



HammondCare

An independent Christian charity

This information booklet has been written for the supporters of HammondCare as a guide only. It does not offer legal advice and encourages readers to contact their solicitor or trustee company should they have any questions about their Will or Estate matters.

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Your will to make a
difference.

Forget Me Not League

Make a difference.

What is the Forget Me Not League?

The Forget Me Not League is a group of people who wish to ensure that the valuable legacy of HammondCare continues into the future by leaving a gift to HammondCare in their Will.

Why should I leave a bequest to HammondCare?

You can choose who you wish to name as a beneficiary of your Will. After first looking after your family and closest friends you might like to make a bequest to a charity like HammondCare.

Some people choose to make a bequest to HammondCare because they share our founder's concern for those in need. Many see a bequest as a way of saying 'thank you', while others see it as a natural extension of their support of the work of HammondCare during their lifetime.

Will my bequest make a difference?

HammondCare is an independent Christian charity, specialising in dementia care, palliative care, rehabilitation, older person's mental health and other health and aged services. We serve people with complex health or aged care needs, regardless of their circumstances. Where possible, we provide care even when people cannot afford our services. Throughout its history HammondCare has had a commitment to the financially disadvantaged.

The receipt of bequest income is vital to our work. Without bequests we would not be able to achieve our goals. Your bequest, no matter how large or small, when pooled with other bequests, will make an enormous impact upon our long term ability to help people in need.

Most people seem to realise the importance of making a Will.

This applies not only to making a Will, but to reviewing it from time to time as well.

However, whilst most people realise the importance of having an up-to-date Will, about 40% of the people who die in NSW each year die intestate (that is, die without a valid Will).

This results in the State Government receiving approximately \$47.5 million over the past five years.

Having an up-to-date Will ensures peace of mind, because you know your money and assets will be used as you want – helping family, friends and your favourite charities.

“We are made wise not by the recollection of our past, but by the responsibility for our future.”

George Bernard Shaw

Our mission.

Our passion is improving quality of life for people in need.

Our DNA.

Independent

Throughout its history, HammondCare has been highly independent. HammondCare works with all denominations but is not owned by any.

This enables us to be flexible and means that we are able to move anywhere to meet identified need. We are also innovative in our approach to health and aged care and in the services we provide – we seek to lead rather than follow.

Christian

HammondCare remains strongly and intrinsically Christian. HammondCare stands for compassion as clearly seen and heard in the Gospel records of the life of Jesus and in his challenging words in Matthew 25:

“I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you made me welcome, naked and you clothed me, sick and you visited me, in prison and you came to see me... whenever you did this to one of the least of my brothers and sisters, you did it to me.”

Charity

HammondCare has always been a charity. While needs have changed over the years, HammondCare has and will continue to focus on those who need our help. Like the good Samaritan we cannot “walk on the other side”. We cannot ignore or decline to do things because they are too hard, or they involve risk, or they are unprofitable. We continue to be risk takers for those whose lives are at risk.

What is a Will?

A Will is an important legal document that every adult should have to protect the assets they have worked hard to accumulate.

Assets such as property, vehicles, bank accounts, investments, superannuation, business interests, household goods and personal items.

It allows you to specify how you want your assets distributed after your death.

Do I need a Will?

Yes. If you are eighteen and over, male or female you need a Will. Many women think they do not need a Will because their husbands have one. This is not so.

What happens if I don't have a Will?

If you do not have a Will you will die Intestate and your assets will be distributed according to a pre-determined Government formula.

Case study

Belinda was twenty five when she was tragically killed in a horse riding accident during a training session. There was \$200,000 accident cover.

Belinda had no Will, so the estate passed to her mother and father. Her father had deserted the family at the woman's birth. Not only had the father no contact with Belinda since she was born, but it was very costly to find him.

This cost had to come out of the estate. Eventually the mother only received \$80,000.

A proud history of care.



Eversleigh Home of Peace for the Dying Petersham, 1907

HammondCare's origins in care are diverse. They are seen in a community coming together to found one of Sydney's first hospices for the dying in Petersham in 1907.

They are also seen during The Great Depression in the 1930s when the rector of the Anglican parish of St Barnabas', Broadway, the Reverend R.B.S Hammond was keenly aware of the hardship faced by destitute families.

He strove to help those most in need and today his legacy lives on.



