

What will your Catholic legacy be?

By supporting Catholic causes
with a gift in our Will,
we can all leave **a legacy
of love and hope** for
people in need.



Dear Friend,

During my years as a priest I've seen, at first hand, the effort and expertise Catholic charities and Church networks put into caring for the most vulnerable members of society. I've also been privileged to witness the incredible benefit they bring to individuals, families and whole communities – both here in the UK and all around the world.

That's why I'm pleased to support the Your Catholic Legacy campaign and help safeguard the future of such vital and deserving causes.

Legacies play a crucial role in funding the work of Catholic charities. No matter how large or small, a charitable gift in your Will can give hope to poor communities across the globe, enable the sharing of God's love and provide those in greatest need with a vital lifeline.

So please take a moment to reflect on the people and causes that matter to you.

Alongside your family and friends, might you be able to spare a gift for a Catholic charity? Gifts of all sizes can save and change lives; I've seen that for myself.

By supporting Catholic causes in this very special way, we can all leave a legacy of love and hope for people in need.

Yours sincerely in Christ,

The Most Revd Peter Smith

*LLB, JCD, KC*HS*



Archbishop of Southwark

Vice President, Catholic Bishops' Conference of England and Wales



Pact helps more than 50,000 people a year through its services for prisoners and their families, and prison staff and volunteers.

Introducing Your Catholic Legacy

Your Catholic Legacy brings together a group of 13 Catholic charities working to inspire and encourage people to leave a gift in their Will to a Catholic good cause.



A gift, large or small, to charity is a wonderful way of providing for the people and causes you care about. You can be sure that your faith and values will live on.

Whether helping homeless and marginalised people, prisoners, seafarers, children with disabilities and low income families here in the UK, or fighting global poverty and injustice and sharing God's love with communities around the world; the charities in Your Catholic Legacy provide vital services to some of the poorest and most vulnerable members of society.

With roots in Scripture and Catholic teaching, our inspiration comes from the people we serve. Our mission is to put faith into action and demonstrate the transforming power of God's love.

As Catholic charities we rely on the support of the Catholic community, and one of the most precious forms of support is the gifts some friends leave in their Wills. Legacies help to give hope to thousands, deliver life-saving aid to those most in need, and share God's love in times of crisis.

You can read more about the Your Catholic Legacy member charities on pages 10–11 and also find their contact details in this magazine. Each charity will be delighted to hear from you and answer any questions you may have.



A passion to change things for the better

As co-presenter of ITV News at Ten and the first woman to be named *Royal Television Society Presenter of the Year*, Julie Etchingham has reported on some of the nation's biggest events, including the Queen's diamond jubilee and Pope Benedict XVI's visit.

Here Julie speaks candidly about her faith, her favourite causes and why she supports the Your Catholic Legacy campaign.

What inspires you about the work of Catholic charities?

I've been so inspired by some of the people I've met through charities, especially homeless men and women, and those who've been trafficked into the UK. With the warmth and compassion and practical help of charity staff and volunteers, people who've been stripped of their dignity can find a way to see a better future and to begin to trust again. Their strength of character and hope are incredible, as are those who work with them to get them through their problems. And the work the Church is doing to help them is vital.

What causes interest you most?

I'm patron of Caritas Anchor House and RAHAB, and very proud to work in a small way with them. I'm also vice president of a charity called Abigail's Footsteps, which was set up by a remarkable couple who lost their daughter Abigail to stillbirth. They've worked tirelessly ever since to upgrade training for medical staff who have to deal with it, in an effort to improve how parents are helped in their darkest hour.

I'm particularly interested in the work of CAFOD. Anyone who has grown up as a Catholic, as I have, must feel that CAFOD has been a key part of their faith life. I've also been working with The Catholic Trust, which is an arm of the Bishops' Conference.

What would you say to someone considering leaving a gift to charity in their Will, and why do you think this matter should be important to Catholics?

It wasn't until I learned about this campaign that I thought about how important it is to leave a charitable legacy if you can afford it. It's part of being a caring, responsible citizen to look beyond the boundaries of your family to wider society beyond.

And for a Catholic it can represent part of what your faith means to you after you're gone. It's not comfortable thinking about such matters, but it actually helps you to realise there can be great meaning, faith-wise, for planning a legacy for the charities you hold dear.

I'm writing my Will at the moment and it's made me think hard about what I want to leave when I'm gone.

Can you tell us about something precious you've inherited and why it's important to you?

I have a handwritten prayer from my grandfather which I keep in a special box. He wrote it out just for me. It's deeply personal and can move me to tears when I read it and look at his handwriting. Just by going over the words, I can hear his voice; and lovely memories of him flood back.

We had such a warm relationship and, although he died nearly thirty years ago, I can still feel close to him when I read the prayer. He was a man of few spoken words but of deep faith.

