



**Imagine a world**  
where all animals are treated  
with respect and compassion



DURBAN & COAST SPCA

*Imagine a time when every puppy goes to a loving home ...  
where every cat purrs with contentment...  
where horses aren't half starved and beaten to make them work harder ...  
where every cow, sheep, pig and hen lives a natural life.*

*This is our wish for the future  
and one sentence in your Will  
could make you part of it.*

# YOUR WISH FOR THE FUTURE

If kindness towards animals has been one of the guiding principles of your life, wouldn't you enjoy knowing that your voice against cruelty, neglect, greed and ignorance will continue to be heard beyond your lifetime?

Including the Durban & Coast SPCA in your Will is an easy way to ensure that your vision of a cruelty-free world is passed on to the next generation – and that there will always be someone to help when an animal is hungry, hurt, frightened or lost.

Saving a dog won't change the world. But it will

change the world for that dog. By leaving a bequest to the Durban & Coast SPCA in your Will, you could save hundreds of dogs, cats and other pets in years to come. And maybe even change the world a little ... making it a kinder place for all animals.



*Saving a dog won't  
change the world.  
But it will change the  
world for that dog.  
Your bequest to the  
Durban & Coast  
SPCA will help  
change the world,  
one dog at a time.*



# WHAT IS A BEQUEST?



A bequest is simply a gift that you make to someone in your Will. It can be anything – from a simple cash amount or item of jewellery, to everything you own.

Which type you choose will depend on your personal circumstances – how many beneficiaries you have and the value of your estate. These are the most common types of bequest:

**Specific amount of cash** – the simplest form of bequest, but care must be taken to avoid this becoming out of date owing to inflation or changes in your estate.

**Specific item** – your home, motor vehicle,

valuable antiques, artworks or jewellery.

**A percentage of the estate** – often the better option, since it ensures a fair distribution among all your beneficiaries, regardless of how much your estate is worth at the time of your death.

**The residue (or a percentage of it)** – whatever is left after all taxes, funeral expenses and other bequests have been paid.

**The proceeds of a life assurance policy** – You can cede an existing policy to the Durban & Coast SPCA, or take out a new policy naming us as the beneficiary.

# WHY CHOOSE THE DURBAN & COAST SPCA?

If your life has been enriched by the faithful companionship of a beloved dog, cat, or other pet, leaving a bequest to the Durban & Coast SPCA is a way of giving something back to the animal world.

As the oldest animal welfare movement in the country, the SPCA boasts well over 100 years of service to animals in South Africa – and is today considered the foremost authority on animal welfare. Yet we receive no state funding for the work we do.

If your bequest was used to teach children about the rights of all living creatures, it would help to make real change possible. Your gift will help to shelter hundreds of animals in the years ahead, and will secure our future into the next century of our existence.



# HOW WILL YOUR BEQUEST BE USED?



All gifts to the Durban & Coast SPCA are used ultimately to protect the rights of animals through our:

- Inspectorate Team, which investigates cruelty cases, confiscates animals at risk and prosecutes perpetrators;
- Veterinary Clinic, which treats animals whose owners cannot afford a private vet;
- Adoption Centre, which strives to re-home stray and unwanted animals;
- Humane Education Programme, which aims to teach people about animals rights



and create empathy for all creatures who share our planet.

Funds are always needed to keep these services operating. In addition, various capital projects, such as new buildings, equipment and facilities are needed from time to time.



# FINDING THE RIGHT WORDS

Your legal advisor, accountant or bank manager will assist in ensuring that any bequests made in your Will are properly worded. However, if you have decided to include our SPCA as a beneficiary, you may find the following wording helpful.

## **SAMPLE A – for a specific bequest**

*I bequeath to the Durban & Coast SPCA (2 Willowfield Crescent, Springfield Park, Durban) free of all tax the sum of R..... or ..... (name specific item/s) and I further direct that the receipt of their Treasurer or other proper officer shall be a full and sufficient discharge.*

## **SAMPLE B – for a residual bequest**

*Subject to the payment of my debts, funeral and testamentary expenses, I give (insert the word “all” or “....” percentage share) of the residue of my estate not otherwise disposed of by this my Will to the Durban & Coast SPCA (2 Willowfield Crescent, Springfield Park, Durban) and I further direct that the receipt of their Treasurer or other proper officer shall be a full and sufficient discharge.*





# WHAT IS A CODICIL?



A codicil is an additional document that is read in conjunction with your Will. It saves having to write a new Will, should you decide to add a bequest.

