

ESTATE PLANNING INCLUDES PETS

Ensure Companion Animals are Part of the Plan

At the heart of estate planning is caring for people — self-care, in the form of establishing your directives, and leaving provisions for the people you love.

For two out of three Canadians — who include a companion animal among their loved ones — planning for their well-being when we are no longer able to care for them should also be part of the planning process.

Many people are shocked at the amount of money that animal care professionals recommend being set aside for such an instance. The reality is that most people spend money on their pets in comparatively small amounts — canned food, kibble, cat litter, flea and worm medications, routine veterinary care — that add up slowly but surely. It is often jarring when a bill comes after our companion animal requires surgery or other significant medical intervention.

“Those of us who work in animal rescue and adoption face a double-edged sword,” says Eyal Lichtmann, CEO and executive director of the Regional Animal Protection Society, based in Richmond, British Columbia. “We want people to adopt animals because it is good for the animals, obviously, but we also encourage adoption because it’s good for individuals and families. Animals make our lives, families, neighbourhoods and communities safer, healthier and happier. Animal companionship is good for animals and their people.”

The challenge is balancing the desire to encourage animal adoptions with the reality of not just the time resources required to adequately care for the animal, but the financial resources as well.

One study indicates that the average cost for caring for a puppy in the first year is about \$2,600, although this depends on a variety of

things including the breed and size.

Routine care costs in successive years may be a little lower, especially during the healthy early and middle years, although training courses and boarding, dog walking or daycare, if chosen, can spike that number.

Another estimate suggests that a cat will cost about \$500 a year — double that amount in the first year.

All of these numbers, though, presume routine expenditures. Emergencies — like automobile injuries, knee repairs or surgeries — can very easily rise to thousands of dollars very quickly.

“Whether a person has made arrangements for a friend or neighbour to adopt a pet as part of their estate planning or they make arrangements with a rescue organization, we recommend, if possible, allocating \$10,000 per cat and \$15,000 per dog,” says Lichtmann. “This may sound like a lot. But, if you took the time to go through your receipts and credit card bills, you would see how quickly the incidental weekly bills add up and how one or two veterinary emergencies can blow a budget to smithereens.”

The Regional Animal Protection Society (RAPS) is a no-kill animal serving organization.

“That means we accept animals from throughout British Columbia and across Canada who live in jurisdictions where they could face euthanasia, even if they are healthy and young,” Lichtmann says. “This is a commitment we make to animals and people. We depend on the support of animal-loving people in the community to allow us to do this work.”

RAPS began 25 years ago, in 1995, as a tiny



RAPS CEO Eyal Lichtmann and his dog Levi

group of extremely dedicated volunteers who humanely trapped and spayed or neutered the feral and stray cats in the Vancouver suburb of Richmond. Since then, it has grown into one of Canada’s largest and most innovative no-kill animal organizations, operating the City of Richmond Animal Shelter, Canada’s largest cat sanctuary, two thrift stores that generate a significant portion of revenue and, in 2018, opened the community-owned, not-for-profit RAPS Animal Hospital.

“We live in one of the most expensive places in Canada,” says Lichtmann. “There isn’t much that an animal organization can do about that macroeconomic reality. But with studies indicating that most Canadian families are just \$200 away from insolvency, we recognized that there was one significant component of a family’s budget upon which we could have an impact. By eliminating the profit motive, we have been able to deliver veterinary care at extremely competitive prices. Moreover, we are the only veterinary facility in our market that offers no-interest wellness payment plans.”

Since opening two years ago, RAPS has also provided more than \$1.2 million in partially and fully subsidized veterinary care and a similar amount in interest-free wellness payment plans to animals in households with low incomes or facing other challenges.

RAPS also has experience rehoming animals from households where their person has passed away.

“Among our facilities is a network of experienced foster families who can step in and immediately alleviate the upheaval in an animal’s life at such a time of dramatic change,” Lichtmann says.

“Our expertise at understanding the unique

character of cats, dogs, small mammals and other animals allows us to assess them and ensure that they are able to spend the rest of their lives in a place where they will be content, happy and cared for.”

In hundreds of cases, this means the RAPS Cat Sanctuary. People from all over Canada are leaving their cats to RAPS Cat Sanctuary in their wills, knowing they will be well cared for.

This rustic, country-like 'Kitty Club Med,' located on acres of farmland in Richmond, has designated areas for cats of different ages, temperaments and health statuses. There is a colony just for cats with feline leukemia; another for those with feline immunodeficiency virus (feline AIDS); and, there are a large number of cats in the general population who live healthy and happy lives with non-communicable con-

ditions like diabetes. The Sanctuary even has designated 'Kitty Comforters,' who provide individualized attention to the hundreds of cats in the facility.

On top of being an ideal place for cats, it is also a destination for people — those who love cats but perhaps are not able to have them in their own homes for whatever reason, as well as seniors and people with physical, emotional or intellectual differences, for whom interaction with the animals is therapeutic and socially engaging. Visiting hours also attract hundreds of others who just like being around cats. (Anyone who has known cats in their lives knows that there are those who prefer a life of solitude and to be largely left alone. The Sanctuary has accommodations for those special cats as well.)

RAPS is also intending to build a dog sanctu-

ary in the coming months.

“A lot of us sort of assume that we will outlive our pets,” Lichtmann says. “But it’s not unusual for cats to live to 20 years of age and dogs to reach almost that ripe age. For most of us, a little arithmetic can suggest that we would be remiss if we did not make some provision in our estate planning for animals we may leave behind.”

Further resources about estate planning involving pets and ensuring a forever home for animals that may be left behind are available at RAPSBC.com.

Written and submitted by Pat Johnson, communications manager of the Regional Animal Protection Society.