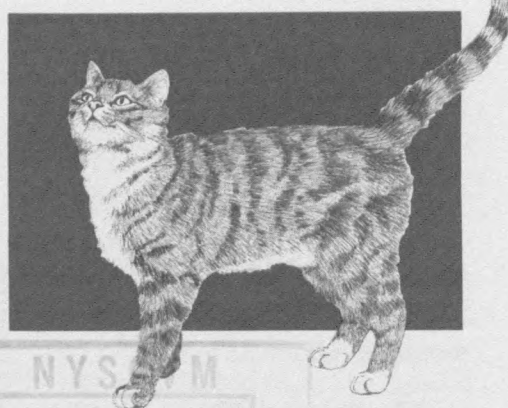


# Perspectives On Cats

A Newsletter for Cat Fanciers  
From The Cornell Feline Health Center

Fall 1993



## The Gift that Keeps on Giving

Dottie Coakley

One of the most important members of my household is our cat, Lady. When my family lived on Lake Ontario, Lady was a next-door neighbor. During that time Lady had six litters of kittens. When my daughter, Carrie, realized that we were going to move, she mounted a campaign to persuade us to adopt Lady. Despite Carrie's allergies, she vowed she would use her baby-sitting money to have Lady spayed and bring her with us. This skinny-as-a-rail, constantly complaining cat is now—11 years later—a continuing source of great joy and companionship for me.

At one point in her life, Lady had a skin problem. I was told by a Rochester veterinarian, "We're stumped, you may have to take her to Cornell." However, Lady's condition improved and the trip wasn't necessary. But knowing first-hand the expertise that Cornell offers makes me all the happier

to be the Assistant Director of Planned Giving for this wonderful, multifaceted university.

"Planned Giving" is an interesting phrase. Certainly, all gifts are planned, whether it is an outright gift or through estate planning. My office helps people coordinate their wish to give with their financial and estate planning. For example, a typical scenario may be as follows—

Tabitha Katz, age 71 and a 1944 Cornell graduate, has among her assets 1,000 shares of stock that were purchased at \$10 per share. They are now worth \$100 a share, but they only pay a dividend of 3%. She wants to sell the stock and move the proceeds into an investment with a higher return, but realizes she would lose over \$25,000 of the proceeds to the capital gains tax.

Let's take a closer look at some investment vehicles that Tabitha can choose among. Cornell University has two life income arrangements that operate similarly to a mutual fund. With many people combining their monies together, more diversification can be obtained and, thus, more safety for the funds. These funds are managed by Cornell's highly successful investment office. Tabitha would receive income earned by the fund in proportion to the number of shares she received for her \$100,000. Each fund has a different objective.

The High Yield Pooled Life Income Fund seeks to provide consistently high income with preservation of principal. It would provide approxi-

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mately \$7,500 per year to Tabitha (versus her current \$3,000) and her income tax charitable deduction would be about \$37,700.

The **Balanced Pooled Life Income Fund** strives for both income and growth over the long term. This fund may be more appropriate for younger contributors who are less in need of immediate income but want the principal to continue to grow and, hopefully, outpace inflation. For Tabitha, this fund would initially pay about 5.5% or \$5,500, with potential for higher income over time as the principal grows. Because of the lower income component, a gift to the Balanced Fund creates a higher income tax charitable deduction, approximately \$45,400.

With these two funds, the amount of income and growth will vary. In 1992, the High Yield Fund achieved a total return of 9.2% with an income yield of 8.21%. The Balanced Fund achieved a total return of 12.7% with an income yield of 5.38%.

For those who would prefer a fixed return, the **Charitable Gift Annuity** for someone Tabitha's age on her life alone would provide income of 7.9% for the rest of her life, or \$7,900 a year. A gift annuity combines a gift and an investment. In exchange for a gift to Cornell, the university agrees to pay a specified annuity to Tabitha and/or another beneficiary for life. A portion of these annuity payments may be tax-free. Tabitha would have a choice of receiving immediate payments or having payments deferred to a specified future time. This Charitable Gift Annuity creates an income tax charitable deduction of approximately \$38,000.

