

Pet Health Insurance... Does Spot Need It?

That's a question that a lot of pet parents are asking these days. With veterinary care costs on the rise, just like your own medical costs, it is an even more important question for those on a tight budget. Availability of health insurance for our pets is growing in attractiveness and affordability with more policies having been sold in the last year and a half than in the previous 20 years. Pet health care policies are similar to 'human' insurance policies: they both have annual (or monthly) premiums, deductibles, and different coverage plans based on what you choose. Many company's policies now cover routine care (annual exams, vaccinations, spay/neuter surgery) and offer discounts for varying items like multi-pet households and microchipped pets. Policies covering only routine care may not be financially beneficial since the cost of annual routine care may not exceed the policy premiums. Economically, pet insurance that covers unexpected health care costs (accidents and illnesses) make much better sense financially. If you had to pull out the ol' checkbook to pay for the treatment, would you seek care for internal injuries from an accident? Could you afford to pay for cancer treatments? Hopefully you would never need this type of treatment, but if your pet needs it, you might welcome the insurance coverage when faced with a bill for \$3,000 or more.

Many companies will offer coverage beginning a 6-8 weeks of age and have no upper age limits for new policies, while others may have upper age limits for new policies. Most will continue coverage for the life of the animal as long as the policy is issued prior to reaching the upper age limit. What about pre-existing conditions? Are they covered? Sometimes, yes... sometimes, no. Some will not cover them at all, others may cover them if the condition is considered 'cured'. If the company you are considering has pre-existing condition exclusions, ask if coverage might be available for an additional premium. Exclusions to be especially aware of are those for hereditary and congenital conditions prone to certain breeds.

Policy costs vary widely depending on the type of coverage selected, the animal covered, whether or not routine care is selected. Most plans offer immediate coverage for accident claims and a slight wait (around 30 days) for illness claims on newly written policies.

There are several things to consider and ask yourself when considering if buying a health policy is right for you and your furry kid(s).

1. Is the premium related to my pet's age or breed? Is my dog's breed even covered by the company?
2. Are pre-existing conditions excluded? If so, can coverage be purchased for an additional premium?
3. Does the policy cover routine care and vaccinations?
4. Does it cover spaying or neutering?
5. What specific conditions or disorders are excluded from coverage? Does the policy cover cancer therapy? What about coverage for injuries sustained in an accident?
6. Is there a requirement that the pet be kept inside at all times and if taken outside it must be in a carrier (mostly for cats).
7. What is the deductible? Is the deductible 'per incident' or 'per year'? Are there additional charges after the deductible has been satisfied?
8. Can you choose your own veterinarian or must you use specific veterinarians or clinics?
9. Who has the final say whether a procedure is medically necessary? Your veterinarian or the insurance carrier?
10. Are prescription medicines and foods covered under the policy? Just like your medicines, veterinary medicines can be quite costly.
11. Do you really need to have the 'upper end' policy limits? If you've owned a pet previously without insurance, did you ever really spend \$15,000 a year in medical care?
12. One other thing to consider, how willing is the company to answer completely and to your satisfaction any questions you have BEFORE you purchase the policy? This will give an indication of their willingness to satisfy you after you have purchased. If they won't work with you before you buy, will they actually work with you AFTER they have your money?

Not sure where to start looking? One of the best ways is to go to [GoodSearch.com](http://www.GoodSearch.com) (make sure you enter Dalmatian Rescue of Colorado as your charity) and then search for 'pet insurance'. That will produce a lot of results with many companies and other articles on this topic. One of our adopters has insurance through Pet First Healthcare and she is very satisfied with them. So you might want to check them out at: <http://www.petfirsthealthcare.com/>.

Dog Parks: Doggie Delight or Doggie Danger?

Dog parks can be great for social interaction between dogs, a place to run off the energy that many dogs build up, especially during the winter when their owners are too cold to stay out long. They can be wonderful places for socialized dogs to find play buddies and reinforce their social behaviors. The majority of owners want their dogs to behave well in these social environments. Most of the time a visit to the dog park is very enjoyable for everyone there, human and dog.

