

Choosing Pet Insurance

Pet insurance, like your own health insurance, helps reimburse you for some medical expenses your dog can rack up.

Also like people insurance, pet policies vary widely. Plans vary widely on exclusions, payout limits, waiting periods, vaccinations, wellness coverage and extras.

RESTRICTIONS

Your dog's age, breed or location may affect what kind of insurance you can get. Most plans start at 8 weeks and cover dogs as long as they are enrolled before a certain age, usually nine to 14, say the experts at Chewy.com say. Senior dogs may be able to get accident coverage but not illness. Breeds may be limited based on conditions they are prone to, such as hip dysplasia. You may be able to get optional coverage, though, or be covered after a waiting period.

REQUIREMENTS

Your insurer may require a vet exam before coverage can start. Even if it is not required, Chewy recommends you get a wellness check as soon as coverage starts because your insurer will use the first exam after enrollment to determine overall health and pre-existing conditions. The insurer may also require your dog to be spayed or neutered if



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they are not already. If your pup wasn't fixed before the age of 1, some coverage may be limited.

PREMIUMS AND DEDUCTIBLES

The premium is how much

you'll pay per month of coverage. A deductible is how much you must pay out of pocket before deductibles kick in. Two types of deductibles are lifetime per incident and annual. If your dog has a chronic condition, a

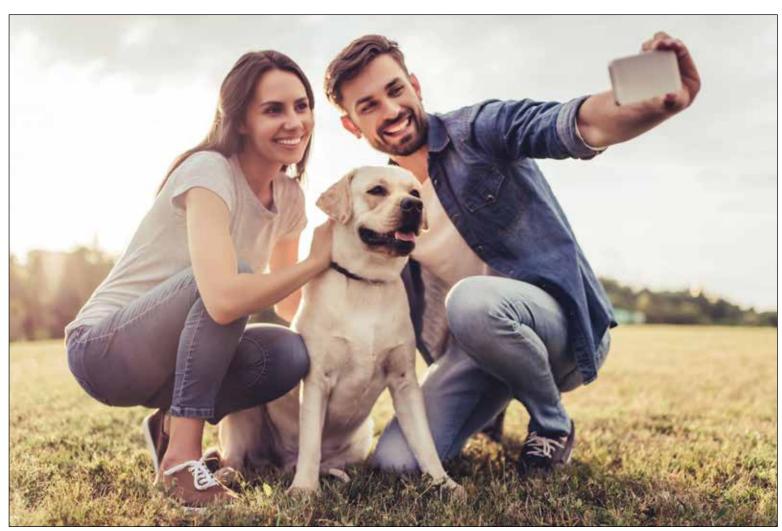
lifetime per incident could be the way to go. Usually, the higher the deductible is, the lower your premium.

EXTRAS

Some plans offer extra cover-

age, such as boarding fees and payments in case of loss or death. Some plans may also include alternative therapies, physical therapy or acupuncture. Read the fine print to see what your plan covers.

Most Popular Dog Breeds



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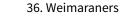
Here are 36 of the most popular dog breeds in 2018 according to American Kennel Club registrations.

- 1. Labrador retrievers
- 2. German shepherds
- 3. Golden retrievers
- 4. French bulldogs
- 5. Bulldogs
- 6. Beagles
- 7. Poodles
- 8. Rottweilers
- 9. German shorthaired
- pointers
- 10. Yorkshire terriers
- 11. Boxers
- 12. Dachshunds
- 13. Pembroke Welsh

Corgis

- 14. Siberian huskies
- 15. Australian shepherds
- 16. Great Danes
- 17. Doberman pinschers
- 18. Cavalier King Charles spaniels

- 19. Miniature schnauzer
- 20. Shih tzu
- 21. Boston terriers
- 22. Bernese mountain
- dogs
- 23. Pomeranians
- 24. Havanese
- 25. Shetland sheepdogs
- 26. Brittanys
- 27. English springer
- spaniels 28. Pugs
- -0.1 465
- 29. Mastiffs
- 30. Cocker spaniels
- 31. Vizslas
- 32. Cane corsos
- 33. Chihuahuas
- 34. Miniature American
- shepherds
- 35. Border collies







Training a Confident Dog

Socialization is the key to a well-behaved, confident dog, says Dr. Karen Becker of Mercola's Healthy Pets.

