

# The Whole Dog Journal™



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*A monthly guide to natural dog care and training*

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# Spend to Save

*It seems like there is never enough in the budget to pay for insurance – but when disaster strikes, you wish you had.*

BY NANCY KERNS

I spent more than \$7,000 on vet bills last year. Only a fraction of that was spent on my own two dogs and two cats; the bulk of it was spent on foster puppies and a relative's dog. The crazy thing is, I think would have come out better if I had bought pet health insurance for all of them, the six foster puppies and my relative's dog included.

This is something I just figured out, after getting quotes from a number of companies based on information I learned from working with WDJ contributor Cynthia Foley, who wrote the article on pet insurance that appears on page 17 of this issue. I've gotten quotes before, but I have always (in the past) been daunted by the prospect of adding more to the things that go under "pet expenses" in my budget. I have not, as yet, pulled the trigger on buying insurance for any of them. But that's about to change.

As Foley mentions in the article, pet insurance is a bit of a gamble. You may spend a bunch of money on something that you end up not needing or benefitting from in any way. If your dog has an uneventful year with no health problems, the company whose insurance you bought will make a little profit. When there are things you'd rather spend money on, this can be a bit galling.

But look at it from another angle: What if your dog had a major health problem? What if your heart dog experienced a major heart problem all of a sudden? Would you spend whatever it cost to save and extend his life?

When it happened to me more than a decade ago, I just pulled out my credit card and resigned myself to paying a certain amount of interest, because I didn't have the thousands of dollars I ended up spending just laying around. My Border Collie Rupert was fine one day, and the next, he developed an idiopathic ventricular tachycardia – that is, his heart started going pit-a-pat, too fast and without any sensible rhythm at all. The condition was severe enough that several

veterinary cardiologists told me that Rupie could literally "go at any time" if we didn't get and keep the condition under control with medication.

As it turned out, the bulk of the money went toward trying to discover any underlying condition that might have been responsible for the tachycardia. I authorized test after x-ray after scan, only to end up with the dreaded designation of "idiopathic" – no explainable cause found.

But back to my question: Would I do it again, spend a small fortune if my dog Otto suddenly developed a similar condition? You bet your booties I would.

And what about those foster pups, two of whom ran up bills of more than \$1,000 apiece (one that I injured accidentally by tripping over him; one who suddenly "tanked" – and then within a day, after a bunch of tests and the administration of fluids and antibiotics, completely recovered); would I spend that money on them again? Well, of course.

So why on earth does it seem like an extravagance and a gamble to spend far less than that on a plan that would pay a good-sized chunk of that money back to me if those dogs had been insured at the time of their misfortune? Human nature, I guess.

Another thing I've learned: I'm not alone. According to experts in the industry, no more than two percent of the pets in this country have health insurance.

Having learned more about it, and how to best go about buying it, though, I'm going to add my pets to the ranks of the insured.

NK

# Rocket Recall

***How to get your dog to come to you – quickly! – whenever you give the “rocket recall” cue.***

BY LISA LYLE WAGGONER, CPDT-KA, CSAT, PMCT2

**A**t a recent outdoor social for our clients and their off-leash dogs, my own dog, Willow, joined in the fun. In addition to helping her continue to enjoy the company of a variety of other dogs, I also use times like this to practice recall. Over the course of 45 minutes, I called her to me six or eight times and each recall was met with this success: Willow leaving the action and returning to me immediately, enthusiastically and with rocket-like speed. One client asked, “How in the world do you do that?” My simple answer was, “You train it.”

I get immense enjoyment doing a variety of things with Willow – hiking, swimming, stand-up paddleboarding – all of which are more enjoyable because I know she has a rocket recall. I define that as, “That glorious moment when anytime and anywhere you say ‘Come!’ and your dog immediately and enthusiastically turns on a dime and bounds rapidly to you.” Sound impossible? It’s not. It can be done.

In our two-day Rocket Recall workshops, I tell participants that an indoor, off-leash recall is like a high school diploma – pretty easy to get – but an off-leash, outdoor recall is like a PhD. Admittedly, that’s an exaggeration, but it gets the point across. A reliable rocket recall just doesn’t miraculously happen.

Having worked with hundreds of dogs and clients over the years, we’ve created a systematic way of training recall that includes The 12 Rules of Rocket Recall, a list of very important things to remember.

