Volume 7, Issue 11

November 2013



# What is the value of having Pet Insurance?

In today's economy, the cost of pet care continues to increase. Surgery can cost thousands. A pet owner faced with a potential bill of thousands of dollars. sometimes has to choose euthanasia instead. Just like our children, we need to provide protection for our pets.

Pet insurance can be very economical. There are policies of all types and costs. You can select the deductible and percentage paid for a procedure. Many policies start out quoting a monthly premium around \$20 and will pay 80% of the cost of care. You can go up or down from there. The important thing is to consider your financial limit in the case of an emergency.

We found a useful website which compares policies.

and provides premium quotes. You can obtain a quote by providing information about your pet. The quote is shown immediately and no one contacts you.

http://
www.consumersadvocate.o
rg/pet-insurance/best-petinsurance.html?
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Monthly premiums vary typically between \$20 - \$45; with an annual cost of \$240 - \$540 per year. The piece of mind this affords can be priceless, especially in the unforeseen event of an emergency or diagnosis requiring long term veterinary care or surgery. The

policies typically include routine care such as vaccinations, flea and heartworm medications, etc. There are also discounts for additional family pets.

For example, *Healthypaws* insurance give discounts for AARP members, military, AAA, Costco, etc. There is also a discount if your pet has a microchip or if you volunteer in animal welfare.

Discounts may vary depending on the insurance provider.

The options are easily understood and the sites make it easy to see the cost of various options quickly, so you can decide which coverage works best for you.

#### **Gau in Massachusetts**

Gau has quickly become a loving member of her family. She loves everyone and just about everything!

She was easily housetrained and has done well with leash training. Not her favorite, but she is getting it. Here is a photo of her enjoying one of the green spaces near her home.

Gau is a puppy from Lila & Teddy.



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#### **Special points of interest:**

- Pet Insurance
- Holiday Precautions
- Buying a Kennel

### **Holiday Tips for Your Pet Chow**

Consider your pet's needs when preparing for the holidays. We often have things in our home that are not normally there.

For example, holiday tinsel and ornaments can be a real danger to curious pets. Tinsel is not toxic, but if ingested can cause serious



damage to the intestines. Broken ornaments can cause lacerations to the mouth and paws. Holiday lights require additional cords which may present a potential hazard to your pet. Chomping down

on a cord can cause an electrical shock, causing lacerations to the tongue or even death from shock. Candles can be a real curiosity until a burn occurs. Pets can easily knock over a candle, which not only may cause a fire, the candle wax can cause serious burns.

Pine needles, holly, mistletoe, and poinsettias can all be dangers. Some may cause irritations, vomiting, and diarrhea. Others may be lethally toxic.

All that food preparation may introduce food products toxic to our pets. Putting it out for others to munch on is great until your pet finds it. Chocolate, caffeine, garlic, onions, gum, alcohol, raisins, grapes, salt, and apricots are all poisonous to dogs. Something accidentally dropped on the floor while cooking or baking, could ruin your holiday festivities with a trip to the emergency pet hospital.

Ensuring your pet's health and welfare during the holidays is your responsibility. Your vigilance will ensure everyone has a great ... and safe ... holiday season!



#### **Meso in Colorado**

Meso recently moved with his family to Colorado. He is adjusting to his new environment quite nicely.

He is such a very handsome boy and looks just like his mother.

He looks so much like his sweet mother!

Meso is a puppy from Ginger & Khan.



#### Harley in Washington

Harley has his dad's coat and his mom's face.

What a beautiful boy he is. He is one more Chow who doesn't mind the water!

He takes up the lazy boy recliner for himself!

Harley is a puppy from Bella & Kaiser.







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### Considerations for purchasing a Kennel / Pet Carrier?

The first question you must address is what are you going to use it for. This may initially seem to be a silly question, but one can use a kennel for transport, training or temporary living quarters.

If your kennel is going to be used primarily for transport, then there are safety considerations to be made. A transportation kennel should only be large enough for the dog to comfortably stand, turn around, and lay down. You don't want too much room in case of an accident. If the kennel is too large the dog can be thrown around inside the kennel. A proper size kennel can minimize this danger. You should always secure the



kennel when it is in a moving vehicle to minimize the chance of it tipping over or being thrown if there is an accident. Seatbelts can be used or tie downs.

Kennels used for training do not have to abide by the same rules as for traveling. You may opt to purchase a large kennel that your puppy will grow into. You can use it for housebreaking, securing your puppy for short periods of time, and eventually your dog may use the kennel as its safe place when they want to be left alone.

Kennels for transportation should be closed on the sides. Wire kennels are not safe for transportation. The wire kennels may be used for training, but we have found our dogs prefer the closed kennels. It becomes their haven when they want some quiet time.

Check with your airline for specific requirements regarding air travel.

## **Bogie in Ohio**

Bogie and family came recently for a visit. He loved running around with all of our pack in the front yard. Of course our crew always enjoys getting visitors!

He soon with be relocating with his family to Tennessee. He likes riding in the car, so the trip with not be a problem for him.

Bogie is already a bouncy 50 lbs. and he isn't quite 6 months old. He's going to

be a BIG boy.

Bogie is a puppy from Amber & Soloman.



#### Bear in Ohio

Bear is a whopping 33 lbs at 4 months. His sister Bexley wasn't 33 lbs until she was 7 months old! Yet another BIG guy from D & M Farm Kennel!

Bear lives in a huge log home with lots of room to run and play. What a beautiful, huggable face! What do you think? Is "Huggy Bear" appropriate?

Bear is a puppy from Shadow & Simba.

## Puppy Pickups











#### D & M FARM KENNEL

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Quality Chows with Exceptional Temperament

> We're on the web www.dmfarm.com

The goal of D & M Farm Kennel is to breed quality Chow Chows with exceptional temperament.

We want all of our puppies to be good ambassadors of the breed"

## Happenings at D & M Farm-November 2013

Well D & M Farm is downsizing. Maleah should be retired shortly after the first of the new year. So, we are reducing the number of farm animals to a more manageable number. We sold one of our cows so we only have Polly, a Jersey cow. We also sold two of our goats in anticipation of the new kids being born in the new year.

We have lots of plans for the coming year. We are going to expand our honey bee operation as well as a larger garden. Goat milk soap is on the agenda. We will be breeding our Jersey cow for a calf in 2015. with that will come cheese and butter making!

This is what winter does for us. With less work around the farm it gives us time to think up more things to do! I know, I know; many of you have been to our farm and won't believe that we are willing to take more on. But Maleah is rearing to go!

We have several litters coming up in December and January. Dixie & Kaiser, Amber & Soloman, Jazzy & Macho,

Brandy & Soloman, and Mercy & Ceasar. Whew! We will be swimming in puppies pretty soon! Can't wait!

Hope all of you had a fantastic Thanksgiving. We were fortunate to have our daughter and family visit. They have been in Germany for the past 12 years so

> this was our first Thanksgiving together in all that time. They will

be back for Christmas along with our other two children and their families. It will be a full and wonderful house! We are as ready for the winter as we are going to get. All the preparations are done. Now we'll wait for the frigid weather that we are sure is only around the corner! Hope all of you stay warm. Come visit us if you can and keep those updates coming!