That means that, as a young puppy, you can't leave your dog alone in the house or backyard. They need plenty of positive interactions with other dogs and humans.

LOCAL PUPPY CLASSES

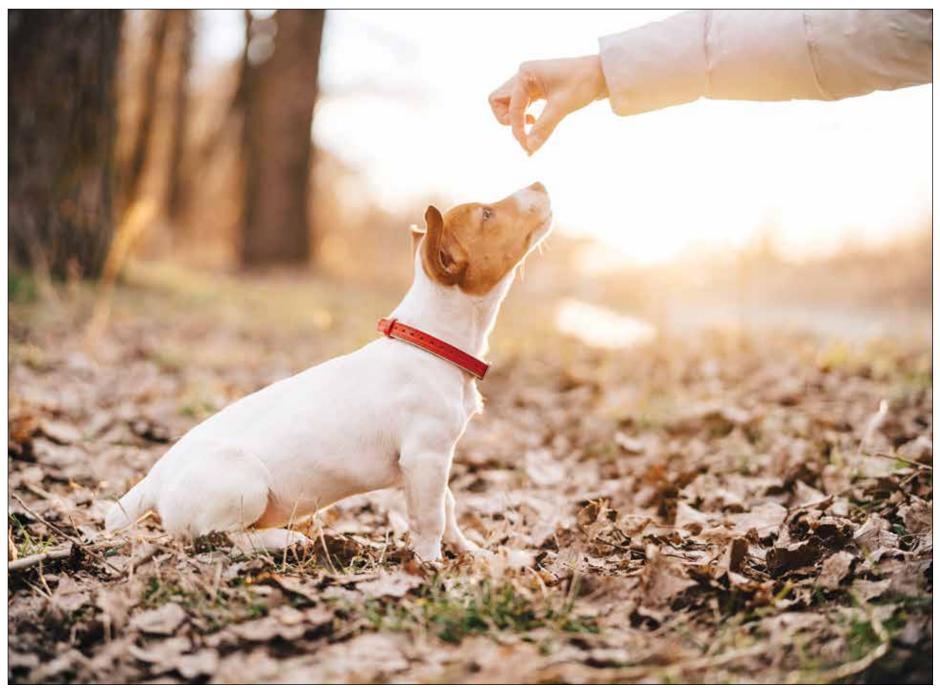
A great way to socialize a young dog is through an obedience class. Not only will your dog be exposed to new people and animals, they'll learn lots of helpful commands to help you and them navigate life. Talk to your veterinarian or a local pet store about classes that can help you and your dog.

POSITIVE REINFORCEMENT

A great way to socialize a dog of any age is through positive reinforcement. This means you reward good behavior (usually with a food reward, but also lots of praise and affection) and ignore poor behavior. As soon as your dog performs a desired behavior, reward him, and do it every time he responds positively to a command. You want him to connect the good behavior with the reward.

WAYS TO HELP OLDER DOGS

Socialization works better when it happens with a younger dog, but older dogs can be



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socialized, too. It just takes a lot more work and patience. Keep a sharp eye out for fear behaviors during your training, like excessive panting, crouching or even aggression, and back off if your dog needs a break.

Once you and your dog are ready, try the following tips from Chewy.com.

Obedience and agility train-

ing: Both of these are great for older dogs, too. Work with your vet or a local pet store to find a trainer that can help your adult dog learn some new tricks.

Exposure: If your dog is scared of a certain thing, like the vacuum cleaner, try exposing them to it in small doses and with lots of praise and treats. First, introduce the sta-

tionary, off vacuum and give the dog a treat. Once the dog takes the treat without hesitation and fear, try moving the vacuum before you give the treat. Work your way up to a running, moving vacuum. You want to change the dog's position from fear to, at the very least, nonchalance.

Go slow: Introduce your

older dog to new people and places slowly and with lots of praise. Remember, reward good behavior and ignore bad behavior.

