

features

COMPANION ANIMALS

Dollars and sense of ownership part 2

This is the second of a two-part series on where the money goes with pets

In part one (Dec. 21), I discussed the expenses associated with pet ownership. This month we will look at how to manage those costs.

Key points are to budget for routine costs; establish a good relationship with your veterinarian; and pay attention to regular veterinary care.

Animal
Talk

Dr. Heather
Gunn McQuillan



Consider pet insurance, or perhaps a savings account, for when emergencies hit.

Adopting an animal from your local humane society will save money on initial costs and help a worthy cause.

Usually, the animal will have been vaccinated, microchipped, dewormed, and spayed/neutered.

You may receive some initial supplies and a month of free pet insurance.

An adoption counsellor will provide you with vital information on pet care, and the shelter will often help with veterinary care if the animal gets sick immediately after adoption.

Establish a good relationship with your veterinarian, take your pet to meet him or her and the staff, and come in regularly (it's usually free to bring your pet in to be weighed).



HEATHER GUNN MCQUILLAN/PHOTO SPECIAL TO THE GUARDIAN

Oliver, a chocolate lab, was diagnosed with a rare heart condition when he was eight years old. With medication he was able to live a good quality of life for nine more months allowing him to do the things he loved, like fetching sticks and swimming. Those drugs, however, came at a hefty price, especially as his condition worsened. For an uninsured owner, the last nine months of Oliver's life could have cost upwards of \$10,000.

Pay your bills in full and when they're due. This can help when you're in a pinch. Most veterinary clinics don't offer payment plans—vet clinics are not financial institutions, and for the same reason that your local bank doesn't neuter your dog, your vet doesn't handle loans.

However, if you're a good client who has established a positive relationship with your veterinarian, the clinic may be willing to work with you when you're stuck.

Always ask lots of questions about procedures and estimates. This is an opportunity for your veterinarian to understand where you're struggling and to clarify and educate.

We don't tend to vaccinate our pets yearly anymore, but this

At a Glance

- ◆ What about emergencies? Pet insurance can be a lifesaver, especially if you have an unstable financial situation.
- ◆ Alternatives include personal savings, financing, and loans. Important questions when considering pet insurance include: What does the plan cover? What is the deductible amount? Are there exclusions for pre-existing conditions or for particular breeds?

doesn't lessen the importance of annual veterinary wellness visits. You can discuss any behavioural concerns as well as preventive care for your pet (e.g., parasite control, dentistry, nutrition).

And your vet may diagnose a condition at an early stage which, besides being better for your pet, may be less expensive and easier to deal with than after it becomes chronic or severe.

See ASK, B6

Happy endings



K. LEBLANC/SPECIAL TO THE GUARDIAN

Polar is a 10-year-old border collie who loves tennis balls and leisurely walks. He was adopted by Kate LeBlanc and Christian Gallant through the P.E.I. Humane Society's senior dog program.



UPEI PHOTOGRAPHY/PHOTO SPECIAL TO THE GUARDIAN

Dr. Peter Foley, from the Atlantic Veterinary College, examines a patient. Regular veterinary care can save money in the long run as it can prevent disease or diagnose it in its earlier stages when it is easier to treat.

COMPANION ANIMALS

Ask lots of questions about pet insurance

FROM B5

Like any insurance, pet insurance is valuable when you need it and not so much when you don't. Consider whether you have the means to pay for an emergency. The reality is that pet owners should plan for at least one serious medical emergency or condition in their pet's lifetime, and these can cost thousands of dollars. Pet insurance plans vary — from covering veterinary bills for an unexpected accident or illness to including preventive care.

Ask lots of questions to understand what is covered, what isn't, and what costs you will be responsible for as a pet owner (see information box). Insurance tends to cost from \$15 to \$50 plus per month.

If you have questions about pet insurance or other financial issues pertaining to pet ownership, ask your veterinarian.

Dr. Heather Gunn McQuillan is the director of the Veterinary Teaching Hospital at the Atlantic Veterinary College. Animal Talk is a monthly column in The Guardian produced by the Companion Animal Welfare Initiative (CAWI), the goal of which is to improve the welfare of owned and unowned companion animals on P.E.I. CAWI consists of the P.E.I. Humane Society, SpayAid, Cat Action Team, P.E.I. Veterinary Medical Association, PEI Department of Agriculture and Forestry, PEI 4-H, and Sir James Dunn Animal Welfare Centre at AVC.

For more information, see gov.pe.ca/agriculture/CAWI. Readers may send questions related to the well-being of owned and unowned companion animals to askcawi@gmail.com.