

# \$125,188

(1) The accountants should be accountable for exposing and explaining their accounting.

(2) The clients should not be held accountable for the accountant's accounting.

(3) A client should be able to 13p to any item in Bk467p191 and ask the accountants to expose and explain the accounting trail behind it, and the accountants should do it.

(4) If the accountants refuse to do it, or give the client a runaround, or attack the client for asking, the public should know that before hiring the accountants.

(5) Please judge for yourself. Do the accountants make money disappear and cover it by setting one family member against another?

**\$284**  
**Covers**  
**\$125,188**

Accounting entanglement  $526.55 - 241.81 = 284.74$

**Not Reported**

**\$125,188**

**April 21, 1991**

The April 21, 1991, payment of \$125,188 from the Lynch note to Jean O'Connell was not reported to the IRS. In my May 29, 1992, letter to Edward White I said it was taxable and should be reported, and he reported it on an amended return. Can we expose the accounting trail for the April 21, 1991, payment of \$125,188?

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

April 4, 1992

Mr. Anthony M. O'Connell  
6541 Franconia Rd.  
Springfield, Va. 22150

Re: Estate of Jean M. O'Connell

Dear Mr. O'Connell,

I have received your letter of March 30, 1992.

The answers are:


Question 1. As soon as the money is received, the tax liabilities evaluated and upon consultation with the Co-Executor.

Question 2. Paid. It is not my decision as to what it will cost you, though I have been informed that you know full well.

Question 3. 2 1/2% of the receipts into the probate estate if approved by the Commissioner of Accounts.

I would call to your attention that on two separate occasions I drove to Sovran and spent a lengthy period of time on the question of the car loan. I did this in person since: I knew that you had the vehicle, that your sisters wanted you to have it, that the insurance and tags were due to expire soon and I did not want you to be inconvenienced. I could have done all of this by mail and it probably would have taken about three months, knowing the nature of the loan problem. I assumed I was doing you a favor.

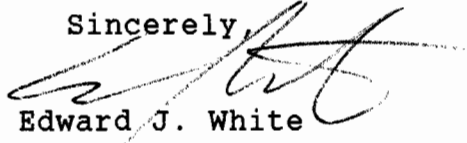
Now I receive your letter asking that I "simply pay them the interest" I paid the interest and principal in one check on March 12, received the title on March 22 and mailed it to Mrs. Nader to sign over to you on March 23. Have you any suggestions as to how it could have gone faster?

The information of the commission was given to you previously by Mrs. Nader. 

I do not know what your problem is, but in the future, please address all correspondence to Mrs. Nader.

I am trying to be patient with you, but I find that this estate is time consuming enough without having to deal with letters such as the last two that I have received.

Sincerely,

A handwritten signature in black ink, appearing to read 'E. J. White', with a large, sweeping flourish extending to the right.

Edward J. White

EJW/e

Copy to: Jean M. Nader

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

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

TELEPHONE 836-5444

June 11, 1992

Mr. Anthony M. O'Connell  
6541 Franconia Rd.  
Springfield, Va. 22150

Re: Estate of Jean M. O' Connell

Dear Mr. O'Connell,

Thank you very much for your letter of June 9 and the appraisal.

I am helping Jean with the county matter and would appreciate your assistance since you certainly have much more expertise in the Accotink affair than anyone else. I agree that we must amplify the material previously sent to the county, and that the letter you enclosed is most pertinent. I had copies you sent me several years ago of the 1987 letters you wrote and received, but did not have the October letter.

Enclosed is a proposed addendum for the county which I wish you would look over, edit and add any comments that you think we should make. I am sure there are many factors that I have missed that you can add and welcome your input.

With regard to the income tax matter and the capital gain from the receipt of principal on the Lynch note in April 1991, I was following the 1990 return and simply did not pick up the fact that there was a principal payment in 1991. I will most certainly pay any interest and penalty which might accrue in this regard, and sincerely appreciate your calling it to my attention.

Again, I appreciate your help.

Sincerely,



Edward J. White

EJW/e

Copy to: Jean M. Nader  
Edgar A. Prichard, Esq.



