

YOUR LEGACY SECURED FOR THE FUTURE.



A guide to leaving a legacy through your will.



KLOOF &
HIGHWAY
SPCA



INDEX

About Us:	3
Our History:	3
Prevention of Cruelty to Animals:	4
Why you Need a Will:	6
Ten Steps to Writing a Will:	7
Assets Versus Liabilities:	10
Bequests:	11
Suggested Wording:	14
What Happens if I Don't Have a Will?:	15
Vital Personal Information:	16
Codicil insert:	18

About us

The Kloof and Highway SPCA provide a comprehensive service to a large community in order to fulfil our mandate to protect animals and to prevent cruelty, neglect and suffering.

Our SPCA services a vast area from Westville to Cato Ridge and surrounding areas. Our team work tirelessly covering thousands of kilometers every year to rescue animals from abuse and neglect and to bring those responsible to justice.



What we believe in

- Freedom from hunger, thirst and malnutrition
- Freedom from discomfort
- Freedom from pain, injury or disease
- Freedom from fear and distress
- Freedom to express normal behaviour

Our History

The Kloof and Highway SPCA is a non-profit animal welfare organization that was founded in 1967 and has since provided care and protection for animals in need.

Our mission is to promote the welfare of animals by providing shelter, medical care, and education to the public on responsible pet ownership.



We speak for those who can't...
One sentence in your Will could
make all the difference to an
animal's life! Please remember your
SPCA when drawing up your Will.

Prevention of cruelty to animals:

We provide a comprehensive service to a large community in order to fulfil our mandate in the protection of animals and to prevent cruelty, neglect and suffering. Anyone can call in to their SPCA and report animal cruelty and abuse.

Here are the steps that are followed:

- The SPCA would get as much information from the caller as possible about the cruelty being reported. This would include the address, and the caller's information, so the Inspector can report his or her findings to the complainant once they have investigated.
- All cruelty complaints must be investigated within 24 hours. The inspector has seven days in which to report his findings to the complainant. The reason is they may have to go back a few times to ensure the owner has complied with their requests before the case can be finalised or taken further.

Prevention of cruelty to animals:

- When a court case is opened, the inspector compiles a docket with all the necessary information regarding the complaint. There will be an affidavit from the inspector, which is vitally important as this essentially describes the exact events that took place from the time the complaint was received. In the docket will also be warnings that were issued, a copy of the Animal Protection Act, a list of charges as well as denial of ownership if the case, our costs, photographic evidence, and an affidavit from an expert witness (which could be a veterinarian) and their reports.
- This docket is taken to the South African Police Service office where the incident took place and a case is opened and a case number issued. The investigating officer will obtain witness statements, and interview the accused, before referring the case to the Senior Public Prosecutor, who will decide if we can prosecute. If we are prosecuting, a first appearance court date will be set and we will be notified.

Your awareness, your action and your donations count in stopping animal cruelty. Use your right to speak and act for the animals who can't defend themselves. And perhaps you might even like to leave a part of your legacy to the Kloof and Highway SPCA.



Leave a Lasting Legacy:

Why you need a will.

No-one likes to think about making a Will — yet it's one of the most important things you can do to ensure you protect the rights of your children and loved ones.

Knowing that your possessions will be divided up according to your wishes, and that your affairs will be handled by someone you know and trust, brings great peace of mind.

Many married people think there is no need to make a Will, because when they die everything they own will automatically go to their partner. Yet there have been many cases where family homes have had to be sold off to pay off relatives who are also legally entitled to a share of an estate.

Some people don't write a Will because they think they have nothing of value to leave — but



once you take into account the value of your home, furniture and personal belongings, your car, bank accounts and insurance policies, the amount can be surprisingly high.

Even if you have no family of your own, making a Will is still important, because if you die without one, all your possessions could go to the State. Surely it's better to surprise a friend or help a charity that will remember you with affection forever, than for your money to end up in the Receiver's pocket!

To write a Will is to plan for the future — and to help care for those you hold dear when you are no longer here. Making or updating your Will doesn't have to be hard work or expensive — and this booklet will guide you through the steps you'll need to take.