Julie Etchingham with
H E Cardinal Peter Kodwo
Appiah Turkson, President
of the Pontifical Council for
Justice and Peace.

If you were to leave a gift to charity, what would you want to achieve?

Simply to change things for the better.

Whether it's for people who are homeless or have been trafficked, or those living in poverty around the world: however small the legacy you're able to leave, it can make a difference.

What legacy would you like to leave for the next generation?

A passion to change things for the better. To never feel afraid to speak up and to speak out. I also hope the faith I'm passing to my own children will flourish and grow in them.

*Do you share
Julie's passion to make
a difference?
What will your Catholic
legacy be?*

*Email
info@yourcatholiclegacy.org.uk
or call 020 7095 5370
to share your vision of
a better world.*



A will to make a difference

Writing a Will allows you to provide for the people and causes close to your heart.

Alongside family and friends, many people choose to remember charities that have helped them in difficult times, or that they trust to protect their values.

Whatever your chosen cause, you can be sure your legacy will provide help, hope and opportunities to future generations.

Remembering a charity in your Will needn't cost you a penny during your lifetime and it can help to reduce the taxable value of your estate. So as well as being a powerful force for good in the future, a legacy is also a very practical way to support your favourite cause.

Every year hundreds of people remember a charity in their Will. Here are some stories from friends who have taken this generous and thoughtful step. They all have their own individual reasons for leaving a gift in their Will, but they are united by their wish to benefit future generations and make a difference to the world that they leave behind.

We look forward to new heavens and a new earth in which justice will be established
2 Peter 3:13

Pat Burton

"Having known about what good HCPT does, I wanted to do my bit to ensure that work can go on helping so many people."



Anthony Smith

"My faith means everything to me. That's why I have made a gift in my Will to Aid to the Church in Need – to help pass on the Faith to future generations."

Pat Hall

"I realise that the future of HCPT is so important. It's a wonderful organisation and I want to help ensure that it continues to help even more disabled children and adults. That is why I am proud to say I am leaving HCPT a gift in my Will."



Mrs E Gilgunn

"I am pledging a donation to the Prison Advice & Care Trust (Pact) in my Will. The work of the charity in the field of faith-motivated mentoring of ex-offenders is incredibly important, and I would like to play a small part in its continuation."



Chris and Imelda Wightman

"We needed to update our Will because our last one was made soon after our children were born: and now we're grandparents!"

The solicitor was very good and the process was quick and painless.

We liked the idea of leaving a charitable legacy and CAFOD was the obvious choice. We know the difference it makes every day to those less fortunate than ourselves."





Mary and Mike Reeve

"We decided to leave a legacy to Apostleship of the Sea. It's quite hard when you hear about these men at sea. They are away from home for months at a time and they can be treated badly by certain shipping companies. They bring our food and the goods we use. I think we owe them something. I'd encourage others to leave a legacy. I think it's right to share what you have with others."

Making your Will – Emma’s top tips

Emma Eagle is an experienced Wills and Probate solicitor who works in CAFOD’s legacy team. We asked Emma to highlight the most important issues when writing a Will and to share her top tips.

As a solicitor, I often used to meet clients who’d put off writing their Will for as long as possible. But once the deed was done, they’d feel a weight had been lifted from their shoulders. So I’d like to help you see what a useful and positive experience this can be.

Writing a Will is your chance to provide for those you care about and can help to avoid or reduce delays, disputes and distress for your family and friends. Here are my top three “things to think about” for ensuring matters go smoothly.

1 It’s good to talk

If you are worried that relatives or friends may not understand your wishes, or may have certain expectations about what they’ll receive from your Will, try and speak to them about your intentions and reasoning. It might be an awkward conversation at first, but it can help if loved ones understand your plans. The combination of bereavement, money and disappointment can prove potent in even the closest families.

2 Life’s two certainties: death and taxes

Although the majority of estates aren’t eligible for Inheritance Tax (IHT) it’s well worth asking your adviser how you can minimise your tax liability. For example, assets passed to your spouse don’t attract tax and you can claim any unused part of your spouse’s IHT allowance. Gifts left to UK charities are exempt from tax and you can gain an extra benefit if you leave 10% or more of your estate to charity.

3 Move with the times

Once you’ve signed your Will it’s important to review it regularly to make sure it reflects your circumstances and wishes. Milestone occasions in your life, such as retirement or becoming a grandparent, are sensible moments to update your Will; whereas some events, such as divorce or remarriage, can invalidate your existing Will.

Many people worry about the expense of writing a Will but you can save time and money by preparing before meeting your legal adviser.

Our **Eight easy steps to making a Will** cover the most important points but a professional adviser will help you consider all the details for your personal circumstances.

1

List your assets (everything you own) and their approximate value, such as any property, vehicles, savings accounts, investments and collectibles. Consider getting valuations before calculating the total.

