

*Where there's a Will
there's peace of mind
for you and your family ...
and, possibly, your Church, if you should so bequeath.*

You will be aware of the expenditure involved in sustaining our ministry, three individual Churches, the presbytery and other properties, a variety of fabric and of our Parish commitments in the immediate and wider community.

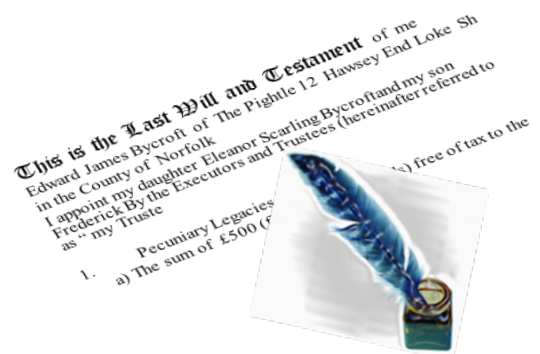
Old friends and former parishioners, many who live long in our memory, ensured through a lifetime of giving, including some by way of legacies, that this community was able to survive and, indeed, go forward with confidence. We and the generations that follow will continue to benefit from their contribution, their charity and Christian endeavour.

Please consider, if you would, extending your current generosity and including in your Will some form of legacy, whatever the amount, to ensure the future of our Parish.

Successive governments in encouraging charitable giving have enabled the Church to benefit to the full extent of legacies in Wills, the tax being waived - **and** where 10% or more of the net estate is left to Charity in a Will the remainder of the estate will be charged Inheritance tax at a reduced rate of 36% rather than the usual 40%.

Procedures:

The making of a Will - or preparation of a Codicil amending an existing Will - is not too onerous but many feel it advisable to consult a Solicitor or the Citizens Advice Bureau. Anyone with a family would normally give early consideration to a Will to ensure guardianship of children and that assets pass to those they choose in the manner and proportions they intend. In the absence of a Will, the law determines the beneficiaries, the division and proportions, which may be contrary to the expectations of the family, as a whole.



Legacies:

A **Pecuniary Legacy** is a cash lump sum

Specific Bequests can be of personalty (accounts, shares, etc.) or real estate (freehold/leasehold land)

A **Residuary Legacy** is all or a share of the remainder of the estate after all other outgoings.

Reviewing a Will and its contents every five or six years is considered sound practice.

A Suggested Draft Memorandum for your Solicitor:

Pecuniary Legacy:

I give the sum of £..... (so many pounds in words), free of tax, to the Parish Priest of the parish within which the church of (name) falls at the date of my death to be applied by the said Parish Priest as he thinks fit ... (OR add... but solely for the benefit of the church of (name) and its congregation) ... and the receipt of the Diocesan Director of Finance or other authorised officer for the time being shall be sufficient discharge for my Executors who shall not otherwise be concerned as to the application of this legacy.

Specific Legacy (personal property or land):

I give my (description of item(s) or property) free of all taxes, to ...(draft as in example above but it is recommended that you consult a Solicitor/Will writer regarding the specific wording when bequeathing personal assets or, say, your home, or a share in it ...)

Residuary Legacy:

I give the whole (or, state a fraction) of the residue of my estate, absolutely, to ... (continue to draft as illustrated for Pecuniary Legacy, above)

The Catholic Parish of The Sacred Heart comprises:

[The Sacred Heart](#), Kings Arms Street, North Walsham, NR28 9JL

[St. Helen Catholic Church](#), Horning Road West, Hoveton, NR12 8QJ

[St. John of the Cross Catholic Church](#), White Hart Street, Aylsham, NR11 6HG

... and all share the Registered Charity No. 278742

There is more happiness in giving than receiving Acts 20:35

By all means have a word with your Parish Priest
or the Diocesan Finance Office at The White House,
21 Ugate, Poringland, Norwich, NR14 7SH
on 01508 492540, for initial guidance.