

GIVE SOMETHING IN RETURN



Photograph by Thorenfeldt

IT'S BETTER TO LIGHT A CANDLE THAN TO CURSE THE DARKNESS

TO EVERYONE WHO CARES

There are around 5000 people in Norway at this time missing one or more limbs as a result of dysmelia (congenital limb loss), disease or accidents (trauma).

Many cope well with their amputation, although it always feels brutal at the time. Luckily, the initial dismay can be put behind you, but that many amputees have suffered a reduced quality of life cannot be denied, which is where dedicated healthcare personnel and a supportive family make an invaluable contribution to a full worthwhile life.

”It’s better to light a candle than to curse the darkness” This is our MOMENTUM motto. We work to give people of all ages with limb loss, whatever the cause, a better life. We do so by promoting innovative Research; by actively working for better quality care

at all levels; and most importantly as peers, extending a helping hand to anyone who needs it. Our aim is that no amputees or their families should feel that they have been left to fend for themselves, but will be welcomed by an experienced friend who cares and has lost a limb himself or herself.

We thank everyone who has supported MOMENTUM and our work over the years, and helped us produce this booklet. Any donation in support of our future work will be most gratefully received.



A handwritten signature in black ink, appearing to read 'Nils-Odd Tønnevold'. The signature is fluid and cursive, with a large loop at the end.

Nils-Odd Tønnevold,
Chairman



GIVE SOMETHING IN RETURN – SUPPORT MOMENTUM

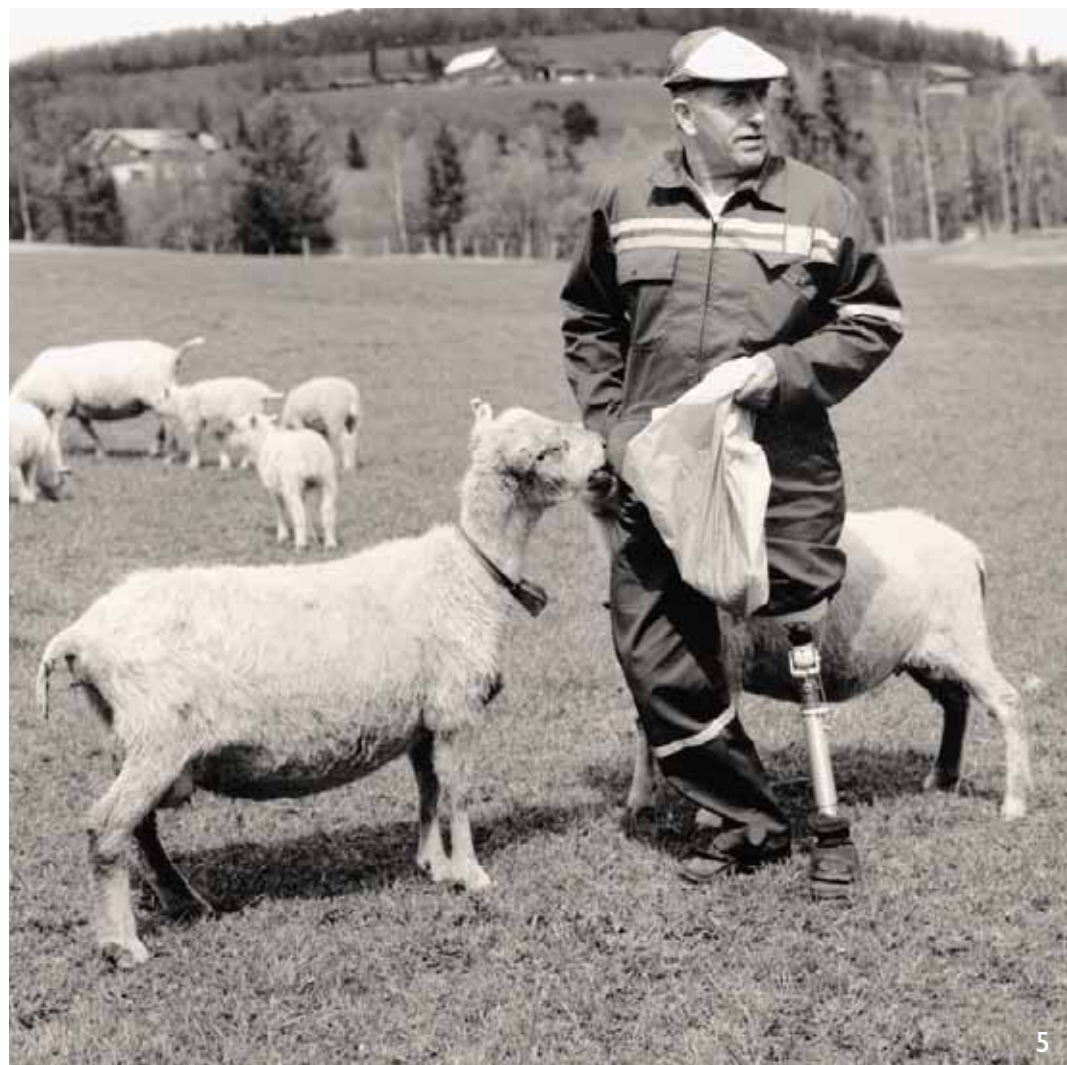
You can support MOMENTUM by enrolling for voluntary work and/or by making a financial donation now, or in your will. Your donation will make it possible for us to help more amputees and their families to avoid being overwhelmed by physical and mental pain, problems and difficulties, enabling them to function as well as possible - by taking part and doing their bit as worthy citizens, capable of achieving as much as possible on their own terms in education, employment and recreation.