## HOW TO FAIL TO TEACH A RELIABLE RECALL

Before I discuss the training steps, though, let’s consider a few common training mistakes:

■ **NOT TRAINING** – Recall is a learned behavior, just like anything else you teach your dog. It’s not hard to teach and

practice the recall so that the dog truly learns the behavior.

### ■ IF TRAINED, NOT PRACTICING

– Practice should take place through all four stages of learning: acquisition, fluency, generalization, and maintenance. First, the dog has to begin to *acquire* the skill of returning to you. Then you continue to practice so that the behavior is *fluent* and is occurring with regularity. Next, *generalize* the behavior of coming to you in a variety of places and settings, always beginning in a low-distraction environment, and as your dog makes progress, moving to a slightly more distracting environment.

Do all of this before ever practicing in a highly distracting environment (such as off-leash play with other dogs). Eventually you reach the *maintenance* phase of learning, where you continue to practice recall so that the behavior stays solid.

Here’s an example: I used to be a very good mandolin player. I first learned to play a few tunes (acquisition). I got pretty good because I continued to practice daily and could play a lot of tunes well at home

it’s not hard to train, but you *do* have to do the work. Unfortunately, dogs don’t come with an English software package installed, so it’s up to us to teach them the behavior, then add the cue (see “Clean Up Your Cues!” WDJ August 2015) and then



**The goal: An instantaneous, joyous, fast recall, without a trace of ambivalence.**

Allow your dog to “tell” you which treats or toys are her absolute, “I’d-do-anything-for-them” favorite reinforcements. Then, use those as rewards when working on rocket recalls. Consider using these treats just for recalls and no other behaviors!

(fluency). I then generalized the behavior of playing the mandolin to a variety of places (at home with friends, at a music jam in public, playing on stage, etc.) and I maintained that level of proficiency for a while. But life got busy and I stopped practicing – no maintenance! Result? My mandolin playing isn’t so great anymore.

■ **USING THE CUE AND THEN IGNORING THE DOG** – Here’s a common scenario: People train their dog to come to them when they say “Come” – but almost as soon as that is accomplished, they begin using the word very casually and taking the (formerly much sought-after) behavior for granted, and failing to even acknowledge, much less reward it.

As an example, say you use the word “Come” to call your dog when she’s outside enjoying herself; she returns to you the first time you call because you’re nice to her and you feed her; there’s a bit of reinforcement history between the two of you. But then you bring her inside the house, you pick up your car keys, and you go to work.

From your dog’s perspective, you’ve just taken the “good stuff” away (the outdoors with all those awesome smells!) and ignored her (by locking her inside and going to work). In dog training, taking the good stuff away constitutes punishment, and punishment makes the behavior of coming to you less likely.

■ **PUNISHING YOUR DOG FOR NOT COMING** – If there’s one sure way to insure your dog *never* comes back to you, it’s yelling or screaming at (or heaven forbid, hitting) your dog when she doesn’t come back to you. If you do this, it cements in your dog’s brain that you’re unpredictable and the behavior you cherish and want so much is very likely to not happen again.

### **THINGS YOU SHOULD DO FOR A ROCKET RECALL**

Enough of what you *don’t* want to do! Here’s how I taught my own girl, Willow, and how you can to train an effective “rocket recall” for *your* dog:



PHOTO BY BONITA ASH, ASHFORDSTUDIO.COM

■ **UNDERSTAND HOW DOGS LEARN** – Dogs learn by association and by consequence. Learning by association means that dogs are always making decisions about what’s safe and what’s not in their world. Making the recall training process fun helps your dog develop a positive emotional response to the exercise.

Dogs also constantly make decisions based on consequence (i.e., “Is this good for me or is this bad for me?”). Reinforcing your dog each and every time she returns to you will increase the likelihood she’ll return to you again. The consequence of returning equals something awesome (with a high-value reinforcer such as an especially yummy treat or a game of tug).

■ **UNDERSTAND THE VALUE AND TIMING OF REINFORCERS** – Reinforcement for the behavior of returning to you should be immediate and must be of “high value” to your dog – something your dog *loves*. Don’t buy one box of treats and plan to use them exclusively as the reward; try a number of treats so you can determine which your dog likes the most. I’ve met dogs who would spit out a hot dog in a nanosecond and preferred carrots. That said, food is a primary reinforcer for dogs and a good choice, though for some dogs a game of tug or the opportunity to chase a toy is more reinforcing.

