

A person with long blonde hair, seen from behind, sits on a wooden bench on a small dock extending into a calm lake. The lake's surface is a perfect mirror, reflecting the sky, the clouds, the distant mountains, and the person on the bench. In the background, a range of rugged mountains with significant snow cover rises above a line of green trees. The sky is a vibrant blue, filled with large, fluffy white clouds. The overall scene is peaceful and scenic, with a painterly quality to the colors and lighting. The image is framed by green foliage in the corners.

LEGACY

Helping what you love
carry on
STUART CORLETT

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This book offers reflection and general information. It is not individual legal or financial advice. Seek qualified advice for your circumstances. Writing in this book does not make or change a will.

HOW TO USE THIS BOOK

Read at your own pace. After each chapter, there is room to think and write. You can answer one question, all of them, or none. In a group, you may always pass. You do not need to share financial details, make a pledge or announce a planned gift.

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Author's Foreword

Chances are, you have picked up this book because something about the future matters to you.

Perhaps you have been thinking about your will. Perhaps someone you love has died. Perhaps you have reached a point where you want to ask what your life has meant, and what might carry on after it.

I have been asking some of those questions too.

The books in the Loss series grew from trying to understand grief, our own mortality, and the suffering we sometimes find hard to face. This book follows another question. When we care about people and the world around us, how might some of that care continue?

For many years, I have worked among communities in Thailand and Shan State, Myanmar. I have met people living through loss and hardship. I have also seen kindness, humour and people helping one another in ways an outsider might easily miss.

That has shaped how I think about giving.

People have ideas for their own lives. They have knowledge we do not have. They have relationships, skills and hopes. When we support them, it helps to listen. It helps to ask what would make their work possible, and what would help it continue.

Sometimes that means a chance to learn or earn a living. Sometimes it means care that remains available when a person will always need help. A good future has room for both.

I work in charitable fundraising. I hope this book helps you consider whether a gift in your will could support something you care about. I also want you to have room to think clearly, look after the people who depend on you, and make your own decision.

There is no amount you are expected to give. Your worth is not measured by the size of your estate. Some readers will decide that their responsibilities leave no room for a charitable gift. They still have lives worth celebrating and much to pass on.

We all leave something. The way we treated people. Things we taught them. A story that

still makes somebody laugh. Perhaps a cupboard that takes the family several weekends to sort out.

Some of what we leave will matter more than we know.

This is an easy-reading book. It is meant to give you space to think. Each chapter ends with questions and room to write. You can use them on your own or with a group. You can pass on any question. You do not need to tell other people about your money or your plans.

The people in the imagined stories are made up. I will tell you when a story is imagined. They are there to help us consider an idea, rather than to promise what a gift will achieve.

The practical guidance is written with New Zealand readers in mind. Laws and circumstances differ. A qualified adviser can help you make a will that fits your situation. The writing spaces in this book are for reflection. They are not a will.

My hope is that you finish this book with a clearer sense of what has mattered to you,

and one useful step you can take.

And that, along the way, you enjoy remembering some of the people who helped you become yourself.

Stuart Corlett

Carterton, New Zealand

What We Already Leave Behind

Someone may have helped you in a way they never knew.

A teacher took time to explain something again. A friend stayed when you had very little to say. Someone gave you a chance when you were not sure you deserved one.

You may still remember them.

Perhaps you have passed some of that kindness on. You have been patient with a child. You have listened to a neighbour. You have helped someone begin again.

This is one way a life carries on through other people.

We often use a grand word for it. Legacy.

A word for ordinary lives

Legacy can sound like something for famous people. We might think of a statue, a large gift, or a name on a building.

But most lives leave quieter traces.

A recipe. A way of making people feel welcome. A habit of asking whether everyone has enough. A skill someone can use for the rest of their life.

Some families also inherit a drawer full of cables. Nobody knows what they fit. Nobody dares throw them away.

We leave objects behind. We also leave memories, habits and effects on other people.

You do not have to be rich to matter. You do not have to be remembered by everyone. A person whose name you have forgotten may still have changed your life.

Who helped you?

Take a moment to think of someone who made life better for you.

What did they do?

Perhaps they gave you practical help. Perhaps they helped you feel that you belonged. Perhaps they trusted you to make a choice for yourself.

There may be several people. There may be one.

Some readers will find this question hard. Help may have been scarce. You might remember what you needed and did not receive.

