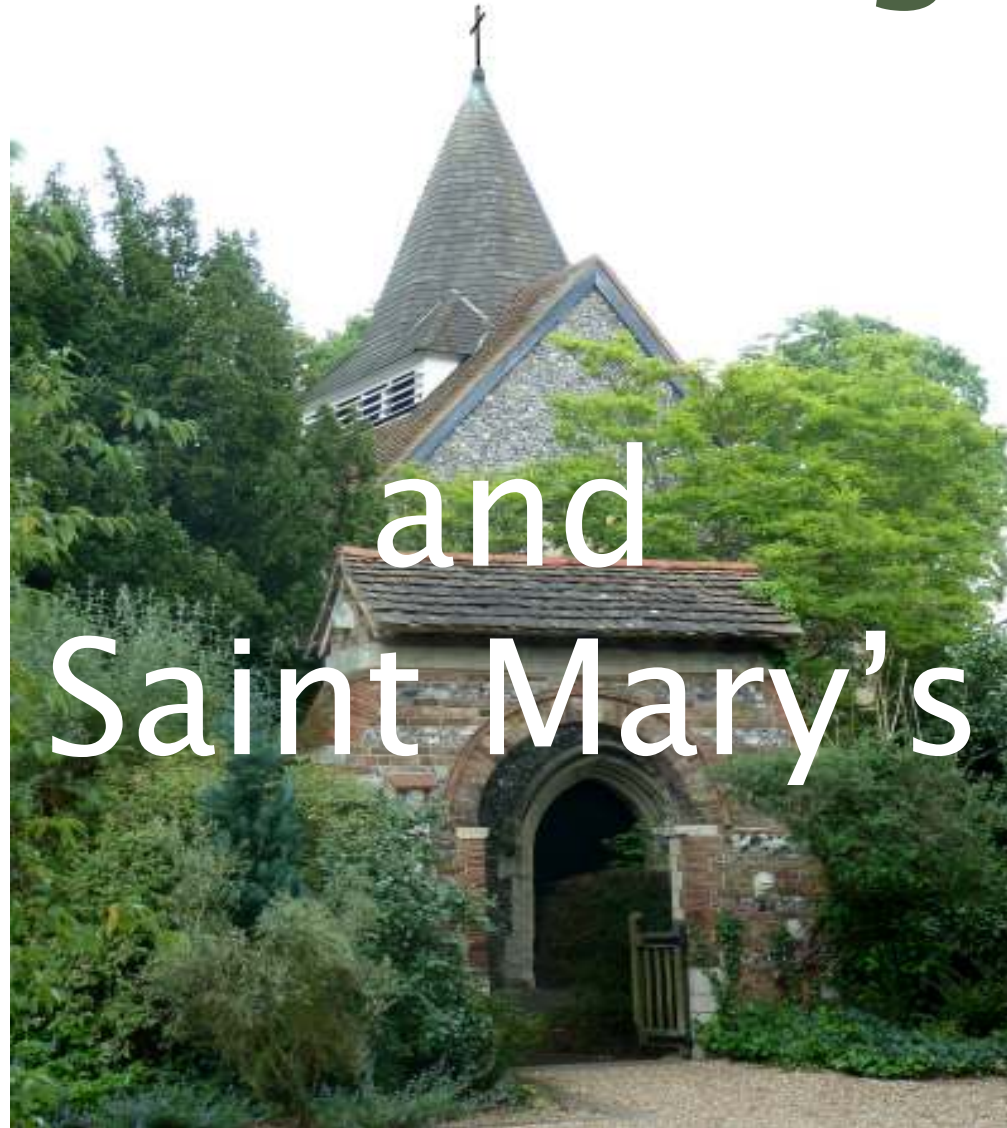


# Will-Making



and  
Saint Mary's

## Why make a will?

As Christians we believe that our life does not consist only of the abundance of our possessions, and that we should be wise stewards. For nearly 500 years the Church of England has encouraged people to make a will; in fact the first English Prayer Book reminded parishioners to keep their wills up to date while they were still in good health, for their own peace of mind as well to help their executors.

