

The Dollar\$ and Sense of Owning a Pet



How to Save Money on Your Veterinary Budget



The New Jersey Veterinary Medical Association
"Your resource for all things animal"

Sharing your home with a pet is one of life's great pleasures. Pets can bring a sense of companionship, love, fun and adventure that can be found nowhere else.

Veterinary medicine has made great strides in recent years. New treatments and diagnostic techniques have raised the standard of care for animals and have given owners many more options when it comes to treating illness or injury. With these advances have come increased costs, so it is more important than ever to take all the steps you can to keep your pet happy and healthy.

Prevention is the Key to Controlling the Cost of Pet Health Care

The old saying that “an ounce of prevention is worth a pound of cure” holds true when it comes to the health of your pet. The more responsibility you accept to keep your pet healthy, the fewer veterinary bills you will face. And, as it happens, some of the most effective preventative techniques start in the home.

Obesity is the Enemy

Nothing will help your pet stay healthy more than maintaining its proper weight. Animals in America these days are suffering an epidemic of obesity that brings with it severe impacts on health. Being over-weight will bring on arthritis that can cripple your pet and result in the need for expensive surgery. Diabetes and cancer are also more prevalent in obese animals, as are breathing problems, spinal disease and smelly skin conditions.

You love your pet, and what better way to demonstrate your love than to offer yummy treats and tasty table scraps? In fact, indulging your pet is almost sure to shorten its life.

Long-term studies have shown that dogs kept on a lean diet live as much as 15 percent longer than their overweight littermates. And maintaining a lean weight on your dog or cat can postpone the appearance of age-related conditions like arthritis by more than two years!

So the next time you're considering giving your pet a fatty treat, consider this:

- Giving your 10 lb. cat an ounce of cheddar cheese is the equivalent of you eating three and a half hamburgers.
- Allowing your Beagle to gain five lbs. is the equivalent of you packing 21 lbs. on your own frame.



Your veterinarian can help you determine the ideal weight for your pet and develop a diet to achieve and maintain that weight. Measuring your pet's food is the first step. It's easy to overfeed when you eyeball the food you are dispensing.

And, of course, a regular exercise program will help your pet – and you – keep the weight off.

Brush up on Oral Hygiene Habits

By the age of three, 80 percent of dogs and 70 percent of cats show signs of gum disease. Symptoms include yellow and brown build-up of tartar along the gum line, inflamed gums and bad breath. Infections that begin in the gums can spread to major organs with grave consequences. Heart and kidney disease are the most common problems.



Just as with humans, the first line of defense against gum disease is regular tooth brushing. You can establish a brushing routine with your pet that will help maintain optimal dental health and forestall the serious health issues that can result from gum infections.

- Be sure to use a soft brush designed for pets, and toothpaste formulated for pet use. Don't use human toothpaste – too much fluoride can be toxic.
- Start young. Get your puppy or kitten accustomed to regular brushing by beginning with short, gentle sessions. Make brushing a part of play with your pet and give a reward at the end.
- If your pet is already grown, introduce brushing by first dipping your finger in beef broth (for dogs) or tuna water (for cats) and gently rubbing your finger along the teeth and gums. Next, wrap a bit of gauze around your finger to simulate a brush. Again, make the routine fun and end with a reward. When you graduate to a brush your pet should be ready to enjoy the session.
- Try to brush daily, or at least two to three times a week.

Stay alert for the signs of gum disease: redness, swelling, odor, and difficulty eating can all be signs of infection. Animals instinctively conceal pain, so even very small change in your pet's eating habits could be a sign of problems. Your veterinarian may recommend a cleaning, or even extraction of badly infected teeth to avoid serious systemic infection.

Don't Skip Your Pet's Annual Exam

Your pet's annual wellness visit to the veterinarian (twice yearly for cats and older dogs) is an important tool for maintaining good health. Because animals age far more quickly than humans, their diseases tend to progress more rapidly. Your pet's periodic exam is a comprehensive check of all important body functions, and can catch developing health problems at the early stage when treatment is more effective and less expensive.

Vaccinations protect your pet against an array of common diseases, and should be kept up to date. However, risk varies, and all pets don't require the same vaccination protocols. Your veterinarian can discuss the appropriate schedule for your animal's species, breed, age and lifestyle.

Controlling internal and external parasites is far less expensive than treating the illnesses that they can cause. Heartworm and other internal parasites can be life threatening. Ticks also carry disease, and fleas can bring on severe allergic reactions, and even infect your pet with tapeworm. Some animal parasites are also sources of human infection.



Spay or Neuter Your Dog or Cat!

In addition to the obvious benefit of avoiding the expense of unwanted pregnancies in your pet, spaying or neutering can help prevent potentially expensive health problems later in life. Unspayed females are far more likely to develop breast cancer, and also face the threat of pyometra, a potentially fatal uterine infection. Unneutered males are more susceptible to prostate disease, to testicular and anal tumors and to hernias that require surgical repair.

Poison-proof Your Home

Every year hundreds of thousands of pets are sickened when they ingest harmful human foods or common household items. Taking care to prevent accidental poisoning can save you an emergency trip to the veterinarian.

Human foods – Such common items as chocolate, caffeine, grapes, raisins, avocado, onions and macadamia nuts can sicken your pet. Sugar-free foods of all types from cake to gum that contain the artificial sweetener Xylitol can be particularly hazardous.

Human and Veterinary Medications – Every year human medications are the leading cause of pet poisonings. Keep all medications, even those intended for your pet, stored out of reach.

Plants – Common houseplants such as azalea, rhododendron, sago palm, kalanchoe and scheffleria will sicken your pet. Lilies are particularly toxic to cats, even in small amounts.

Insecticides – The wrong flea or tick product, applied to the wrong species, can cause serious problems. Always consult your veterinarian before applying such products.

Household chemicals – Take care in using and storing such common products as rodenticides, antifreeze, fertilizer and household cleaners. All can be attractive to pets and cause severe reactions.

Educate yourself – Consult the ASPCA Animal Poison Control Center at www.aspc.org/pet-care/poison-control for more information on preventing accidental poisoning.



Plan Ahead to Help Control Your Pet Care Costs

Owning a pet means taking on some real responsibilities. So, to make sure that you get the most pleasure from your experience, some thought and planning are required. Owning a pet is not without cost. By thinking carefully about what kind of pet will best suit your needs you can ensure that the experience of sharing your home with an animal will be a rewarding one.

If you are thinking about bringing a pet into your home, consultation with a veterinarian can help you select an animal that fits your budget and lifestyle. Owning a pet means accepting the life-long responsibility to provide proper nutrition, health care, shelter, training and attention. All these things have an associated cost that can vary widely from animal to animal.

Your veterinarian can help you understand the potential health problems and other costs associated with various breeds of dogs, cats and other pets. Larger pets cost more to feed. Some require frequent professional grooming to stay healthy. Some breeds may be more susceptible to particular diseases or conditions like hip dysplasia that could require expensive treatment later in life.

Investigate pet insurance as an option for reducing the financial impact of a serious injury or illness. While it most likely won't cover all costs, insurance can help defray the expense of costly treatments. There are many companies, with a variety of coverage plans, so study each plan carefully before making the choice that best fits your needs and budget.

Owning a pet should be a rewarding experience. Choosing the right one, and planning for its health care, will help ensure your pet is a joy in your life and not a financial burden.

*If you have questions about pet health care, the
New Jersey Veterinary Medical Association can help!*

Contact us any time at:

WWW.NJVMA.ORG

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