

COVERED!

Fife Society for the Blind Newsletter Spring/Summer 2009

Hello everyone, and a warm welcome to this Spring/Summer edition of the Society's newsletter.

The newsletter contains welcome news regarding the success of the campaign to persuade the government to change the rules regarding people with a serious sight loss who were unable to access the higher mobility component of the Disability Living Allowance. For further details please see the articles by Alan Suttie and Claire Chue Hong.

Details of this year's holiday can be found in Amanda Graham's article, and let's all hope that the holidaymakers enjoy better weather than they had last year in Peterhead.

Can I please draw your attention to the Technology Day, which the Society is holding on Wednesday 1st July between 10.30 am and 3.30 pm, when you will have the opportunity to see and try all the latest gadgets and gizmos. When you visit the Centre on the Technology Day you can also find out about the range of specialist courses which are on offer. So please make a date in your diary to visit the Centre on Wednesday 1st July.

The article about Lucentis treatment gives the patients point of view about the procedure and the arrangements of getting to and from the hospital. By all accounts the patient seems well pleased with both the treatment and the service provided by Queen Margaret Hospital. I know from first hand experience that the quality of service provided is first class. Dr. Styles and Sister Grant and their respective staffs are to be congratulated on carrying out their duties in such a professional manner.

The Society is indebted to Lynn Melville, a partner in Murray, Donald, Drummond, Cook LLP; Solicitors in St Andrews for the article entitled "Do I really need to think about writing my Will today?" The article is very informative and sets out clearly why you should consider writing a Will if you do not already have one, or updating your current Will.

I hope that you find this issue of "Covered!" both interesting and enjoyable, and that you have a good summer.

...and finally, why not tell us about what you get up to during the summer, write a short article for inclusion in the next newsletter. I will raid the editor's wine cellar for two bottles of wine for the best article printed.

Ron Oliphant - Editor

NEWS FROM OUR CHIEF EXECUTIVE – ALAN SUTTIE

It is good to celebrate success and through the efforts of many people I am delighted to report on initiatives that will make a difference to the lives of many blind and partially sighted people in Fife.

Under the facilitation of Claire Chue Hong the Fife Forum of Visually Impaired People have been working hard to take up issues that we are all concerned about. She will tell you later about success with Fife Council's Transportation Service and with Stagecoach Buses.

At a national level, many of you have been supporting our work with the RNIB campaign to get the Government to change the rules which prevented people

with a serious sight loss from accessing the higher mobility component of Disability Living Allowance. The new rules will come into force in 2011. As we get more details about the changes we will keep you informed.

I often hear concerns that too many of our services are based in Kirkcaldy at the Sensory Impairment Centre. We are committed to getting more of what we do closer to where you live and Liz Reid has been working on a programme to pilot new ways of working in areas such as Taybridgehead. We hope that this will demonstrate ways of working in localities so that we are more easily accessible. For those of you who live in North East Fife we have reached a new agreement with Elmwood College which will help us to replicate some of our Kirkcaldy based facilities in Cupar.

What all this demonstrates is the importance of letting us know about your concerns, ideas and ways in which we can be more responsive to your needs.

RECREATION AT THE READY!! SPRING INTO ACTION! AMANDA GRAHAM

I hope you're all raring to go, as our summertime activities are about to start. Here is some information on the social and recreational activities on offer.

We've certainly not been hibernating during the winter months, with all our social groups across the kingdom being very busy. Thank you to all the volunteers, helpers and drivers who turn up every week, we couldn't be without your help or invaluable support!

Holiday

This year's trip we are going to lovely Llandudno in Wales. We are staying at The Belmont Hotel, which is a specialist hotel offering holidays for people with a visual impairment.

Llandudno is nestled between the towering headlands of the Great and Little Orme. The town offers wonderful

shopping on the level and there is a grand promenade and Victorian pier. The mountains of Snowdonia are only a few miles inland along with Chester and Isle of Anglesey.

The tour operator is Fitzcharles Coaches. The dates are 14 – 21 October (7 nights and 8 days). The cost is £ 422 - including all coach travel, excursions, dinner bed and breakfast, and travel insurance. We take our very own experienced sighted guides so come along for a jolly holiday.

