

## Wills and Legacies

*"... provide yourselves money bags which do not grow old, a treasure in the heavens that does not fail, where no thief approaches nor moth destroys." (Luke 12:33)*

**A Will** can help Christian Witness to Israel tell Jewish people about the Messiah after your death. Having an up-to-date will is the only way of making sure that all your capital and possessions go exactly where you want them to when you die. If you die without making a will your family and friends and the charities you support may not receive what you wanted them to have. Depending on your circumstances everything could end up in the hands of the state.

In law it is not sufficient simply to tell people what you want to happen after your death. You need to make a will, and to be sure that it is legally valid it is advisable to consult a solicitor. By doing so you ensure that your wishes are carried out to the letter and spare your family and friends time, anxiety and expenses.

Remembering Christian Witness to Israel in your will is one of the easiest and most effective ways of investing in the Lord's work among the Jewish people. You can leave every kind of property, personal possessions, money or stocks and shares. The following are ways in which you can make a gift:

The first is a **Legacy**, a legal term for a specified sum of money or a specific item of property. Some people avoid making this form of bequest because inflation gradually reduces the value of the gift and means that the will may need regular updating.

The other is known as a **Residuary Bequest** which means that you leave CWI all or part of what remains after your other legacies and legal expenses have been paid. A Residuary Bequest is a convenient way for you to help Jewish evangelism after you have taken care of your loved ones and is useful for protecting the real value of your gift. Because many people make a will many years before their death, the effects of inflation reduce the value of financial bequests but because most assets in a Residuary Bequest are likely to be in the form of stocks, shares and property, they retain their value in line with inflation.

All legacies and bequests to CWI will be free of Inheritance Tax. It would be helpful to us if Bequests are made for the general purposes of the Society so that we can use your gift where it is most needed.

A **Codicil** is a change or addition made to an existing will. You should consult your solicitor over the precise wording that is appropriate for your Codicil.

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**Complete one of the specimen wordings below and send it to your Solicitor with a note asking him to incorporate it into your will. We are always ready to discuss with you or your Solicitor (in strictest confidence) any queries regarding bequests. Should you decide to bequeath a gift to Christian Witness to Israel, please let us know so that we have the opportunity to thank you for your generosity.**

### RESIDUE BEQUEST

"Subject as aforesaid I give devise and bequeath the whole (or a \_\_\_\_\_ share) of the residue of my estate whatsoever and wheresoever both real and personal to Christian Witness to Israel (CWI), of 166 Main Road, Sundridge, Sevenoaks, Kent, TN14 6EL absolutely for the general purposes of CWI and I declare that the receipt of the Treasurer or other proper officer of CWI shall be a sufficient discharge to my Executor or Trustees."

### LEGACY

"I give and bequeath to Christian Witness to Israel (CWI) of 166 Main Road, Sundridge, Sevenoaks, Kent, TN14 6EL the sum of \_\_\_\_\_ Pounds for the general purposes of CWI and I declare that the receipt of the Treasurer or other proper officer of CWI shall be a sufficient discharge to my Executor or Trustees."

## **CODICIL**

Example wording that can be used in a typical Codicil. Please consult your solicitor over the precise wording that is appropriate for your Codicil.

"I (full name) of (address) DECLARE this to be a [First] Codicil to my will dated (date in words).

1. I GIVE the sum of (amount in words and figures) to Christian Witness to Israel (CWI) for its charitable purposes. I further direct that the receipt of the Honorary Treasurer or other proper officer to Christian Witness to Israel for the time being shall be a full and sufficient discharge for the said legacy.
2. IN ALL other respects I confirm my said will.

IN WITNESS whereof I have hereunto set my hand this (date in words)".

SIGNED by the said (name) the Testator as and for a First Codicil to his (her) said will dated the (date) in the presence of us both being present at the same time who at his (her) request in his (her) presence and in the presence of each other have hereunto subscribed our names as witnesses.

Signature of Testator and two Witnesses.

### **CHRISTIAN WITNESS TO ISRAEL**

166 Main Road, Sundridge, Sevenoaks, Kent TN14 6EL

+44 (0)1959 565955 [www.cwi.org.uk](http://www.cwi.org.uk) & [www.shalom.org.uk](http://www.shalom.org.uk) [shalom@cwi.org.uk](mailto:shalom@cwi.org.uk)

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