Tabitha has had several feline companions throughout her life, one of which needed some help from the Cornell Feline Health Center. She makes an annual gift to the Center but wants to be sure their good work will continue after she is gone. A friend suggested that she contact the Planned Giving Office and we came up with several possibilities.

The first is easy for anyone to do—Tabitha simply **designates in her will** that whatever percentage or dollar amount she feels appropriate be given to the Cornell Feline Health Center. The Office of Planned Giving can help with the exact wording needed to ensure that the Center receives the gift.

Tabitha also can check her **insurance policies** and, if the need for them has changed, she could make the Cornell Feline Health Center a primary or a contingent beneficiary. She could do the same with retirement accounts such as IRA's 401(k), or TIAA-CREF. Any of these options would help ensure the continuance of the Cornell Feline Health Center.

However, Tabitha has an immediate need for more income and a wish to make a significant gift for her upcoming 50th class reunion. The following possibilities will improve her present circumstances, contribute to her class's reunion gift and benefit the Feline Health Center greatly.

## Perspectives On Cats

*A Newsletter for Cat Fanciers  
From The Cornell Feline Health Center*

The ultimate purpose of the Cornell Feline Health Center is to improve the health of cats everywhere, by developing methods to prevent or cure feline diseases, and by providing continuing education to veterinarians and cat owners. All contributions are tax-deductible.

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Instead of selling the stock herself and losing a significant portion to capital gains, Tabitha could make a **gift of the stock to a life income agreement** at Cornell. This agreement could be designed to provide income to Tabitha for life and an endowment to the Feline Health Center upon her death. The foremost benefit is the knowledge that, after her passing, the income from this most generous gift will go to the Center every year in perpetuity on her behalf. Next is the pleasure of helping her class with its gift and being present to see it acknowledged by the Center. Also, the entire \$100,000 will be at work for her and the return will be greater than her 3% stock dividend return, giving her a potentially higher income for the rest of her life. She will receive a significant income tax charitable deduction which can be carried forward for up to five years if it cannot be fully utilized the first year. An additional benefit is the peace of mind that comes from professional management of this asset.

Also available to her are trust arrangements such as a **Charitable Remainder Unitrust** with variable

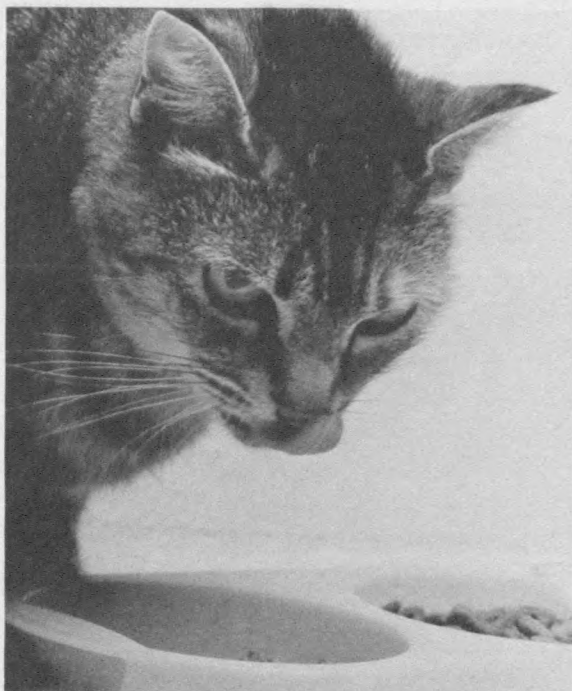
rates. These may be custom tailored to an individual's particular situation.

