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For more information about Christian stewardship, visit the stewardship pages on the Diocese of Manchester's website: [www.manchester.anglican.org](http://www.manchester.anglican.org)

# Legacies

## Some resources for parishes



This pack has been produced on behalf of Manchester Diocesan Stewardship Committee. There is very little original work involved. Large portions have been taken from Chichester Diocesan Board of Finance. Legacy booklet, compiled by Ian Clark and designed by Dan Jones. and [www.churchlegacy.org.uk](http://www.churchlegacy.org.uk)

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## Contents

<b>p3</b>	<b>Resources for PCCs</b>
p6	Sample magazine articles
p14	Sample magazine ‘snippets’
p16	Sample letter to church members
p18	Sample confidential survey
<b>p20</b>	<b>Useful sources of information.</b>
p20	Advice for consumers
p21	Official bodies
	Books
p22	Professional organisations
p23	Worship Resources

## Resources for worship

### Liturgy Outline - Legacy Sunday

[www.churchlegacy.org.uk](http://www.churchlegacy.org.uk)

Provides a substantial liturgy prepared by Leicester Diocese for their Legacy Sunday linked to a harvest theme in 2002, and is available to download and use with their permission.

## Useful sources of information

### Professional organisations

#### **Institute of Fundraising**

has Code of conduct for charities carrying out legacy fundraising  
[www.institute-offundraising.org.uk](http://www.institute-offundraising.org.uk)

#### **Law Society**

[www.lawsociety.org.uk/choosingandusing/findasolicitor.law](http://www.lawsociety.org.uk/choosingandusing/findasolicitor.law) Directory of solicitors – choose those who specialise in wills and probate

#### **Society of Trust and Estate Practitioners**

STEP - [www.step.org](http://www.step.org) Main professional body for lawyers and accountants who specialise in probate matters

#### **Institute of Legacy Management**

ILM - <http://ilmnet.org> Professional body for charity staff who have to administer legacies

#### **Institute of Professional Willwriters**

IPW – [www.ipw.org.uk](http://www.ipw.org.uk) Body that provides professional standards for willwriters who are not qualified solicitors

#### **Lawyers' Christian Fellowship**

LCF – [www.lawcf.org](http://www.lawcf.org) Association for about 1500 lawyers who are Christians The following is based substantially on resources prepared by Leicester Diocese for their Legacy Sunday linked to a harvest theme in 2002, and is reproduced with their permission.

More resources in the Legacies section of [www.stewardship.cofe.anglican.org](http://www.stewardship.cofe.anglican.org)

## Resources for PCCs

Intro -

Why reading this might benefit your parish

Statistics about legacies in Manchester Diocese

Statistics about Manchester Diocese

Intro -

Why reading this might benefit your parish

Statistics about legacies in Manchester Diocese

Statistics about Manchester Diocese

## Official bodies

### **HM Revenue and Customs**

[www.hmrc.gov.uk/cto](http://www.hmrc.gov.uk/cto) Advice and official forms dealing with Inheritance tax, Capital Gains tax etc.

### **Charity Commission**

[www.charitycommission.gov.uk/supportingcharities/paywill.asp](http://www.charitycommission.gov.uk/supportingcharities/paywill.asp) Detailed legal advice on charities paying for wills

### **Probate Service**

[www.hmcourts-service.gov.uk/cms/wills.htm](http://www.hmcourts-service.gov.uk/cms/wills.htm) The Probate Courts oversee the administration of estates

### **Court of Protection**

[www.hmcourts-service.gov.uk/infoabout/cfo/cop\\_more.htm](http://www.hmcourts-service.gov.uk/infoabout/cfo/cop_more.htm) Oversees the administration of  
Enduring Powers of Attorney etc