Ten steps to writing a will

When making or updating your Will, it's important to provide for those closest to you first — your family, pets and friends. But it's also a wonderful opportunity to remember the causes that are dear to you.



1. Legally, you're allowed to write your own Will, but it's far better to have this important document drawn up by a suitably qualified person — such as an attorney, auditor, your banker or a trust company — to ensure it's correctly worded and witnessed.
2. If you're writing a Will for the first time, you'll need to choose an Executor to carry out your wishes.
3. Prepare the paperwork before you make an appointment to have your Will drawn up. You'll need details of the value of your estate and you will also need to know the details of your Executors and beneficiaries — the people and charitable organisations you name in your Will to receive gifts (legacies or bequests).
Be sure to clearly identify them with their full name, ID number, occupation and full address, which makes them easier to locate and identify.
4. Assess the value of your estate. Work out your estate's value by using the Assets versus Liabilities worksheet included in this booklet. This should give you a clear idea of the value of your estate, and from there you can work out how to divide your assets between beneficiaries.
5. Decide what kind of legacy you want to leave. The two most common legacies are residual or specific legacies.

A residual legacy is the safest way to ensure your gift retains its value. If you are writing your Will for the first time, and decide to leave a legacy to the Kloof and Highway SPCA, you will need to include our full details as follows:

Kloof and Highway SPCA

29 Village road

Kloof

Durban, 3610

Tel.: 031 764 1212

Website: <https://www.kloofspca.co.za/>



If you're adding a legacy to the SPCA as a codicil to your existing Will please complete the codicil document included in this guide

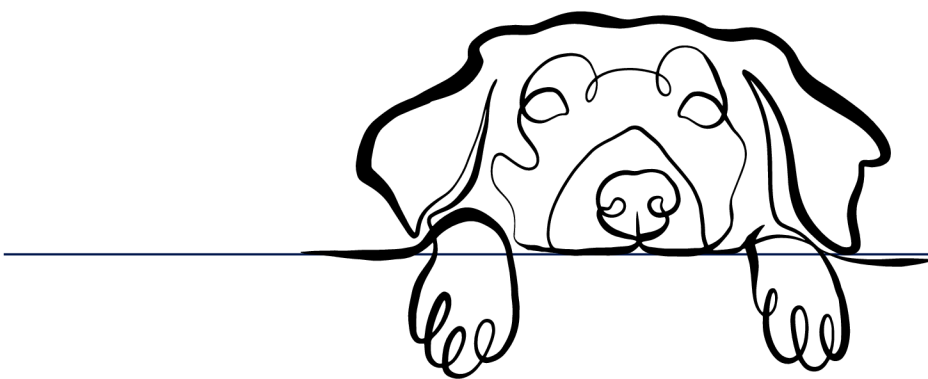
6. Funeral arrangements: You can express in you Will whether you prefer to be cremated or buried, and include specific instructions, such as 'I direct that my ashes are scattered at sea.'
7. Find two witnesses: Once you are happy with your Will, all you need to do is sign and date your Will in front of two independent witnesses. Witnesses must be over the age of 18 and of sound mind to witness your Will and neither them, nor their marriage partners, may benefit from the Will. You and the two witnesses must all sign the Will together, in each other's presence, and each page of your Will must also be initialed at the bottom by everyone involved (testator and witnesses).
8. Storing your Will: You'll probably want to keep the original Will with your attorney or at the bank, but you should also have a copy at home so you can remind yourself of its contents from time to time.

9. Remember to give your Executor(s) a copy of the Will, or at least make sure they are aware of the contents and know where to find it. If you make copies of your Will, write 'copy' on it, but do not write 'original' on the original.

9.1 Updating your Will: You should update your Will if you move to another country, get married or divorced, sell assets mentioned in the Will, or if one or more of the heirs or executors dies. If your estate is now worth more than it was when you first wrote your Will, you may be able to reduce the amount you have to pay in Estate Duty by making certain changes to your Will. If the changes are substantial, it may be better to write a new Will. But in many cases, all that is required is a simple codicil. Your attorney, auditor or financial advisor can help with this, or if it is fairly straight forward, you may prefer to take care of it yourself.

