



Living Out Their Faith and Love for the Church

Frank and Mildred “Mickie” Zamborsky loved the Catholic Church and their parish community. They memorialized this love by leaving a bequest in their estate to benefit their parish, Immaculate Conception Church. A portion of the bequest has been used to establish the Frank and Mildred Zamborsky Endowment Fund through the Diocese of Charlotte Foundation.

Capuchin Franciscan Father Martin Schratz, their former pastor, remembers the couple for their simplicity. “They had a simple faith,” Father Schratz said. “They were unassuming people. Their simplicity was part of the beauty of who they were. They had a great love for the Church.”

Frank passed away at the age of 91 in March of 2017. Mickie passed away at the age of 86 in February of 2018, almost a year later. They had lived in Hendersonville the last 30 years of their lives.

Frank’s niece, Sister of Charity Dorothy Blatnica, shares her recollection of her uncle and aunt. “Frank was born into a faith-filled Catholic family and continued to be an active Catholic all of his life,” Sister Dorothy said. “He and Mickie were faithful members of their various parishes, as his (accountant) job with General Motors demanded transfers to various cities. He had a devotion to St. Francis of Assisi, his patron saint. Mickie was extremely devoted to St. Therese of Lisieux and included brief intercessory prayers to these saints at each grace before meals.”



Mickie and Frank Zamborsky

Sister Dorothy noted that the couple was actively involved in volunteer work for many years in the Meals on Wheels program in Hendersonville, and Mickie was also a volunteer at Opportunity House and Elizabeth Hospice House in Hendersonville.

“They understood and appreciated their Catholic faith, which was firmly rooted in their parish church,” she explained. “They were of the generation that was strongly committed to God and country. Frank served in the Army Air Corps during World War II, and God and country were the pillars of his identity—as it was for many of his peers.”

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Why Have an Estate Plan?

Although you may not realize it, everyone has an estate. Your estate is comprised of everything you own—which could include a home, automobile, investments, life insurance, retirement accounts, bank accounts and personal possessions. Some estates are large while others are more modest. Everyone who has an estate, though, has the right to decide how their property will be distributed upon death.

An effective estate plan can bring peace of mind and can also accomplish other important goals, such as providing for loved ones or making charitable gifts to the Church. While many estate plans start with a will, they can also involve a living trust, retirement accounts, life insurance and a power of attorney for financial and health care decisions.

What estate plans can do

Whatever your long-term goals may be, a carefully constructed estate plan can help turn your wishes into reality. Specifically, an estate plan can help you:

Provide for Loved Ones. Certain tools can ensure your loved ones receive the support you want to provide for them, even if you or your spouse are temporarily incapacitated.

Minimize Taxes. With prudent planning, you may find you are able to reduce the amount of taxes that would otherwise be owed by your estate. This could mean more is received by the people and/or causes important to you.

Manage Your Assets. For many, it is advantageous to have a plan in place for managing assets should they no longer be able to do so.

Meet Long-Range Objectives. Some people discover that a well-executed estate plan also enables them to provide more to loved ones than they first thought. It may even be possible for those with charitable intentions to make special gifts to a parish, Catholic school, Catholic agency, the Foundation or the diocese while also providing for heirs.

Find out more

You may be surprised to learn why having an up-to-date estate plan can help you and those important to you. Read on for more information about how to create an effective estate plan.



An Estate Planning Checklist

Have you given serious thought to your long-term financial plans?

- Do your existing plans account for changes in your family makeup, such as births and marriages?
- Have you assessed the value of your assets since you last revisited your plans?
- Are those who assisted you in the past still able to carry out your wishes?
- Have you considered including your parish in your plans?

If you answered **no** to any of the above questions, your overall estate plans may be due for a review.

The Most Important Lists You'll Ever Make

When we go to the grocery store, many of us make a list to remind us of what we need to buy.

Once we are at the store, we may find other items to purchase that were not on our list. Still, the list guides us in buying what we need.

Lists can also be handy when planning your will. Before you meet with your attorney, take a little time to write out two lists that will make it easier to shape your plans.