Use another dog: If your dog is comfortable around other dogs, try using that dog to model good behavior. You'll be surprised at how quickly your pup catches on.



Reducing Stress

Sometimes, no matter how hard we try to be balanced, centered and calm, our stressful lives get the best of us. And while spending most of the day laying around on the couch seems like Easy Street to us, our dogs can get stressed out, too. Here are some ways to reduce your pup's stress.

SIGNS OF STRESS

First, it's important to recognize the signs of stress in our canine friends. According to VCA Hospitals, these include:

- Pacing or shaking
- Whining or barking
- Yawning, drooling and licking
- Cowering or a tucked tail

- Shedding
- Avoidance behavior

WHAT TO DO

If you notice signs of stress, remove your dog from the stressor immediately and take him to a quiet place. Don't overly comfort him; you could sabotage him by making him feel his fear is justified and make him less confident. You can try giving him simple commands he knows and giving him a treat to take his mind off things.

GET SOME EXERCISE

If your dog is stressed a lot, try getting him more exercise. Just like you feel better when you get up and move, so will he. Also, going for a walk or a jog can build his confidence by introducing him to new people and situations.

TALK TO YOUR VET

Your veterinarian can also help diagnose causes of stress and help you formulate a treatment plan that may or may not include medication.

Tech Goes to the Dogs

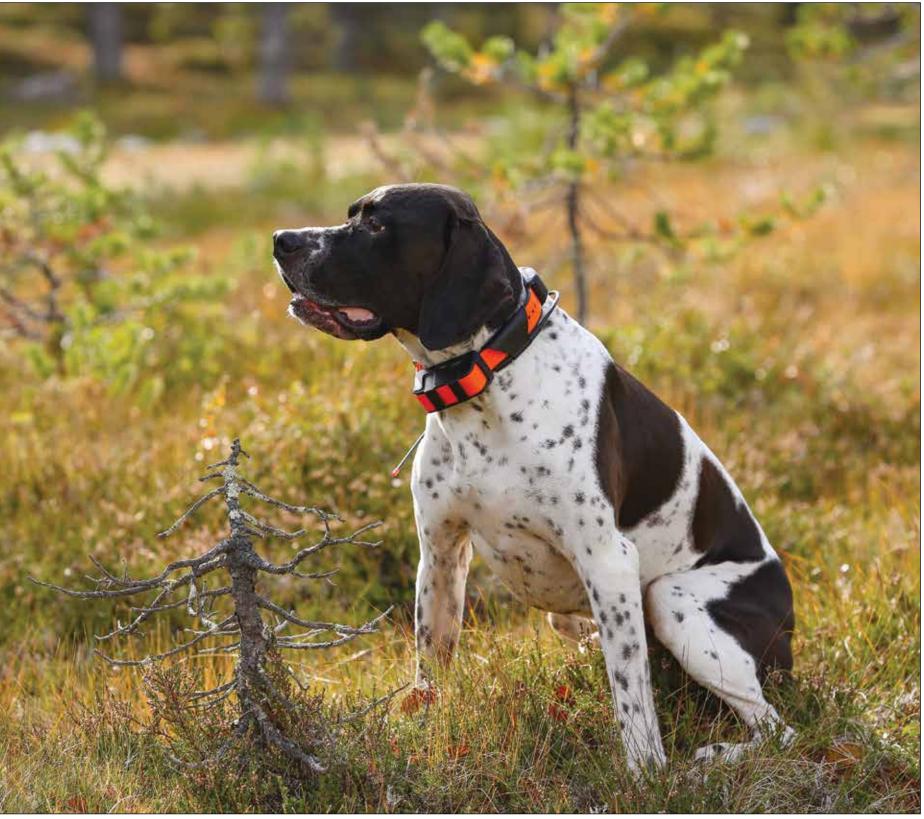
Like seemingly
everything else in
life, dog accessories
have gone high tech.
Here's just a
sampling of some
high-tech gadgets
and goodies you can
get for your pup.