10. If you have included Kloof and Highway SPCA in your Will — or are thinking of doing so — please let us know. It gives us the chance to discuss with you how you would like your gift used, and to thank you now!
- It also means you can be informed of all our projects and attend any functions if you wish.

thank  you



Assets vs liabilities:

Your estate is everything you own — your home, contents, shares and insurance, but you also have to take into account any debt and outstanding commitments, such as a home mortgage.

Work out your estate’s value

by using the assets versus liabilities worksheet included in this booklet. This should give you a clear idea of the value of your estate, and from there you can work out how to divide your assets between beneficiaries

Assets

Home R

Other property R

Household contents R.....

Furniture/antiques R

Jewellery R

Car/Caravan/Boat R

Savings and cash R

Stocks and shares R

Business assets R

Other investments R

Pension benefits R

Life insurance R

Other assets R

Total assets R

Liabilities

Mortgage R

Bank loans R

Hire purchase R

Bank overdraft R

Credit cards R

Tax owed R

Other liabilities R

Total liabilities R

Total Assets R

Less

Total Liabilities R

=

Value of Estate R





Bequests:

If you saw or heard of someone inflicting pain and suffering on an animal, you'd step in to help, wouldn't you? But what if something you did now had the power to protect animals way into the future, even beyond your own lifetime? Leaving a bequest to the Kloof and Highway SPCA in your Will is a way of ensuring that your compassion towards our fellow creatures lives on and you'll be remembered for your kindness for a long, long time to come.

What is a bequest?

A bequest is simply a gift of money or property left to a person or organisation after your death. It provides an opportunity for future benefits for others in a way that you might not be able to afford right now.

What about my family?

When you draw up your Will your first concern is naturally for your loved ones. You will want to make sure your partner is left financially secure. And if you have young children you need to provide for them. Outside your immediate family, there may be relatives and friends to whom you wish to leave a special item of jewellery or other possessions you know they will treasure. Your love of animals may also mean you wish to leave a specific amount once you have ensured your family are cared for. If your children are grown up and are comfortably settled or if you have no immediate family you need to provide for, you may wish to include a bequest to the Kloof and Highway SPCA to ensure our valuable work continues into the future.

What about my own pets?

Please remember to make provision for your own pets and what will happen to them in the event of your death. Who would you like to look after your pets when you are gone? Will you leave something behind to ensure their care?



Estate planning

Including a bequest to charitable institutions can also help reduce the amount of tax payable when you die. A bequest to a charity such as the Kloof and Highway SPCA is deductible when calculating estate duty. Generally, once your estate reaches a certain value, you pay a tax called estate duty. When calculating estate duty, you can deduct the bequest to the Kloof and Highway SPCA from the value of your estate, thus reducing the tax payable. Leaving money to the Kloof and Highway SPCA provides huge and long lasting benefits to our vital work in animal welfare.



How would the SPCA use a gift from me?

Depending on the size of the gift it could be used to enhance the facilities at the Kloof and Highway SPCA, to purchase an item of equipment for the clinic or to offer support to our Outreach Clinics. Smaller gifts are equally useful in providing for the ongoing care of animals that are brought to us. It is important that when leaving a bequest to SPCA that you are specific about naming the “Kloof and Highway SPCA”.

Codicil

If you have already made a Will and you wish to give a gift to the Kloof and Highway SPCA, you may add a codicil (addition) to your existing Will. A codicil needs to be witnessed and signed in the same way as the original Will and should be kept in the same place as the original Will. Do not staple or pin the codicil to your original Will.

Suggested wording:

If you have decided to include the Kloof and Highway SPCA among your beneficiaries, you may find the following wording helpful:



SPECIFIC LEGACY:

I bequeath to the Kloof and Highway SPCA
29 Village road
Kloof
Durban, 3610 free of all tax the sum of R.....

(or the specific item(s) as the case may be) and I further direct that the receipt of their Treasurer or other proper officer shall be a full and sufficient discharge.

RESIDUAL LEGACY:

Subject to the payment of my debts, funeral and testamentary expenses, I give . . . (insert the word 'all' or a percentage share) of the residue of my estate not otherwise disposed of by this my Will, to the Kloof and Highway SPCA
29 Village road
Kloof Durban, 3610

I further direct that the receipt of their Treasurer or other proper officer shall be a full and sufficient discharge.