But can they be dangerous places as well. Recently reported in the Fort Collins *Coloradoan* was an article relating a story of tragedy where an eight week old puppy was attacked and killed by another dog at a local dog park. Reportedly, this is the second such known incident (although they don't say it was the same park or not) this year. There are some points to remember when thinking about taking your Dal to a dog park that may help make the visit a pleasurable one for both of you.

NEVER take a young puppy to a dog park! Especially one that is under 4 months of age and not fully vaccinated. Obviously, the main reason is illustrated in the paragraph above. A more probable reason is the danger of illness. An unvaccinated puppy is more apt to pick up an illness there. And **NEVER** mix a puppy (or younger, smaller dog) with the 'big dogs'. A dog bully, just like a human bully, will seek out and pick on the smaller more easily intimidated dogs including puppies, smaller youthful dogs and the elderly or infirmed. If the park has an area specifically for small dogs, then take your puppy there (but only if the puppy has been fully vaccinated).

Do not take small children to the dog park. Some dog parks do not allow young children. There's a reason for that. Yes, we know, your child is well behaved and knows how to act around dogs. But other dogs may not be used to those miniature people. They can be accidentally knocked over and/or stepped on by large dogs. They can be nipped at or bitten by a startled dog that didn't see them approach.

Try to schedule your visit to the dog park when it isn't overly crowded. Most dog parks tend to be busy during lunch, after work and on weekends during the day. If you can, go during the week mid morning or mid afternoon when it's likely that the park will be fairly quiet. The more people and dogs, the less supervision can be given and often times the owners may become distracted while 'chatting' with other people and may not be watching their dogs. Always watch your dog!

Right before you go to the park, walk your dog! Your dog should not go to the dog park before exercising. If he is overly excited it can send mixed messages to other dogs already there. If your dog is overly excited to get in there and play, he may be too excited for others who are more relaxed and enjoying a gentle playtime. This can spur fighting or other undesired behavior from your dog or others.

When you first arrive at the dog park, your dog may be ready to jump out of the car and go play... but wait. You need to watch the other dogs first. Look for dogs behaving improperly or not being supervised. If you see any, don't go in. Take your dog some place else and walk them on leash if you have to.

After you go in, watch the others carefully. If you see anyone not watching their dogs, allowing their dog to interact inappropriately or if your dog seems fearful or unsure; **LEAVE** before something happens. As you visit the park more frequently, you will probably get to know others who go there too. You will be able to recognize the 'trouble makers' both two and four-footed. If they are there, or arrive after you, leave. There's no sense in staying and taking an unnecessary risk with your dogs health or safety.

If you do witness an overtly aggressive dog, you can ask the owner to remove the dog from the park. Just remember to ask, not demand. Don't get into a confrontation with them. If they refuse, contact animal control and report them. Get any identifying information you can such as a description of their dog, the dog's and owner's name (if anyone knows it) and their license plate number. The license plate number can be used to locate the owner if they leave before animal control arrives. If you witness a dog attack that draws blood, contact the **POLICE** right away and sign a complaint!!

Breakaway Collars

A recent news list posting came through to us asking about breakaway collars. They related a story where two of their dogs were playing in the house and one of them got her lower jaw caught in the collar of the other. Then panic stricken at the fact he couldn't extricate herself from the situation, they both began wriggling around which only tightened the collar even more as it twisted, closing down on the dog's throat. Thankfully there was someone home and they were able to get the collar off (by cutting it) and rushed the dog to the vet because her eyes were hemorrhaging. The dog recovered, but needless to say it truly frightened the woman. A little research on the internet has revealed that this type of accident is more common than most people might think. We all know the importance of having collars with ID tags on our dogs at all times. So what's a pet parent to do? Breakaway collars may be the answer. There are a variety of products on the market that are suitable for this purpose. The one that is found most frequently in my internet searches is the KeepSafe™ Break-Away Collar (<http://www.keepsafecollar.com>) sells online for about \$10 to \$20 (depending on size and style) and is also available in many pet supply stores, retailers and veterinary offices. If you are interested in getting a breakaway collar, you are sure to find plenty if you search <http://www.goodsearch.com> and list Dalmatian Rescue of CO as your charity!!!!