Tabitha prefers knowing the amount that will be paid to her each quarter and is more interested in current income than in future growth, so she has chosen the Charitable Gift Annuity on one life, hers. Tabitha's gift will be designated by her for the future benefit of the Cornell Feline Health Center as an endowment to provide income in perpetuity.

Indeed, Lady and all her sisters and brothers may rest easier knowing the generous and thoughtful giving to the Cornell Feline Health Center for its future will provide benefits to their "owners" as well as for themselves. ■

*Anyone can take advantage of these financial planning vehicles. If you would like to explore any of these options, please contact Dottie Coakley by calling (607) 254-6133 or writing to her at the Office of Planned Giving, 55 Brown Rd., Ithaca, NY 14850.*

## Food for Thought



How much do you know about feeding cats? Test your knowledge by answering the following questions as true or false. You'll find the answers on the next page.

1. Cats need milk.
2. Cats crave fish.
3. Brewer's yeast prevents flea infestations.
4. Low ash cat food will help prevent feline lower urinary tract disease (FLUTD).
5. Cats need excessive amounts of protein.
6. "All-natural" foods are better for cats than regular commercial foods.
7. Most cats will benefit from some type of dietary vitamin or mineral supplementation.

## Food for Thought

(continued from page 3)

1. *False*—Although milk is a good source of protein, calcium, water and energy, it is deficient in taurine and iron. Kittens will consume sufficient calcium for proper growth when they are fed a balanced growth formula diet. Feeding milk to adult cats can cause diarrhea because many adult cats are lactose-intolerant.

2. *False*—Over the years cartoons and advertisements have depicted this concept. It is further reinforced at the grocery store that displays numerous fish-flavored selections of cat food. It is true that fish is a good source of protein, taurine, vitamin A, and arachidonic acid. However, fish is potentially harmful if fed exclusively as it can cause diet-related diseases such as steatitis (yellow-fat disease), and is imbalanced in fat-soluble vitamins (A, D, E and K). Also, the viscera of some fish contains thiaminase, an enzyme that destroys thiamine (a B-complex vitamin). This loss of thiamine can cause convulsions and brain damage. However, thiaminase is destroyed by cooking the fish.

3. *False*—Brewer's yeast is a good source of protein and some B-vitamins. However, there is no objective evidence from scientific studies to support the claim that it provides protection against flea infestations.

4. *False*—Ash provides the mineral content of a cat's diet (i.e. calcium, phosphorus, sodium, potassium, magnesium, etc.). It is the magnesium content, not ash itself, that may influence the risk of FLUTD. Magnesium is rarely, if ever, added as an ingredient in cat food. Recent studies indicate that urine acidity is probably more important than magnesium content in preventing FLUTD.

5. *False*—Cats do require more protein than most animals, but an excessive amount (i.e. greater than the amount recommended by the National Research Council) can be detrimental to a cat's health. Although not documented, there may be a higher risk of kidney

failure especially in cats with decreased kidney function that are fed high protein diets.

6. *False*—Many of the all-natural products are complete and balanced. However, these products are usually more expensive and have a relatively short shelf life due to the lack of preservatives.

7. *False*—Before deciding on supplementing your cat's diet with vitamins or minerals, read the pet food label to determine its nutritional adequacy. The food meets the nutritional standards if the label states that the food has been trial fed according to the protocols of the Association of the American Feed Control Officials (AAFCO). Remember dietary supplementation can be risky. It can create a dietary imbalance, and in rare cases may be toxic to the cat. Usually it is safer, less expensive and more practical to feed a good quality commercial diet than to try to improve a poor quality diet or make a balanced home-made diet.

