

Estate Planning and Pets

By Janet Vormittag

Every week Reuben's Room Cat Rescue receives more than a dozen telephone calls asking if the no-kill shelter can take a cat who belonged to someone who is being placed in assisted living, a nursing home or has died.

"They want the cat to go somewhere where it won't be killed," said Jeanine Buckner, the founder and director of the Grand Rapids-based rescue.

Unfortunately, she can only help a few of those callers with their cats, and they are the ones whose owners have set aside money for their pet.

"If they don't have the funding, I can't take the cat," she said. "Money is the key to taking care of that cat for the rest of its life."



Charles Cottrell

According to Buckner, most cats who belong to older people are old themselves ... usually ten years and up. Cats that age are hard to rehome, and odds are they will live out their lives at Reuben's Room. Keeping such a cat puts a financial strain on the small non-profit rescue.

How much money should people set aside for their cat? Buckner said to think about what you spend on a cat in a year with regard to food, litter, toys and vet

care. Then multiply it by how many years the cat has left to live. "Cats can live to be 20," she said.

Buckner advises people to talk to an attorney and make arrangements for their cat ahead of time.

Charles Cottrell, an attorney at the West Michigan

Estate Planning Center in Ada, said most people aren't aware of the options available to them regarding their pets when it comes to estate planning.

"I'm trying to educate people," he said. "It's such an important area to address."

In Michigan, animals are considered property. If their owners don't make arrangements for them there are no automatic provisions. Whoever is taking care of a person's estate can dispose of the animals as they see fit.

If a person owns an animal, be it a cat, dog, bird, horse or any other species, they need a "line up" of people who will step in and help with those animals in case the owner becomes incapacitated or dies. Both short-term and long-term arrangements need to be made.

One of the things Cottrell advises is for people to set up a Pet Trust, which can be funded through a Life Insurance Policy or a CD payable to the trust. The cost of setting up a Pet Trust starts at \$300.

But a Pet Trust only kicks in if the pet owner dies. Provisions need to be made in case of an accident, illness or some other debilitating incident.

Cottrell said people often procrastinate when it comes to estate planning because to plan is to accept their mortality. "Getting a will is to accept death." But he finds most people feel empowered when they make decisions about their estate. They feel good about it.

When Reuben's Room Cat Rescue is close to capacity they quit accepting cats from random sources so they can save space for cats from previous commitments.

"If someone adopted a Reuben's room cat, we always take that cat back," Buckner said.

Likewise, if someone made prior arrangements for their cat to go to Reuben's Room in case of their own medical emergency or death, Buckner will take the cat.

Charles Cottrell may be reached at 616-682-5574 or www.michiganpettrust.com. Jeanine Buckner from Reuben's Room can be reached at (616) 791-9696.



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