You can add as many codicils as you want, but each must be properly witnessed and signed by two people, neither of whom stand to benefit from the codicil or the original Will.

If you are making several changes, it may be better to make a new Will rather than adding numerous codicils. Under no circumstances should you attempt to alter an existing Will by adding, crossing out or pinning something to it. You may invalidate the entire document.



# IF YOU HAVEN'T YET MADE A WILL

If you are over the age of 18 you should make a Will for your own peace of mind, to make known your plans for the care of your family and the distribution of your possessions.

Making a Will gives you the opportunity to ensure, through the appointment of an executor, that your wishes will be carried out by someone you know and trust (rather than an official appointed by the state).

It's also an opportunity to leave a substantial sum to an organisation like the Durban & Coast SPCA – without having to spend any money right

now. Only when you no longer need it will your money be put to work to support us, as you may have done during your lifetime.

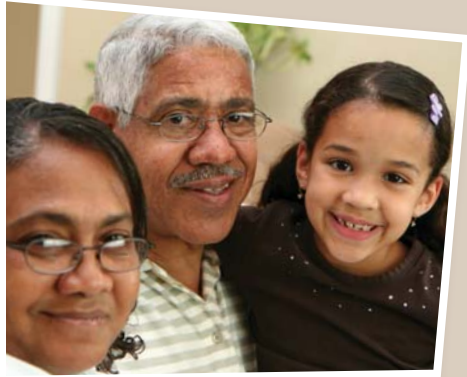




*"I think dogs are  
the most amazing  
creatures; they give  
unconditional love. For  
me they are the role  
model for being alive."*

Gilda Radner

# WHAT HAPPENS IF YOU DIE WITHOUT MAKING A WILL?



“Leave a Will or leave a mess” is a truism that says it all. If you die Intestate (i.e. without a valid Will), your affairs will take a long time – possibly even years – to sort out, and incur huge legal expenses.

During this time, your assets will be frozen, which could cause financial hardship for family members left behind. And when your assets are finally shared out in

accordance with the laws of intestacy, the right people might not benefit.

For example, only blood relatives and married partners can inherit. Lifelong friends, loyal domestic workers and causes you have supported all your life will get nothing – even if you have made verbal promises to them. If you are separated but not divorced, your spouse could receive the lion’s share of your possessions, while a new partner gets nothing. If you have no living relatives, everything you own could go to the state.

# GETTING STARTED



Although ‘do it yourself’ forms are available from most stationery shops and on the Internet, it is far better to have your Will professionally drawn up by an attorney, financial planner or trust company.

This is especially true if there are complex business arrangements to be included

or you have been married more than once and have children from previous marriages to consider.

Some banks will draft a Will for you free of charge, provided you name them as executors. But even if you have to pay for the service you could well end up saving money, because an experienced professional will suggest ways of reducing the amount of tax payable on your death or alert you to “what if?” scenarios that you might not otherwise consider.

However, you can save time and money by being prepared – using the handy pointers that follow.



# CALCULATE THE VALUE OF YOUR ESTATE

Use this handy form to work out how much your estate is worth.  
Add up your assets and subtract all your liabilities to give you the current value.

## Assets:

Home	R _____
Other property	R _____
Furniture/appliances	R _____
Antiques/artwork	R _____
Jewellery	R _____
Car/motorbike	R _____
Caravan/Boat/Trailer	R _____
Savings and cash	R _____
Stocks and shares	R _____
Other investments	R _____
Pension benefits	R _____
Life Assurance	R _____
TOTAL	_____

## Liabilities:

Mortgage Bond	R _____
Bank/personal loans	R _____
Vehicle finance	R _____
Other purchase agreements	R _____
Bank overdraft	R _____
Credit card balance	R _____
Tax owed	R _____
TOTAL	_____

## Value of Estate (Assets minus Liabilities)

= R \_\_\_\_\_

# CHOOSE AN EXECUTOR



Your executor is the person who carries out the instructions in your Will. He or she needs to be trustworthy and capable of dealing with tasks such as obtaining the death certificate, meeting with your bank and other officials, and handling the paperwork.