There are certain diseased states or times of severe physiological stress that may dictate vitamin or mineral supplementation. Your veterinarian will prescribe a proper dosage based on your cat's needs. ■

### Lost Pet Hot-line is Established

Every year, 9 million pets are lost, but only about two percent of all cats are ever found by their owners. Sprint, a telecommunications company, and the American Humane Society have started a 24-hour national hot-line to locate lost pets. The new service offers a toll-free number for people to report found pets (1-800-755-8111) and a 900 number to report lost pets (1-900-535-1515). Callers can use touch-tone phones to enter descriptions of their lost pets along with their phone numbers and locations by zip code.—(Resource: *Best Friends*, Spring 1993)





*Q. My three-year-old male cat has been afflicted with chin edema since he was fairly young. My veterinarian first treated him with a single steroid injection. This reversed the swelling quite rapidly, but the problem recurred within a couple of months. For the last year, my veterinarian has been treating my cat with Ovaban (one tablet a day for three days and then one tablet a week for seven weeks). This treatment has controlled the symptoms longer than the steroid injection but they still do recur. I am concerned because there are potential adverse effects from long term use of this drug. Are there any new alternative treatments?—R.C., Canada*

A. Chin edema or fat-chin is a nonpainful and non-itching enlargement of the chin or lower lip that may increase and decrease with intensity. Usually it is a manifestation of a linear granuloma, a form of the eosinophilic granuloma complex (EGC). In addition to the linear granuloma (also called eosinophilic/collagenolytic granuloma), EGC can include indolent ulcer (also called eosinophilic ulcer or rodent ulcer), and eosinophilic plaque.

Although a common skin disorder in cats, the cause of EGC is poorly understood and the relationship among the three different forms is unclear. It is, however, often seen in cats that have an underlying allergic skin disease, like flea bite hypersensitivity, food hypersensitivity, and allergic inhalant dermatitis. In those cases, some of the cats respond dramatically to flea control, a hypoallergenic diet, or allergy hyposensitization, depending on the allergy. Therefore, allergies should be investigated in cats with chronic or recurring lesions associated with EGC. If the cat is bothered by allergies, appropriate measures should be taken to relieve the allergic reaction. If no

underlying allergic condition can be found or if the allergen is unavoidable, other therapies must be considered.

Cortisone-type medications, called glucocorticoids, continue to be the mainstay of therapy in most cases. Various types may need to be tried because cats may respond differently to the same medication. Megestrol acetate (Ovaban or Megace) has been successfully used to manage the disorder but can be associated with potentially severe side effects including development of diabetes mellitus, mammary gland disorders, and behavioral abnormalities. Its use should be reserved for those cats that cannot be managed in any other way.

Although not commonly available, radiation therapy and carbon dioxide laser therapy have been successful in a few cats with certain types of severe EGC lesions.

Chin edema usually does not cause the cat any problems, and occasionally may resolve without therapy. Therefore, the advantages and disadvantages of treatment must be seriously considered. Cats that have severe EGC lesions may benefit by having your veterinarian consult with a veterinary dermatologist.

*Q. I feed several stray black cats. I would like to know why one cat's dark black fur has turned rusty brown. She is thin and has a chronic cold with a nasal discharge. She is about 15 months old.*

*I caught another stray kitten (about 8 months old) who always came with the other cat to be fed. The kitten tested positive both for feline immunodeficiency virus and feline leukemia virus, and had a*

*(continued on page 8)*

## *Honor Roll*

During the past few months the Feline Health Center has received many contributions from individuals and cat clubs interested in the future health of cats. We gratefully acknowledge the following who have contributed \$100 or more to support the center's work.

### **Donor(s)**

Nina Beach, New York  
Mert Bernabi and Lynda Rhodes, Texas  
John DiMarsico, New York  
Mr. and Mrs. Roger Ditman, New York  
Nellie Everitt, Pennsylvania  
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Jan Ralbovsky, New York  
Ralph Reichhart, New York  
Helen Shoup, Texas  
Sunnymead Animal Hospital, California  
Mary Vail Wilkinson, Connecticut