Take an asset inventory

Do you know all the assets you own? It can be easy to overlook some property that should be included in your estate plans. As you make a list of your assets, be sure to consider all the following categories:

- Savings you have accumulated (such as bank accounts or CDs).
- Real estate (your personal residence, vacation home or rental property).
- Investments (stocks, bonds, mutual funds, etc.).
- Insurance policies.
- Retirement funds (pension plans, IRAs, 401(k)s, etc.).

- Personal property (cars, furniture, jewelry, etc.).
- Digital assets.

Once you determine exactly what you own, then you can move to the next list.

Who do you care about?

Your second list should include those you want to provide for in the future. Don't worry right now about who will get what. Just get down on paper those you want to provide for, such as:

- Your spouse.
- Children and grandchildren.
- Other family members (siblings, nieces, nephews or parents).
- Special friends and loved ones.
- Charities that hold a special place in your heart, such as your parish, Catholic school, Catholic agency or the diocesan foundation.

With these two important lists completed, you will know what you own and how you want them included in your plans. Then you can be assured that when you meet with your attorney your plans will reflect your wishes.

Living Out Their Faith...

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"He and Aunt Mickie were never boastful of their charitable deeds, whether in the form of service or donations. It's who they were," she added.

Mickie Zamborsky's niece, Joan Creamer, agrees. "They were very private people...never boastful and silent with humility in their giving. Both Sister Dorothy and I are proud of our aunt and uncle, and we would like them to be remembered for their very generous gift to the Church. They didn't have children to carry on the name, perhaps their generosity will," she said.

"We are so appreciative of those who give through their estate plan to continue the good works of the Church," said Gina Rhodes, diocesan director of planned giving. "The Zamborskys' legacy will live forever through their named endowment. More and more people across the diocese are following their example by establishing an endowment in their estate plans," Rhodes noted.



If You've Already Made Your Will...

Congratulations! But does it need to be revised? Ask yourself these questions:

1. Is my executor still appropriate and willing to serve? **Yes** ☐ **No** ☐
2. Does my will still meet my family's needs, given any births, marriages or deaths that have occurred? **Yes** ☐ **No** ☐
3. Does my will address the needs of my children or parents who would require care in my absence? **Yes** ☐ **No** ☐
4. Do I live in the same state as when I last updated my will and/or other plans? **Yes** ☐ **No** ☐
5. Are my retirement plans and/or insurance beneficiary designations up to date? **Yes** ☐ **No** ☐
6. Are my financial records easily accessible and clear? **Yes** ☐ **No** ☐
7. Has my attorney reviewed my will in recent years so that my plans reflect current tax laws? **Yes** ☐ **No** ☐
8. Does my estate plan provide for my parish, Catholic school, Catholic agency or the diocesan foundation? **Yes** ☐ **No** ☐

How did you do?

If you answered “**no**” to any of these questions, you may wish to review your plans and revise them to serve you as well as possible. We are pleased to share additional information with you or your advisor to help you update your plans. Please return the enclosed reply card or contact us for more information.



DIOCESE OF CHARLOTTE

If you choose to remember a Parish, the Diocese or the Foundation in your will, your gift should be listed as follows:

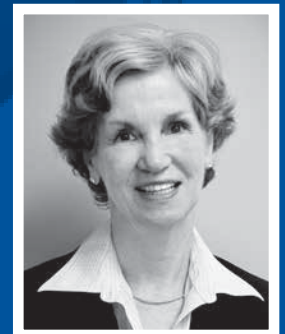
- › For a Parish, the listing should be: “Peter J. Jugis, Bishop of the Roman Catholic Diocese of Charlotte, or his Successors in Office for the (name of parish, city).”
- › For the Diocese, the listing should be: “Peter J. Jugis, Bishop of the Roman Catholic Diocese of Charlotte, or his Successors in Office.”
- › For the Foundation, the listing should be: “Foundation of the Roman Catholic Diocese of Charlotte to (be added to or establish) the endowment fund.”



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