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## **Suggested wording**

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Here is some suggested wording if you want to make a bequest to St Margaret's:

### **Pecuniary Bequest** (of a specific sum):

"I give the sum of £.....free of tax to St Margaret's Church, Halstead, Kent, for any use authorised by its Parochial Church Council. I direct that the receipt of the Treasurer of the Parochial Church Council shall be a sufficient discharge for my Executor".

### **Residuary Bequest** (of the balance of your estate):

"I give the whole of my real and personal property not hereby or by any codicil hereto specifically disposed of after payment of my debts, pecuniary bequests, funeral and administrative expenses and any taxes in respect of my estate to St Margaret's Church, Halstead, Kent, for any use authorised by its Parochial Church Council. I direct that the receipt of the Treasurer of the Parochial Church Council shall be a sufficient discharge for my Executor".

*In the ancient tradition of tithing, it is also possible to leave a proportion/percentage of your estate to St Margaret's Church. Your solicitor can advise on the wording for this.*

### **Specific Bequest** (for example, of shares):

"I give (short description of property given) free of tax to St Margaret's Church, Halstead, Kent, for any use authorised by its Parochial Church Council. I direct that the receipt of the Treasurer of the parochial Church Council shall be a sufficient discharge for my Executor".



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**.... Can Mean  
So Much**

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For further information please consult:

*The Rector  
The Rectory, Church Road,  
Halstead, Kent, TN14 7HQ  
Tel: 01959 532133  
[www.halstead-church.org](http://www.halstead-church.org)*

*How you can make  
a difference*

## A wonderful heritage

There has been a Christian church in Halstead for over 1000 years. Today many parishioners and visitors come here to enjoy the quiet setting in beautiful countryside, to tend graves, to take part in activities or to join in worshipping God in this very special place.

This building and the life of this Church would not exist as we know it today if it were not for the generosity of men and women down the ages who, by gifts and endowments, have given us such a magnificent legacy. If we want to leave a similar legacy to future generations we need to follow their example.

## Our response

It's not just the Great and the Good who can leave something behind for future generations. Everyone should make a Will and most of us can use our Will to do something wonderful for those who will come after us.

## The need

It costs over £60,000 each year simply to keep our church running on a day-to-day basis. The church is entirely self-funding – we receive no money from government or anywhere else.

Additional projects such as improvements to the building, organ renovation, heating updating or extending our ministry into new and exciting areas like working with children and young people all depend heavily on individual giving and legacies.

## Making a Will

None of us likes to contemplate our own death, but arranging your Will now will help to reduce uncertainty for your loved ones later. Whatever your age or circumstances, making a Will is important because it is the only way you can be sure your wishes will be respected and that all the people and organisations you care about will be remembered.

## Bequests to St Margaret's

Amounts left in Wills, whether to individuals or charities, are usually called 'bequests' and, for St Margaret's Church, they have historically been a much-valued source of funds.

Some bequests have been given for the upkeep of specific graves in the churchyard, others to support those training for the Ministry, or for maintaining the fabric of the Church. Whatever the nature of a bequest to St Margaret's it can, at present, be given free of Inheritance Tax and can reduce the total amount of this tax payable on your estate.

## How to go about making your Will

- i. Make a list of your significant possessions (referred to as your 'estate');
- ii. Decide who you want to benefit ... individuals and/or organisations;
- iii. Decide what sort of bequests to leave ... see suggested wording on the following pages to discuss with a solicitor;
- iv. If you wish to discuss any proposed bequest to St Margaret's in confidence, please feel free to contact the Rector on 01959 532133.
- v. Finally, arrange to see a solicitor to draw up your Will.