If you would like to know more then please get in touch. A deposit of £30 is required to secure a place.

Bowling

Good luck to Eleanor Clark who is off to Australia this month to represent Scotland. She is competing in the World Blind Bowling Championships. This is a great honour and achievement. She is sure to come back with a trophy.

The Bowling season is starting again so give it a try even if you have never played before. You will be made welcome at groups in Kirkcaldy, Dunfermline, Cowdenbeath, St Andrews or Leven.

The Fife Bowling Championships will be held in Cowdenbeath in September.

Curling

The VICKS curling group is now affiliated to Royal Caledonian Curling Club. New members have come along and made good progress. The group meets at Kinross on Mondays and fully qualified coaches are there to pass on their skills. The VICKS AGM is to be held at the FSIC on 1 June 2009.

Dominoes

The Inner Wheel Rose Bowl Competition is to be hosted by Kirkcaldy Social Group this month. Glenrothes were the winners in 2008 so the other teams will be keen to get their names on the cup this year.

Rambling

The first ramble was on 25 April at Heatherhall Wood Ladybank. We have an

enthusiastic and dedicated group of volunteers who have put a very varied programme together so if you want to join us get your boots out. All new members welcome.

Swimming

This group meet every Tuesday at the Fife Institute, Glenrothes. A huge thanks to everyone involved. You are a "splashing" lot.

Social Groups

The Social Groups will be breaking up for the summer. This allows the volunteers and drivers to have a well-earned rest. Thanks to you all.

Telecare

Are you a good listener? Could you spare an hour during the week? You could be the very person I am looking for. This offers a telephone service from one VIP to another.

Under 60's

This group meet once a month – interesting venues and company. Thanks to Brian Craig who has worked enthusiastically and tirelessly to keep this group going. He is going to have a break from the organising side.

Golf

The Scottish Disability Golf Partnership have organised a free event at Wellsgreen Golf Academy on 16 May. There is also an event at Scoonie Golf Club on 10 May at a cost of £20.

For details of both events contact Jim Gales ASAP - Telephone 01334 650963 or the office for an entry form.

Audio Described Theatre Performances, Events & Touch Tours

Venues In Edinburgh And Glasgow

Artlink organises descriptive tours in galleries and museums – contact Susan for more information on 0131 229 3555

Places you can access are:

National Gallery, Edinburgh – Turner in Italy, 20th May 10.00 am to 3.30 pm

National Museum of Scotland, Edinburgh – Free sound guides are available

Kings Theatre, Edinburgh – "The Steamie", 3rd October, 2.30 pm. Audio described.

Blind curlers team victorious in first Bonspiel

A team of blind and visually impaired curlers competed in their inaugural Bonspiel on Saturday 11 April, against a team from the Scottish Wheelchair Curlers at the Green Hotel Kinross. As a conclusion to the 2008/9 season, the match was organised by coaching staff based at Kinross.

The team of players, included Frank Goodison (Skip) from Perth, Jim Gales from Springfield, Bernadette Walsh from Buckhaven and David Ross from Inverkeithing.

The "Wheelies" team were Mike Thomson (Skip) from Kirkcaldy, Willie Harrison from Freuchie, Maria Duncan from Glenrothes and Ross Hatten from Kennoway

The result of 11 to 4 in the blind curlers favour went as follows -

Blind Curlers	0	0	1	1	2	6	1	0
Wheelchair Curlers	1	1	0	0	0	0	0	1

There are now two blind and several wheelchair groups established and we are actively encouraging other groups and individuals to get started around Scotland. Anyone can have a go at curling regardless of disability or lack of ability and should give it a go. The RCCC, at a recent coaching event at Kinross, were actively encouraging new coaches to participate in assisting disabled people, so we hope to organise more training sessions and curling opportunities in the coming seasons.

**TECHNOLOGY DAY – WEDNESDAY
1ST JULY 2009
HAZEL WHITE**

Did you miss Sight Village in Glasgow? Don't worry. Fife Society for the Blind is hosting a Technology Day. The following exhibitors will be attending:

Sight and Sound
Optelec
Humanware
George Kay with the new colour
Geddes Reader
British Wireless for the Blind Fund

Come along and try out the various gadgets. There will be a range of electronic magnifiers, a GPS system, reading machines, mp3 players, etc. The centre will be open from 10.30 am to 3.30 pm on Wednesday 1st July.

