

ST. PAUL'S CHURCH WITHERSLACK



WILL INFORMATION PACK

**HOW TO HELP
THE CHURCH
TO LIVE ON**



INDEX

HOW TO HELP	3
WHAT WILL YOU BE REMEMBERED FOR?	4
SECURE OUR FUTURE	5
MAKE A NEW WILL	6
ADD A CODICIL TO AN EXISTING WILL.....	7
CODICIL TO WILL FORM	8
LEGACY DECLARATION FORM	9



HOW TO HELP

St. Paul's Church to Live On

We fully recognise your loved ones come first, but perhaps you could find room in your Will for St. Paul's Church. Every gift in every Will makes a difference, however small – even 1%. Leaving a gift in your Will is an important decision and the most personal gift you can make. There are various ways to make this gift:-

- ✓ Make a new Will – page 6
- ✓ Add a Codicil to an existing Will – pages 7/8

Your solicitor can also advise on the wording for any of these. We strongly recommend that you take legal advice when making or updating your Will.

We would be delighted to discuss your gift with you, as this way we can ensure we are able to fulfil your wishes. You can contact Rev. Michael Woodcock on **015395 68276** or email witherslackchurch@gmail.com Your conversations will be treated confidentially.

Making a charitable gift in your Will can reduce your Inheritance Tax liability. The value of the gift is deducted from your total estate before your taxable estate is calculated. If you leave 10% or more of your total estate to charity, the Inheritance Tax rate on your remaining taxable estate reduces to 36% from 40%.

If you do decide to leave a gift to St. Paul's Church, it would help us to plan for the future if you could complete the Legacy Declaration Form on page 9 and return it to the Rev. Michael Woodcock.



WHAT WILL YOU BE REMEMBERED FOR?

St. Paul's has recently benefitted from gifts, large and small, that paid for:

- The installation of electric under-pew heating, which provides supplementary and immediate heat just where you need it.
- A sound system (including an induction loop system), which significantly aids the hearing impaired.
- The Fabric Fund benefitted from a significant legacy several years ago and this has helped with historic repairs and maintenance.
- A new carpet replaced a very old, tatty one and was partly paid for from a small legacy.



THE 1671 CLUB

St. Paul's Church was consecrated in June 1671, and thus we celebrate our 350th anniversary in 2021.

Our new 1671 Club celebrates the commitment of all those generous individuals, past and present, who have indicated that they will leave a gift to St. Paul's Church in their Wills. Each year at 8pm on 29th June (the Feast of St. Paul) we will gather together in the Derby Arms, Witherslack and remember our Benefactors, ensuring that their generosity is remembered for years to come.

We hope that you too might consider remembering St. Paul's in your Will and become a member of the 1671 Club.

Contact Rev. Michael Woodcock for further details.



SECURE OUR FUTURE



"We have a beautiful church here in Witherslack and are determined that it should remain available for those key events in life - Christenings, Weddings, and Funerals, as well as for Sunday Worship and community activities. Leaving a Gift to St. Paul's Church will not only help us now, but will also secure our future. We warmly invite you to consider leaving a social legacy to the village through a Gift to our local church. It will make such a difference."

Rev. Michael Woodcock, Parish Priest.

We have ongoing fabric repairs to ensure our 350 year-old building remains in good condition and fit for purpose in the 21st century. The mandatory five-yearly quinquennial architect's inspections inevitably highlight the ongoing needs of an ancient building. By building up legacies to St. Paul's we hope to fund these future works, thus maintaining the structural health of the church.

We are always looking to the future as we intend St Paul's Church to remain a central community resource for the parish of Witherslack, Meathop, and Ulpha.

Our plans to "restore" St. Paul's Church include the provision of modern-day facilities such as a disabled-access toilet and a small kitchenette. We also plan to create a little more space in the church through a sensitive re-ordering of a few pews.

These developments will open up the use of the building to other groups and see St. Paul's potential unlocked as a future concert and recital venue, a place where our local Dean Barwick School can more easily gather, an exhibition space and space for other creative uses.



MAKE A NEW WILL

You can leave a modest cash sum or a small percentage to us in your Will, which means your family and friends are still your main beneficiary. In the ancient tradition of tithing, it is also possible to leave a proportion/percentage of your estate to St Paul's Church.

