

### Highland BlindCraft

Our other operational company is **Highland BlindCraft** a well known manufacturing name throughout the Highlands, making quality beds and associated products. Through our factory we support blind and visually impaired people as well as those with other disabilities to learn skills and obtain gainful employment in a supportive environment.

### Contact Details

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**Legacies – A Vital  
Source Of  
Income**

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## Legacies

Gifts made in people's Wills - are a vital part of our voluntary income. It is one of the most important ways you can help people living with blindness and impaired vision get the information and support they need.

Through a whole range of services, including development work with babies and young children, family days, rehabilitation training for adults, computer and other IT training, provision of a range of special aids and equipment, library services and leisure activities we help blind and visually impaired people to remain independent and fully socially included in life today.

Naturally it is important that you look after your family and loved ones first; but even by leaving a portion of what remains to **The Highland Society For Blind People** you can help transform the future for blind and visually impaired people.

We rely on supporters who choose to give in this special way. The money we receive through legacies goes directly to help visually impaired children and adults in Highland. Your legacy pledge helps us to plan for the future. Knowing what funds may become available helps us feel more secure about planning long term projects.

That's why it is important that generous supporters who decide to leave a legacy to **The Highland Society For Blind People** let us know their intentions. To make it easy for you we have produced a pledge form which is included in this booklet. Please complete this form and return it to us in the FREEPOST envelope.

### **It's So Easy To Leave A Legacy To The Highland Society For Blind People.**

If you'd like to, it's very simple. All you need is a valid Will. If you have a Will your solicitor will help you complete a Codicil which sits with your current Will and records your new wishes. If you haven't yet made a Will ask for our leaflet '**Where there's a Will**'.

## About The Highland Society For Blind People

We are a Highland charity working to create a better future for blind and visually impaired children and adults, their families and carers.

Whilst **The Highland Society For Blind People** remains the parent company we manage and support two operating companies, **Visual Impairment Services Highland** and **Highland BlindCraft**.

### Visual Impairment Services Highland

Through our company **Visual Impairment Services Highland** we offer a range of services to blind and visually impaired people as early in their deterioration of good vision as possible. It is our aim to keep individuals as safe and as independent as they would wish to be through the introduction of individually tailored training programmes to ensure they are fully integrated in society.

Our Children and Families service offers information and support to parents, the Introduction of development work with babies and young children, programmes in mobility and independence skills, including socializing skills, as well as access to a range of leisure and sporting activities. We organize Family fun days when families and children can come together to share, learn and play in a pleasurable and relaxed environment. Our lending toy library provides a facility for families and nurseries/pre school playgroups where a blind child is attending, supporting this with visual awareness training for the staff involved.

In our provision to blind and visually impaired adults we offer assessment of need, counseling and emotional support as well as a comprehensive range of information. Our rehabilitation service provides appropriate low vision aids and training in their use, and programmes of independence training which includes mobility, daily living, communication and personal skills, as well as leisure activities and opportunities to limit isolation through social interaction. We also support families and carers.

We offer a Resource Centre facility where a wide range of specialised aids and equipment are displayed and available for hands-on experience.

Our Technology Centre offers a range of training packages from the very basic word processing to working towards recognized qualifications to help them gain suitable employment. This service is offered to blind and visually impaired people as well as those with other disabilities. Access to other technology is also available, e.g closed circuit television, etc.

We offer a tape library facility.

## Legacy Pledge Form

If you have already left a legacy to **The Highland Society For Blind People** in your Will, or intend to do so, please let us know by completing the Pledge Form below:

Title	
First Name	
Last Name	
E-mail Address	
Telephone	
Date of Birth	
Address Line 1	
Address Line 2	
City/Town	
Postal Code	

I have already left a legacy to  
**The Highland Society For Blind People**

**or**  
 I intend to leave a legacy to  
**The Highland Society For Blind People**

My gift will be in the form of:

The whole of, or a share in, my estate

A fixed sum of money

An item of property

Comments:

I would like **The Highland Society For Blind People** to  
 contact me from time to time with information about its work

## Types Of Legacy

There are a few different kinds of gift you can leave in your Will. The most common are described below:

**Residuary Bequest:** a gift of the remainder of the estate after all other bequests have been made and debts cleared

**Pecuniary Bequest:** a gift of a fixed sum of money in your Will; their value decreases over time as the cost of living increases

**Special Bequest:** a particular named item left as a gift Your Will, e.g. a piece of jewellery

**Contingent Bequest:** a gift in your Will that depends upon the occurrence of an event which may or may not happen, e.g. a bequest to a charity which applies only if other beneficiaries named in the Will die before the testator (person who made the Will)

## So How Can Your Legacy Help

Legacies are crucial to our development of services to meet the needs of blind and visually impaired children and adults in Highland. We are very grateful for the generosity of donors who help us meet these needs and provide an improved quality of life and increased independence. However the value of a donation is increased when people leave us a vital legacy in their Will as this helps us plan for the future.