That can matter too. You may want another person to have the safety, care or chance that you missed.

You can begin with your own experience. There is no answer you are supposed to give.

Something that keeps going

Imagine a woman called Rose. She is made up for this example.

When Rose was young, a neighbour taught her to mend clothes. They sat together at a kitchen table. Rose made mistakes. The neighbour let her try again.

Years later, Rose showed a young parent how to mend a school uniform. That parent then showed a friend.

The first lesson had travelled further than the neighbour could have known.

The useful thing was more than a repaired shirt. Rose had learned a skill. She had also

learned that someone could trust her to learn.

Help can give people more room to act for themselves. It can support their own ideas, choices and work.

Sometimes the help people need is care that continues. Someone may need assistance throughout their life. They still deserve comfort, friendship and a say in their day.

Both kinds of help can be worth carrying forward.

A gift for the future

There is another way to support something you care about. You can consider leaving a gift to a charity in your will.

This is often called a bequest. In this book, it simply means a gift left in a will.

It might support a cause you have known for years. It might help work that once helped you or someone you love. It might express a hope for people you will never meet.

You might care about children learning. You might care about people who need a safe home. You might care about animals,

forests, health or a community facing hard times.

There is time to explore these choices in the chapters ahead.

For now, begin with what matters to you. What would you be glad to see continuing?

The people closest to us

You may already be thinking about family.

That is a good place to pause. People who depend on you matter. So do your own needs while you are alive.

You may have debts, family duties or questions about what you can afford. Your plans need to make room for those things.

A gift in a will is a choice to think through with care. Later, we will look at how to prepare for advice from a qualified person who helps people make wills.

You do not need to choose an amount today. You do not need to promise anyone a gift.

The first step is to understand your hopes and your responsibilities.

A life still being lived

Thinking about what comes after our lives can bring up feelings. Sadness. Fear. Gratitude. Perhaps all three before the kettle boils.

You can read slowly. You can put the book down and come back.

There is also something hopeful here. We can decide how to care now. We can think about how some of that care might continue later.

We cannot know every result. We can ask useful questions. We can listen to the people doing the work. We can choose with thought and seek good advice.

Your life is still being lived. There are people to enjoy, things to learn and ordinary days to make a little better.

The question for this chapter is a gentle one.

What has mattered in your life that you would like to carry forward?

Pause and reflect

What We Already Leave Behind

Write privately, talk with someone, or pass. You do not need to share financial details or make a promise.

Who has made your life better? What did their help mean to you?

What have you received, or wished for, that you would like someone else to have?

Optional group conversation

What can make help useful for a long time?
Think about skills, people's own choices,
and care that may need to continue.

Reflection continued

What is one thing you would be glad to see continuing?

Who or what needs to be kept in mind as you think about the future?

One small step

If you wish, write down one cause you would like to learn more about. You are gathering ideas. You are not making a promise.

My next step:

A time I could do it:

People Who Made Room for Us

Sometimes we remember a person because they made room for us.

Room at a table. Time in a busy day. A chance to ask a question without feeling foolish.

They may have done something that seemed quite ordinary to them. To us, it was important.

A chance to belong

Imagine a man called Ben. He is made up for this story.

As a boy, Ben joined a local music group. His family had little spare money. The group lent him an instrument. A volunteer helped him learn.

Ben did not become a famous musician. He found friends. He learned to practise. He discovered that being bad at something on Monday did not mean he would be bad at it forever.

Years later, he still enjoyed playing. He also remembered the person who made him welcome.

If Ben thought about a future gift, he might start there. Could other young people have that chance?

The answer would need more thought. What did the group need now? Instruments? Teachers? Transport? Help with fees?

His memory could guide his interest. Listening could guide his next step.

Help takes many forms

We often picture a gift as a thing. A bed. A meal. A book.

Those things can matter greatly. But so can the people and work around them.

A bed needs a safe place to stand. A meal needs someone to prepare it. A book needs a reader who can see it, understand it, or hear it read aloud.

When we remember help, we may remember a whole experience. Someone had time. Someone noticed. Someone took our needs seriously.

That can help us ask better questions about what we want to support.

More than paying someone back

Gratitude can make us want to give. But we do not owe a charity a gift because it helped us.

Help should not turn into a bill that arrives years later.

You may want to support the same work. You may choose another cause. You may need to use your resources for your own care or your family.