## Books

### **Legacy Fundraising**

ed Sebastian Wilberforce, DSC, 2001, £19.95

### **Which? Consumer Guide to Wills and Probate**

Which? Books, 2001, £8.79

# Useful sources of information

## Advice for consumers

### **Citizens Advice**

[www.adviceguide.org.uk/index/family\\_parent/family/wills.htm](http://www.adviceguide.org.uk/index/family_parent/family/wills.htm) Lots of useful advice about writing wills and probate

### **Help the Aged**

[www.helptheaged.org.uk](http://www.helptheaged.org.uk) More advice on wills and EPAs etc

### **Law Society**

[www.lawsociety.org.uk](http://www.lawsociety.org.uk) has a simple guide to wills and probate available in many languages

### **“Remember a Charity”**

[www.rememberacharity.org.uk](http://www.rememberacharity.org.uk) Campaign by over 100 leading charities promoting legacies

### **“Will Aid” campaign**

[www.willaid.org](http://www.willaid.org) Bi-annual campaign backed by several leading charities including Christian Aid

### **Standard Life**

<http://uk.standardlife.com> (search for LifeOutlined booklets) Useful guides to personal finances at different stages of life – including wills and probate

### **Deceased Preference Service**

<http://www.deceasedpreferenceservice.co.uk> Register to stop mail being sent to people who have died

### **The Will Site**

[www.thewillsite.co.uk](http://www.thewillsite.co.uk) Online solicitors’ will-writing service with fixed fees

Intro -

Why reading this might benefit your parish

Statistics about legacies in Manchester Diocese

Statistics about Manchester Diocese

# Sample Parish Magazine Articles

## 1 - Where there's a Will, there's a way to spread the Gospel.

This magazine article is based around personal testimony. Before using it you should :

- i) Change the personal testimony in the second and last paragraphs.
- ii) Check the current Inheritance Tax threshold for tax years later than 06/07
- iii) Amend the last paragraph regarding leaflets available in church, and their location.

(673 Words)

### Where there's a Will there's a way...to spread the Gospel

Believe it or not we all die one day! As Christians we recognise that something far greater then awaits us as we meet with our Father God in Heaven. But what about the loved ones we leave behind...

About thirteen years ago, just before John was born, Ruth and I decided that we should make a Will. I think it was one of the most sensible decisions we've ever made. Recently we decided to review our Will. Again it was one of the most sensible decisions we've ever made. When we looked at our original Will we realised that so much of it was out of date!

The new Will was so simple to do. It took very little of our time and money and will make a massive difference to those we leave behind. So... if you haven't made a Will, or reviewed it recently, then you ask yourself a very serious question: "Why not!"

If you really love the people who you want to receive your estate then you should make a Will. If you don't leave a Will then the hassle and mess you leave behind you is beyond description – it is one of the cruellest legacies that you can leave to those closest to you. This is one of the reasons that the Church of England has been encouraging people to make a will ever since the first edition of the Book of Common Prayer in the 16th Century.

If you do make a Will then why not think a bit further than that...for example. Have you ever thought about the word legacy, I wonder if it is something you have ever considered to be evocative? After all it is not just about gifts you make in your will, it is also relates to a lasting effect that a person leaves to influence this world.

As Christians we try to live our lives in a way that follows Jesus and

\ continued

Space for your comments

If you have any questions or would like to discuss in total confidence any aspect of making or reviewing wills, please call our local Legacy Officer Jessie Smith on 01888 345678.

Please return this form unsigned to *(local address, or special box in church)* in the envelope provided.

## Sample confidential survey



### St Somebody, Somewhere, Manchester

This survey is anonymous. The forms will be destroyed once your answers have been analysed. Only general findings about the parish will be published, not information about individuals.

Please tick the most appropriate box for your circumstances

- 1 Do you already have a will?  
 Yes  No (please go to Q5)
- 2 If you already have a will, roughly when was it last updated?  
 In the last 12 months  
 In the last 5 years  
 Before 2000
- 3 Having reviewed your will, does it need to be updated now?  
 Yes  No
- 4 Does (or will) it include bequest(s) to your favourite church and / or charities?  
 Yes  No

If you already have a will, please go to Q7

For people who do not already have a will.