HOW TO MAKE A CODICIL

To add a legacy to the Kloof and Highway SPCA in your existing Will, simply fill out the codicil form included in this booklet. Make sure that you sign it in front of two witnesses, neither of whom stand to benefit from either your Will or this codicil. Your witnesses must also sign the codicil. Once completed, you may wish to forward this document to your solicitor for checking. It should then be slipped inside an envelope and placed in a safe place with your Will. Never pin, staple or clip a codicil to your Will.

What happens if I don't have a Will?

If you die intestate (without a Will), your estate will be divided in strict accordance with the inflexible laws of intestacy, which may not be in the best interests of your family.

You will have no say in how your possessions are distributed, or who will benefit, and your family will be subjected to additional worry at an already sad and stressful time.

Your affairs can take years to sort out. A search for the non-existent Will first has to be made before intestacy is accepted. Then all living relatives have to be traced. In the meantime, no one receives any money, which can cause great hardship to those you leave behind.

Only blood relatives and married partners can inherit.

If you have a close friend

or a favourite charity, they will not receive a cent unless you have made provision for them in a valid Will.

If you are separated, but not divorced, your former partner could receive almost all your property and money.

Another good reason for making a Will is that it gives you a chance to make other kinds of decisions. Would you prefer your bodily remains to be cremated or buried? Do you want to donate your organs to science or to help someone else? Who will take care of your children? And who will take care of your pets?

NB It's your right to decide what happens to your assets!



Vital Personal Information:

Full Name:
Date of Birth:..... Place of Birth:
Identity Number: Date ID Issued:
Place of Issue: Tax Registration Number:
Location of Birth Certificate:
Location of Marriage/Divorce Certificate:
Attorney: Telephone: Fax:
Email
Doctor: Telephone: Fax:
Email
Medical Aid: Membership No.:
Accountant: Telephone: Fax:
Email.....
Executors
Name of Executor:
Address:.....
Telephone: Cell:.....
Email:
Name of Executor:
Address:.....
Telephone: Cell:.....
Email:
Persons to Notify in Case of Emergency
Name:
Relationship:
Address:
Telephone: Cell:.....
E-mail:
Name:
Relationship:
Address:
Telephone: Cell:.....
E-mail:

Vital Personal Information:

Financial Information

Banking Details:

Account Holder:

Bank:

Branch Name:

Branch Code:

Account Number:

Type of Account:

Life Assurance

Company: Policy Number:

Account Holder:

Bank:

Branch Name: Branch Code:

Account Number:

Type of Account:

Company: Policy Number:

Account Holder:

Bank:

Branch Name: Branch Code:

Account Number:

Type of Account:



Remember to keep this important information safe.

The information contained in this booklet should not be used as a substitute for proper legal advice. You are advised to consult an attorney, auditor or other qualified professional before drawing up your Will.

Codicil for a bequest to The Kloof and Highway SPCA

To make a Codicil to The Kloof and Highway SPCA in your Will, please complete this form and sign it in front of two witnesses, neither of whom stand to benefit from your Will or from this Codicil. You may wish to forward it to your financial advisor for checking. Once completed, this codicil should be sealed in an envelope with your Will.

Thank you for your kindness.

Please complete in block letters

By this first (or appropriate number).....codicil to my Will dated

..... I (full name).....

(Address).....

In addition to the provision of my said Will give to The Kloof and Highway Society for the Prevention of Cruelty to Animals, P.O. Box 87, Kloof, Kwazulu Natal, 3610 the sum of R..... or
(description of the item)

or the whole /% of my estate not otherwise disposed of in my said Will and I direct that the receipt of the Treasurer for the time being or other duly authorised officers shall be sufficient discharge to my executors/ trustees.

In all other respects, I confirm my said Will.

Signed: (in front of witnesses) Date:

For your witnesses to complete:

1st Witness (Mr/Mrs/Miss/Ms)

Address:.....

Occupation:.....

Signature:..... Date:.....

2nd Witness (Mr/Mrs/Miss/Ms)

Address:.....

Occupation:.....

Signature:..... Date:.....