2

Work out your liabilities (what you owe) such as your mortgage, loans and credit cards. Subtract these from your assets. The remainder is your estate, which will pay for funeral costs, taxes and any legacies you wish to leave.

3

Specify the people and causes you wish to remember (beneficiaries) and what you wish to leave them (legacies). If you have dependants or pets, say who should care for them and how it will be paid for. If naming a charity, include their registered charity number.

4

Consult a qualified legal adviser (most Wills are written by solicitors or banks) who will help you consider your options and responsibilities. Feel free to ask how much they charge. If you don’t already have a solicitor, we can supply a list of firms in your area that are members of the Law Society and practise in Wills and Probate law.

5

Choose someone to carry out your wishes. Executors can be professionals, such as solicitors or accountants, or a trusted relative or friend. Please check they are willing to accept the responsibility.

Leaving a legacy

These are the main types of gift people leave in their Wills.

Residuary legacy

Part, or all, of your estate after debts, funeral costs and pecuniary gifts are paid.

Pecuniary legacy

A specific sum, which can be index linked to safeguard its future value.

6

Read through the draft Will carefully to make sure it is accurate and reflects your wishes.

If there is anything you do not understand or agree with, raise this with your legal adviser. Remember: this is your Will and it needs to be right.

7

Sign and date your Will in front of two witnesses who must not be beneficiaries.

They must sign and date the document and should not leave the room during the process.

8

Keep your Will safe with other important documents your executors will need,

such as your birth certificate, marriage certificate or divorce papers, property deeds, insurance policies, bank or building society account details and your funeral plan. You might also want to record passwords for any social media profiles you have, so your loved ones can close your accounts when the time comes.

To remember a charity in your Will, please include the organisation's registered name, registered address and registered charity number.

Specific legacy

A particular item, such as a piece of jewellery, to be used or sold by the beneficiary.

Reversionary legacy

A gift that allows you to leave certain assets to an individual for their lifetime, and say who should benefit after they have passed away.

Here are examples of suggested wording you might find helpful

Residuary gifts

"I give all/fraction/% share of the residue of my estate to Charity X (registered charity number) of (registered address), to be used for its general charitable purposes, and I direct that the receipt of the treasurer or duly authorised officer shall be a sufficient discharge to my executors."

Pecuniary or Specific gifts

"I give to Charity X (registered charity number) of (registered address), the sum of £amount/specific gift of my item to be used for its general charitable purposes and I direct that the receipt of the treasurer or duly authorised officer shall be a sufficient discharge to my executors."

Can I leave a gift to Your Catholic Legacy?

It's very kind of you to wish to support us but Your Catholic Legacy is not a charity in its own right, so including that name in your Will would cause your gift to fail.

If you would like to support one or more of our member charities, please turn to pages 10–11 to read more about their work and note their registered details. You can also find out more by visiting our website: www.yourcatholiclegacy.org.uk

Can I decide where my legacy will be spent?

Legacies are usually unrestricted gifts, allowing charities to use the funds wherever the need is greatest at that particular time. If you have a particular area of interest, please contact your chosen organisation to discuss your intentions and what you'd like to achieve through your gift.

The members of Your Catholic Legacy

Aid to the Church in Need

Aid to the Church in Need is a Pontifical Foundation of the Catholic Church, supporting Christians who are persecuted, oppressed or in pastoral need in over 130 countries worldwide. We build churches and chapels, provide essential transport and emergency aid and support faith initiatives.

Registered name: Aid to the Church in Need
Address: 12–14 Benhill Avenue, Sutton, Surrey, SM1 4DA
Charity number: 1097984
Telephone: 020 8642 8668

Apostleship of the Sea

Apostleship of the Sea is the official Catholic maritime charity, working in more than 250 ports worldwide. In Britain, AoS provides practical and pastoral care to around 200,000 seafarers each year through our dedicated team of chaplains and volunteer ship visitors, who cover 56 ports.

Registered name: Apostleship of the Sea
Address: 39 Eccleston Square, London, SW1V 1BX
Charity number: 1069833
Telephone: 020 7901 1931

CAFOD

As the Church's official aid agency, CAFOD works alongside the world's poorest communities; helping people access water, education, healthcare, shelter, tools and training so they can build a brighter future. We also provide emergency relief and long-term support to communities affected by conflict and disasters, helping to rebuild lives and communities.

Registered name: Catholic Agency for Overseas Development
Address: Romero House, 55 Westminster Bridge Road, London, SE1 7JB
Charity number: 285776
Telephone: 020 7095 5370

Cardinal Hume Centre

The Cardinal Hume Centre works with homeless young people, badly housed families and others in need. Each year the Centre welcomes more than 1,700 people. These include young people living in our 32-bed hostel, people seeking housing, immigration or employment advice, and parents and children supported in our family centre.