- 5 Will you commit to getting your will written soon as a part of Christian discipleship?  
 Yes  No
- 6 Will it include bequest(s) to your favourite church and / or charities?  
 Yes  No

For all respondents

- 7 My age group is  younger than 65  65 or over
- 8 I am . . . .  a woman  a man

continued over the page /

Christian beliefs, we also try to influence the world for better as we see it. Once we are dead, resources that we gathered in this life don't go with us but are passed on and used by somebody or something else.

For a lasting memorial some people may have a work of art created in their name, or a bench placed under a tree in a park. There is nothing wrong with this. An alternative is to help God's work in this world continue to move forward. Leaving a legacy to the Church and/or one of its wider organisations is about as permanent an epitaph as you can get. It allows us as Christians to make a final thank you to God for all that He has given us during this life above all in Jesus Christ.

So if I leave a legacy what exactly should I leave it to?

Well that's entirely up to you. There are many areas of Christian Life that would benefit from a gift in your will. If you decide to leave such a gift then it is important to consider all aspects of Christian life, such as... support for the local Church here at Christ Church, or more widely in this area through the Diocese of Winchester, or for mission through one of many mission or development agencies, either national or international.

From a practical point of view, legacies mitigate inheritance tax. Currently any amount you leave above £285,000, (tax year 2006/07), has 40% deducted in tax, so for every £100 you leave over this threshold the government gets £40. Money given to the Church and other charities, however, is exempt from any inheritance tax.

To leave a legacy you must make a Will. It isn't difficult and it isn't expensive. Ruth and I would be happy to share our own experience of making a Will. In addition a couple of leaflets can be found on the table by the door. Remember, whoever has a will, has a way to spread the Gospel!

*For more information on wills and leaving a gift to the Church, visit [www.churchlegacy.org.uk](http://www.churchlegacy.org.uk), or request a pack by e-mailing [info@churchlegacy.org.uk](mailto:info@churchlegacy.org.uk) or ringing the Church's national legacy helpline on 08445 870875.*

# Sample Parish Magazine Articles

## 2 - Why every Christian needs a will.

This magazine article offers a short biblical background to why making a will is an important part of our discipleship.

*(587 Words)*

### Why every Christian needs a will

Making a will, and keeping it reasonably up-to-date, makes good financial sense for your family, friends and dependents as well as your own peace of mind. But it is also part of our Christian discipleship.

As Christians, the Bible teaches us about God's overwhelming generosity to each one of us, especially in the gift of Jesus. In his old age, King David organised a huge collection to fund the building of the new temple by the next generation "Everything we have has come from you, and we give you only what you have already given us! We are here for only a moment, visitors and strangers in the land as our ancestors were before us. Our days on earth are like a shadow, gone so soon without a trace. O Lord our God, even these materials that we have gathered to build a temple to honour your holy name come from you! It all belongs to you!"

*1 Chron 29, 14-16*

God provides all our wealth and possessions on loan, and expects us to enjoy them and be generous to others, particularly our families and those more needy than ourselves. "Good people leave an inheritance to their grandchildren"

*Prov 13, 22*

But Jesus warned his followers not to have money and possessions at the centre of their lives. "Don't be greedy for what you don't have. Real life is not measured by how much we own" He then went on to tell the parable of the rich farmer who built bigger barns "But God said to him, 'You fool! You will die this very night. Then who will get it all?' "Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God."

*Luke 12, 15-21.*

Once you have reviewed your situation, it would be helpful if you could complete the short enclosed survey, to let us know if you found this reminder helpful. The survey is totally anonymous and confidential – we simply want to let the wider church know how many of us have updated our wills.

*(Additional paragraph for families with children under 18)*

It is particularly important for parents with children to have reasonably up-to-date wills, in case a family tragedy happens. The wills can then make it clear who are the preferred guardians. Without written guidance the Courts may take time to decide the children's future, which can add to problems at a very stressful time.

