

# The “Daily Plan-It™”

ESTATE & BUSINESS LAW GROUP, P.C.

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## Talking to Clients about Estate Planning for Their Other Children – Their Pets

When our clients die or become incapacitated, the strategic planning they put in place to provide for their loved ones goes to work. The important things will be taken care of.

Their bills continue to get paid, their investments continue to grow for future generations, and any minor children are cared for by loving guardians.

It seems like these clients thought of everything, but some of them risk forgetting about their very dependant four-legged family members.

### What Happens to Fluffy and Spot?

Some pet owners never consider who will care for their furry companions after they die or if they become disabled or seriously ill. Many assume that a relative or good friend will step up to the task.

That’s an unwise assumption on the owner’s part, and one I’m sure Fluffy and Spot might especially take issue with.

Every year, the Society for the Prevention of Cruelty to Animals (SPCA) takes in a number of animals whose owners passed away. Usually a family member or neighbor drops the animals off. Most apologize and say that their loved one or friend made no plans.

Once cared for and loved, these animals have no home. Many will likely be euthanized.

### Even Pedigrees Won’t Protect Them

Here’s one vivid example that illustrates the need to make better plans:

One day a group of seven pedigreed dogs were dropped off at an SPCA: two Whippets, two Irish Setters, two Toy Fox Terriers and a Chihuahua. They came with AKC papers, receipts from when they were purchased, complete family trees and a thick file of medical records.

It was obvious that their owner loved and treasured them, but when she was diagnosed with cancer, she did not make plans for their care after her death. There was no chance that all of these dogs that were raised together would be adopted to the same home.

A little planning today can help your client’s pets avoid a similar fate.

## Making Better Plans for Pets

Here’s a checklist to help clients plan for their pets:

- Identify and designate someone (and at least one alternative) to assume ownership for the pets.
- Keep in touch with them to ensure that they are still willing, especially if a pet has special needs.
- Carry a “pet alert” wallet card listing names and phone numbers of the pet’s emergency caregivers.
- Authorize payments to provide food, veterinary care, grooming, exercise, socialization, etc.
- In any documents use language that refers to “pets” rather than names. This will ensure that no newly added pets will be left out and that there is no need to update documents.
- Name a Trust Protector to oversee a pet’s new owner and any funds set aside for the pet’s care.
- Ask an attorney how to include language that will protect the pet in estate planning documents.

There are additional considerations to make, including the criteria to be used to determine when it’s time to euthanize a sick pet, who will make that difficult decision, and how that pet’s remains should be disposed.

I hope this article helps you and your clients. As always, if you have any concerns or questions, please call our office.

## Workshop Schedule

**The Truth about Estate Planning**  
Tuesday, October 6 – 7:00 pm



### IRA Preservation Planning

Learn how to properly protect your IRAs and what the IRA Preservation Trust can do!

**Thursday, October 15 – 7:00 pm OR at a mutually convenient date in your office – you are welcome to invite your clients!**

*On February 8, 2006, President Bush signed into law the Deficit Reduction Act of 2005 (DRA 2005), which included the most sweeping changes to Medicaid laws ever enacted.*

### Medicaid Planning Workshop

*The new Medicaid laws and some of the planning options that are still available, even in light of these sweeping changes.*

**Tuesday, September 29 – 7:00 pm** (at Libertyville High School)  
**Tuesday, October 20 – 7:00 pm**

**Registration:** Contact Mary Lang at (847) 367-4460

<http://eblawgroup.com>

**ESTATE & BUSINESS LAW GROUP, P.C.**

Howard M. Lang, J.D. & Marguerite A. Kopke, J.D.

**847-367-4460**

We invite you also to direct your clients to  
[http://eblawgroup.com/FAQ\\_medicaid.htm](http://eblawgroup.com/FAQ_medicaid.htm)  
for more information on Medicaid Planning.