### Your legacy can help us:

- provide much needed information and support to people and families when they are first diagnosed with visual impairment
- provide family fun days when children can come together to learn and play whilst parents have an opportunity to meet others and share some of their concerns and anxieties as well as providing positive examples of what can be achieved

**Your legacy can help us::**

- provide opportunities for young people to come together and learn new skills, including socializing, to ensure their full social inclusion in their own community
- provide a toy library where very specialized toys are available to parents and to local nurseries and pre-school playgroups where a young visually impaired child is attending; we also provide awareness training for staff
- provide a range of sporting and leisure activities for young people
- provide a resource centre which stocks a wide range of specially adapted aids and equipment to assist people perform every day tasks as well as carrying a range of information in a variety of formats, e.g. braille, large print and tape
- provide a range of rehabilitation training skills to maintain and enhance independence and safety, e.g. mobility - getting about safely, undertaking tasks in the kitchen and throughout the home, communication skills such as handwriting or learning some form of embossed type such as braille or moon and personal skills
- provide computer training skills to those who are seeking employment or to older people who want to remain independent whilst keeping in touch with families; a computer is a useful way of keeping a diary, writing a letter, making out a shopping line, etc.
- provide more expensive equipment for those unable to afford it, e.g. a family where the parent(s) are visually impaired and want to be able to support and help their child with homework we have provided a CCTV (closed circuit television) to allow them to read the work together, or provide a computer with additional software where this will make a real difference to an individual
- provide leisure opportunities and outings for older blind and visually impaired people to help overcome isolation and mix with others who are experiencing the same difficulties
- provide a tape library service

**Help us create a better future for blind and visually impaired children and adults in the Highlands – consider a legacy today.**

**Changing Your Will**

It's very straight forward and you can change it whenever you like.

**When should you change your Will?**

If you get married, legally separated or divorced, or if you remarry, you'll need to make a new Will. It's also worth making a new Will if there are any other major changes in your circumstances, e.g. on the birth of children or grandchildren, or on the death of your partner. We also recommend that you review your Will every four to five years, because your situation and the value of your estate could well have changed enough to justify some changes to your old Will. You might also wish to review your Will if there have been major changes in the circumstances of anyone currently included in your Will.

**You can add a Codicil to your Will if you are only making minor changes.**

A Codicil is simply an addition or alteration to the Will which lets you add extra gifts or alter the amounts of the ones you've already made – rather like a P.S. to your Will. Each time you make a further change to your Will you can simply prepare a further Codicil. You may have as many Codicils as you like as long as they clearly refer to the original Will. You should keep them in the same place as your Will.

**If there are any major changes in your circumstances you should make a new Will.****Please let us know if you would like to change your Will and leave a legacy to The Highland Society For Blind People.**

If you are able to a legacy to **The Highland Society For Blind People**, please tell us of your intentions. You can do this by returning the Pledge Form. It has to be signed and witnessed in the same way as your Will, in order to ensure that your Codicil ties in properly with your Will. You simply write down the amendment or addition you want to make to the Will and take it to your solicitor. Then sign the Codicil in the presence of two independent witnesses. These witnesses must not be named in, nor married to anyone named in your Will or any other Codicil.

**5. Arrange to see your solicitor.** Once you have followed steps 1 to 4 you are ready to make your Will. If you don't have a solicitor, ask a friend or relative to recommend one, or look through the telephone directory to find details of solicitors near you. Don't be afraid to ask them what they will charge for drawing up a Will. Prices do vary. Once you've found a solicitor make an appointment. If you find it difficult to visit your solicitor's office, ask if they will visit you at home. Most solicitors are happy to do so.

If you intend to leave a legacy to **The Highland Society For Blind People** please let us know by completing the Pledge Form at the end of this booklet.