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

February 2, 1993

*I sent  
this to you  
before*

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

Re: Estate events

Dear Jean,

At present the status of the estate is as follows:

Debts and Demands: A hearing following publication, for any creditors of the estate to come forward and press their claims was held on December 30, 1992 by the Commissioner of Accounts. No one appeared.

First Accounting: is still awaiting approval. I spoke to the Commissioner's office on January 29, and they said they are just beginning to review accounts filed in October. The account must be reviewed and any questions answered. (I have never known of a Commissioner who did not have some questions.) The account is then approved or disapproved, and the Commissioner files his report with the court. No time prediction can be made here as this is solely in the hands of the Commissioner.

Estate Tax Closing Letter or communication in lieu of a closing letter. No time prediction can be made here as this is solely in the hands of the IRS. In estate's of this size an audit of some or all of the return is not at all unusual.

Motion for an Order to Show Cause why the estate should not be distributed. Filed by the estate after the report of the accounting has been filed with the Court by the Commissioner.

Order to Show Cause why the estate should not be distributed. This is entered by the Court upon the request (and appearance) of the estate, following two weeks publication.

Order of Distribution. Presented to the Court following the Show Cause proceeding. The Show Cause - Order of Distribution statutory scheme is the protection for the executors.

Distribution in accordance with the Order.

Second (and Final) Accounting Filed after distribution

showing all transactions since the First Accounting.

Second Fiduciary Income Tax Return Filed after distribution for the period following the first return (9/1/92 - ?)

The unknown factors as far as time is concerned are: 1) the federal and state tax closing letters, 2) When the Commissioner approves the accounting, 3) When the Commissioner makes his report to the Court, 4) Delays in the Clerk's office. The fiduciary has no control whatsoever over any of these items

Enclosed are checks to be signed to the Commissioner and to Keller-Bruner for the tax preparation. The accountant's bill is reasonable considering the complexity of the return involving tax free income, preliminary distributions and capital gains.

As far as an income prediction for the Estate is concerned, I can make no intelligent prediction since I do not know how long it will remain open. I have been continuously burned in making gratuitous comments about the tax liability of the heirs, and counsel and other attorney friends have stated to me, that given the performance of Mr. O'Connell, that I should make no comment at all. I tried to be helpful, but that did not work. I can only say that had I not been adamant about re-valuing the Accotink property, Mr. O'Connell's initial approach would have cost this estate dearly. From the comments in his recent demands for "information", I can see that he is jumping to conclusions based on no knowledge at all. I will not reply directly to him on any future aspect of this estate. As a matter of fact I am precluded as an attorney from dealing with an adverse party who is represented by counsel. I have no intentions of having him dictate the duties of the fiduciaries. If his counsel wishes to discuss anything, I am certainly available.

The present assets of the estate are:

- |  |            |
|--|------------|
| 1. Burke and Herbert Bank<br>at a fluctuating interest rate (3.1% in January)          | \$8,602.89 |
| 2. Kemper Municipal Bond Fund (Edwards)<br>based on January share price x shares owned | 32,484.60  |
| 3. Franklin Va Fund (Edwards)<br>based on December share price x shares owned          | 58,185.78  |
| 4. Investment Co. of America (Edwards)<br>based on december share price x shares owned | 73,800.59  |
| 5. Nuveen Premium Inc Fund (Edwards)<br>based on Edwards 12/31/92 statement            | 11,812.50  |

6. 198 sh Signet Banking Corp (Edwards) based on Edwards 12/31/92 statement	8,910.00
7. 200 sh Washington Gas Light (Edwards) based on Edwards 12/31/92 statement	7,725.00
8. Centennial Money Market Trust (Edwards) based on Edwards 12/31/92 statement	3,949.07
9. Cash at Edwards based on Edwards 12/31/92 statement	224.60
10. Fairfax Co. 6.4% bond (Edwards) based on face value not market value	110,000.00

This totals \$315,695.03, but is out of date since there have been additions since 12/31/92. These figures are taken from data at hand and do not represent any formal accounting by me. They are not furnished for any individual's use for personal tax purposes, and I disclaim any personal tax liability which might arise.