*(Additional paragraph for senior citizens)*

Have you drawn up an Enduring Power of Attorney specifying who should control your affairs if you are suddenly struck down and need help from others you trust? They are simple and reassuring to draw up or revise at the same time as you re-assess your will.

On a slightly lighter note, did you know that people who write wills (average age at death is 78) tend to live a decade longer than those who don't (average age 68)? And those who leave a legacy to charity in their will live a couple of years longer still on average!

*Signed by Incumbent  
and Churchwardens*

PS Our PCC members have already agreed to review their wills, to set an example to the congregation.

## Sample letter to Church Members



Dear Mr & Mrs Smith

We are approaching all church members, asking them to review their wills and check that they are reasonably up-to-date. It's so easy for details about executors or beneficiaries to change (e.g. new grandchildren, new addresses). Having the wrong details may cause unnecessary extra complications and distress among the family after your death.

Reviewing the contents of your will every few years is not only sound financial sense, but also good Christian discipleship. Jesus talked a lot about using our money and possessions wisely, all on loan to us from God. Clearly suitable provision for your immediate family and dependants should be your prime concern. You may want to continue your lifetime's faithful support of your church and other Christian agencies after your death.

A will can include details of the type of funeral you would like (hymns, readings, flowers, eucharist, burial/cremation etc). These days many people include provision for a tribute fund so friends and family can contribute "in memoriam" to your favourite charity.

If you want more help about reviewing your will, or even writing one in the first place, we can provide you with more information to read at your leisure.

If your will needs substantial revision we strongly recommend that you consult a specialist probate solicitor. The cost of a totally new will is probably a lot cheaper than the eventual costs of sorting out poorly-drafted homemade or out-of-date wills. We have negotiated special rates for straightforward wills and codicils (amendments) with a couple of local law firms. More details from our *legacy officer Jessie Smith on 01888 345678*, who will answer your questions in complete confidence.

*(If a confidential survey is being distributed)*

Jesus also said, "Give to Caesar what belongs to him. But everything that belongs to God must be given to God."

*Matt 22, 21.*

Paul said: "Yet true religion with contentment is great wealth. After all, we didn't bring anything with us when we came into the world, and we certainly cannot carry anything with us when we die."

*1 Tim 6, 6.*

Paul also said that he looked forward to dying: "For to me, living is for Christ, and dying is even better I'm torn between two desires: Sometimes I want to live, and sometimes I long to go and be with Christ. That would be far better for me."

*Phil 1, 20-23*

The writer to the Hebrews (5,14) said "For this world is not our home; we are looking forward to our city in heaven, which is yet to come."

Many of us regard Christian giving as important, as much our response to God's amazing generosity to us, as giving to pay the bills of our local Church. It's part of our walk of faith. Making decisions about what will happen to our money and possessions after our deaths is also an important part of our discipleship - making appropriate provision for our families and loved ones, choosing how to express our thanks to God, and expressing generosity by supporting the causes and concerns that are important to us.

*For more information on wills and leaving a gift to the Church, visit [www.churchlegacy.org.uk](http://www.churchlegacy.org.uk), or request a pack by e-mailing [info@churchlegacy.org.uk](mailto:info@churchlegacy.org.uk) or ringing the Church's national legacy helpline on 08445 870875.*

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# Sample Parish Magazine Articles

## 3 - Why Review Your Will?

This magazine article seeks to encourage people to make and review their will regularly. It is based around personal testimony. If length is a problem, the last paragraph can be omitted.

(627 Words)

### Why review your will?

Ever since the first edition of the Book of Common Prayer nearly 500 years ago, the Church of England has encouraged people to ensure their will is up to date. Why?

Well, if you don't leave an up-to-date will it can cause needless problems and expense for your family and executors after your death – and possibly even family disagreements. It will almost certainly cost more time, trouble and money to sort out than the time and effort it will take you to make or revise a will in the first place.