**6. See your solicitor.** When you go to see your solicitor take your written notes with you. What will happen is very straight forward. You simply sit down with your solicitor and explain what you want to say in your Will. The solicitor will ask you some questions to make sure that everything is covered and you'll be able to ask him or her about anything you don't totally understand. Your solicitor will then prepare a draft Will for you. When you have agreed that you have included everything and everyone you need to, and you are sure that the Will makes your wishes clear, you must sign it in the presence of two independent witnesses. That's all there is to it. Unless your Will is unusually complicated it's all over in a couple of hours. You then have the piece of mind knowing that the people and causes you care about will be provided for in case anything happens to you.

**7. After you've made your Will** it's best to leave the original with your solicitor or in some other safe place such as your bank. Keep a copy at home in a safe place, together with your personal notes. Tell your executors or immediate family where they can find it and make sure they know what your preferences are for your funeral arrangements.

**Review your Will every few years.** Most people should Review their Will every four or five years, or as their circumstances, or those of the people included in their Will, change. It's very easy and worthwhile. The next section '**How To Change Your Will**' explains how to do it, when you ought to make a new Will, and also when you should simply change it.

## Where there's a will ....

### What Is A Will?

A Will is a legal document that says who you want your money and your possessions to go to when you die. It is best to have it drawn up by a solicitor who will make sure the Will is legally correct and that your wishes can be carried out.

### Why Should You Make A Will?

Why do we put off making a Will? We take out life insurance to protect and secure our loved ones. We insure our important belongings – our home, our car – again to protect ourselves and others. But all too often we do not consider making a Will. This can leave our loved ones with tremendous problems and long delays in our affairs being settled. If you do not have a family and do not make a Will everything can be taken by the Treasury. No Charity can benefit from your estate if you have not made a Will. Making a Will is the only way to be certain that your money and your belongings go to the people and causes you care about. This offers you peace of mind making it a very positive thing to do.

### When Do You Need To Make A Will?

The simple answer is now. The fact that you've chosen to find out more is a positive step and you may want to discuss it further with your family. Provided you are over 18 you can make and change your Will as often as you like.

## So How Do You Make A Will?

### 1. Roughly calculate the value of your money and belongings:

#### Your assets

Home (current market value)	£ _____
Other properties	£ _____
Money:	
Bank	£ _____
Building Society	£ _____
National Savings	£ _____
Premium Bonds	£ _____
Other	£ _____
Any money you are owed	£ _____
Business Assets	£ _____
Investments:	
Life insurance (if applicable)	£ _____
Stocks and Shares	£ _____
Pensions (lump sums payable on death)	£ _____
Car/Motor Cycle/Caravan, etc.	£ _____
Furniture / household contents	£ _____
Other possessions	£ _____
Other assets	£ _____
<b>TOTAL A</b>	<b>£ _____</b>

#### What do you owe?

Mortgage outstanding	£ _____
Overdraft	£ _____
Loans	£ _____
Other debts	£ _____
<b>TOTAL B</b>	<b>£ _____</b>

Deduct **TOTAL B** from **TOTAL A**  
to arrive at the  
**NET VALUE OF YOUR ESTATE**

£ \_\_\_\_\_

**2. Make a written note of your wishes.** When it's completed take it to your solicitor to speed up the process. There is no limit on the number of gifts you can leave. Below is a list of the three main types of gift you can leave:

- a fixed sum of money – Pecuniary Legacy
- a specific item of value – Specific Legacy
- the whole or a percentage of your estate after your debts and other legacies have been paid – Residuary Legac

People sometimes leave labels on their possessions or a list to indicate who they wish to leave them to. This isn't legally binding so please do make a Will and, if you wish, go through it with close family and friends, so they know exactly what you are leaving to whom in your Will.

**3. Make a note of your executors.** It is important that when you are choosing your executors (usually two) you choose people you trust. There is no reason why they shouldn't be someone you intend leaving a legacy to in your Will. Remember to ask the person first as this is quite a responsibility. They have to collect together all your assets, deal with the paperwork, pay off the debts from your estate and make sure that everything is done in accordance with your wishes and the law.

**4. Make a note of any questions you need to ask your solicitor.** Some of the questions you may consider are:

- if you have young children who do want to look after them in case anything happens to you
- are you married or divorced
- are you thinking of getting married
- do you have any step children you wish to provide for
- what if you don't want to leave anything to your children or partner
- what happens to jointly held property and bank accounts
- what if you have no family at all
- who do you want to look after your pets

**Funeral Arrangements:** as this is such a sensitive subject it is recommended that you make your wishes absolutely clear in your Will. You should always tell your executors and immediate family what you want