I am enclosing Edwards 12/31/92 statement which contains an entry for each asset's estimated annual yield. The amounts received from all of these funds will vary with market conditions. All of these Edwards assets are being reinvested, either in the specific funds or in Edwards Centennial Money Market Account. The estimates on Franklin, Kemper and ICA are much harder to figure. A complicating factor is that Nuveen, Kemper, Franklin and the Fairfax bond are tax free, though not all of them are Virginia tax free.

The following are the earnings from 9/1/92, the beginning date for the next fiduciary income tax return.

	GROSS	TAXABLE
Nuveen 9/1/92	67.90	67.90
Nuveen 9/1/92	24.50	24.50
Int earned B&H	406.86	406.86
END FIRST ACCOUNTING		

SECOND ACCOUNTING PERIOD

Nuveen 5/1/92	66.50	66.50
Int earned B&H	150.45	150.45
Virginia Estate tax refund	1,596.01	
Virginia Estate tax refund, interest	14.04	14.04
U S Estate tax refund	14,050.52	
U S Estate tax refund interest	358.01	358.01
Int earned B&H	133.64	133.64

Int earned B&H	151.96	151.96
Int earned B&H	81.46	81.46
TOTAL TO DATE	17,101.85	1,455.32

It should be noted that some of these items are tax free.

Since the tax laws now require payment of estimated taxes after the first estate tax year, I will have to compute these later. They will be due in April, if the estate is still open then.

Finally, I would like, for the record some memorandum from you and Sheila concerning my earlier comments as to attempting a further reduction in the Accotink valuation.

Sincerely,



Edward J. White

EJW/e  
Encl.

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

TELEPHONE 836-5444

February 28, 1995

*File*

The Hon. Thomas S. Kenney  
Judge, Circuit Court of Fairfax County  
4110 Chain Bridge Rd.  
Fairfax, Va. 22030

Re: Estate of Jean M. O'Connell  
Fid. #49160

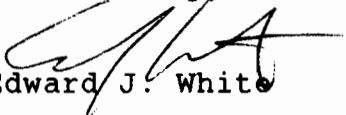
Dear Judge Kenny,

Normally I just let these things lie still, but Mr. Anthony O'Connell's latest in his letter to you needs some clarification.

I not only furnished Mr. O'Connell's attorney, Edgar A. Prichard, a copy of the entire financial history of the estate, noting that it would be from that document that the final accounting would be prepared (my ltr of 11/9/93), but a copy of the accounting itself (my ltr of 1/19/94). In addition, he received copies correspondence concerning every other event in the administration of this estate including all of my letters to the co-executor, his sister.

I have never received his "Exceptions" and have only heard from the Commissioner's office that they are 109 pages long.

Sincerely,

  
Edward J. White

EJW/e

# \$284.74

# Accounting

# Entanglement

History suggests that this \$284.74 that entangles many accountings will create so much confusion that it will be impossible to find out where the Lynch payment of \$125,188 to the estate on April 21, 1991, went.

$$526.55 - 241.81 = 284.74$$

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

TELEPHONE 836-5444

June 30, 1992

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

Re: Gift and Income tax returns

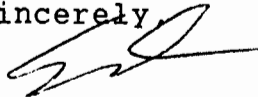
Dear Jean,

Enclosed are: Virginia and IRS amended 1991 tax returns to be signed and mailed, letters to the IRS and Virginia, checks for each, and gift tax returns for 1989 and 1991 to be to be signed and mailed.

I will pay any interest and penalty which accrues on the amended tax return. The amount reflects the tax on the \$125,188.17 principal payment made on the Lynch note in the Spring of 1991.

I never heard from Tony after my letter asking his input on the real estate tax matter. I gather from his letter to Fairfax County of June 25, that he is taking it over which is fine with me.

Sincerely,



Edward J. White

EJW/e  
Encl.

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

September 14, 1992

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

Re: 1991 Income Tax

Dear Jean,

Enclosed is the IRS reply to the amended income tax return which was filed to reflect the Lynch principal payment in 1991 which resulted in an additional \$28,334.00 in federal tax.


They did not assess a penalty, but did assess interest in the amount of \$526.55 for what I gather is the period from April 15 through July 7, 1992.