All welcome. For further information contact Hazel White.
Telephone (01592) 583272 or email hazel.white@fsbinsight.co.uk

**FIFE FORUM UPDATE
CLAIRE CHUE HONG**

I am pleased to feedback that the forum is moving forward on several issues. As you may be aware we have been supporting RNIB's campaign for higher rate DLA and have gained the support of local MPs Lindsay Roy and Willie Rennie who have both signed the new EDM (Early Day Motion).

We have also established regular contact with Fife Council's Transportation Department and will be having quarterly meetings with them to discuss any new developments regarding transportation (this includes pedestrian crossings, lighting, and road safety) and for us to bring up any concerns on behalf of visually impaired and blind people in Fife. If anyone has any issues regarding pedestrian crossings or any other transportation issue that comes under Fife Council's remit please contact me directly and I will bring up the matter with the relevant transportation officer within the Council.

If you are registered Blind or Partially Sighted, we are hoping to enclose with this newsletter, a special card from Stagecoach which will be used to accompany your concessionary travel pass and a wallet to place both of them in. I met with a representative from Stagecoach to discuss the difficulties visually impaired and blind people have in using buses and one of the solutions we came up with was a card which explains that the person carrying the card is visually impaired. Upon showing this to the driver they will be able to provide assistance to place the card on the reader and to find an available seat on the bus. I hope this will avoid the embarrassment of having to explain to the driver that you require extra help. If you encounter any problems please let us know.

As always if you have any issues or concerns you wish us to look into please get in touch. The forum is there to represent you and to campaign on issues that affect visually impaired and blind people across Fife but we need you to get in touch and let us know what you think we should be addressing.

**LEARN SOMETHING NEW TODAY! -
GEMMA KIRK**

Fife Society for the Blind provides a range of specialist courses for Visually Impaired People. Some of our courses include:

Keyboard Skills - Learn to type without visual access to the keys. Learn to build up a good typing speed.

Word Processing - Learn to use Microsoft Word with your preferred specialist software, e.g. Jaws, Zoomtext or Supernova. An assessment would take place before starting the course to decide which software is best suited to your needs.

Braille - Learn to read and write Braille at a level and pace suited to your needs. The course can be offered via our centre or home based tuition.

The costs of these courses can be covered by ILA funding.

For more information, please contact Gemma Kirk or Hazel White on 01592 583272 or email Gemma.Kirk@fsbinsight.co.uk

THE TORCH FELLOWSHIP IN FIFE

It is planned to establish a Torch Fellowship in Fife.

A Torch Fellowship is a non-denominational Christian group organised by local Christians. Currently there are some 130 Fellowships in the UK. The purpose of the Fellowship, intended primarily for visually impaired people, is to provide an environment of friendship and activity where both sighted and visually impaired people can get together where vision is not an issue and social exclusion can be avoided.

Most Fellowships are led by visually impaired people fully involved in planning and organising the activities. It will become an organisation where visually impaired people will be able to come together from time to time to make friends, exchange knowledge and experience and encourage each other.

The Fellowships generally meet once a month at various locations around Fife as well as at other events that are identified and organised by the members. The meetings are informal in style with a programme adapted to suit those who belong. Large print, Audio and Braille song books and other literature are used and some refreshment is provided.

Membership is open to all ages, with or without any visual impairment, including those with multiple disabilities and irrespective of their beliefs.

The costs of the Fellowship are found from donations and through prayer. Torch does not run fund raising programmes but relies on faith in God to provide the means.

Many Groups have other activities to suit local needs and interests. Some are able to arrange to visit homes between meetings. Other organise outings and even house party style holidays - some at the Torch Holiday and Retreat Centre in scenic Sussex.

A meeting is to be held at Collydean Granary Baptist Church, Glenrothes on Monday 20th April at 19:30 when Dave Palmer from Torch is a guest speaker and will explain the ideas behind the Fellowship. Please contact us on 01592 630342 or email to peterperrie@aol.com if you need further information.