Here are some suggested wordings for your Will:

*"I give the sum of £..... free of tax to St Paul's Church, Witherslack, Cumbria, for any use authorised by its Parochial Church Council * / solely for the Fabric Fund of St. Paul's Witherslack * . I direct that the receipt of the Treasurer of the Parochial Church Council shall be a sufficient discharge for my Executor".*

Or to leave the balance of your estate – a share in, or all of, what's left of the value of your estate after family and friends have been taken care of:

*"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 Paul's Church, Witherslack, Cumbria, for any use authorised by its Parochial Church Council * / solely for the Fabric Fund of St. Paul's Witherslack * . I direct that the receipt of the Treasurer of the Parochial Church Council shall be a sufficient discharge for my Executor".*

Or a Specific Bequest (for example, of shares or a piece of art):

*"I give (short description of property given) free of tax to St Paul's Church, Witherslack, Cumbria, for any use authorised by its Parochial Church Council * / solely for the Fabric Fund of St. Paul's Witherslack * . I direct that the receipt of the Treasurer of the Parochial Church Council shall be a sufficient discharge for my Executor".*

* delete / amend as desired. The Fabric Fund can only be used for the maintenance of the church building itself. Alternatively, if a legacy is left for any use authorised by the PCC, then this money can be used to sustain the monthly running costs of the church (eg. electricity, insurance, churchyard upkeep, etc.) as well as the maintenance of the church building and gives the PCC of the time greater flexibility over the use of such funds.

We, again, strongly advise that you consult your solicitor when drawing up any changes to your Will so that it is clear where and how you may wish any Legacy to be used by St. Paul's church.



ADD A CODICIL TO AN EXISTING WILL

Everybody's circumstances change over time and so it is sensible to review your Will regularly and check that it still reflects your wishes. Many people revisit their Will every 5 years or whenever a 'life cycle event' occurs such as the birth of a grandchild. If you find that you need to make changes to your Will, you should seek advice from a solicitor. It won't cost much to make simple changes but, if changes are not made correctly, your Will could become invalid.

If you simply want to add a gift into your Will without the cost of consulting a solicitor, you can do that by using a codicil form. A codicil is a legal document which enables you to amend your existing Will. The codicil form lets you add a gift to **St. Paul's Church** easily and quickly, if you have already written your Will.

All you need to do is to complete the codicil form and sign and date it in front of 2 witnesses (who must not be a beneficiary or the spouse of a beneficiary). The witnesses should then each sign the codicil in your presence and in the presence of each other. Once completed, the codicil should be kept with your original Will.

Codicils work best for adding a cash gift to your Will. You could use the codicil form to add a gift of a proportion or % of your estate, but be careful that the gifts already in your Will and the additional gift in your codicil do not add up to more than 100%! **If in doubt, you should seek advice from a solicitor.**



CODICIL TO WILL FORM

GIFT TO ST. PAUL'S CHURCH

I, _____ (name)

of _____ (address)

declare this to be the _____ (1st/2nd/3rd etc) Codicil to

my Will dated _____ (date).

I give: _____% of my residuary estate OR a gift of

£ _____ (_____)

[choose one of these options and delete the other. If choosing the latter option, insert amount in numbers then, in the brackets, in words]

free of all taxes to **St. Paul's church** of the parish of Witherslack, Meathop and Ulpha in the diocese of Carlisle for its general purposes* / for use solely in the Fabric Fund * and I declare that the receipt of the Treasurer of the Parochial Church Council shall be a sufficient discharge to my executors and trustees. In all other respects I confirm my Will and any previous codicils thereto. In witness whereof I have hereunto set my hand on this the

_____ (date)

Signature _____ (your signature)

This codicil was signed by the above-named person in our joint presence, and then by us in his/hers.

Signature _____ (witness signature 1)

Name _____

Address _____

Signature _____ (witness signature 2)

Name _____

Address _____



LEGACY DECLARATION FORM

THIS FORM IS NOT A LEGAL DECLARATION AND DOES NOT FORM PART OF YOUR WILL. PLEASE ONLY USE THIS FORM IF YOU HAVE ALREADY FORMALISED YOUR WISHES WITH YOUR SOLICITOR.

Personal Details

Title: _____ First Name: _____ Surname: _____
Address: _____
Postcode: _____ Tel: _____ Email: _____
Date of birth: _____

Bequest Details

I/we can confirm I/we have made a legacy to St. Paul's church.
(Please insert any details here).

The estimated value of this gift is: £ _____

This form is not legally binding and you are within your rights to amend your Will at any time. Please inform the church if your circumstances change.

Post this form to: The Rev. Michael Woodcock, The Vicarage, Crosthwaite, Kendal, Cumbria, LA8 8HX

Data Protection Statement: St. Paul's Church collect, process and hold personal information in accordance with the Data Protection Act 2018, for their activities in supporting the church. We do not share your personal details with other organisations.