



Vet Bills

Dear Dr. Per Cap:

We recently paid the price of a couple months' rent for an emergency vet visit for our family dog. I don't remember pets costing this much as a kid. How can we take care of our dog and still keep a roof over our heads?

Signed, Dog Lover

Dear Dog Lover

I'm a pet owner too and I agree - pets didn't cost as much back in the day. I think a lot of it has to do with how our relationships with pets have changed over the last few generations. I remember my grandparents telling us that dogs belonged outside. They certainly loved their pets and took care of their basic needs but letting dogs inside the home was always a big no, no. It's still that way for many families living in the pueblos and other Native communities. Dogs aren't considered family members and they're not pampered.

So much has changed and many dogs today spend more time inside than outside. Gourmet pet food, designer dog toys, and electronic pet trackers are a modern phenomenon. While I certainly understand the urge to splurge on a loveable pooch, pet costs need to be factored into the family budget just like groceries, gas, and utilities.

As for those wildly expensive vet bills it definitely pays to shop around. Like many industries we're seeing a lot of consolidation and acquisition with animal hospitals in recent years. Large corporations buying locally owned pet clinics to create conglomerates. It's not necessarily a bad thing but there's definitely a profit driven mentality that puts upward pressure on prices.

Tack on the emotional vulnerability a person might feel when a pet is sick or badly injured and it's easy to see how a vet bill can crash a budget.

When facing this type of situation it helps to have an objective third party to advocate on your behalf. A trusted friend or family member who is not so attached to the animal and capable of communicating

with your pet's health care provider while you make those tough decisions. It's kind of like buying a new car. It helps to have someone who can hold your hand.

I also recommend people study up on dog breeds before choosing a pet. Some require a lot more attention and care than others so choose wisely.

Ask Dr. Per Cap is a program funded by First Nations Development Institute with assistance from the FINRA Investor Education Foundation. For more information, visit www.firstnations.org. To send a question to Dr. Per Cap, email askdrpercap@firstnations.org.