Timing of the reinforcement is also very important; it must be immediate. If you call your dog from the back porch and she comes running toward you, but she doesn’t get a reward for this until you go back inside the house and enter the kitchen, open a treat jar, and wait for her to sit before you pop it into her mouth – in reality you’re reinforcing her for sitting in the kitchen.

■ **APPROPRIATE PAIRING OF REINFORCERS AND DISTRACTIONS** – Think of reinforcement as your dog’s paycheck. I like to pay my dog well for succeeding with challenging work. Because each dog values a specific reinforcer differently, experiment to find out which foods or other reinforcers your dog likes and which ones she *really* likes. Be creative! Build a written reinforcement hierarchy. Identify 10 to 20 reinforcers (food, toys, and other things your dog loves) and rank those as low-, medium-, or high-value reinforcers. Then identify 10 to 20 distractions (another dog, a squirrel, a fire truck roaring by with siren blaring) and rank those as being worthy of low-, medium-, or high-value rewards if ignored by your dog. This helps you understand how your dog views her world; what’s important to her?

Your next step is to look at each list and pair the distractions and reinforcers wisely. Use high-value reinforcers

for high-value distractions. If paired inappropriately, your dog's focus and your training suffer, but if paired suitably, everyone succeeds. For example, I use something Willow will do backflips over (steak) if I plan to do training in a new, outdoor environment where there may be squirrels running about. Choose wisely!

### ■ PLAY FOCUS & ATTENTION GAMES

– (Note: I call training exercises “games,” because games are fun, and if you and your dog are both having fun, then training is bound to be successful.) There are two main focus and attention games I play with my dogs: “Capturing Attention” and “The Name Game.”

● **Capturing Attention:** The goal of this game is to teach your dog to “check in” with you. Stand with your dog on leash and merely observe your dog without talking to her. Your goal is to set her up for success, so please practice initially in a no-distraction environment.

Say nothing at all to your dog; merely watch her. The *instant* your dog orients toward you or looks at you, mark the behavior with a verbal Yes! or the click of a clicker, reinforce with a yummy treat, verbally praise your dog, and then take your attention off your dog for a moment. Removing your eye contact gives your dog permission to return to visually explore the environment.

Repeat this exercise until you've achieved success in the no-distraction environment; then slowly work up to success in gradually more distracting

environments. You can begin with a six-foot leash and gradually work up to using a 20-foot (or longer) long line.

Watch how the “Capturing Attention” game is played: [tinyurl.com/capturingattention](http://tinyurl.com/capturingattention).

● **The Name Game:** This game teaches your dog to immediately look toward you when her is spoken. Your dog's name should mean, “Look immediately at me and wait for further instruction!” Your dog's name does *not* mean: Get out of the trash; stop chasing the cat; or drop my shoe! You want your dog to always feel awesome when you say her name.

Again, begin on leash and in a distraction-free environment. When your dog is slightly distracted, say her name (one time) in a happy tone of voice; the *instant* she turns her head toward you, mark the behavior with a Yes! or the click of a clicker, and reinforce with a yummy treat and verbal praise. Then withdraw your attention for a moment, giving her a chance to look away.

If she doesn't look at you immediately when you say her name, resist the urge to repeat her name. Instead, make a kissy or squeaky noise that will likely get her attention. Then you can mark her look toward you with a Yes! or a click and reinforce her with a treat or other reinforcer.

■ **PICK A CUE** – Once you're successful with Capturing Attention and The Name Game, it's time to pick a cue. If your dog

hasn't been reliably responding to your current cue at least 75 percent of the time, pick a new cue. It's easier to condition a new cue than it is to change the emotional response to an old one. Common cues are Come! and Here!, though I highly encourage you to pick a fun cue, such as Shazam!, Cookie!, Batman!, Lottery!, or Happy Hour!

Turn on the cue with an exercise that is designed to help your dog develop a positive feeling about the word you've chosen for your recall cue. You'll give the cue value by pairing the word with some high-value food (remember, your dog gets to choose what's of high value to her). Count out 10 pea-sized pieces of food. Say your recall cue (such as “Shazam!”) and then immediately pop a treat into your dog's mouth. Repeat 10 times. Practice this exercise two times a day for a week. Very quickly, your dog will associate the cue (Shazam!) with the experience of yummy food and you'll have created a very positive association with the cue.