TOYS AND CAMERAS

There are a variety of cameras that will allow you to say hey to your dog while you're out and about. Some allow for two-way audio and even tossing a treat. PlayDate (\$249) is a new smart ball that will allow you to see your dog and roll a ball around for them to play with from anywhere you can get wi-fi. Pebby (\$189) is another smart ball, while Wickedbone (\$99-\$129) is an interactive bone game that allows you to drive or uses interactive mode to attract your dog's attention.

ACTIVITY TRACKERS

We're tracking every bit of our own lives — steps, resting, standing, sleeping — and now you can do it for Fido, too.
Many of the trackers fit on your dog's collar and some, like FitBark (\$69.95 for the top of the line) can even help you catch disease or illness early.
The Whistle 3 (\$99.95 plus plan) also tracks your pet's location in case they get lost. It also compares your dog's activity to similar dogs.



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FEEDERS

Worry no more about getting home in time to feed the dog. It can be as easy as swiping an app. Wagz (\$249) has a built-in scale to weigh out exactly how much food your dog gets and has eaten and can order food when you're running low. It also connects with your phone to let you feed at will. The Petnet SmartFeeder (\$179) lets you dole out precise portions based on your dog's weight all from your phone and works with home assistants.

Finding the Right Vet

The right veterinarian will help you give your dog a happy, healthy life.
The American Veterinary Association says to use the same criteria you would to choose a doctor for yourself.

Consider location, office hours, payment plans and services offered. You also need to choose a vet that you're comfortable with and trust. Here are some tips for doing just that.

ASK AROUND

Talk to friends and family. You can also turn to breed clubs, the AVMA says. Also talk to local pet stores or local dog groups. If you're in a new area, ask your previous veterinarian if they know anyone practicing in your new city. While we're talking about your current vet, make sure to get copies of all your pet's medical records to bring with you.

GET A VET BEFORE YOU NEED A VET

An emergency situation is not when you want to establish a relationship with a new veterinarian. If you're getting a new dog, you need to find a vet first. They can help you pick a pet that fits in with your family and lifestyle. If you're new to the area, establish care as soon as you can. Your vet can help your pet get settled in their new place and tell you about any risks specific to your area.

QUESTIONS TO CONSIDER

The AVMA recommends thinking about these questions as you pick a new vet.

What are the regular office hours? Do they work with your schedule?

Do they have after-hours emergency coverage?

What is the average wait time for a non-emergency appointment?

Can you request an appointment with a specific veterinarian?

Do the staff act professionally? Does your pet seem comfortable with the staff?

What payments or insurance does the practice take? Is financial assistance available?



Fun Dog Facts

Here are some fun dog facts from the American Kennel Club.

- 1. Boop! A dog's nose print is unique, just like your fingerprint.
- 2. Forty-five percent of U.S. dogs sleep in their owners' bed.
- 3. The Labrador retriever has been on the AKC's top 10 most popular breeds list for 25 straight years. Longer than any other breed.
- 4. All dogs dream, but puppies and senior dogs dream more frequently than adult dogs.
- 5. Seventy percent of people sign their dog's name on holiday cards.
- 6. Rin Tin Tin was nominated for an Academy Award.
- 7. The name collie means black, as collies once tended black-faced sheeped.
- 8. Yawning is also contagious to dogs. The sound of a human yawn can trigger one for your dog, and is more likely to when it's a person she knows.

- 9. Dogs curl up to sleep to protect their vital organs.
- 10. Human and dogs both have lower blood pressure when a human pets a
- 11. There are more than 75 million pet dogs in the U.S.
 - 12. All puppies are born deaf.
- 13. Dogs aren't colorblind. They can see blue and yellow.
- 14. Dalmatians are born completely white and develop their spots as they age.
- 15. The Australian shepherd is an American breed.
- 16. The Norwegian lundehund has six fully developed toes on each foot.
- 17. George Washington lent a hand to the development of the American foxhound, starting with a pack of hounds given to him by the Marquis de Lafavette.
- 18. The toy fox terrier was a popular circus trick dog.
- 19. The Norwegian elkhound once sailed with the Vikings.
- 20. The black Russian terrier was bred to patrol fences along Russia's border (and prisons).