Since the estate would have had to pay the \$28,334.00 in taxes in April, and as a result of the non payment, earned interest on the money, I have split the payment of the IRS assessment between me and the estate.

During the period of 83 days that the money was in the estate account it earned an average of 3.753% which equates to \$241.81. My share is \$284.74. The checks are enclosed. Please sign the estate check if you agree and mail the package to the IRS. I am sure we will hear from Virginia to a lesser degree.

Please send a copy of this letter to Tony.

Sincerely,

  
Edward J. White

526.55 - 241.81 = 284.74

EJW/e  
Encl.



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 <sup>1</sup> ✓
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 30 <sup>cents</sup>	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 <sup>2</sup> ✓
16 A. G. Edwards legal charge (debit fm div)		40.00 ✓
17 IRS estimated Estate Tax	17	119,000.00 <sup>3</sup> ✓
18 Virginia estimated Estate Tax	18	31,000.00 <sup>4</sup> ✓
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 <sup>4</sup> ✓
22 U. S. Trust processing fee	23	20.00 <sup>4</sup> ✓
23 Harold O'Connell Trust, appraisal	24	2,000.00 <sup>5</sup> ✓
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 <sup>6</sup> ✓
28 1988 Plymouth Van to Anthony O'Connell		8,000.00 ✓
<b>TOTAL DISBURSED</b>		<b>548,975.29 ✓</b>

BK0467 0193  
UNRECORDED  
ETC.

chers 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.

5. Decedent owned a partial interest in 15 acres of land in Accotink. The Harold O'Connell Trust owned the other share. The estate agreed to pay for the appraisal which hopefully will reduce the value of the tract by 50%. The beneficiaries of the Trust are the same persons as the devisees under the will and in the same shares.

526.55 - 241.81 = 284.74

6. When the 1991 income tax was prepared by Edward J. White, Co-Executor, a large capital gain was omitted necessitating the filing of an amended return. \$526.55 was assessed in interest by the IRS. The figure is the amount of interest earned by the estate while the amount due the IRS was in the estate bank account. The balance of the interest assessment was paid by Edward J. White.

7. Jean M. Nader and Sheila O'Connell-Shevenell agreed that the vehicle should be disbursed to Anthony M. O'Connell in addition to his 1/3 share of the remainder of the estate.

RECONCILIATION

SUM RECEIPTS	893,165.52 ✓
SUM DISBURSED	548,975.29 ✓
RECEIPTS LESS DISBURSEMENTS	344,190.23 ✓

ON HAND

Burke and Herbert Bank & Trust Co.	49,110.76
Investment Co. of America (A. G. Edwards)	71,067.78
Franklin Virginia Fund (A. G. Edwards)	56,987.19
Kemper Municipal Bond Fund (A. G. Edwards)	31,864.65
Fx Co. Ind Dev Bond (A. G. Edwards) Inv value	109,587.00
A. G. Edwards MMA and cash	3,666.60
Nuveen Premium Inc Mun Fund (A. G. Edwards)(invval)	11,200.00
Washington Gas Light Co. 200 sh (Inv value)	6,375.00
Signet Banking Corp 198 sh (Inv value)	4,331.25

TOTAL ON HAND TO BE DISTRIBUTED	344,190.23 ✓
DIFFERENCE	0.00

DATE: October 16, 1992

Edward J. White  
Co-Executor

Jean M. Nader  
Co-Executor

BK0467 0194

**1991 IRS  
Form 1040**

WAIVER OF PENALTY REQUEST

Mrs. O'Connell died on September 15, 1991. Prior to that date she had made all of her estimated tax payments in a timely manner.

The nature of her income for 1991 was not clear to the estate until Spring 1992.

It is requested that the penalty be waived due to unusual circumstances in which it would be inequitable to impose the penalty.

---

Edward J. White, Co-Executor

---

Jean M. Nader, Co-Executor

**Part I Exemptions** (see Form 1040 or Form 1040A instructions)  
 If you are not changing your exemptions, do not complete this part.  
 If claiming more exemptions, complete lines 24-30 and, if applicable, line 31.  
 If claiming fewer exemptions, complete lines 24-29.