Then it's time to play the “Chase Me” game, which takes advantage of your dog's natural desire to chase. With your dog on leash and your body facing away from her, say her name; when she looks at you (from all that fun “Name Game” work), turn and trot away from her as you say your recall cue, “Shazam!” in a very happy tone of voice. As your dog starts to follow you, continue to encourage her as she moves toward you, then click or say Yes! while she's in movement toward you.

When she reaches you, put your hand on her collar and feed her a treat. After you deliver the treat, lavishly reward her with tiny bits of reinforcers (yummy food), one after another (rather than in a single handful) for a minimum of 15 to 30 seconds, combined with lots of verbal praise. Before long, as you say your recall cue, she'll be enthusiastically bounding with you as you run. You want to be animated and enthusiastic in your approach to this fun exercise. Channel a Looney Tunes character!

As your dog gains success on a short leash, you can transition to a longer line (20 to 50 feet) while continuing

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**Start playing the “Chase Me!” game on a regular leash, but keep in mind that the leash is present only to keep your dog with you, *never* for pulling your dog toward you. Keep it slack!**



PHOTO BY BONITA ASH, ASHFORDSTUDIO.COM

## THE 12 RULES OF ROCKET RECALL

1. Train it! Practice it!
2. Use the reinforcers that have the highest value for your dog for recall practice.
3. Reward ALL check-ins during other times of the day (a check-in is any time your dog chooses to visit you of his own accord).
4. Don't call a dog for anything he doesn't or won't like (such as trimming nails).
5. Don't call your dog if you don't think he will come (i.e., if your dog is riveted by a twitching squirrel).
6. If you make a mistake on #5, "save" the recall by going to get your dog, encouraging her to move with you, and then rewarding her.
7. Don't repeat the cue! Say it only once, then make yourself as interesting as possible, "squeaking" in a high-pitched voice, clapping, jogging away, etc.
8. Never, ever, punish your dog if she doesn't come to you.
9. HUGE payoff – always give lots of treats or something novel and special when your dog returns to you.
10. Maintain it after you train it! Practice at least three times a week for life.
11. Play Hide & Seek.
12. Play the Recall & Release Game.

PHOTO BY BONITA ASH,  
ASHFORDSTUDIO.COM

to play the "Chase Me" game. When you're successful with a long line, find a safe, fenced area to practice off-leash recalls. Remember that when you move to practicing off leash, you will need to decrease the distance she travels to you so that your dog can be successful in that new, more challenging environment.

See video of "turning on the cue" and the "chase me" game at [tinyurl.com/turnoncue](http://tinyurl.com/turnoncue).

■ **PRACTICE, PRACTICE, PRACTICE** – We learn by repetition and so do dogs. Training doesn't have to be laborious. In fact, it shouldn't be. Practicing recall with your dog in short 3- to 5-minute sessions is much better than a long session. Keep it interesting for your dog and remember to set her up for success. You want her to get it right the first time.

**Hide & Seek builds your dog's motivation to find you, but don't make it too hard; set her up for success by keeping it fun.**

Getting it right means she earns reinforcement, and reinforcement makes a behavior happen again. Don't forget those four stages of learning: Your dog first has to acquire the skill and generalize it to a variety of situations and locations before it becomes fluent. Then you'll need to continue to train the skill periodically to maintain the behavior so it's always strong.

■ **RECALL & RELEASE GAME** – This game will strengthen your dog's recall. When your dog successfully returns to you, reinforce her and then immediately

release her to go play or return to whatever it is she was doing before you called. This game is beneficial in helping your dog learn that returning to you when you call doesn't always end the fun.

### PUTTING IT ALL TOGETHER

Here's an example of how I set up Willow for success in the early days of our training together: During multi-dog, off-leash play groups, I waited until Willow had been running around for 5 or 10 minutes and was beginning to tire from playing with the other dogs. As she began to disengage from a play group, I'd position myself a few feet away from her (my body facing away from her), and call her name.

As she immediately looked at me, I'd say her recall cue (in a very happy tone of voice), and then run away from her. As she began to follow me, I'd mark that behavior with a verbal Yes!, praise her as if she were the best dog in the whole wide world (she is, of course), and reinforce her with her favorite treat.

Practicing this way, over time, now allows me to call her away from other dogs when she's still engaged in play. Pretty amazing!