You are allowed to be grateful and still decide freely.

You can also pass on something without money. Teach a skill. Welcome a newcomer. Make a call. Tell someone what their kindness meant.

If the person who helped you is still alive, they might be glad to hear it.

The memory you carry

You may have mixed feelings about people from your past. A person could have helped you in one way and hurt you in another.

You do not need to turn them into a perfect person. You can value a good thing without excusing everything else.

There may also be gaps in your memory. You may remember the help but not the name.

That is enough for this chapter.

Think about what the help made possible. Did you feel safer? Did you learn? Did you gain a choice? Did someone stay beside you?

Perhaps that gives you a clue about a future you would like to support.

Pause and reflect

People Who Made Room for Us

Write privately, talk with someone, or pass. You do not need to share financial details or make a promise.

When did someone make room for you? What changed because of it?

What part of that experience would you like another person to have?

Reflection continued

What would you need to learn before supporting similar work today?

One small step

If you wish, thank someone, or write down what their help meant.

My next step:

A time I could do it:

Optional group conversation

What makes a person feel welcome, beyond being offered a place to sit?

What Has Mattered in Your Life?

You may care about more things than you could ever support.

Children. Older people. Animals. The place where you grew up. People whose lives are very different from yours.

It can be hard to choose.

Start with your own words

You do not need a grand statement about your purpose. Begin with a sentence you could say over a cup of tea.

I want children to have a fair chance.

I want people to have company when they are lonely.

I want this river to be healthy.

Your words may change as you learn more. That is part of thinking.

A life has more than one chapter

Imagine a woman called Ana. She is made up for this example.

As a young adult, Ana cared most about education. Later, when her father became ill, she came to understand how much families need help with care. In retirement, she spent more time outdoors and became interested in protecting a local wetland.

None of these interests erased the others. Her life had made room for more than one concern.

She could explore several causes before deciding what belonged in her plans.

You may recognise that feeling. What matters to us can grow as our lives change.

Love can point us somewhere

Perhaps a person you loved cared deeply about something. A gift supporting that work might feel like a way to remember them.

That can be meaningful. It is still wise to learn about the organisation and the work it does now.

A familiar name does not answer every question. A moving memory does not tell us how money will be used.

You can hold the memory close and ask practical questions at the same time.

Anger can point us somewhere too

We may also be moved by something unfair.

You might have seen someone denied a chance. You might have watched a place being damaged. You might know what it is like to need help and find none.

That experience may make a cause important to you.

Take time to think about the help you hope to support. Who understands the problem? What are they trying? What have they learned?

A strong feeling can begin the search. It does not have to make the whole decision.

You can choose a focus

You do not have to solve every problem to support one useful piece of work.

There may be one cause you return to again and again. There may be several. Your circumstances will help shape what is possible.

For now, make a short list. Beside each cause, write why it matters to you.

You may notice a thread. Learning. Safety. Belonging. Care. A healthy place to live.

That thread can help you recognise the kind of work you want to understand better.

Pause and reflect

What Has Mattered in Your Life?

Write privately, talk with someone, or pass. You do not need to share financial details or make a promise.

What three causes matter to you? Why?

Have your interests changed over time? What shaped that change?

Reflection continued

What would you like people or places to have more of?

One small step

Choose one cause from your list and write a question you want answered.

My next step:

A time I could do it:

Optional group conversation

How can we respect different causes that matter to different people?

People Closest to Us

When we think about a gift in a will, family often comes to mind first.

Who will need help? Who depends on us?
What might change?

These questions deserve time.

Begin with real needs

Your own life continues to matter. So do housing, health and the care you may need in later years.

People close to you may have needs that are easy to see. Others may need help in ways you have not yet discussed.

You may have a partner, children or other dependants. There may be debts or promises to consider. There may be property you own with someone else.

This book cannot decide those matters for you.

An adviser can help you understand your responsibilities, the rights of other people, and what you can arrange through a will.

A conversation can help

Imagine a man called Daniel. He is made up for this story.

Daniel wants to explore a charitable gift. His daughter worries that he is overlooking the care his partner may need.

At first, they both feel defensive. Daniel thinks his daughter dislikes the cause. His daughter thinks he has not listened.

When they slow down, they discover they have different questions. Daniel is thinking about what matters to him. His daughter is thinking about a person who might need support.

