

Thy Will Be Done. Is Yours?

**More than 50 percent of Americans die without wills.
Gail Pluta will not be one of them.**

Gail Pluta had never thought about creating a will 15 years ago. She had a good job as a lobbyist, made good money, and thought she was too young to worry about it. Until that tragic day in 1999 when everything changed. A devastating car accident killed Pluta's mother and left Pluta in a coma for three months.

"All of a sudden something happens to you," Pluta said. "When I came back to being myself, I knew I couldn't work any longer. I was on disability. So I started to volunteer a lot.

"I'm not a person who can just stay home," she emphasized. "If I do nothing, it drives me crazy. So I became somebody who volunteers a lot."

It was while volunteering at St. Augustine Home for the Aged in Indianapolis that the idea of creating a will came to the forefront. She heard people talking about how important it was to have a will and it occurred to her, given where she was in her life now, she needed to make it a priority.

Pluta was not married, her parents had passed away, she had no siblings and no children. The St. Luke parishioner was among the staggering 51 percent of Americans that don't have a will – and among the 67 percent of women who haven't taken this important planning step.

"Most people don't think about it. We go through our lives and we don't realize we're getting older," Pluta said. "I think when something happens, you're more apt to think about a will. Otherwise we kind of hold off and say we'll do it later."

Pluta went to see an attorney and one of the things the attorney asked was, who do you want to remember in some fashion? It was her cousins who took care of her and her personal matters during her time in the coma after the accident. For that, Pluta was very grateful. "That's when I really started thinking about the people who have been very good to me in my life, and I wanted to remember them," said Pluta. "I thought about my cousin's grandkids that I have become close to, and then I started thinking about St. Augustine and other places I volunteer – St. Luke Church, St. Vincent Hospital and the Indianapolis Museum of Art. I started to think about where my money would do the best good and that's the direction I went."

Pluta admitted she's not loaded in money and she doesn't have so much she can give to everything. But you don't have to be enormously wealthy to need a will, she said. "I don't care if it's just a few thousand dollars, I think you just really have to think about what you want to happen to your assets and funds. Those are important questions to ask and they require a lot of thought."

Giving to St. Luke Parish was important to Pluta because she believes they will do good work with their portion of the beneficiary money, in whatever way they choose to use it.

"Children and grandchildren are easy, but you should also think about where else would your money do good things for people," Pluta said. "It's nice to know your money is going to help others, and I feel like St. Luke will use the money they receive in a very positive way."

(For information on how to designate Church ministry programs as beneficiaries of a will through the Catholic Community Foundation, contact Ellen Brunner at (317) 236-1427 / (800) 382-9836, ext. 1427 or by email at ebrunner@archindy.org.)



Indianapolis resident and St. Luke parishioner, Gail Pluta

WHY PEOPLE DON'T HAVE WILLS

A will is a device that lets you tell the world whom you want to receive what you have. Die without one – what lawyers call "intestate" – and the state decides who gets what, without regard to your wishes or your heirs' needs. In addition, without a will, your estate will go into probate – an often costly, slow-moving process the courts use to sort things out.

There are many reasons for having a will: taking care of loved ones, protecting your physical and digital assets, and avoiding family distress over who will get your assets. So why do so many people not have wills? Here's what studies found:

- 57 percent say they "just haven't gotten around to making one"
- 22 percent feel making a will isn't urgent
- 17 percent don't think they need a will
- 14 percent don't have a will because they don't want to think about death

Experts say, whether you're married or single, a parent or childless, a millionaire or middle-income, you need a will. If you need a place to start, contact the Catholic Community Foundation at (317) 236-1482 or (800) 382-9836 ext. 1482.