A PERSONAL EXPERIENCE OF LUCENTIS TREATMENT

In January I found my vision hazy and although I had recently been to the optician, I went back for another eye test. The optician referred me to the hospital. I got an appointment for Queen Margaret Hospital 10 days later, and then started treatment the following week. It was all as quick as that!

I was very apprehensive with regards to the Lucentis, but have found it to be quick, painless and no problem at all. (Lucentis is a drug used in injection form to try and stop leakage from abnormal vessels in wet type macular degeneration, thus aiding stabilisation and in some cases improving on vision). I have had 3 injections so far, and I have found everyone to be very pleasant, it is quite a social occasion and the staff are very efficient.

Transport is provided, which is a great comfort for me. A taxi picks me up and takes me to the Cataract Unit in Dunfermline where I get checked in, then I get my blood pressure and blood sugar levels (I am diabetic) checked. I sit with other people getting the same treatment. While we are waiting we get refreshments and several eye drops in preparation for the injection.

I change into my cotton nightwear, and put on slippers and a dressing gown. Then when called on, I go into the

theatre. The procedure, which I find to be painless, doesn't last long at all. Then back to the waiting area for a sandwich and another drink and chat. It is very sociable. Then the taxi back home again. I haven't had any after effects, assessments are ongoing just now, and I am very pleased with the service.

VOLUNTEERS CORNER

LIZ REID

After an Autumn and Winter of suffering a persistent cough and a bout of bronchitis, it's wonderful to feel the first rays of sunshine while at the same time feel the blast of cold winds coming from Siberia! Well, we do live in Scotland and as they say here in Kirkcaldy, 'aye this is Links Market weather and ner cast a cloot till May be oot!' While these folk sayings and colloquialisms are all very well, a warm, sunny summer, good health and enquiries from volunteers about the various volunteering opportunities that we have at FSB would be very welcome.

Minibus Drivers

We welcome 2 new mini bus drivers John Thomas and Isobel Fury aboard. They successfully sat their Midas (Minibus Drivers Awareness Scheme) and are currently driving blind and partially sighted people to their clubs in Glenrothes and Leven. On the subject of minibuses etc, 1 or 2 of the Society's long established minibus drivers are coming up to the magic age of 70 and while able to driver the society's bus beyond this age by getting the ok from the DVLA at Swansea and the all clear from their GP, they cannot drive a Council minibus. Occasionally, it is necessary to hire another minibus so you've guessed it...we could still do with 1 or 2 more volunteer drivers. A vital role enabling people to get out socially for a couple of hours in the week.

Drivers Annual Document Check

I have set aside Monday 25th and Tuesday 26th of May for the annual check of all car drivers' motor insurance and drivers' license documents. I'll be in the office at Wilson Avenue where you can

pay a wee visit say hello and I shall photocopy all the necessary documentation. So, if you're involved in any kind of driving with FSB, particularly carrying passengers then I would appreciate a visit. This excludes minibus drivers who I saw earlier in the year. However if you have recently changed your Insurer or had your driver's license altered i.e. recent speeding points etc then I require seeing them. Thank you for your co-operation in this important matter.

Low Vision Clinic Kirkcaldy and Macular Clinic Dunfermline

Visually Impaired Volunteers (VIVs) at the low vision clinics held in Kirkcaldy, play a vital role by offering support to patients while they wait to see the Ophthalmic Specialists. It is with sadness that I report the death of VIV Lillian Wales earlier on this year. She made many friends here in the Society and helped put many people at ease and showed by example, that even with a sight loss, you can still play an active part in your community. Lillian was involved in many projects throughout her life. It seems fitting to mention VIV Margaret Braid who is a well-known figure at FSIC – she's been pretty poorly recently and we miss her going about the building, helping at the clinic, doing tours etc with visitors. We send our very best wishes to her.