HammondCare's founder, R B S Hammond

Over the years, HammondCare's profile has broadened and today, it is an independent Christian charity, specialising in dementia care, palliative care, rehabilitation, older person's mental health and other health and aged services.

HammondCare has a particular

commitment to dementia care and research as well as to people who are financially disadvantaged.

HammondCare depends on support from the community to enable us to provide the best possible services and facilities to those in our care. As the need for our services grows, so does our need for your support.



HammondCare Horsley, 2010

How do I ensure my Will is valid?

For a Will to be valid it must comply with certain conditions:

- Unless married, you must be eighteen or older (The Supreme Court can approve a Will for people under eighteen only in exceptional circumstances)
- It must be in writing – handwritten, typed or printed.
- It must not be pinned or stapled together or to any other piece of paper
- It must be signed and witnessed – signed by the Testator (the Benefactor) and witnessed by at least two independent witnesses (Beneficiaries or the spouse or children of Beneficiaries should not be a witness as it may cancel out their entitlement)

- You must be of sound mind and memory when writing or changing your Will

This means that:

- You know the legal effect of a Will
- You must be aware of the extent of your assets
- You must be aware of the people who would normally be expected to benefit from your Estate
- You must not be prevented by reason of mental illness or mental disease from reaching rational decisions as to who is to benefit from your Will*

** Source – Public Trustees NSW*

Case study

An unmarried aunt decided to write her own Will. She had thirteen nieces and nephews, most of who stopped ringing or visiting her over the years.

Only one niece Toni, kept in touch and looked after her needs. Toni even arranged for her to live in a retirement village near her own home so she could visit regularly.

After writing her own Will, the aunt asked Toni's husband so sign the Will as her witness.

On her death she left an Estate worth \$600,000, but unfortunately the niece was not able to inherit the Estate due to the fact her husband had signed the Will as a witness.

The Will fell into Intestacy. The Estate was distributed to the remaining twelve nephews and nieces and Toni received nothing.



Ben was a successful accountant with his own home and a full life.

At only 32 years of age, he got dementia. Within 18 months, Ben had lost his career, his home and was alienated from his caring, very distressed family.

Ben was unable to care for himself. He was unable to work. He couldn't drive. His life fell apart. There was nowhere that could look after Ben, and he ended up living in a mental health unit.

In 2010 HammondCare set up a home specially for people like Ben.

Streeton Cottage is Australia's first permanent home for younger people who have dementia.

Now Ben, and 15 or so other younger people with dementia, are safe and cared for, and looked after every day.

Make a difference by giving real hope to younger people with dementia.

When should I change my Will?

There are some situations where it is important that you renew, and if required, change your Will.

Your Will expresses your needs at a particular point in time. During different stages of your life you will have different needs.

- Marriage – unless you have written your Will 'in anticipation of marriage'
- Separation or divorce
- Starting a de facto relationship
- Having children or grandchildren
- Your children have remarried or divorced and have extended families
- Your Executor is no longer capable of administering your Estate
- A Beneficiary of your Will has died
- Death of a spouse
- Planning a long overseas trip
- When faced with a major life threatening disease or operation

- When your financial circumstances have changed, such as retirement, sale of a business or property
- When the relative value of your Estate has changed considerably and you have nominated specific Bequests to one or other of your Beneficiaries (\$5,000 today is not what it used to be in 1980*)

** Source – Public Trustees NSW*

You are free to alter your Will at any time.

If you wish to make minor changes to your Will, you may be able to add a small change known as a codicil. A codicil must be signed and witnessed in the same manner as your Will.

If however, your intentions or circumstances are significantly altered from your original Will, it may be advisable to draw up a new Will. You do not want a misunderstanding to occur, so seek legal advice from your lawyer or a trustee company.

Case study

John and Agnes had no children. They both had several nephews and nieces from each side of their families.

John had a Will and left his wife, Agnes, their home and half the value of his investments. The rest of his investments went to his nephews and nieces.

John and Agnes always intended that Agnes' nephews and nieces would inherit her Estate which consisted of the house and the investments left by her husband. She did not think that she needed to write a Will.

When she died the Court determined that her Estate should be divided equally between her brother and sister instead of going directly to her nephews and nieces.

Geoff was a successful Sydney restaurateur who lived on Sydney's northern beaches.