They can take both concerns to an adviser. They do not have to settle them at the kitchen table that evening.

Talking is useful when it helps people understand. It does not replace legal advice or remove anyone's legal rights.

You can explain the meaning

If you choose to talk with family, you might begin with why a cause matters.

This work helped someone I loved.

I have supported it for years.

I would like to explore whether there is room for it in my plans.

Then listen. Ask what concerns they have. You can take notes rather than trying to answer everything at once.

Some families can talk openly. In others, money brings pressure, fear or conflict. You may need independent advice before having a conversation. You do not have to share plans with someone who makes you feel unsafe.

Keep space for your own choice

Nobody should make you feel that you must leave them a gift.

That includes family, friends and charities. A person who helps with your planning should give you room to decide and ask questions.

You can seek advice privately. You can ask an adviser to explain something again. You can take time.

Looking after those close to us and caring about a wider world can both matter. How they fit together will differ from one life to another.

A thoughtful plan begins with the people, duties and uncertainties that are actually there.

Pause and reflect

People Closest to Us

Write privately, talk with someone, or pass. You do not need to share financial details or make a promise.

Who depends on you, or may need support in future? Keep names private if you prefer.

What questions about your responsibilities need advice?

Reflection continued

Would a conversation help? What would make it safe and useful?

One small step

Write one question about your family or your own future needs to take to an adviser.

My next step:

A time I could do it:

Optional group conversation

How can we listen to concerns without pressuring someone to choose our way?

A Future Someone Else Can Shape

It can be lovely to picture what a gift might make possible.

A child learning. A family finding safety.
People having tools to try an idea.

The people in that future will have hopes of their own.

Listen before deciding

Imagine a village where people want to earn more from the food they grow. This is a made-up example.

An outside supporter wants to give them a machine. It looks useful in the brochure. There is even a photograph of someone smiling beside it.

The growers have questions. Can they get spare parts? Is the electricity reliable? Who would buy what they produce? Would a safer road help more?

These questions may change the plan.

That is useful. The people who will use the help know things the supporter does not.

They should have a meaningful part in choosing what happens.

Whose voice is missing?

A community is made up of different people. One person's view may not represent everyone.

Women, people with disabilities, young people or people with less money may find it harder to be heard. An organisation can tell you how it includes them and how people can raise concerns.

You do not need to know every detail of a place to ask who has a say.

You can ask how decisions are made. You can ask whether people can disagree, suggest changes, or say that something is not working.

More choices, more room

Useful help may open a door rather than decide the whole journey.

Someone learns a skill and chooses how to use it. Someone gains access to work and chooses what fits their family. Someone gets support to join daily life in a way that suits them.

Their choice might surprise us. It may still be a good result.

We can be interested in people's lives without needing them to follow our script.

Care belongs here too

Some people will need continuing support. They may need help to communicate, travel, eat or stay safe.

They can still have preferences and relationships. Their views still matter.

A good future does not require everyone to manage alone. It can include dependable care and people having as much say as possible in their own lives.

Hope with room to change

A gift in a will may reach a charity years from now. Needs, tools and circumstances may have changed by then.

You can discuss with an adviser how to express what matters to you while allowing sensible choices in the future. A charity can explain how it handles gifts and restrictions.

The hope may stay steady even when the method changes.

Children having a chance to learn. People having safety and care. A place remaining healthy.

There can be more than one way to help those hopes become real.

Pause and reflect

A Future Someone Else Can Shape

Write privately, talk with someone, or pass. You do not need to share financial details or make a promise.

What would you want the people receiving help to have a say in?

What questions would help you understand whose voices are heard?

Reflection continued

What hope would you like to support, even if the way of helping changes?

One small step

Ask an organisation how the people it serves help shape its work.

My next step:

A time I could do it:

Optional group conversation

When has listening changed what you thought someone needed?

What Helps Good Work Last?

A gift can begin something. Keeping it useful may take more work.

Think of a garden. Planting is one part. Water, soil, weather and care matter too.

Occasionally the weeds appear to have read a better instruction book than we have.

Ask what happens next

Imagine a community opening a small learning centre. This is a made-up example.

The building is ready. There are books and chairs. Opening day is happy.

For the centre to stay useful, other things need attention. Who will teach? Who will clean? What happens when the roof leaks? Can children reach it safely? Are the lessons useful to them?

The photograph of opening day cannot answer all those questions.