WHY SUPPORT MOMENTUM?

You will be supporting a good cause that's tax-deductible. MOMENTUM is on the list of approved organisations that you can give tax-deductible donations to. Here's how:

Pay your donation to MOMENTUM's account using account no. 2095.49.74503 stating "donation" and your social security number under "amount refers to" along with your name and address. The rest is automatic. To qualify for tax deduction, the total donation must be minimum NOK 500 during a fiscal year. The maximum amount that qualifies for tax deduction is NOK 50,000 per year per donor. You can donate more, but will only qualify for tax deduction on the first NOK 50,000.

Please call MOMENTUM on +47 40 00 43 60 or send an e-mail to info@momentum.nu if you have any questions.



INHERITANCE ACCORDING TO THE LAW

The sharing out of an inheritance according to the law is absolute to a certain degree. This applies to the inheritance rights of spouse and heirs (children, grandchildren and great-grandchildren) according to the law, known as 'statutorily prescribed share'. Anyone making a will can only leave the statutorily prescribed share and inheritance to their spouse by their will as dictated by the Inheritance Act.

In a marriage in which all assets are jointly owned, half belongs to each of the spouses in principle. In such instances, joint administration of an estate is performed, i.e. their assets are initially divided as for a divorce, followed by settlement of the deceased's estate. Special rules apply to undivided possession of an estate.

