suite 360
11350 Random Hills Road
Fairfax, Virginia 22030

Re: Estate Of Jean O'Connell
Fiduciary No. 49160

* Dear Commissioner Wilson:

The enclosed copy of a draft letter to you, from Mr. Ed White, states that I have approved an executor's commission for the above estate. This is not true.

I understand I have no authority to approve the commissions. I have nothing to say about the commissions, and respectfully request that I not be forced to do so.

Sincerely,



Anthony O'Connell

Enclosure (2)

Copy to:
Ms Sheila O'Connell
Ms. Jean Nader