Bits & Pieces

The Reason

I would've died that day if not for you.
I would've given up on life if not for your kind eyes.
I would've used my teeth in fear if not for your gentle hands.
I would have left this life believing all humans don't care,
Believing there is no such think as fur that isn't matted,
Skin that isn't flea bitten, Good food and enough of it,
Beds to sleep on, Someone to love me
To show me I deserve love just because I exist.
Your kind eyes, your loving smile, your gentle hands,
Your big heart saved me...
You saved me from the terror of the pound,
Soothing away the memories of my old life.
You have taught me what it means to be loved.
I have seen you do the same for other dogs like me.
I have heard you ask yourself in times of despair,
Why you do it,
When there is no more money, no more room, no more homes,
You open your heart a little bigger, stretch the money a little tighter,
Make just a little more room to save one more like me.
I tell you with the gratitude and love that shines in my eyes,
In the best way I know how
Reminding you why you go on trying.
I am the reason,
The dogs before me are the reason,
As are the ones who come after.
Our lives would've been wasted, our love never given.
We would've died if not for you.
Written by Kim Senke-Rocka, Associate Executive Director,
Heart Bandits American Eskimo Dog Rescue

Rescue Me!

A little old man, arthritic and sore
It seems I am not wanted anymore
I once had a home, I once had a bed
A place that was warm, and where I was fed
Now my muzzle is grey, and my eyes slowly fail
Who wants a dog so old and so frail?
My family decided I didn't belong
I got in their way; my attitude was wrong
Whatever excuse they made in their head
Can't justify how they left me for dead
Now I sit in this cage, where day after day
The younger dogs all get adopted away
When I had almost come to the end of my rope
You saw my face, and I finally had hope
You saw through the grey and the legs bent with age
And felt that I still had life beyond this cage
You took me home, gave me food and a bed
And shared your own pillow with my poor tired head
We snuggle and play and you talk to me low
You love me so dearly, you want me to know
I may have lived most of my life with another
But you outshine them with a love so much stronger
And I promise to return all the love I can give
To you, my dear person, as long as I live
I may be with you for a week or for years
We will share many smiles, you will no doubt shed tears
And when the time comes that God deems I must leave
I know you will cry and your heart it will grieve
And when I arrive at the Bridge all brand new
My thoughts and my heart will still be with you
And I will brag to all that will hear
Of the person who made my last days
oh, so dear
Author Unknown

He Is Just My Dog

"He is my other eyes that can see above the clouds; my other ears that hear above the winds. He is the part of me that can reach out into the sea. He has told me a thousand times over that I am his reason for being; by the way he rests against my leg; by the way he thumps his tail at my smallest smile; by the way he shows his hurt when I leave without taking him. (I think it makes him sick with worry when he is not along to care for me.) When I am wrong, he is delighted to forgive. When I am angry, he clowns to make me smile. When I am happy, he is joy unbounded. When I am a fool, he ignores it. When I succeed, he brags. Without him, I am only another man. With him, I am all-powerful. He is loyalty itself. He has taught me the meaning of devotion. With him, I know a secret comfort and a private peace. He has brought me understanding where before I was ignorant. His head on my knee can heal my human hurts. His presence by my side is protection against my fears of dark and unknown things. He has promised to wait for me... whenever... wherever - in case I need him. And I expect I will - as I always have. He is just my dog."
- Gene Hill

Just in case you missed it and have not had internet access for the last month or so, here's a link to the Budweiser Super Bowl ad from this year. Really cute, especially the ending. <http://www.youtube.com/watch?v=CuE0x7W-v2M>

A man follows a woman out of a movie theatre. She has a dog on a leash. He stops her and says, "I'm sorry to bother you, but I couldn't help but notice that your dog was really into the movie. He cried at the right spots, he moved nervously in his seat at the boring parts, but most of all, he laughed like crazy at the funny parts. Don't you find it unusual?"