A thoughtful organisation can talk about the work that follows.

People and practical things

Skills take time to learn. Relationships take time to build. Keeping records, training staff and maintaining equipment all cost money.

These tasks may seem less exciting than buying something new. They can still be part of making help reliable.

Ask how an organisation decides what it needs. Ask what its costs support. An expense needs an explanation, whether it pays for a visible project or work behind it.

One simple number will rarely tell you the whole story.

Learning as the work continues

Good intentions do not guarantee good results.

Sometimes people use a service differently from what was expected. Sometimes a plan costs more. Sometimes it needs to stop.

An organisation worth understanding should be able to explain what it checks and what it has learned. Does it listen to complaints? Does it change course when needed? Can it describe difficulties as well as successes?

Honest learning can help a future gift be used more thoughtfully.

Lasting does not mean needing nothing

Some useful work can become less dependent on outside help. People may build skills, earn income or take more control of local work.

Other useful work will continue to need funding. Care services, safe places and help during a crisis may need support year after year.

The question is whether worthwhile help can continue in a way that fits people's lives. There is no single pattern for every cause.

We can ask what resources will be needed and where they may come from. We can ask what might put the work at risk.

A steady hope

No charity can promise that nothing will ever go wrong. The future holds things nobody can predict.

You can still choose thoughtfully. Look for clear purpose, people who are heard, practical planning and honest reporting.

A gift may help strengthen the work around a hopeful idea. That can be a satisfying thing to support.

Pause and reflect

What Helps Good Work Last?

Write privately, talk with someone, or pass. You do not need to share financial details or make a promise.

What might be needed after a project begins?

What would you want an organisation to tell you when a plan has not worked?

Reflection continued

What kind of continuing care or learning matters to you?

One small step

Look for an organisation's latest report.
Note one thing you understand and one question you still have.

My next step:

A time I could do it:

Optional group conversation

What helps good work continue when a key person leaves?

Choosing With Confidence

A moving story can make us want to help. Before making plans, it is useful to know more.

You are allowed to ask questions. You are also allowed to take time to understand the answers.

Begin with the organisation

Find out its full legal name and where it works. In New Zealand, the Charities Register can help you check registration and find reports. Registration alone does not prove that every part of its work is effective.

Use contact details you have checked. A familiar logo in a message is not enough by itself.

Ask about the work

What is the organisation trying to achieve?

Who benefits? How do those people help shape the work? What evidence does the charity use to understand whether it helps?

Ask about difficulties too. A clear account of a problem, and what changed because of it, can tell you something useful.

You do not have to become an expert in every field. You can ask for an explanation in words you understand.

Ask about a future gift

How does the charity use gifts left in wills? Does it accept restricted gifts? What happens if a particular project changes or closes?

Your adviser will need accurate details to identify the intended charity. The charity may provide suggested wording, but your adviser should check how it fits your will.

You can gather information without making a promise.

Stories and evidence

Imagine a charity showing a photograph of a smiling child. This is an imagined example, not a claim about a particular charity.

The photograph may tell you that a moment was happy. It cannot, by itself, tell you how the child's life changed, whether the help

continued, or what other children experienced.

A story can help us understand a person's experience. Reports, careful evaluation and feedback can help us understand more of the work.

Ask how the people in stories are treated. Do they have a choice about sharing? Are their dignity and privacy respected?

You can care about a person without needing access to every private part of their life.

Notice how you are treated

Does the organisation answer clearly? Can it say when it does not know? Does it respect a request for time or less contact?

If you feel rushed, pause. You can talk to an independent adviser. You can choose another organisation or decide not to proceed.

An inspiring cause can stand alongside a calm decision.

Keep a short record

Write down what you learned and what still needs an answer. Save the organisation's checked details where you can find them.

Choosing with confidence does not mean knowing everything. It means having enough understanding to make a thoughtful choice, and getting help with the parts that need expertise.

Pause and reflect

Choosing With Confidence

Write privately, talk with someone, or pass. You do not need to share financial details or make a promise.

What would help you trust an organisation with a future gift?

What have you checked? What remains unclear?

Reflection continued

How would you recognise pressure to decide too quickly?

One small step

Send one question to a charity using contact details you have checked. You do not need to disclose your plans.

My next step:

A time I could do it:

Optional group conversation

What makes an answer clear and useful?

