



Research • Educate • Support



Your legacy . . .

♥ to love

♥ to life

♥ to health

Imagine a world without cancer



CANSA cares

Who we are

Since 1931, the purpose of the Cancer Association of South Africa (CANSA), has been to offer a unique, integrated service to the public, and to all people affected by cancer.

Our mission is to be the preferred non-profit leader that enables research with regards to lowering cancer risk, educating the public regarding symptoms, screening and risk reduction, and providing care and support to all people affected by cancer.

Our Advocacy team performs a watchdog role – striving to ensure that South African policy makers are influenced with regards to important cancer control issues, as well as the protection of patients’ rights to healthcare.

CANSA is committed to connecting people facing cancer with information, day-to-day help as well as emotional support they need, in the communities where they live. Our aim is to ensure that cancer survivors and their loved ones don’t have to face cancer alone; we’re here to support them through every step of their cancer journey.

This booklet is brought to you with the compliments of CANSA. However, it serves as a guideline only towards seeking professional advice.

The meaning of legacy . . .

The word 'legacy' is very simply explained in the dictionary as 'a sum of money or article given by a predecessor's Will'.

But a true legacy is much more than that. And each one of us, during our lifetime, has the chance to demonstrate that difference in a carefully constructed and legal Will – the most personal and important document that each of us will sign during our lifetime.

A thoughtful and comprehensive Will mirrors not only your assets gained, but also the person that you are. Your Will is a reflection of your values and ideals which start with family, as well as your hopes and wishes. Your 'legacy' is how you'll be remembered – a memorial to your life.

The question always is, 'what's the right time to make a Will?'

The answer is 'now', for every person over the age of 18 who has possessions or assets of some kind, no matter how small or great the financial value. This means that you have both the privilege and the right to say what will happen to those possessions and

assets if and when you no longer require them.

Should a life get unexpectedly cut short, and there's no Will, the legal term is 'intestate'. And an 'intestate' situation leaves a family with complications that no caring person would want their loved ones to have added to their grief.

Your Will is also a flexible document which can be amended or totally changed as you go through the different phases of your life.



Why you need a Will

Death eventually comes to all of us – anticipated, or shockingly unexpected.

The reality is that losing a loved one, especially a breadwinner or head of a family, leaves those remaining behind with a lot of uncertainty about the future, in addition to the emotional trauma they're suffering.

Each one of us, whether single, married or in a partnership, wants to minimise the trauma of our departure from this world. We

all have people we care about, even beyond family, there are friends, associates, and favourite charitable causes that we support.

Having all your affairs in order, with a valid, up to date Will in place, is a huge step towards continuing your love and care for all of them. And the return for you is peace of mind.

But sadly, many of those left behind have to deal with the upsetting alternative – just for the lack of a Will. A situation where the State will decide what happens to your assets, when you could have ensured otherwise.

Not only is having a Will essential, but keeping it up to date with changing circumstances is equally important. It's also easily possible to add something to an existing Will by means of a codicil.

**“Family means no one gets left behind or forgotten.” –
David Ogden Stiers**



What happens if you don't have a Will?

Surprisingly, there are countless people who don't have a Will. Some have never thought about making one. Some avoid it because of its connection to death. Some think they have little or nothing to leave behind, or that they're too young to need one.

If you die intestate (without a Will) you'll have no say on what happens to your hard-earned assets. The State will make those decisions, strictly by the law, which may not be in the best interests of your loved ones.

In addition, winding up your estate can take years. A search for a missing or non-existent Will first has to be made before intestacy is accepted. Then all living relatives have to be traced.

Meanwhile, all money is frozen, which can cause great hardship to your family.

Under the law, only blood relatives and married partners can inherit. No other person or favourite charity important to you will qualify, unless you've made

provision for it.

Another good reason for having a Will is that it gives you the chance to record other important decisions.

For instance: Do you want to donate your organs to science or to help someone needing a transplant? Do you want your bodily remains buried or cremated? And perhaps have a say in your funeral arrangements? What will happen to your pets?



You may already have a Will. But if you don't, consider these thoughts . . . or help someone else to consider them.