"Yes," she replied, "I found it very unusual. He hated the book!"

******* FOSTER HOMES DESPERATELY NEEDED *******

PLEASE, we need YOUR help!! Remember when your rescue Dalmatian came home with you, from the warmth of a loving foster family? If we hadn't had foster homes you probably would not have gotten your dog. PLEASE think about fostering a dog for Rescue so we can save lives like we saved your dog's life!! PLEASE give a warm home to a dog that can relax, show his true personality, enjoy a thick bed rather than a concrete floor in a shelter and be ready for a new home. PLEASE help us and the dogs so that others might have a dog that is well socialized, trained, and ready to love. PLEASE think about this.... Dalmatians are everywhere and are literally dying to meet you or someone willing to give them a "spot" to be until their forever home comes along. PLEASE be a spot for us... and for them?

We thank you and you know any dog you help us save will be eternally grateful! PLEASE submit a foster application if you can possibly help us and them! PLEASE take your cookie... good boy/girl!

In The Doghouse... Our Featured Dalmatians

WY Nick



6 Years Old, Black, Neutered Male

URGENT!!

Nick is URGENTLY looking for a home. His family's home literally blew up and burned down. His owners are without any options for him and they are trying to find a new home soon. If not they will have to put him to sleep. They feel that a shelter is NOT an option. Nick is friendly with people but would prefer to be an only dog. However, male dogs live fine with female dogs so that is an option. Can anyone help Nick before his time runs out?? This is posted 2/28 and he as approximately one week in a temporary situation. Transport help is available!

Penelope1

5 Years Old, Black Female

URGENT!!

URGENT!! Dear Penny has a ride to Boulder from Durango on March 10 if we have a home for her. Penelope (or now Penny) is Dalmatian in body but a bit longer hair and a docked tail. Not sure why, but someone must have thought she was something else! We do know she is gentle, friendly to people and dogs, silly about cats, good in the house, and a really great companion. She is in Durango currently.



SPECIAL NOTE: We are happy to announce that one of last month's Featured Dals was adopted! Davon (now Eli) went to live in a wonderful home with Henry and Martha (and Abby, another Liver Dal they adopted) in Colorado Springs, CO. We look forward to sharing their Happy Beginning Stories with you SOON!

Where are they now??

This area is normally titled "Featured Happy Beginning Story", but we didn't have one to feature this month. So we thought we would delve into the archives and try to answer the age old question, 'Where are they now?' We are sure that many of you continue to check our website and follow some, if not all, the dogs listed on the site. And we are equally sure that many of you may often wonder what happened to a dog once it disappeared from the available listings. Hopefully, this will answer, to some degree, that burning question. Our dogs go to wonderful homes mainly in the Rocky Mountain region. States where some of our dogs live are: Colorado, New Mexico, Wyoming, Arizona, Utah, Montana, South Dakota, Idaho, Oregon, Washington, California, Nevada, just to name several. Often times our dogs are driven to their new homes. For some though, that is not an option and they get to take an airplane ride. Some have traveled much greater distances to get to their forever homes and their loving new families. We have placed dogs in foreign countries too. We have one currently living in Switzerland and three in Canada! We also have one in Alaska, one in Vermont and several were lucky enough to go to sunny, warm Florida, including one of our most recently adopted dogs, Layla2. She is currently frolicking on the beaches along the Atlantic coastline of Rockledge, Florida where she is also earning her sea legs aboard her new family's boat! Here are a couple pictures her new family sent us and we thought you would enjoy them.



Please don't forget... if you haven't sent in your Happy Beginnings Story yet, why not do it right now while it's fresh in your mind! It's never too late to see your story in print!!

NewSpots is published and released on the first calendar day of the month. The deadline for submissions for future issues of NewSpots will be the 25th of the previous month. Submissions received after the deadline may be delayed in publication until the following month, subject to the Editor's discretion.

Dalmatian Rescue of Colorado, Inc. is a 501(c)(3) Non-profit organization. Donations are tax deductible!!

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<http://www.dalmatianrescue.org>