Different Ways to Give

Once you have a cause in mind, you may wonder how a gift could fit your plans.

There are different arrangements to discuss. The best choice depends on your circumstances.

This chapter introduces some words you may hear. It does not provide wording to put in a will.

A set amount or a particular item

You might consider a stated sum of money or a particular asset. These are things to discuss with an adviser.

Your circumstances may change before the gift takes effect. An item may be sold. Prices may rise. The resources needed by your family may be different.

Ask what those changes could mean for your plan.

What is left

You may hear the word residue. This generally means what remains in an estate after debts, expenses and other gifts have been dealt with.

A gift may be arranged as a share of that remainder. Ask your adviser to explain the order of payments and what could affect the amount available.

There may be little left, or more than expected. A share does not promise a fixed outcome.

You do not need a suggested percentage from this book. Your responsibilities and resources are your own.

A purpose and room to act

You may want to support a charity's general work. You may have a particular purpose in mind.

Imagine someone who wants to support learning in one small community. This is a made-up example.

Years later, the community's needs may have changed. The named project might

have ended. A different kind of learning could be more useful.

Talk with the charity and your adviser about what is possible. Ask how restrictions would work, and what could happen if the original plan became unsuitable.

Your hope matters. Clear wording and practical flexibility may help others understand how to honour it.

Other arrangements

Some people consider giving through a foundation or another charitable structure. Such arrangements can involve fees, investment risks, rules and decisions about how funds are used.

They need careful explanation. Ask who controls the money, how grants are chosen, what costs apply and what happens if circumstances change. Do not assume a fund or investment will last forever.

Giving during your life is another possibility. It allows you to see some of the work you support. It also changes the resources you have available now.

Discuss what fits your situation rather than choosing because an arrangement sounds impressive.

Tax needs local advice

Tax rules differ between countries and can change. In New Zealand, gifts made through a will do not qualify for the donation tax credit that can apply to some gifts made during life.

Ask for advice about your own position. A tax benefit mentioned in a foreign article may not apply to you.

Make room for review

Plans should be checked when life changes. Your adviser can tell you when and how to review your will.

Learning the choices is a useful step. Choosing one can wait until you understand how it fits the whole plan.

Pause and reflect

Different Ways to Give

Write privately, talk with someone, or pass. You do not need to share financial details or make a promise.

Which words or arrangements would you like an adviser to explain?

How might changes in your life affect a future gift?

Reflection continued

What matters most about the purpose of any gift you are considering?

One small step

Write down one question about how a gift could fit your wider plans.

My next step:

A time I could do it:

Optional group conversation

Why might clear purpose and room to adapt both be useful?

Turning a Hope into a Plan

By now, you may have a cause you want to explore. You may also have a page full of questions.

That is useful preparation. You do not need every answer before arranging advice.

Choose one next step

You could find your existing will. You could ask an adviser about fees. You could arrange an appointment.

Choose something small enough to do. Put it somewhere you will see it.

The folder marked Important Things can otherwise remain important for years without ever being opened.

Prepare your questions

In New Zealand, it is useful to bring information about your assets, debts, intended recipients and relevant agreements to a will-making appointment. Your adviser can tell you what else is needed.

You can also bring the questions that came up while reading.

What duties do I have? How can I provide for the people who depend on me? Which property can my will deal with? What might happen if my circumstances change?

You do not need to put sensitive records in this workbook. Keep them securely and share them through the arrangements your adviser recommends.

Understand the whole plan

A charitable gift sits within a will that deals with other matters too. Ask for explanations of anything you do not understand.

You may hear the word executor. This is the person responsible for administering your estate. Discuss who could take on that work and what it involves.

Ask about preparation fees and possible costs of administering the estate. Ask how the will will be signed and stored properly.

This book's writing pages do not create a valid will. Do not use them as instructions for signing, witnessing or changing one. Let

your adviser guide those steps.

Make sure the charity is clear

If you choose to include a gift, provide the charity's checked legal details. Ask how the plan deals with a name change, merger or closure.

If you have a special purpose in mind, discuss it before the wording is settled. A charity's information can be helpful. Your adviser should consider the wording in the context of your full will.

You can keep plans private

Some people tell a charity about a planned gift. Others prefer not to.

You can ask what information would be recorded, how it would be used, and whether your wishes about contact and recognition will be respected.

You do not have to announce a gift to make it meaningful. A conversation with a fundraiser is not a substitute for making a valid will.

