

U3a Family History Legacy: What are we going to leave behind?

Two Banbury u3a Family History Group meetings on this topic led to a main meeting in July 2015 and a further meeting in 2016. In shared learning sessions with an informal atmosphere, members soon came forward with vital information and the recollection of experiences that they hoped others would benefit from. A further presentation was made to the Brackley U3A Family History group in 2017. Key points collected from these discussions included:

- Making a **will** is absolutely essential, as is encouraging our children to do the same. Wills are best kept simple and updated regularly. Charity bequests should be set amounts, not in percentages of an estate. With solicitors, negotiate a fee before proceeding.
- Obtaining **probate** is straightforward without legal help, but with or without can take months. Executors should be able to access easily all the information they need.
- **Inheritance tax** is being paid by an increasing number of people, so the rules need checking, especially as, if liable, the tax has to be paid before those who inherit can receive what is left to them.
- Collections of **family photographs** are often neglected, lacking information about who is on them. An acid-free pen (Zig Millennium fineliner around 0.3 mm) could be used to write identifications on the back of photographs. There are now many ways to digitise, present and share them. The printing of important digital photographs should increase their chance of long-term survival.
- A simple way of passing on collections of **memorabilia** is in a suitably labelled stiff box (available from stationers). They are likely to contain material of interest to future family historians e.g. school reports, certificates, letters, cards, newspaper cuttings etc.
- A '**Life Book**' is a pack of information for descendants to use when dealing with your death including personal and financial information, contacts, document locations, online presence and funeral requests. A blank life book has been developed, using a Microsoft Excel spreadsheet format, so it can be edited to suit individual needs as well as easily updated. Age UK has provided another version.
- Some people have started to write their **life stories** for future generations but if you fancy starting, there are no rules on how to do it, but plenty of advice available.
- When it came to **house clearances**, the value of reputable auction houses to value and sell unwanted items was highlighted as was the surprising variety of items that charity shops welcome. There are a range of organisations willing to take away unwanted furniture. 'Wish lists' of who should have what after your death, and why perhaps they have sentimental value, are easy to write and include in your documentation. There were warnings of the cessation of financial accounts, including insurance policies on death and concern about those you leave behind exclusively online.
- Your **digital legacy** is becoming increasingly important. Some people have a digital executor or sentences in their will regarding digital legacies. However, it's important not to include passwords in the will itself, as that document will become a matter of public record. Most people now have multiple online accounts, so a small address book can contain all your log in details and passwords, including the pin numbers etc. for your devices. Tell someone where you keep it! Digital assets, such as photographs, music and films you've bought online, and items stored in the cloud may also form part of your possessions. If you have social media accounts, you can also request specific people to delete or take these over on your behalf.
- Your **family history notes and collections** may or may not be of interest to others so need organising!.