

How to save money on pet healthcare expenses.

The Wise Pet Owner - How To Save Money On Your Pet's  
Healthcare

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# **The Wise Pet Owner**

## **How To Save Money On Your Pet's Healthcare**

**By**

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## **Introduction**

I decided to write this book because I have a unique vantage point that pet owners do not have. Every day I see pets that are injured or sick and experiencing pain or suffering needlessly. I see pets die that shouldn't have, and the terrible grief that it causes among family members. I see clients that are faced with an estimate of sometimes thousands of dollars to cover the hospitalization, diagnostic tests, surgery and treatment of unexpected problems and they suddenly realize that they don't have the money pay for it. I dare say that pet owners would be shocked to know how many patients I see and treat every week for an accident or illness that could have easily been prevented.

Therefore, the first thing that pet owners can do to save money on the healthcare of their pet is to do all they can to keep their pet healthy by *preventing* problems that result in *unexpected and unplanned* visits to their veterinarian. Uh-oh, what's that sound I hear? It's the gnashing of teeth from my veterinary colleagues!

But, let me explain. As a veterinarian, I would much rather see my client's dog or cat only twice a year for a wellness visit than see them after they've been hit by a car, attacked by another dog, or with a disease that we have good methods to prevent. It is in your and your pet's best interest to develop a good *relationship* with a veterinarian you call your own – who knows you and your pets personally. Together you form a *partnership* with the goal of keeping your pet healthy and enjoying many happy years together. I will show you things you can do on your own at home as well as things your veterinarian can do as part of a comprehensive wellness strategy that can save you thousands of dollars over your lifetime on pet healthcare expenses. In short, I'll show you how to be a wise pet owner.

## **Are You A Wise Pet Owner?**

According to the book of Proverbs in the Bible (relax; this is not a book on theology), there are three main types of people that you and I see and associate with everyday. In fact, you and I are each of the three types from time to time. Here they are:

- 1) **Simple** – this person is without knowledge; naïve; unaware; uninformed; misinformed or doesn't know any better. The old adage, “what you don't know won't hurt you” is not true. Being without knowledge can lead to unfortunate consequences.
- 2) **Fool** – this person has the necessary knowledge, he or she just chooses to ignore it. This sometimes results in severe consequences. By the way, the person who has knowledge but fails to apply it for his or her own benefit is no better off than the person without knowledge. However, if you ignore wise advice and suffer the consequences, it's harder to accept than if you didn't know better. This person tends to make the same mistakes over and over – they don't learn from experience.
- 3) **Wise** – this person desires and proactively seeks knowledge and applies it for his or her own benefit. This usually *prevents* an undesirable outcome. If he or she suffers the consequences of a lack of knowledge, the lesson learned from the experience usually results in not making the same mistake twice.

Unfortunately, there are people who seem determined to always learn the hard way—*by experience*. We have all done this, and while experience is a good teacher, it is the least desirable way to learn life lessons. The prob-

lem with learning by experience is that it gives the test first and the lesson afterwards—usually much to our own sorrow and loss.

In our practice we desire that every one of our clients be a *wise* pet owner. We try our best to give clients the knowledge necessary to be wise pet owners. However, having the knowledge doesn't make a person wise. It is the understanding and application of that knowledge that makes a person wise. Every veterinarian has clients that fit into all three categories above. Whatever your own occupation or profession, every person you deal with falls into one of these three categories. If you are a parent of more than one child, you likely have children that fall into one or more of these categories. Every young child is simple, and as they gain knowledge and/or experience, they will become wise or foolish.

The wise pet owner *actively seeks knowledge* about the healthcare of his or her pet *from a veterinarian* and *follows the advice* that is given. To some extent, the simple person is that way by choice because knowledge is readily available if sought. When acquiring a new pet, a visit should be scheduled immediately for an examination and advice on the healthcare needs of your pet. Wise pet owners don't *primarily* seek advice on the healthcare of their pet from a friend or relative, a breeder, a pet store, or a website. They recognize the importance and value of establishing a *relationship* with a veterinarian and his or her staff that gets to know them and their pet *personally* over time.

We stress preventative medicine in our practice. Wise pet owners would rather prevent problems than have to treat them. They recognize that prevention costs much less than treatment. Below are listed some steps that you can take to be a wise pet owner by preventing problems which will lead to savings on healthcare expenditures for your pets.