Return when life changes

Once a will is made, know where it is stored and ask how the appropriate person can find it.

Arrange reviews as your adviser recommends, especially when relationships, responsibilities or finances change. A plan needs to fit the life you have now.

One completed step can make the next easier.

Pause and reflect

Turning a Hope into a Plan

Write privately, talk with someone, or pass. You do not need to share financial details or make a promise.

What is your next useful step?

What questions will you take to an adviser?

Reflection continued

What would help you follow through without feeling rushed?

One small step

Choose a date to find your will, enquire about advice, or arrange an appointment.

My next step:

A time I could do it:

Optional group conversation

What makes a practical task easier to begin?
Keep financial details private.

What Would You Like to Keep Growing?

There may be something you would like to keep growing.

You might already know what it is. A child having the chance to learn. A person being cared for with patience. A patch of forest still alive with birds. A community having more say in what happens to it.

Or you might not know yet. That is a reasonable place to begin.

When we hear the word legacy, we can imagine something very grand. A building with a name above the door. A portrait. A speech in which somebody says we were remarkable.

Most of us would be pleased if the family remembered where we put the spare keys.

But a life leaves more than objects and instructions. We affect the people around us. Sometimes we know how. Often we do not.

Someone remembers that we listened.
Someone learned a skill from us. Someone
felt less alone because we took their
problem seriously.

These things are part of what we leave
behind. They matter whether or not there is
money to give.

A gift in a will is another possibility. It can
be a way to support something we care
about when we are no longer here to
support it ourselves.

What has mattered to you?

Before thinking about an amount, think
about a life. Your life.

Who helped you when you needed help?

What opportunity changed things for you?

What have you seen that you wish somebody
would put right?

There may be a cause you have supported
for years. Or something you have cared
about quietly, without ever making a
donation.

Perhaps a teacher gave you confidence.
Perhaps somebody cared for a person you loved. Perhaps you have watched people work hard and still have too few choices.

You do not need a dramatic story.
Something ordinary may have mattered very much.

The question is simply: what would you like other people to have the chance to experience?

A future that belongs to someone else

It can be lovely to imagine a gift doing good long after we have gone. But we cannot write every detail of somebody else's future.

The people who receive help will have ideas of their own. Their lives will change. The work that helps them may need to change too.

Imagine a community planning a small workshop. An outside supporter might see the tools and the building as the important part.

The people doing the work may also be thinking about electricity, transport,

customers, training and who will repair a machine when it breaks.

That is an imagined example. It reminds us that a useful gift needs to fit the life around it.

We can ask questions. Who chose this project? What do people need to make it work? Who will look after it? Can people say when something is going wrong?

Those questions need not take the joy out of giving. They can help our hope become something practical.

There is another future worth supporting too: one in which care remains available to someone who will always need it.

A person does not have to manage alone to deserve a good life. A gift can help support friendship, care and a place to belong. Care that people can rely on is worth carrying forward.

The people closest to you

Thinking about a charitable gift may bring you straight back to your family.

What will they need? What responsibilities do you have? What uncertainties are there?

These are important questions. Give them room.

There may be people to provide for, debts to pay, or matters that need careful advice.

You do not have to decide everything while reading a book.

You can want good things for your family and care about people beyond it. Working out how to express both may take time.

Where it is helpful and safe, you may want to talk with those close to you. You can explain what has mattered in your life and listen to their concerns. A conversation can build understanding, though it does not replace legal advice.

The decision should remain yours. Take time to understand your duties and choices.

A first step you can actually take

An inspiring thought can remain a thought for a long time.

We mean to do something about it. Then the car needs a service, somebody has a

birthday, and the folder marked Important Things slips behind the folder marked Other Important Things.

You do not need to solve your whole estate today. Choose one useful step.

You could write down the people and causes you want to consider.

You could find out more about an organisation's work.

You could ask what a will-making appointment would cost.

You could book that appointment and put your questions in a folder you can actually find.

If you already have a will, you could arrange to review it. Your life may have changed since it was written.

A qualified adviser can help you express your wishes and understand what your choices mean. The last chapter and its reflection pages can help you prepare for that conversation.

There is no amount this book can choose for you. Your circumstances are your own. Take

the time and advice you need.

Living it now

A gift for the future does not use up the possibilities of the present.

You can live some of what you hope to leave.

