

## Rescue Horse's Story Illustrates Importance of Estate Planning

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July 05 2008, Article # 12197

Hapsirishpub is a Thoroughbred whose good fortune changed the day his first owner died. Passed from owner to owner, he was recently taken in by Shelly Price of Speak Up for Horses, a Kentucky-based equine rescue and rehabilitation organization.

The namesake of his owner/breeder's favorite Cincinnati watering hole, "Haps" accumulated over \$16,000 in earnings on the track. Haps' owner's son took over the racing stable after his father's death and, according to the horse's first trainer Ramon Salcedo, pushed Haps to be even more profitable. The push didn't bring the desired results, so Haps was retired.



Hapsirishpub winning at the track, the day he was rescued (March 24, 2009), and recently.

The gelding's new home turned out to be an old hog barn that was still filled with manure and equipment. Alone in the dark, he received limited care and feed. Haps received no farrier or veterinary care, and he went months without hay, Price explained. He lost nearly 400 pounds, and his feet had grown so long they were beginning to curl up in front. Haps' new owner died in early 2008. His fiancée tried to find Haps a new home. That's when he caught the attention of Price, who rescued Haps in March.

"We got him in the nick of time," she said.

### *Plan to Protect Your Horse*

How can you ensure your horse has a safe home in the event that you die? Louisville, Ky., attorney Turney P. Berry, an estate-planning specialist who works with the firm Wyatt, Tarrant & Combs, LLP, offered these suggestions:

- Crunch the numbers first: Estimate annual costs for board, feed, vet bills, and farrier expenses. Be sure to adjust for inflation and build in extra for emergencies such as injuries or colic.
- Set up a trust, and select the horse's primary caregivers.
- Put your detailed instructions for the horse's care in writing.

Berry also recommended setting up an "advisory committee" to provide oversight of the whole plan. Your attorney might be willing to act in this capacity, which allows for regular and ongoing monitoring of the horse's care and health status. Caregivers who fail to follow the care plan can then be replaced.

"It's important to set up layers of protection, that way there's a backup in case someone's life circumstances change and they're no longer able to care for your horse," Berry emphasized.

### *Happy Ending*

Haps might yet have his storybook ending, but his tale shows it's crucial to consider that circumstances will change after you're no longer there. Sometimes the provisions you make aren't enough; they weren't for Haps. To learn more about Haps and Speak Up for Horses, or to contribute toward Haps' rehabilitation, visit [SpeakUpForHorses.org](http://SpeakUpForHorses.org).