	A. Number originally reported	B. Net change	C. Correct number
24 Yourself and spouse <i>Caution: If your parents (or someone else) can claim you as a dependent (even if they chose not to), you cannot claim an exemption for yourself.</i>	24		
25 Your dependent children who lived with you	25		
26 Your dependent children who did not live with you due to divorce or separation	26		
27 Other dependents	27		
28 Total number of exemptions (add lines 24 through 27)	28		
29 For tax year 1991, if the amount on page 1, line 3, is more than \$75,000, see the instructions. If line 3 is \$75,000 or less, multiply \$2,150 by the number of exemptions claimed on line 28. For tax year 1990, use \$2,050. For tax year 1989, use \$2,000. For tax year 1988, use \$1,950. Enter the result here and on page 1, line 6.	29	1,677 (1,677)	0

**30 Dependents (children and other) not claimed on original return:**

(a) Dependent's name (first, initial, and last name)	(b) Check if under age 1 (under age 2 if a 1985 or 1990 return; under age 5 if a 1988 return)	(c) If age 1 or older (age 2 or older if a 1989 or 1990 return; age 5 or older if a 1988 return) enter dependent's social security number	(d) Dependent's relationship to you	(e) No. of months lived in your home	No. of your children on line 30 who lived with you <input type="checkbox"/>	No. of your children on line 30 who didn't live with you due to divorce or separation (see instructions) <input type="checkbox"/>	No. of other dependents listed on line 30 <input type="checkbox"/>

31 All your child listed on line 30 didn't live with you but is claimed as your dependent under a pre-1985 agreement; check here

**Part II Explanation of Changes to Income, Deductions, and Credits**  
 Enter the line number from page 1 for each item you are changing and give the reason for each change. Attach all supporting forms and schedules for items changed. Be sure to include your name and social security number on any attachments.

If the change pertains to a net operating loss carryback or a general business credit carryback, attach the schedule or form that shows the year in which the loss or credit occurred. See instructions. Also check here

~~Co-Executors were following 1990 return and were unaware decedent received a principal payment on note in 1991~~

Copies of Schedule D and Form 6252 which should have been filed are attached.

It is requested that the penalty <sup>AND INTEREST</sup> be waived in this case.

**Part III Presidential Election Campaign Fund**  
 Checking below will not increase your tax or reduce your refund.

If you did not previously want to have \$1 go to the fund but now want to, check here   
 If a joint return and your spouse did not previously want to have \$1 go to the fund but now wants to, check here

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

TELEPHONE 836-5444

June 30, 1992

INTERNAL REVENUE SERVICE

Re: Jean M. O'Connell  
SSN 230 50 6044  
1991 INCOME TAX RETURN

Gentlemen:

Enclosed is an amended return in this case. The amendment reflects the receipt of \$99,337.00 of taxable income which was due to a principal payment on a note.

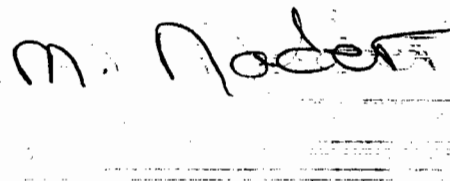
This payment was received in the Spring of 1991. Mrs. O'Connell died in September 1991. The original returns were based upon her previous year's return when there was no such payment. At the time of filing the receipt of this capital gain had not been called to the attention of the Co-Executors.

It is requested that the interest and penalty in this case be waived.

Sincerely,

  
Edward J. White

Jean M. Nader  
Co-Executors



EJW/e



Department of the Treasury  
Internal Revenue Service  
PHILADELPHIA, PA 19255

Date of this notice: SEP. 14, 1992  
Taxpayer Identifying Number 230-50-6044  
Form: 1040 Tax Period: DEC. 31, 1991



JEAN M OCONNELL DECD  
EDWARD WHITE & JEAN NADER CO EXEC  
118 S ROYAL ST  
ALEXANDRIA VA 22314-3392

For assistance you may call us at:  
649-2361 LOCAL RICHMOND  
1-800-829-1040 OTHER VA

Or you may write to us at the address shown at the left. If you write, be sure to attach the bottom part of this notice.