- It gives you absolute peace of mind that your current wishes will be carried out
- It ensures that any young children or other dependants you care for will be looked after as you wish (eg appointing guardians)
- It ensures your treasured mementos (eg jewellery) will be given to the particular individuals you want to receive them
- You can specify the type of funeral service you want
- It reflects the latest circumstances of your family and friends
- It is the only way to ensure support for your favourite church and charities

Most people need to review their will at least every five years, to check that it is still reasonably up-to-date. Why not make a mental note to do it at every birthday that ends in “0” or “5”? Other events that may trigger a review are major life events in the family – births, (re-)marriage or divorce, deaths, house moves, step- or grand-children etc.

You are advised to get independent professional advice when making or substantially revising a will. Most solicitors charge under £50 to revise a will, and under £100 for writing a fresh will, assuming you do not have a large or complex estate. Many lawyers quote a fixed price for straightforward wills, and will offer a discount if your partner needs a mirror will at the same time. If you have a low income, it may be

## 2 - Famous Last Words

The last words of five famous people, with a challenge on how we will express our final wishes.

### Famous Last Words!

“Either that wallpaper goes, or I do.”

*Oscar Wilde*

“Excuse my dust.”

*Dorothy Parker (epitaph)*

“Goodbye, my friends, I go on to glory”

*Isodora Duncan*

“I have spent a lot of time searching through the Bible for loopholes”

*WC Fields*

“Die, my dear doctor, that's the last thing I shall do.”

*Lord Palmerston*

Planning your last words is a difficult thing to do, but you can, and should, express your final wishes by making a will. This ensures you can make appropriate arrangements for your family. You can also remember your church family, or other charities. Our final words are not always spoken!

For more information on wills and leaving a gift to the Church, visit [www.churchlegacy.org.uk](http://www.churchlegacy.org.uk), or request a pack by e-mailing [info@churchlegacy.org.uk](mailto:info@churchlegacy.org.uk) or ringing the Church's national legacy helpline on 08445 870875.

# Sample Parish Magazine 'snippets'

## 1 - Trendsetter

This short snippet features the growth in gifts left in wills to charity over recent years.

### Are you a trendsetter?

During recent years there has been a significant increase in charitable gifts left in wills. In 1991 65,000 legacies were given to charities; by 2001 84,000 legacies were received. Why not be part of this growing trend and leave a gift to the church and other charities you support when you write or amend your will?

For more information on wills and leaving a gift to the Church, visit [www.churchlegacy.org.uk](http://www.churchlegacy.org.uk), or request a pack by e-mailing [info@churchlegacy.org.uk](mailto:info@churchlegacy.org.uk) or ringing the Church's national legacy helpline on 08445 870875.



possible to get free or cheap legal advice – ask your Citizens Advice Bureau. Many solicitors are prepared to visit you at home if necessary. Age Concern have a postal will-writing service for straightforward wills.

Making a will is also an opportunity to make a gift to the church or charities that you have supported in your lifetime. Rather than making pecuniary legacies - fixed amounts of money like £750 – it is generally advisable to leave most legacies as shares of the residue of your estate (after debts, taxes and expenses) – for example X% to person A and Y% to charity B. Residuary legacies suffer less from the ravages of inflation, and save you having to amend your will so frequently as your financial circumstances change.

If you don't write a will at all (the lawyers talk about dying intestate):

- Your possessions will be divided only among certain close relatives under a complex legal formula. Partners and children do not necessarily automatically get all of the estate, and unrelated friends get nothing.
- The Court will appoint someone from amongst your family and friends to act as Administrator of your estate – not necessarily the most appropriate person, and they get no recompense for this task they are assigned.
- There is no opportunity to try to minimise the amount of Inheritance Tax payable – there are quite legitimate ways to reduce your eventual tax bill through a will.
- A surviving spouse may have to move to a smaller home to pay the various bills
- You cannot specify which relatives and friends should get your most treasured mementos as they will need to be sold off, probably cheaply in a house clearance.
- The church and favourite charities you generously supported during your lifetime will get nothing.