FSB have been operating a similar pilot scheme at the Tuesday afternoon Macular Clinic in the Queen Margaret Hospital, Dunfermline. Through an initiative brought about by Dr Anne Sinclair, 2 VIVs have set up an information table with leaflets about the services that the Society offers to people experiencing sight loss. I'm sure that this voluntary service will prove to be as beneficial as the Low Vision Clinics are in Kirkcaldy. All the same, it relies on the goodwill of our 2 VIVs, if you think you would like to give something back and can spare a couple of hours a week at either the Kirkcaldy or the Dunfermline clinics please get in touch.

The Dunfermline clinic would particularly suit someone who has low vision or registered partially sighted and with good mobility.

Befriending Project

There are still a number of partially sighted and blind people in various parts of Fife who would benefit from a weekly or fortnightly visitor to have a chat with. If you can spare a couple of hours to relieve the isolation and loneliness, get in touch.

Social Groups

Members of Baldrigeburn Blind Social Club in Dunfermline meet on a Tuesday morning and could do with an extra pair of 'female' hands to assist members. Doubling up as a relief escort on the bus now and again would be advantageous too. (I wouldn't turn away enquiries from male members!)

Tandem Bike- Front Rider Wanted!

A last minute request just received for a sighted front rider to accompany a partially sighted female with good guiding and mobility skills on a tandem bike. She has a wealth of experience in this hobby/sport and will provide you with all the necessary skills that you will need. Initially this may be just a one or two off but it might lead to something a bit more. Curious, or know a person who would be up to the task then get in touch. Male or female enquiries welcomed.

Volunteer Reward and Recognition Event

By the time many of you have received this latest edition of 'Covered', many of our volunteers will have enjoyed an evening in the Royal Hotel, Dysart where their efforts will have been recognised. Watch this space in the Autumn edition to find out who got what for doing what and being where and for how long! Yes, it's gold star time or name and shame! Seriously, every one of our Volunteers is simply the salt of the earth and the best! We thank Central Taillift Services of Inverkeithing for their generosity in sponsoring this event.

Community Involvement Project

As part of the Society's development programme into our 3 priority areas of Kirkcaldy East, Lochgelly and the Taybridge area, we recently hosted an 'Awareness' evening in the Blyth Hall, Newport On Tay. While, turn out to this was low, I firmly believe that through a few people, we can engage with both sighted and partially sighted to form new partnerships that will, hopefully through time, help us all to benefit from each other and have a more enriched community for that.

I have a database that includes a lot of what is going on in these 3 areas from coffee mornings to pottery classes so if you want to know more please contact me.

And finally, there's an awful lot going on whatever part of Fife you live in and if you can help or join inwell you know what to do by now...pick up the phone.

Fundraising

Below is a list of Street and Store collections in 2009 still to occur:

Sat 9 May Somerfield Store,
Cowdenbeath
Sat 30 May Scottish Co-op and Main St,
Anstruther
Sat 06 June Main Street, Dalgety Bay
Sat 20 June High Street, Dunfermline
Sat 11 July High Street, Leven
Sat 18 July Morrison Store, Glenrothes
Fri & Sat 7/8 Aug Tesco Store & Main
Street, Cupar (TBC)
Fri & Sat 21/22 Aug Tesco Store, Rosyth
Fri & Sat 4/5 Sept Dobbies Garden
Centre, Dalgety Bay (TBC)
Sat 19 Sept Tesco Store & High Street,
St Andrews (TBC)
Fri 2 Oct ASDA, Dalgety Bay
Sat 17 Oct Kingdom Centre, Glenrothes
(TBC)
Sat 14 Nov The Postings Centre &
Kirkcaldy High Street (TBC)

There are quite a few dates not confirmed and I would advise anyone who wishes to help out, to contact the office where we will keep you updated on what's happening where. One thing, we do need

is your help...don't leave it to the chosen few.

If you know someplace, an office, a shop, a pub or a hotel where we can place one of our static collection boxes then please let us know. It's even more important in these financially unsure times to keep the money coming in to ensure the good work that is going on all over Fife continues.

DO I REALLY NEED TO THINK ABOUT WRITING MY WILL TODAY?

The simple answer to this question is yes. In the words of Benjamin Franklin "In this world nothing can be said to be certain, except death and taxes". Whilst I hope that everyone reading this article has a long and happy life, the best advice is always to prepare a Will.

