

NEAFCS – Montana Affiliate Peer Reviewed Mini Workshops and Poster Presentations (2008)

***Estate Planning Tools for Owners of Companion or Service Animals and Pets***

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## **Program Title**

**Estate Planning Tools for Owners of Companion or Service Animals and Pets** with a focus on Family Economics.

## **Issue and Situation:**

Animal companions play a significant role in many Montanans lives and many pet owners view their animal companions as valued members of their family and treat them as family members. The goal for many pet owners who raise their pets in loving homes is to ensure their animals have a loving future, a smooth transition into a life chosen by the owners and a life with people who will care for and about them. This is the reason that owners may write pet's trusts and pet protection agreements.

Why is estate planning necessary for pets? Year after year, countless pets are left to a fate that their deceased or incapacitated owners would have never imagined, much less desired.

The tragic death of a young friend prompted me to investigate resources for the caring of a pet after the death of the owner. The National Humane Society sent their packet "Providing for Your Pet's Future without You". The packet included emergency contacts for pet caregivers, instructions for pet care, and veterinarian information.

The caring of Piper the cat was not a financial burden for us because of the short period of time we cared for her. Knowing that caring for a pet can be costly and arrangements for long-term care are needed for animals, I consulted with Dr. Marsha Goetting and following her suggestion, we began the research needed for a Mont. Guide concerning Pet Estate Planning.

## **Stakeholders & Input:**

Input was sought from Gerry W. Berry, Professor of Law, at Texas Tech University School ;Michael Rausch local attorney ; University of Montana School Of Law and the Cascade County Homemaker Clubs. All stakeholders were requested to review the Pet Estate Planning Draft and return their suggestions. Media frequently report cases, which involve pet owners who have a desire to care for their beloved pets such as Leona Helmsley who left \$12 million to her eight-year-old Maltese. Pet estate planning is no longer considered an extravagant gesture reserved for the rich and famous. Faced with options for their animals the attorneys that I spoke to say a number of their clients are making provisions for pet care as part of their final wishes.

The material assists pet owners who care about the future of their animals. The age of the audience is from 25 year olds who are just establishing households to the over 65 who are well established. Attorney's are helping more elderly couples or individuals who do not have a relative or friend willing or able to care for the animal in making arrangements for the care of their pet.

### **Program Description:**

The program consists of a power point presentation, Pet Estate Planning Tools handout, National Humane Society pamphlets, and MSU Estate Planning Mont-Guides. The presentation is interactive with the participants asking questions and giving comments. Owners wishing to plan for the future care of their companions evaluate the needs of the pet before establishing the amount of the fund to care for the animal. The amount of money needed to provide adequately for pet care after the owner dies depends on many factors including the type of animal, the animal's life expectancy, the standard of living the owner wishes to provide for the animal, the need for potentially expensive medical treatment, and whether the caretaker is to be paid for his or her services. Funds could also be included to provide the animal with proper care when the caretaker is on vacation, out of town on business, receiving care in a hospital or is otherwise temporarily unable to provide for the animal.

Funds for the pet estate come from a variety of sources, life insurance policies, pay on death (POD) or transfer on death (TOD) accounts, annuities or other contractual arrangements that permit the owner to designate a beneficiary.

### **Program Impact:**

The Pet Estate Planning guide is a springboard for the completing of personal estate planning. During the pilot presentation, a participant in the workshop discovered the value of estate planning and sought out the Mont-Guides for estate planning. Other class members inquired about the estate planning seminars scheduled in Cascade County.

The MSU Extension instructor and peer evaluation instruments will be utilized to identify the effectiveness of the program.