## **Quality Nutrition; Avoid Overnutrition**

Feed your pet a name-brand (not store brand or generic) dog or cat food. Do not feed your pet table foods (human food), unless prescribed by your veterinarian, or bones. Plenty of fresh water and dog or cat food is all your pet needs to thrive. Feed your pet the proper amount of food to maintain a normal body condition (weight). Clients ask me all the time, “Doc, is my dog or cat overweight?” How is the best way to determine this? Do you have to know how much a person weighs to know if he or she is overweight? No, you can usually determine this by simply looking at the person. You basically go by their body shape. You do the same with your pets. It’s called their [Body Condition Score](#) (BCS). Just as in people, an overweight pet is predisposed to many potential health problems.

Purina did a 14-year longevity [study](#) where they divided Labrador Retriever littermates into two groups. One group was free fed and the other group was fed 25% less. The group that was fed less lived an average of 2 years longer with a better quality of life as they got older.

Many people believe that feeding bones helps their dog’s teeth stay cleaner. However, bones can cause gastrointestinal blockages and can actually fracture a dog’s teeth, so it is not recommended. There are safer and more effective ways to keep your pet’s teeth clean.

Many feline practitioners recommend feeding canned food rather than dry food to your cat. They believe that it helps prevent diabetes and urinary tract disorders particularly. Cats are carnivores and meats (canned foods) vs. grains (dry foods) should be the staple of their diet. Canned foods are higher in protein and lower in carbohydrate (remember the Atkins diet for people) than dry foods. It is now believed that cats are less prone to become overweight and therefore develop diabetes if



they eat canned food. Canned food contains between 70% and 80% water. Perhaps the primary recommendation for treating and preventing urinary disease in cats is to make sure your cat drinks plenty of water and doesn't become dehydrated. Feeding a canned food promotes adequate water intake.

## **Preventative Dental Hygiene**

Practice good oral ([dental](#)) hygiene. The most effective way to do this is to brush your dog or cat's teeth daily or at least several times weekly. Your veterinarian will be glad to show you how to do this. There are special enzymatic, low-sudsing, flavored toothpastes made especially for pets. You should also use a soft bristle toothbrush or a finger brush.

There are also special foods that can be fed to decrease the buildup of tartar and prevent gum disease. Penny, my own Beagle, has a tendency to rapidly build up tartar on her teeth and develop gingivitis and halitosis. After her last dental prophylaxis, I decided to feed her primarily Hill's t/d which in clinical trials has proven to reduce tartar buildup and help prevent periodontal disease. It has made a tremendous difference in Penny's oral health.

The attention you give at home to your pet's oral care, *and* regularly scheduled dental examinations and cleanings by your veterinarian, are the keys to preventing periodontal disease that causes pain, infection, and loss of teeth. Imagine if you didn't brush your own teeth and only relied on semi-annual cleanings for your oral health! There is also evidence that poor dental hygiene can damage other organs such as the liver, heart, or kidneys.

Occasionally, we have a client that refuses to get their pet's teeth cleaned, even if their pet has significant disease, because years ago they had a pet that died while undergoing anesthesia for a dental prophylaxis or some other procedure. Because of today's newer and safer anesthetics and more sophisticated monitoring, an anesthetic death is very rare. We often hear clients say after a dental procedure for cleaning and perhaps treatment of periodontal disease, "He's acting like a puppy again! We had no idea that his teeth were bothering him that much."

In some places it is popular for groomers to offer to "clean your pet's teeth." Sometimes this simply means that they will brush your pet's teeth. However, brushing the teeth only when getting your pet groomed will do little to prevent dental disease. An adequate job of cleaning your pet's teeth cannot be done without anesthesia and examination by a trained professional. Follow your veterinarian's recommendation.

## **Obedience Training**

Properly train your pet so that he or she is a good citizen. Some people can do an adequate job [at home](#) while others need to enroll their pet in obedience school. This is very important because a leading cause of surrendering pets to shelters is unmanageable behavioral problems. Ask your veterinarian for recommendations for obedience schools if needed. While obedience schools play a role in dog training, it has been my perception that the best-behaved pets are those that learn from their owners in the home setting. Having a well-behaved dog will make the companionship you have with your pet much more enjoyable and much less frustrating.

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