During my years in practice I think I have heard every excuse for postponing the day when you have to consider who should inherit your estate when the inevitable day arrives – "my husband/wife will get it all anyway", "I don't own enough to need a Will", "I'm too young to think about my death" and "I don't want to think about it, that might just make it happen sooner!".

If you die without a Will you are said to have died "intestate". In Scotland the law relating to the succession to an intestate estate is governed by the Succession (Scotland) Act 1964. This Act sets out a number of rules and formulas for working out who inherits a deceased's estate. In terms of this Act, a surviving spouse or civil partner is entitled to what are known as "Prior Rights" in the estate. These Prior Rights are a claim to the main residence to a maximum value of £300,000, the house contents to a value of £24,000 and a cash sum. The value of the cash sum varies depending on whether the deceased is survived by children or not - £42,000 where there is a child or children and £75,000 when there are none.

If any surplus estate is left after payment of the Prior Rights, the next stage is to calculate what are known as "Legal Rights". Legal Rights are payable from

the moveable element of a deceased's estate namely, everything except the heritable property/bricks and mortar. Legal Rights are only payable to a surviving spouse/civil partner and/or children (or grandchildren if the deceased's child predeceased him or her). The Act states that where a deceased is survived by a spouse/civil partner and children then they are each entitled to a one-third share of the moveable element of the estate. It should be noted that the children inherit this one-third share as a group so that if there are three children each child would inherit a one-ninth share (a third share of a third share). However, if the deceased is survived by only a spouse/civil partner or children then they are entitled to a half share of the moveable estate. So what happens to the remaining one third or one half share of the moveable estate? This is dealt with under the rules relating to what is known as the "Free Estate".

The Free Estate is what is left in an estate after Prior Rights and Legal Rights have been settled. As Prior Rights and Legal Rights are only paid to the surviving spouse/civil partner and children, the Free Estate could be the whole estate if the deceased left no spouse/civil partner or children. The Succession (Scotland) Act 1964 sets out an order of succession and one must simply work through that list and identify who should inherit. The order of succession is 1) children 2) parents *and* brothers and sisters 3) brothers and sisters (if no parents) 4) parents (if no brothers and sisters) 5) spouse 6) uncles and aunts and 7) grandparents and so on to include the wider family.

One other point to cover when dealing with intestate succession is the position of cohabitants. The Family Law (Scotland) Act 2006 came into force on 4th May 2006. This Act, amongst other things, fundamentally changed the law in Scotland for cohabiting couples. A "cohabiting couple" is a man and woman who are living together as if they are husband and wife, or two persons of the same sex who are living together as if they are civil partners. Under this Act a

cohabitant has a right to apply to the Court for an award from a deceased's estate if the deceased died without leaving a Will. The survivor can apply to the Court to ask it to consider awarding him/her a share of the assets in the estate. The applicant may be awarded either a capital sum or a property transfer out of the deceased's estate. This application must be made within 6 months of the deceased's date of death. The Act states that the cohabitant will never receive more than if they had been the spouse or civil partner of the deceased (namely the amount a spouse or civil partner would have received under Prior rights and Legal Rights).

It should be noted that cohabitants are different from Civil Partners. A Civil Partnership is the relationship introduced by the Civil Partnership Act 2004 and is often referred to as a same sex marriage (although legally speaking it is not a marriage). This Act gave Civil Partners the same succession rights as spouses.

I hear you asking "So why should I prepare a Will when the Succession (Scotland) Act 1964 seems to have it all covered?" Well there are a number of reasons why it is better to write a Will and not rely on the provisions of the Act. The first, and as I see it the most fundamental, is that we work long and hard to accumulate our wealth and it seems extremely laid back not to take the time to set out who should inherit those assets. The second is the linked to the cost of winding up your estate after your death. If you die intestate and the whole of your estate does not pass to your surviving spouse/civil partner then your Executors must obtain an insurance policy known as a bond of caution. The premium for this policy is based on the value of your estate and can cost several hundred pounds. The last reason is one relating to your family and personal circumstances. It may be that there are reasons why you would not want your estate to pass to your spouse/civil partner and would prefer than it passes to the next generation. Also, whilst you may love and care for your siblings would you want them to inherit your estate?