28222-112-33810-2

STATEMENT OF CHANGE TO YOUR ACCOUNT

AS YOU REQUESTED, WE CHANGED YOUR ACCOUNT FOR 1991 TO CORRECT YOUR CAPITAL GAINS DISTRIBUTIONS.

STATEMENT OF ACCOUNT

ACCOUNT BALANCE BEFORE THIS CHANGE	PRIOR PAYMENT	\$28,334.00CR	JULY 7, 1992
INCREASE IN TAX BECAUSE OF THIS CHANGE		28,334.00	
INTEREST CHARGED - SEE ENCLOSED NOTICE - CODE 09		526.55	
AMOUNT YOU NOW OWE		\$526.55	

YOU MAY AVOID ADDITIONAL INTEREST AND PENALTIES IF YOU PAY THE AMOUNT YOU OWE BY SEP. 24, 1992. PLEASE MAKE YOUR CHECK OR MONEY ORDER PAYABLE TO THE INTERNAL REVENUE SERVICE. WRITE YOUR SOCIAL SECURITY NUMBER ON YOUR PAYMENT AND RETURN IT WITH THE BOTTOM PART OF THIS NOTICE. AN ENVELOPE IS ENCLOSED FOR YOUR CONVENIENCE. THANK YOU FOR YOUR COOPERATION.

THIS IS A RESULT OF YOUR CORRESPONDENCE DATED JUNE 27, 1992.

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

No. 19

June 27 1992 68-108/580

PAY TO THE ORDER OF LRS \$28,334.00

Twenty Eight Thousand Three Hundred Thirty Four and 00/100 DOLLARS

FOR 1991 Amended 1040

SSN 230 50 6044

ESTATE OF Jean M O'Connell

Edward White

Jean M. Nader

CO-EXECUTOR

⑆056001066⑆ 01⑆90376⑆4⑆

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

TELEPHONE 836-5444

June 30, 1992

Virginia Department of Taxation  
P. O. BOX 760  
RICHMOND, VA. 23206-0760

Re: Jean M. O'Connell  
SSN 230 50 6044  
1991 INCOME TAX RETURN


Gentlemen:

Enclosed is an amended return in this case. The amendment reflects the receipt of \$99,337.00 of taxable income which was due to a principal payment on a note.

This payment was received in the Spring of 1991. Mrs. O'Connell died in September 1991. The original returns were based upon her previous year's return when there was no such payment. At the time of filing the receipt of this capital gain had not been called to the attention of the Co-Executors.

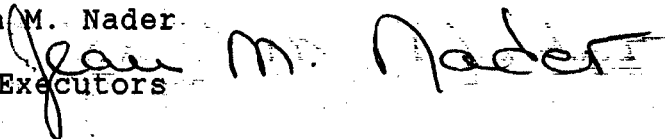
~~It is requested that the interest and penalty in this case be waived.~~

Sincerely,



Edward J. White

Jean M. Nader  
Co-Executors



EJW/e



COMMONWEALTH OF VIRGINIA  
 DEPARTMENT OF TAXATION  
 NOTICE OF ASSESSMENT  
 P.O. Box 2369, Richmond, VA 23218-2369  
 (804) 367-8031

Account # 230-50-6044  
 Bill # 02387  
 Death Date 9-15-91

ESTATE TAX  
 7-23-93

129 D 421P  
 129 D 422P  
 129 D 423P

57.97

ESTATE OF Jean M. O'Connell  
 c/o Edward J. White  
 118 South Royal Street  
 Alexandria, VA 23214

TOTAL AMOUNT DUE	\$57.97
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PSD-97-1  
 1505294 (REV 1/91)

**Duke & DeLoach Bank & Trust Co.**  
 Alexandria, Va.

No. 21

PAY  
 TO THE  
 ORDER OF

Virginia Dept of Taxation

Jan 30 19 92

68-108/580

Five Thousand Seven Hundred Twelve and 00/100

\$ 5712.00

DOLLARS

FOR AMENDED 1991 760

230 506044

ESTATE OF JEAN M. O'CONNELL

*Edward J. White*  
 Jean M. O'Connell  
 Co. EXECUTORS

⑆05600⑆066⑆ 01⑆90376⑆4⑆