In thinking about making a will, please remember that all things come from God, and we have much for which to be thankful. So please consider leaving a gift in your will to the church as recognition of God's goodness to us all.

It is estimated that 70% of us will die without ever making a will. This can cause unnecessary complications for our families and friends, so it

## Legacies and St Mary's Church

Our church was re-built some 900 years ago and has been sustained and maintained by our predecessors' investment and stewardship. So our legacy will be a reminder to those who come after us of that continued love and generosity.

It is the policy of our PCC to use gifts by will to help fund significant capital expenditure or development or special projects rather than day to day costs or the diocesan quota. In practical terms with the help of legacies over the last 10 years we have for example been able to:

- Redecorate the church
- Fund the 'Talking Points' lectures
- Purchase hymn books for the choirs
- Provide a new churchyard gate in Church path
- Supply a new printing machine
- Replace underground drains and roof gutters

These examples have shown how gifts have provided an ongoing opportunity to develop parish mission, as well as creating a lasting memorial for those who gave them. Leaving a gift in your will could make a real difference to the future life of Saint Mary's.

is vital to have a legally valid will to ensure the people we care about are provided for.

For us things change over time such as family situations, or the items you have to dispose of, or your wishes may change. A new will can be made at any time. It may be tempting to write a will yourself but home made wills can be dangerous and leave your loved ones with problems. A will made with a solicitor is far more reliable. If you have already made your will and you wish to include a gift (ie a legacy) you can add a 'codicil' which is a further document making a change or adding to an existing will. It must comply with the same formalities as the will. Will Aid is a campaign that combines details of participating solicitors in our area with a worldwide charitable purpose. Further information can be found at [www.willaid.org.uk](http://www.willaid.org.uk)

### Leaving a gift to St Mary's in your will

If you would like to leave a gift to St Mary's in your will, discuss it with your solicitor. The following wording may be helpful.

A legacy of a share in your residuary estate to Saint Mary's might be simply expressed in a will as:

*"I give x% of my residuary estate free of all taxes to the Parochial Church Council of Saint Mary the Virgin, Merton Park, in the Diocese of Southwark and its successors for its general purposes, and I declare that the receipt of an officer of the Council shall be a sufficient discharge to my executors"*.

A pecuniary legacy for a fixed amount of money to Saint Mary's might be:

*"I give to the Parochial Church Council of Saint Mary the Virgin, Merton Park, in the Diocese of Southwark, the sum of £NNNN free of all taxes for its general purposes, and I declare that the receipt of an officer of the Council shall be sufficient discharge to my executors"*.

The PCC has identified 3 main areas that can benefit from gifts:  
**Fabric, bells and glebe; Worship and music; Outreach.**

## Leaving a legacy to St Mary's Church

Legacies to the church should be made payable to the Parochial Church Council (PCC) as the legally accountable body, not to the Incumbent and Churchwardens.

If a donor would prefer the PCC to use part of the legacy for some particular purpose in the church, they can write a non-binding letter to the executors setting out those wishes, and store it with the will. The PCC will then consider the request, and will normally do their best to meet it in the light of the church's circumstances after the donor's death.

Subject to the wishes of donors and their executors and relatives, the PCC will ensure that donors of gifts made to St Mary's by will are recognised by inclusion in the Parish Book of Remembrance as 'Benefactors' and celebrated annually on the Feast of Dedication.

## Parish Legacies Co-ordinator

The PCC have appointed a member of the congregation as Parish Legacies Co-ordinator to act as an independent point of contact and advice for church members who wish to discuss issues relating to wills on a **confidential basis**. Currently the Co-ordinator is Ian Aldridge (tel. 020 8540 5836, email: [i97aldridge@btinternet.com](mailto:i97aldridge@btinternet.com)).

The Government recognises the importance of philanthropic giving. By way of encouragement, donations through bequests to charities are exempt from inheritance tax. In addition, from April 2012, the inheritance tax rate is discounted if you leave at least 10% of your estate above the nil rate band to charity.