Many people choose a grown up son or daughter or other trusted relative. You need to ask the person to make sure they are willing to act on your behalf, and it's a good idea to appoint a second executor in case the first is unable to act for you when the time comes.

Institutions such as your bank or financial planning company can also act as executors, and the perpetual nature of these make them a popular choice.





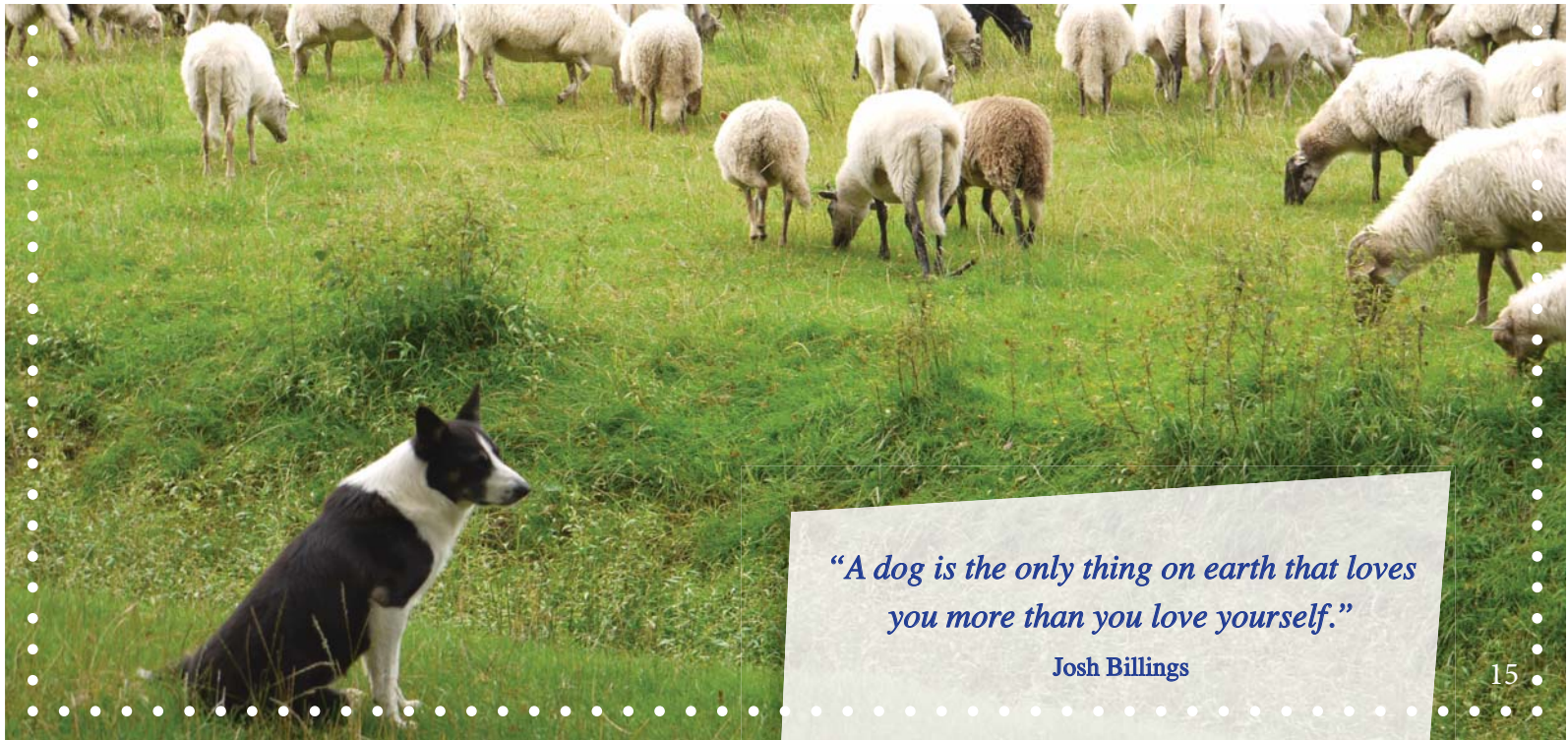
# CHOOSE A GUARDIAN FOR YOUR CHILDREN



If you have children under the age of 18, you need to consider what will happen to them should you and your spouse die together, or if you are a single parent.

In cases where no guardian has been nominated, the courts will decide where the children will go. Although a relative is usually chosen, you are the best person to decide where the children would be happiest. Close family friends with children of a similar age might be more suitable than your unmarried brother or sister, or a distant relative the children barely know.

It's important to make sure the person you choose is willing to assume the responsibility should it become necessary. Don't just name them in the Will without checking with them first!



*“A dog is the only thing on earth that loves  
you more than you love yourself.”*

Josh Billings

# DON'T FORGET YOUR PETS

If your pets are very much a part of your family, you'll want to ensure their future too, should there come a time when you are no longer able to care for them yourself.



If you have a number of pets, you may need to find more than one person to agree to look

after them should something happen to you.

Try to keep pets that have bonded with one another together. Always ask the person first to make sure they are willing to take on the responsibility of pet ownership, and name alternatives in case your first choice becomes unable or unwilling to take your pets.

Remember the new owner will have full discretion over the animal – including veterinary treatment and euthanasia – so make sure you choose someone you trust implicitly to act in the best interests of your pet.

# GIVING LIFE TO OTHERS

Many people today feel that in death they would like to provide life for others ... by donating various organs or tissues. Others donate their bodies to medical research.

If you want to become an organ donor, it's important to let people know. Although you should confirm this intention in your Will, organs need to be harvested as soon as possible following death. So make sure your closest family members know your wishes, and consider registering with an organisation such as the Organ Donor Foundation of South Africa ([www.odf.org.za](http://www.odf.org.za)).