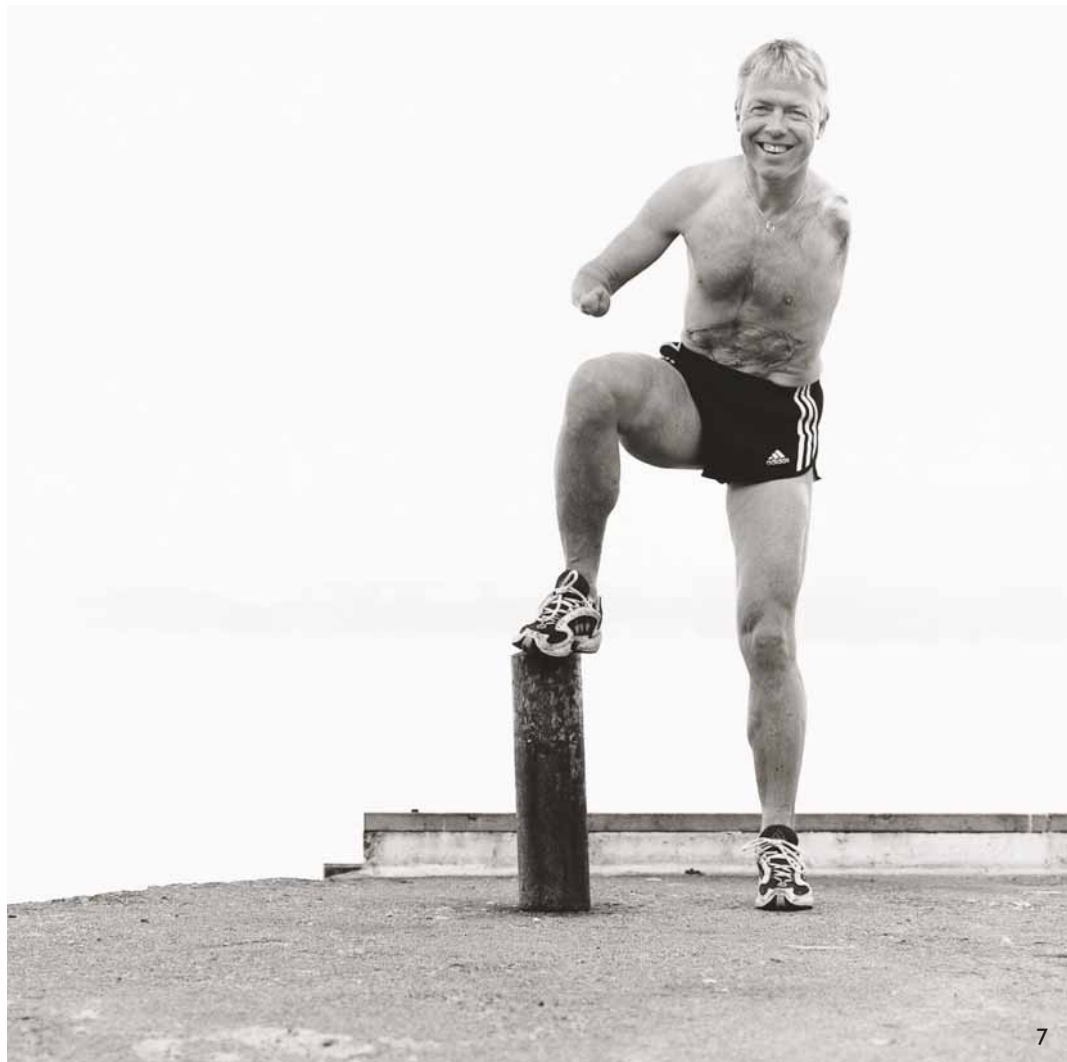
In principle, the surviving spouse inherits 1/4 of the deceased's share of a joint estate if the deceased has heirs. The survivor's share is minimum 4 g however. If the deceased had

no children, the surviving spouse inherits 1/2 of the deceased's share of a joint estate, but minimum 6 g. The spouse's rights can only be limited by the testator in their will as long as the spouse is made aware of the fact.

The statutory prescribed share for heirs is 2/3rds of their deceased father or mother's share of the joint estate. That means that the deceased's children (whether a child of the marriage or from outside the marriage) or their offspring are entitled to 2/3rds of the value of the deceased's assets, providing this is possible once a surviving spouse has received his/her share. Testators can also limit the statutory prescribed share for each heir to up to NOK 1 million in their will. If the deceased has no living children, the testator can limit inheritance to NOK 200,000 per heir. The remaining third can be allocated in the will without being subject to the restrictions arising from a spouse's inheritance rights.

If the deceased has no heirs according to law, i.e. none that are closer related than the children of nieces or nephews, the inheritance will go to the state if the testator has not made other dispositions in the will.

If the testator owns property that comes under allodial and qualified right of inheritance, such rights will take preference over general right of inheritance.