A chance exposure to a dangerous airborne influenza struck him down over 2 years ago.

Close to death, Geoff's immune system fought to repel the infection and save him.

Against the odds, he survived but his body had been seriously damaged – both Geoff's legs were amputated below the knee, as well as a number of fingers on both hands.

Today Geoff is gradually adjusting and rebuilding his life with help from the rehabilitation team at Greenwich Hospital. The process began with five hours of rehabilitation a day. He's had prosthetic feet and legs fitted and he's having to learn to walk again.

We are proud to have played a part in what has been so far a remarkable recovery from one of the most difficult set of circumstances life can offer.

Make a difference by helping people rebuild their lives.

Types of bequests.

Your solicitor or trustee company can give you more information, but in general there are five major types of bequests:

Specific Bequests

Specific Bequests are gifts of particular articles of property, houses or land, shares, cars, furniture, jewellery, artworks etc given to a particular person or organisation.

General Bequests

General Bequests are usually gifts, sums of money or percentages of the value of your Estate given to people or organisations.

Residual Bequests

Residual Bequests are made up of the remainder of your Estate after the Specific and General Bequests have been distributed. You may wish to leave Residual Bequests to your family or friends or an organisation such as HammondCare.

Proportional Bequests

Proportional Bequests are when you decide to leave a specific proportion of your Residual Estate, for example 70% of my Residuary Estate to HammondCare.

Alternative Bequests

Alternative Bequests are when you make provision in your Will that if any named Beneficiary cannot accept your bequest, HammondCare will benefit.



With only 3 months to live, William's greatest wish was simply that he didn't want to be a burden to his wife Jane and baby boy Josh.

We did everything we could. We made adjustments to the home. We visited regularly to help with pain and to take pressure off Jane and Josh.

We helped him tie up loose ends, and visit some special people to say good bye. That was what William wanted. When the end came, William was at home with the family. And along the way, we had been there to help carry the burden for him and for Jane.

William's story is special. But there are many similar families who need urgent help and support through the most difficult of times.

Our community palliative care teams have the experience and the skills to make a difference when it really counts, for people like William, Jane and Josh.

Make a difference for families in the hardest time life can bring.

Wording a bequest.

If you are considering leaving a bequest to HammondCare, the wording should be discussed with your solicitor, but the following can be used as a guide:

I wish to give to HammondCare all the residue of my Estate (or the sum of \$____, or the gift of ____) free from any statutory duties to be used for such purposes as the Board of Directors may in its discretion think fit.

The difference you make

Whatever amount you leave as your personal heritage to HammondCare, be assured that it will be an enduring tribute to your generosity and concern for the welfare and quality of life for people in need. You will also be honoured in your lifetime by becoming a member of The Forget Me Not League.

Your personal checklist.

Here's a simple checklist to help you see if your affairs are in order.

- What should you consider when making your Will?
- Have you valued your assets and liabilities recently?
- Have you chosen your solicitor/trustee company?
- Have you decided who will be your executor?
- Have you decided who will benefit from your Will?
- Have you put your Will in a safe place?
- Have you told your executor where your Will is kept?
- Is your Will up to date?

Thank you for considering the difference you can make!

Would you like to talk further about your Will?

Many people naturally feel self-conscious talking about their generosity and plans. We respect your wish for discretion and privacy.

However, it is a great help for HammondCare's long term planning to know that we are being supported through bequests.

We would also like you to know the benefits your bequest will bring and keep you informed about our work.

For more information or to advise us of any plans you may have to continue your support of HammondCare, please complete this form and send to:

HammondCare Communications
Level 2, 447 Kent Street
Sydney NSW 2000

P 02 8280 8488
F 02 9267 3103
E info@hammond.com.au

Dr Mr Mrs Miss Ms
Other _____

First Name _____

Surname _____

Date of Birth _____

Address _____

Postcode _____

Email _____

Phone _____

Mobile _____

Please select from the following options:

- I would like to discuss making a bequest to HammondCare in my Will. Please phone me.
- I am planning to make a bequest to HammondCare in my Will.
- I have already made a bequest to HammondCare in my Will. As a Benefactor I would like to become a member of HammondCare's Forget Me Not League.
- I am not interested in leaving a bequest at this time. Please do not mail me again about this topic.

Thank you!