*“Carry out a random  
act of kindness, with  
no expectation of  
reward, safe in the  
knowledge that one  
day someone might  
do the same for you.”*

Princess Diana





# STATE YOUR PREFERENCES



Especially in cases where a death is unexpected, making decisions regarding the funeral arrangements can cause a great deal of anxiety, distress and argument for family members left behind.

In an effort to affirm the value of a beloved mother, father or grandparent, large amounts of money may be spent on a coffin, flowers and elaborate service.

You can use your Will to express your preferences regarding these matters, as well as whether your remains should be buried or cremated, where your

ashes should be scattered, if you would appreciate donations to your favourite charity in lieu of flowers, and any particular music, hymn or prayers you would like included at the service.



# THINGS CHANGE

Knowing that your Will is in order brings a sense of satisfaction. But as you continue through life, there may be changes that affect the decisions you've made today.

For example: you may acquire or dispose of property; get married, separated, divorced or remarried; there may be births or deaths in the family; you may make new friends and develop interests in new causes which you want to include in your Will.

It's important to review your Will from time to time to ensure that it remains relevant. If you add a

codicil or make a new Will, make sure your family or executors know about it, and where to find it.





# THANK YOU



*If you have made a bequest to the Durban & Coast SPCA in your Will – or are thinking of doing so – please let us know. We would much rather thank you now than your executors later.*

*It also gives us the chance to discuss with you how you would like your gift used, and decide on an appropriate form of acknowledgement to ensure your memory lives on in the hearts of all who ‘speak for animals’.*

Important: This leaflet is intended as a guide and should not be used as a substitute for proper legal advice.

For more information about leaving a bequest to the Durban & Coast SPCA, please contact us at:

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Email: [info@spcadbn.org.za](mailto:info@spcadbn.org.za)

[www.spcadbn.org.za](http://www.spcadbn.org.za)



DURBAN & COAST SPCA