WRITING A WILL

In principle, anyone can write a will. You can write it yourself, or use a lawyer. The latter can be appropriate if you have a complicated estate, but if you choose to write your will without legal advice, you should take into account the following:

- Your will should be in writing
- The document should clearly state that it is a will
- You must be of sound mind and body
- It must reflect your own free will
- It must be signed
- There must be two witnesses who sign to confirm that you have signed of your own free will and that you were of sound mind and body when you signed
- The witnesses (or their next of kin) cannot be beneficiaries of the will
- The witnesses must be over the age of 18 and of age

- The will must state who the heirs are and what they will individually inherit
- Both witnesses must be present and sign the will along with you
- The will should be dated
- The rules on statutorily prescribed share must be observed

Once you have signed the will, you should not make any changes. If you do want to change it, write and date a new one. The last will you write will be the one that applies. There are no rules concerning the keeping of wills, but the original should ideally be sent to the Probate Court for the district where you live, or kept by the lawyer who helped you draft it.

If you need the help of a lawyer, we recommend you choose one that specialises in inheritance/taxation/estate administration. If you do not know of any, we will be happy to refer you.

WHEN SHOULD YOU WRITE A WILL?

- When living with a partner who you want to inherit from you
- If you want an adopted child or stepchild to inherit from you
- If there are no heirs and you do not want the state to inherit your assets
- If you want a child from outside your marriage to inherit once the longest-living spouse passes away
- If you want to bequeath particular items of your estate individually, such as jewellery, valuables, furniture etc.
- If you want to bequeath a gift to a friend, distant relative, association or organisation



EXAMPLE OF A WILL

I, Ola Norman (social security number), single and with no natural heirs, hereby declare that my possessions shall be distributed as follows upon my death:

My home, gnr 53 bnr 2 in Oslo, and its contents to my niece Kari Norman, born 11.01.1966. My summer house, gnr 2 bnr 2 in Orkla, and its contents to my nephew Kjell Norman, born 01.09.1958. NOK 100,000 - one hundred thousand 00/100 kroner - to MOMENTUM, the prosthetics user association. I bequeath the remainder of my possessions to my sister, Kjellaug Norman. If she should die before me, the remainder shall be shared evenly between my niece Kari Norman and my nephew Kjell Norman.

Oslo, 15 June 2006

Ola Norman

We hereby confirm according to the wishes of Ola Norman that this will was signed by Ola Norman in the presence of us both and of her own free will whilst sound in mind and body. We are both over the age of 18.

Oslo, 15 June 2006

Kåre Jensen
Radiographer
Assistant Wesselgaten 6, Oslo

Guri Andersen
Sales
Stenersgate 42, Oslo

WHY MAKE A BEQUEST IN YOUR WILL TO MOMENTUM?

Writing a will is the only way to ensure that your wishes are complied with when you are gone. In other words, your will is an expression of your wishes. Most people want to share their possessions amongst family and friends, and some want to make a bequest to a good cause. Perhaps to an organisation that works for a cause they believe in. By writing a will, you make it easier for your family, as you can specify how you want their inheritance to be shared. If you are in doubt about anything, consult a lawyer.

Good reasons for writing a will:

- You can control utilisation of the assets you have accumulated
- You can leave clear instructions on how your assets are to be shared out
- You decide who will carry on your interests through the assets you leave behind
- You avoid contention on any issues if you are taken ill and are unable to compose your last will

If you want to bequeath a donation to **MOMENTUM**, you can stipulate guidelines on how it should be used by the organisation. If you choose not to stipulate any guidelines, **MOMENTUM** will do its best to ensure that your bequest is used in the best interests of the association and its members.



MOMENTUM

FORENINGEN FOR ARM- OG BENPROTESEBRUKERE

MOMENTUM is a nationwide user association for amputees and their families. Membership is also open to friends, healthcare professionals, institutions, workshops and suppliers.

Our vision is to increase quality of life and inspire amputees, their families and everyone working with the rehabilitation of amputees to make the best of what is available.

MOMENTUM was founded in 1996 and focuses on peer support, creating forums, member magazine, printed and electronic information and political lobbying.

"It's better to light a candle than to curse the darkness" is MOMENTUM's motto, and is a strong indicator of our our beliefs and values.

Become a member of your own association - join us today!

Postboks 49 skøyen, 0212 Oslo
Tel: 40 00 43 60 Fax: 40 00 43 61
info@momentum.nu
www.momentum.nu

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