With so much information available on the internet, there's always the temptation to make a 'do it yourself' Will.

But this document is too important to risk mistakes or loopholes, so it pays to rather take the qualified advice of a professional specialist, which could be an attorney, financial advisor, or your Bank.

Your assets and ideals will be unique to you, making them deserving of individual and detailed attention.

A bequest or legacy is simply a gift in your Will. It can be specific, as in a sum of money, property, items of value. Or it can be residual – whatever remains after all the specific gifts, debts, fees, taxes and other expenses have been paid.

Legacies also offer important tax benefits. All gifts to charity are free of tax. This means that if you were to include CANSA (for example) as one of your beneficiaries the value is deducted before your estate duty is calculated, easing the tax burden.

A legacy is about making life better for those who come after us. It's your parting gift to making the world better for others. And that's a wonderful gift to leave.



Some useful wording

FOR A SPECIFIC LEGACY:

I bequeath to (full name, details and address of individual) the sum of R..... / specific item/s.

OR

I bequeath to (full name, details and address of charitable organisation) the sum of R..... / specific item/s free of all tax the sum of R..... (or the specific item(s)) 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 full name, details and address of individual.

OR

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 (full name of charitable organisation, details and address). 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 an extra individual or a charitable cause in your existing Will (e.g. CANSA), simply fill out the codicil form included in this booklet. Make sure that you sign it in front of two witnesses who will co-sign, neither of whom stand to benefit from either your Will or this codicil.

Once completed, you may wish to forward this document to your solicitor for checking. It should then be slipped inside an envelope with your Will. Never pin, staple or clip a codicil to your Will.



Calculating the value of your estate

Your estate is the value of everything you own – your home, contents, shares, savings, and insurances, from which you subtract the total of anything owing.

Assets Versus Liabilities

Assets

Home	R
Other property	R
Household contents	R
Furniture/antiques	R
Jewellery/artworks	R
Car/caravan/boat	R
Savings and cash	R
Stocks and shares	R
Business assets	R
Other investments	R
Pension benefits	R
Life insurances	R
Other assets	R
Total assets	R



using known assets and liabilities

By using the simple worksheet guide below, you can get an idea of the value of your estate. The final figure is what can be divided up between your beneficiaries.

Assets Versus Liabilities

Liabilities

Home loan	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



Checklist for drawing up your Will

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

Here are 10 simple steps to making or updating Your Will:

1. Legally, you're allowed to write your own Will, but it's far safer to have this significant document drawn up by a suitably qualified person – such as an attorney, auditor, your banker or a trust company. This ensures validity.
2. If you're writing a Will for the first time, you'll need to choose a willing Executor to carry out your wishes, which is a time consuming task. Payment to a professional executor will come from the residue of your estate, but this takes the burden off your grieving family.
3. Be prepared with all the information and 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 full personal and contact details of your executors and beneficiaries (the people and charitable organisations you name in your Will to receive gifts (legacies)).
4. Assess the value of your estate by using the assets versus liabilities worksheet included in this booklet. From the final value, 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're adding a legacy to CANSA as a codicil to your existing Will, please complete the codicil document included in this guide and keep it safely with your Will.
6. Funeral arrangements: You can express in your 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. Your Will needs to be signed by you in front of two independent witnesses who will co-sign at the same time. 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.

Each page must be initialled at the bottom by testator and witnesses.

8. Storing your Will: It's safest 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 where to find it. If you make copies of your Will, write 'copy' on it, but do not write 'original' on the original.
10. You should update your Will if: you move to another country; get married or divorced; dispose of assets mentioned in the Will; or if one or more of the heirs or executors dies or is changed. 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. One of these tax saving changes is making a charitable donation.

Should you wish to nominate CANSA as your charity of choice for a bequest, we'd be most grateful.

Your support helps us to continue the fight against cancer in South Africa and brings us closer to meeting the challenge of a cancer-free society. This would be a wonderful legacy to our children and generations to come.

How would your legacy to CANSA be used?