Registered name: Cardinal Hume Centre
Address: 3-7 Arneway Street, Horseferry Road, London, SW1P 2BG
Charity number: 1090836
Telephone: 020 7222 1602

The Catholic Trust for England and Wales ("CaTEW")

CaTEW is the administrative and legal arm of the Catholic Bishops' Conference. Our work encompasses a wide range of issues and touches on many aspects of the life of the Church and of society. Through our secretariat based in London we ensure that the Bishops' agreement on collective action is implemented effectively.

Registered name: The Catholic Trust for England and Wales
Address: 39 Eccleston Square, London, SW1V 1BX
Charity number: 1097482
Telephone: 020 7901 4838

Columban Missionaries

The Missionary Society of St Columban is an intercultural group of priests and lay missionaries called to participate in the Mission of God. Centred on the Eucharist, we cross boundaries of faith and culture for the life of the world, living and working in solidarity with the poor and the exploited Earth, with a special commitment to Asia and Latin America.

Registered name: Missionary Society of St. Columban
Address: St. Columban's, Widney Manor Road, Solihull, B93 9AB
Charity number: 221594
Telephone: 01564 772 096



HCPT

HCPT is a charity offering pilgrimage holidays, to Lourdes in the south of France, for disabled and disadvantaged children and adults from around the UK and further afield.

Registered name: HCPT

Address: Oakfield Park, 32 Bilton Road, Rugby, CV22 7HQ

Charity number: 281074

Telephone: 01788 564646

Missio

Missio is the Pope's official charity for overseas mission. We support missionaries who reach out to all people with God's unconditional love and who bring the hope of the Gospel to new and poor Catholic communities where there is turmoil, poverty and uncertainty.

Registered name: Missio

Address: 23 Eccleston Square, London, SW1V 1NU

Charity number: 1056651

Telephone: 020 7821 9755

Pact

Pact is a national charity which supports people affected by imprisonment. We provide practical and emotional support to prisoners' children and families, and to prisoners and ex-offenders. Pact runs services in 44 prisons across England and Wales.

Registered name: Pact (Prison Advice & Care Trust)

Address: 29 Peckham Road, London, SE5 8UA

Charity number: 1053992

Telephone: 020 7735 9535

The Passage

Our aim is to provide homeless people with support to transform their own lives. Each day we help up to 200 men and women. The Passage runs London's largest voluntary sector day centre for homeless and vulnerable people.

Registered name: The Passage

Address: St Vincent's Centre, Carlisle Place, London, SW1P 1NL

Charity number: 1079764

Telephone: 020 7592 1855

Progressio

Progressio is an international charity with progressive Catholic roots and works together with people of all faiths and none who share our commitment to social justice. We believe that with the right skills and knowledge, people can overcome the barriers that keep them poor.

Registered name: Progressio

Address: Units 9-12, The Stableyard, Broomgrove Road, London, SW9 9TL

Charity number: 294329

Telephone: 020 7326 2021

Society of the Little Flower

The Society of the Little Flower's mission is to promote devotion to St Thérèse of the Child Jesus. Through prayers and donations, friends of St Thérèse enable Carmelites to continue her "Shower of Roses" in their ministries and in their education of young Carmelites.

Registered name: Society of the Little Flower

Address: West Suite, 2nd Floor, Barclays House, 51 Bishopric, Horsham, RH12 1QJ

Charity number: 1123034

Telephone: 01403 274242

St Vincent de Paul Society

The St Vincent de Paul Society (England and Wales) is a Christian charity that tackles poverty and disadvantage. Reaching out to those who are often ignored or forgotten, we provide visits and friendship for those in need, food parcels for the hungry, and holidays for those who cannot afford a break. We offer debt advice, counselling and life skills training, and our depots distribute furniture and white goods.

Registered name: St Vincent de Paul Society

Address: 9 Larcom St, Walworth, London, SE17 1RX

Charity number: 1053992

Telephone: 020 7703 3030





Our prayer

*Generous God, we thank you:
For the gifts you have given us,
the abundance of your Creation,
and the beauty that surrounds us.*

*For the people whose lives have touched
ours,
for the love they show,
the burdens they lift,
the hopes we share.*

*Compassionate God, we ask you:
to fill us with your love,
to place in our hearts a spirit of courage,
to move us to reach out to others in need.*

*And lead us to play our part,
so that now and in generations to come
all your children may share
in our hope for a better world.*

*We ask this through Christ our Lord,
Amen.*

Catherine Gorman/CAFOD

**Please contact us if you would
like to find out more about any of
the subjects raised in the magazine
or would like to talk to someone about
adding a gift to a charity in your Will.
We're always happy to help.**

Telephone: 020 7095 5370
Email: info@yourcatholiclegacy.org.uk
Website: www.yourcatholiclegacy.org.uk