### **Gift Description**

In memory of Delius  
In memory of Kitty  
In memory of Sly  
General Donation  
In memory of Trixie  
In memory of Bruiser and Aquarius Midnight - The Grinch  
In memory of Suki  
In memory of Crumpet  
General Donation  
General Donation  
In memory of Mocha  
General Donation  
Dr. Louis J. Camuti Memorial Fund  
Dr. Louis J. Camuti Memorial Fund  
General Donation  
In memory of Moses  
In honor of Dr. Betsy Arnold, Dr Silver and Staff at Caring for Cats  
General Donation  
General Donation  
In memory of Purr Box, Prometheus, Friendl, Lizzie, and Boy Cat; In honor of Dr. William Lovers and Dr. Richard Koven

### **Foundations**

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### **Contributing Members**

Sally Cote, Michigan  
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Mr. and Mrs. Gary Wood, New York

### **Patron Members**

Ms. Jane Clifford, New York  
Ms. Joan Patterson, Idaho

### **Cat Clubs**

North Coast Cat Fanciers, Ohio

### *Did you know...*

✓ *that your gift can be tax-deductible;*

✓ *that your gift may be doubled, or even tripled, by a matching gift from your company. Check for eligibility with your personnel department and complete the necessary forms.*

*(A postage-paid envelope has been provided in this issue if you would like to make a gift to the center.)*



## Purr-fect Gifts

### Tee-shirts (\$14 includes shipping charges)

These shirts are a 50/50 blend of polyester and cotton. The shirt has an attractive design of a cat and kitten with the Center's logo. Colors: pink, light blue, light green, grey, and white. Sizes (adult only): small, medium, large, X-large and XX-large.

### The Cornell Book of Cats (\$30 includes shipping charges)

This comprehensive reference on cat health care is a must for every cat owner's library. By ordering directly from the Center you will receive an autographed copy by the director, Dr. Fred Scott.

### Gift Memberships (\$12)

Order gift memberships for your friends and receive a 20% discount off the price of a regular membership. Your friends will also receive a special letter acknowledging your thoughtful gift. Excellent gift for birthdays, anniversaries, and other special occasions.

### Honor Certificates (\$25)

If you're looking for a special way to say "thank you" to your veterinarian, consider a special personalized 8x10 parchment certificate. Your veterinarian will also receive a personalized letter with the certificate.

## Order Form

Send this completed form and your remittance to: *Orders, Cornell Feline Health Center, 618 VRT, Ithaca, NY 14853-6401*. Allow 4 to 6 weeks for delivery.

ITEM DESCRIPTION	SIZE	COLOR	QUANTITY	PRICE
SHIP TO:				TOTAL

Name

Address

city/state/zip

**\*For gift memberships and honor certificates please provide names and addresses below:**

Send to: \_\_\_\_\_

\_\_\_\_\_

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Send to: \_\_\_\_\_

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\_\_\_\_\_

## Mail Bag

(continued from page 5)

*chronic upper respiratory condition. The kitten's black fur also turned rusty brown in patches on her body. Do any of these illnesses cause a cat's fur to change color?—T. H., New York*

A. There are several potential causes for hair color to change from black to brown. One possibility is when cats are sick, they tend to stop grooming themselves. The hair that the cat would normally remove from their coat then accumulates. Then if the cat spends time outside the hair can become bleached by the sun and turn a lighter color.

Also, cats that are ill don't eat well or their digestive system may be unable to assimilate nutrients properly. The resulting malnutrition can cause black hair to become brown.

Lastly, it is known that certain types of hormones called glucocorticoids can cause normally black hair to grow in brown. This type of hormone is produced in higher quantities in the body as a result of stress,

that can occur from disease. Therefore, a chronically ill cat may experience a combination of all three of these causes: a lack of grooming, malnutrition, and excessive glucocorticoids in their system. If the illness resolves, the new hair growth would be the normal black color. ■



If you have a question you would like answered in this column, please send it to: Mail Bag, Cornell Feline Health Center, 618 VRT, Ithaca, NY 14853. Your question(s) will be answered in the next issue of *Perspectives on Cats*.



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