

Loved for a lifetime

What if your pet outlives you? By Cynthia Hubert - Bee Staff Writer **Published 12:00 am PST Saturday, November 18, 2006**

Julia Savelle once wondered what might become of her beloved Caly if the cat outlived her.

A shelter? Out of the question. A family with young children, other cats or a dog? No way.

Though Caly enjoys terrorizing rodents around Savelle's acreage in San Andreas, she doesn't get along well with other animals and is skittish around most people.

"She would be terribly hard to place," said Savelle, a 75-year-old former schoolteacher.

Lucky for Caly, Savelle has found a solution. With a hefty bequest to the UC Davis School of Veterinary Medicine, she has arranged for Caly to be matched with a suitable home and get medical care for the rest of her life should Savelle die or become too ill to keep her.

"It's a relief," Savelle said. "Now I know that Caly will always have someone to love her."

In a culture in which pets are treated like children

rather than possessions, more and more people are choosing to include Fido and Fluffy in their wills, according to lawyers and animal advocacy groups. According to law professor Gerry Beyer, an expert on the topic, 12 percent to 27 percent of people include pets in their estate planning.

"Interest has increased dramatically," Beyer said.

In most cases, that involves establishing a "pet trust," leaving a certain amount of money in the animal's name and appointing a friend, family member or organization to look after it. A few nonprofit groups, such as the Helen Woodward Animal Center in Rancho Santa Fe, accept pets through bequest programs.

The UC Davis program, called Tender Loving Care, takes a different approach, one that may be unique in the country, said Richard Timmins, a veterinarian who directs the school's Center for Animals in Society. While a handful of other schools house a limited number of pet survivors on their

campuses, UC Davis is believed to be the first to arrange for private adoptions.

The veterinary college launched the program in response to requests from pet owners and donors, Timmins said.

"Most people today consider their pets part of the family," he said.

Recent studies have shown that two-thirds of pet owners consider their critters family members, and 37 percent carry pictures of them in their wallets. Pet trusts are the logical next step, said Timmins. "There definitely is a demand for a program like this."

While a growing number of people around the country are establishing pet trusts, these devices remain fairly unusual in the Sacramento area, according to lawyers who help clients plan and manage their estates.

"We do occasionally see people who want to make provisions for their pets," said Stephen Hodge, who practices in Elk Grove, "but probably not as many as they see in Beverly Hills."

Savelle is among the first to sign up for TLC, which covers cats, dogs, other small animals and even

horses. For a bequest of \$30,000 per "companion animal" and \$50,000 per horse, UC Davis pledges to match surviving pets with good homes and provide a lifetime of veterinary care, including annual exams and treatment for chronic illnesses.

Pet owners interested in the program first meet with a UC Davis veterinarian to discuss the animal's medical and other needs. After the assessment, which costs \$1,000 per pet, UC Davis matches the enrolled animal with the "best possible caretaker," who will take custody of the pet after the death of its owner, Timmins said.

"Our objective is to find a home for the pet that most closely matches the home environment that they had previously," he said. "If there were children in the house, we'll try to find a home with children. If the pet owner was an older person, we'll look for someone older. We want to make sure that the pet's bond with the new owners is as strong as it was with the original owners."

The pool of potential caretakers of small animals includes Timmins and other pet-loving members of the UC Davis veterinary staff and faculty, as well as outside volunteers

who must pass rigorous background checks.

UC Davis will try to place horses in private care as well, Timmins said. Those for which private homes cannot be found will spend their golden years at the UC Davis Center for Equine Health under the care of some of the world's best specialists, he said.

Horses generally live to be 25 years or older, with many surviving into their 30s and some reaching 50.

"Horses have long life spans, and they become even more endearing as they age," said Gregory Ferraro, director of the Center for Equine Health. "The TLC program will allow these animals to live out the remainder of their lives with dignity and under the finest veterinary care."

Top-notch care can be costly. In calculating the appropriate bequest for the program, Timmins said, UC Davis specialists considered a typical "middle-aged" dog or cat, and added up average costs for routine health care including vaccinations, blood tests, heartworm medications and other treatment for seven or eight years into the future. They figured in cost increases as the animal ages, and the possibility of major illnesses including

cancer and kidney failure, as well as emergency treatment.

"The whole thing came out to a little less than \$30,000" for small animals, he said. The panel made similar calculations for horses, and came up with \$50,000.

If an enrolled animal's lifetime care ends up being less than the calculated amount, the remainder of the bequest will stay with the program. If the animal needs more care than the bequest covers, "we will just do what needs to be done" regardless of cost, Timmins said.

"It's sort of like insurance," he said. "If you spend less, it goes into the pool" to help cover costs for other animals.

Pet trusts are not for everyone. Aaron Hudson, a Sacramento attorney whose specialty is estate planning, said he is somewhat skeptical about the arrangements.

"I recommend them only to the extent that they make people feel better about their estates," he said. "But they're not really enforceable. Pets don't carry the same legal weight that family members do."

Once the pet's original

owner is gone, "Who's going to make sure that the owner's wishes are being honored?" Hudson asked. "Who is going to oversee that? How do we know where that money is going?"

In the case of the UC Davis program, a committee that will include university staff and faculty members, and "knowledgeable pet owners" will oversee care of TLC members, said Celeste Borelli, director of development for the veterinary school.

So, is it time to write Scruffy into your will?

A Web site devoted to the topic, www.estateplanningforpets.org, recommends that you first look into making informal arrangements with a trusted friend or family member to care of your pet. You might consider including the animal in your estate if you live alone, if you have a pet with a relatively long life expectancy, if you have lots of pets or if your animal has special needs. Your beloved Great Dane may not be comfortable in your daughter's Manhattan apartment, for example.

Savelle is confident that she has made just the right arrangements for Caly, a calico and accomplished

mouse hunter who came to her home as a stray about four years ago.

When Savelle's husband, Glenn, died last year, Caly "didn't want me out of her sight," she said. "That's when I thought, 'What if I can't take care of her? I have to do something about this.'"

She called UC Davis and was thrilled to learn about the new TLC program.

"It's exactly what I was looking for," she said. "Now I don't have to worry about her. I can have peace of mind."

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For more information about the TLC program: (530) 752-7024, www.tlcforpets.org.