If you value listening, listen. If you value learning, help someone learn. If you care about a place, spend time understanding what keeps it alive.

And keep enjoying your own life. Have the meal. Tell the story. Take the walk. Laugh when something is funny.

There is room for generosity and pleasure in the same day.

You may never meet the people a future gift helps. They may never know your name. That does not stop their lives from mattering, or your contribution from being worthwhile.

Perhaps someone will have a safer place to live. Perhaps someone will have support to try an idea. Perhaps someone will receive the care their family hoped would always be there.

We cannot guarantee every outcome. We can make thoughtful choices about what we support and who we trust to carry the work forward.

So take a moment.

Think about what you have loved. Think about what you have received. Think about something you would be glad to see continuing.

If a gift in your will could be part of that, you can begin with one small action today.

Not the whole plan. Just the next useful step.

Something you care about may have more room to grow because you took it.

Pause and reflect

What Would You Like to Keep Growing?

Write privately, talk with someone, or pass. You do not need to share financial details or make a promise.

What would you be glad to see continuing?

What do you want to understand before deciding about a gift?

Reflection continued

What useful step will you take, and when?

One small step

Choose one action from this book. Write it down and choose a time to begin.

My next step:

A time I could do it:

Optional group conversation

What idea from this book would you like to carry into your life now?

Sources and further reading

A NOTE ABOUT THIS BOOK

This is the first edition. Practical guidance is for New Zealand readers and was checked against the sources below on 6 October 2026. Readers elsewhere should seek local advice.

The book uses questions, plain language and imagined stories to support thoughtful decisions. It does not promise that a particular message will cause someone to leave a gift. All named people in the chapter examples are imagined.

SOURCES AND FURTHER READING

Practical planning: Chapters 4, 8 and 9
New Zealand Law Society. Making a Will
and Estate Administration.

[https://www.lawsociety.org.nz/for-the-public/
common-legal-issues/making-a-will-and-estate-administration/](https://www.lawsociety.org.nz/for-the-public/common-legal-issues/making-a-will-and-estate-administration/)

Checking a charity: Chapter 7
Charities Services. Donate safely.

<https://www.charities.govt.nz/charities-in-new-zealand/donating-to-a-charity>

Charities Register:

<https://register.charities.govt.nz/>

Tax: Chapter 8

Inland Revenue. About donation tax credits.

<https://www.ird.govt.nz/income-tax/income-tax-for-individuals/individual-tax-credits/donation-tax-credits/about-donation-tax-credits>

Giving and personal meaning

Bizzarri and Cardinali (2023). Review of charitable bequest research. DOI:

10.1002/nvsm.1792.

James and Routley (2016). Living donor stories and bequest intentions. DOI:

10.1002/nvsm.1549.

James (2015). Family tribute and charitable bequest interest. DOI: 10.1002/nml.21141.

These studies inform the reflective approach. Findings about stated interest or intention do not establish completed gifts or eventual benefits.

Continuing benefits and local participation:
Chapters 5 and 6

OECD (2021). Applying Evaluation Criteria Thoughtfully. DOI: 10.1787/543e84ed-en.

Mansuri and Rao (2013). Localizing Development: Does Participation Work? World Bank.

Banerjee, Duflo and Sharma (2021). Long-Term Effects of the Targeting the Ultra Poor Program. American Economic Review: Insights. DOI: 10.1257/aeri.20200667.

These sources support asking about context, participation and continuing benefits. A successful programme in one setting does not guarantee success elsewhere.

About the author

Stuart Corlett is a New Zealand author, speaker and charitable fundraiser. His work among communities in Thailand and Shan State, Myanmar, has shaped his writing about care, loss and the ways people help one another.

His easy-reading Loss books include *Still Missing You*, *One Life, Well Lived*, and *Seeing Someone Else's Pain*.

What would you like to carry forward?

A kindness. A chance to learn. Care for someone who needs it. A place where people can belong.

We all leave something through the lives we touch. A gift in a will can be another way to help what we love carry on.

In *Legacy*, Stuart Corlett invites you to reflect on the people and causes that have shaped your life. With warm stories, plain language and gentle humour, he explores how to choose thoughtfully, care for those closest to you, and take one useful step towards a plan.

Each chapter includes reflection questions and space to write. Read on your own, or share the journey with a group.

A hopeful invitation to think about what matters - and the future you might help make possible.