When considering what should be included in your Will the starting point is who should be appointed as your Executors. Executors are the individuals who will provide the Solicitor with all the information required to complete the papers to be lodged with the Court and the Inland Revenue. They are responsible for distributing your estate to your named beneficiaries. Ideally you should appoint more than one Executor and they should be the same age as you or younger. There is nothing to prevent one of your beneficiaries being appointed as one of your Executors.

Those who benefit from your estate can either receive a legacy (a specific item or a cash amount) or a share of the residue of your estate. The residue of your estate is what is left after debts, funeral expenses; Inheritance Tax and legacies have been paid. The Will should include initial beneficiaries and substitute beneficiaries who will inherit your estate if your first named beneficiaries predecease you.

It should be noted that Scots Law does not allow a person to disinherit their spouse/civil partner and/or children. The Legal Rights referred to above can be claimed by a spouse/civil partner and children even where a deceased left a Will. In the event that a deceased left a Will leaving his entire estate to charity but was survived by a wife and children, the wife and children would each be entitled to claim a third share of the moveable element of the estate. The right is an automatic one and one that does not have to be claimed by the family in a Court action.

In addition to all of the above when discussing Wills with clients I need to know what assets form part of their estate and the approximate value. The reason for this is so that I can ascertain whether the client requires Inheritance Tax planning advice. The Chancellor's announcement regarding the Transferable Nil Rate Band in October of last year meant a fundamental change to Inheritance Tax planning. The basic principle is that if a spouse/civil partner

inherits his or her spouse or civil partner's estate then on that person's death they will have not only their own Nil Rate Band (currently £312,000) but also their partner's Nil Rate Band. Based on current figures, this means that the value of the assets would have to exceed £624,000 before Inheritance Tax is payable.

I hope that this article has provided sufficient food for thought. Please contact me if you have any questions or if you would like to meet to discuss your own Will.

Lynn Melville
Partner
Murray Donald Drummond Cook LLP,
St Andrews
Telephone: 01334 472291
E-mail: lmelville@mddc.co.uk

200 CLUB DRAW RESULTS

October, 2008

1 st	I Taylor	£215.00
2 nd	J McMillan	£43.00
2 nd	M Baird	£43.00
3 rd	M Thomson	£25.80
3 rd	E Tribe	£25.80
3 rd	E Russell	£25.80

November, 2008

1 st	M Dorward	£213.75
2 nd	M Gray	£42.75
2 nd	M Baird	£42.75
3 rd	E Hanna	£25.65
3 rd	I Walker	£25.65
3 rd	E Rippin	£25.65

December, 2008

1 st	E Diston	£850.00
2 nd	I Johnston	£42.50
2 nd	E Reed	£42.50
3 rd	C Bell	£25.50
3 rd	M Lannan	£25.50
3 rd	R Cunningham	£25.50

January, 2009

1 st	M Bryce	£213.75
2 nd	C Morrison	£42.75
2 nd	W Suttie	£42.75
3 rd	A Ednie	£25.65
3 rd	M Gray	£25.65
3 rd	M Taylor	£25.65

February, 2009

1 st	R Whiteford	£212.50
2 nd	B Francis	£42.50
2 nd	B Cunningham	£42.50
3 rd	H White	£25.50
3 rd	E Horne	£25.50
3 rd	J Hitchen	£25.50

March, 2009

1 st	C Carswell	£212.50
2 nd	M Gray	£42.50
2 nd	M Dorward	£42.50
3 rd	B Thomson	£25.50
3 rd	A Reid	£25.50
3 rd	C M Wilkosz	£25.50

There are still a few numbers vacant in the 200 Club, so if you are not a member, why not purchase a ticket, the odds of winning are much better than Lotto and you will be helping to raise funds for the Society.

The contact details for the Society are as follows:

Fife Society for the Blind
 Fife Sensory Impairment Centre
 Wilson Avenue
 Kirkcaldy
 Fife
 KY2 5EF

Telephone: 01592 583272

E-Mail: info@fsbinsight.co.uk

Web: www.fsbinsight.co.uk