Since 1931 CANSA has been working towards a world without cancer, by fighting the causes and consequences of the disease for the benefit of all South Africans. Your bequest would continue this fight through our services in education, awareness, advocacy, cancer risk-reduction, research, and a strong patient/family support system.

From our CANSA Care Centres we provide holistic care and support from the time of diagnosis, through all phases of need throughout their cancer journey. This includes, information, day to day help, as well as

emotional support within their communities. We also supply patient care and support in the form of 11 CANSA Care Homes in the main metropolitan areas for out-of-town cancer patients and CANSA-TLC lodging for parents and guardians of children undergoing cancer treatment.

Our aim is to ensure that cancer Survivors and their loved ones don't have to face cancer alone. Your legacy would include you in supporting them through every step of their cancer journey.

For further in-depth and breadth of information and services please go to our website at www.cansa.org.za or call us at one of our CANSA Care Centres.

We'd be truly appreciative if you'd let us know if you have included CANSA in your Will.

Knowing your intentions helps us to plan for the future – and allows us to say 'thank you' within your lifetime.

Please know that your decision is not binding, and you can change your mind at any time in the future. Also be assured that we keep everything related to legacies in the strictest confidence to preserve your privacy.



People say ...



"Then – as now – I was very thankful for the generous souls who make it possible for CANSA to provide essential medical support services for Survivors. I can say without hesitation that I owe my survival to the ripe old age of 90 to the devotion and caring of the CANSA staff, and the wonderful people who make their work possible."

Dennis Wells

"Until the end, CANSA gave us their help and advice so generously, whatever and whenever we needed. Thank you so much for your great kindness to us, and your loyalty to every cancer patient and family."

Anonymous family member of a cancer patient

"Contact CANSA for help – for both of you – and join a support group. I can't begin to imagine where I'd be if it weren't for my CANSA family – they saved me and healed me!"

Charmaine



"The support we receive from the Cancer Association of South Africa are really enlightening and we get to see just how we are not really alone. The CANSA Cosmos staff have also been such a blessing in my life and I am grateful for what they do in our communities for everyone affected by cancer directly or indirectly."

Martie Zerwick (this story was sent for the July 2018 newsletter)

"I had a friend staying at CANSA Mkhuhla Care Home many years ago , and now have another friend in the care of your system I am so grateful that there are still facilities in Durban to care for cancer patients with the dignity and attention they deserve. You are doing amazing work. Thank you."

Tracey Merle



"CANSA gave us much needed advice, moral support and even medical equipment to help us cope with the challenges of caregiving."

Ianthe Muller – Global Hero of Hope 2019

"My dad has recently being diagnosed with stage 4 cancer in his liver, lungs and colon. He also has tumours on his T10 & T12 vertebrae as well as in his spleen.

In an attempt to support not only him but all others who are fighting a good fight I shaved my hair off, my ponytails were estimated 30cm each. I would like to say thank you to CANSA for the great work that you do, knowing that my hair is going to make a wig for someone who really needs it. I feel liberated in doing this."

Chanelle



Our credentials, contact and banking details

Public Benefit Organisation (PBO) number –

Cancer Association of South Africa (CANSA): 130001397

Non Profit Organisation Registration number –

Cancer Association of South Africa (CANSA): 000-524 NPO

P. O. Box 2121, Bedfordview, 2008

Tel: 011-616 7662

Toll Free line: 0800 22 66 22

WhatsApp: 072 197 9305 (English and Afrikaans)

071 867 3530 for isiXhosa, isiZulu, siSwati, Sesotho and Setswana

Free Tele Counselling per appointment on 0800 22 66 22 in
English, Afrikaans, isiXhosa, isiZulu, siSwati, Sesotho and Setswana.

Website: www.cansa.org.za

Online Support: Follow us on Facebook,
Twitter and Instagram,

leave a comment on our website or

email us on info@cansa.org.za;

sign up for iSurvivor (support programme for Cancer Survivors).

Banking Details:

Cancer Association of South Africa

Bank: Standard Bank

Account number: 02249 9644

Branch Name: Bedford Gardens

Branch Code: 018305



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