For more information on wills and leaving a gift to the Church, visit [www.churchlegacy.org.uk](http://www.churchlegacy.org.uk), or request a pack by e-mailing [info@churchlegacy.org.uk](mailto:info@churchlegacy.org.uk) or ringing the Church's national legacy helpline on 08445 870875.

# Sample Parish Magazine Articles

## 4 - Children and Young People.



This magazine article seeks to encourage people to consider the potential impact of leaving a legacy for work with children and young people, or some other form of mission work.

(727 Words)

### Will you?

Have you ever thought about the word legacy? I wonder if it is something you have ever considered to be evocative? After all it is not just about gifts we might make in our wills after death, it is also relates to a lasting effect that a person leaves to influence this world.

As Christians we try to live our lives in a way that follows Jesus and Christian beliefs, we also try to influence the world for better as we see it. Once we are dead, resources that we gathered in this life don't go with us but are passed on and used by somebody or something else.

For a lasting memorial some people may have a work of art created in their name, or a bench placed under a tree in a park. Naturally there is nothing wrong with this, however, why not, instead, help God's work in this world continue to move forward. Leaving a legacy to the Church and/or one of its wider organisations is about as permanent an epitaph as you can get. It allows us as Christians to make a final thank you to God for all that He has given us during this life above all in Jesus Christ.

So if I leave a legacy what exactly should I leave it to?

Well that's entirely up to you. There are many areas of Christian life that would benefit through a legacy payment. If you decide to leave a legacy then it is important to consider all aspects of church life, there are so many important areas. As an example, it could be to help the development of children and young people's ministry.

### Imagine...

We all hear about problems with young people, problems of crime, drug abuse, broken young lives and lost dreams. We have all heard of children whose lives are scared by abuse and difficult home circumstances. Perhaps even worse is the silent loss of hope and meaning in many young lives.

### But, just for a moment...Imagine....

Imagine a church that is full, a church where the different age ranges abundantly cover all the generations including the under twenty-fives. Imagine young people

who are enthusiastic and committed in their Christian faith, committed to living out what they believe and sharing it with the lost generation that they live amongst. Imagine a church where young people come not just to receive but also to help run the church. A church where every aspect of ministry is shared across a range of ages from the youngest to the oldest. Imagine a church that meets in a school, where hundreds of children come from a tough local estate – because they want to!

This isn't a dream. Youth ministry like this is happening across the diocese – but it could happen more. Many mature folk long to see the church they love preserved for the next generation. You can help do this even if you know nothing about youth and children's ministry, simply by leaving some money, not for the building, but for what Jesus called the 'living stones'! Make the best investment you could in the future of the church – its next generation of believers, indeed many of whom are believers now! Within this Diocese there are people who know how to run youth and children's work well but it does cost – both in terms of time and money.

- **£1,000** could send a group of young people to a life changing Christian summer camp
- **£6,000** could buy a young 'Careforce' worker on a gap year project to work with the parish's young people
- **£10,000** could pay for a part time children's worker to really transform your church and schools work
- **£50,000** could pay for a fully professional, trained youth worker for a two year period, making a real impact on the lives of many children and your people.

Of course, that are other important initiatives that you may wish to consider, other needs of your local church, or the many various mission and development agencies.

To leave a legacy you must make a Will, and that is something we should all do to ensure our wishes are carried out, and to avoid leaving complications and complex issues for our loved ones to sort out. Making a will is simpler and cheaper than you might think. If you would like to know more please contact the Parish Giving Officer, ....., and/or take one of the leaflets that can be found on .....

*For more information on wills and leaving a gift to the Church, visit [www.churchlegacy.org.uk](http://www.churchlegacy.org.uk), or request a pack by e-mailing [info@churchlegacy.org.uk](mailto:info@churchlegacy.org.uk) or ringing the Church's national legacy helpline on 08445 870875.*