There's an incredible peace of mind that comes with knowing your dog will reliably return to you anywhere and anytime when you call. It will help you enjoy more fun, off-leash activities and it can also save your dog's life.

So get up, get going, start training, and you'll be on your way to getting that

coveted rocket recall from your dog, every time. 🐾

*Lisa Lyle Waggoner is the founder of Cold Nose College in Murphy, North Carolina, with additional locations in Atlanta, Georgia, and the Space Coast of Florida. Her "Rocket Recall DVD" is available from Tawzer Dog; see "Resources," page 24 for contact and purchasing information.*



# Cold, Raw Truth

## Guidelines for evaluating commercial “complete and balanced” raw diets.

BY KAREN BECKER, DVM; STEVE BROWN; AND MARY STRAUS

Three of the most knowledgeable and experienced advocates of well-formulated raw diets for dogs have joined forces to explain how to evaluate commercial raw diets. We described them in the inaugural installment of this column last month: Dr. Karen Becker, a leading holistic veterinarian; Steve Brown, one of the founders of this industry; and Mary Straus, one of the most dedicated canine nutrition researchers and writers. This month, we’ve asked them to address the state of the commercial raw diet industry, starting with diets that are labeled as “complete and balanced” or “AAFCO-compliant” (formulated to meet the nutritional levels established by the Association of American Feed Control Officials).

Their executive summary? More and more dog owners and veterinarians are learning that well-formulated raw diets are the best food for most dogs most of the time – but the commercial raw dog food industry has problems. They are disappointed with the apparent lack of basic nutritional knowledge demonstrated by many companies – as evidenced by the formulation of their products – despite the manufacturers’ good intentions.

They hasten to add, however, that consumers can learn how to evaluate raw products and the companies that make them, in order to avoid the poorly formulated ones and buy the best products for their dogs. While consumers have no way to determine the *quality* of the ingredients used by the manufacturers, or whether they *really* include the ingredients listed on their product labels, owners *can* evaluate the companies’ formulation proficiency and how that impacts the nutritional adequacy of their products.

Following are six guidelines to help you evaluate commercial raw diets. – Nancy Kerns, Editor

**1 FOR PUPPIES, MAKE SURE THE FOOD CONTAINS BOTH CALCIUM AND PHOSPHORUS SOURCES.** This is number one on Dr. Becker’s list of things that are most important for good health. **Bone meal, dicalcium phosphate, tricalcium phosphate, or calcium hydroxyapatite** must be added to boneless foods in order to meet American (AAFCO<sup>1</sup>), European (FEDIAF<sup>2</sup>), or ancestral growth guidelines for phosphorus. For adult maintenance, a calcium-only source is usually acceptable.

Puppies need more calcium and phosphorus than adult dogs do to support their growing bones. Both the total amounts of and the ratio between calcium and phosphorus are important in order to prevent growth abnormalities in large-breed puppies. Manufacturers *must* know how to provide proper calcium and phosphorus amounts and ratios for puppies if they claim their food meets AAFCO guidelines for growth or all life stages, yet many companies seem not to understand this critical point.

According to hundreds of simulations and tests that Steve has run with Mary’s confirmation, in order to meet AAFCO guidelines for *growth*, both calcium and phosphorus must be added to diets that do not contain bone (bone provides both calcium and phosphorus). Meat contains a fair amount of phosphorus, but even an all-meat diet does not provide sufficient phosphorus for growth stages.

Calcium-only supplements such as calcium carbonate, eggshell powder, coral calcium, and oyster shell powder will not suffice, as they do not provide the additional phosphorus required for proper growth.

In *Table 1* (next page), we list the amounts of calcium and phosphorus that are required by AAFCO for canine adult (“maintenance”) and puppy (“growth”) diets – and show how adding a calcium-only supplement to a bone-free recipe

1. AAFCO is the Association of American Feed Control Officials: [petfood.aaftco.org](http://petfood.aaftco.org)

2. FEDIAF stands for the Fédération Européenne de l’Industrie des Aliments pour Animaux Familiers, but it is commonly referred to as the European Pet Food Industry Federation: [fediaf.org](http://fediaf.org)



comprised of 80 percent low-fat meat and 20 percent vegetables – or even a recipe with *all* meat! – would fall short of meeting calcium and phosphorus standards for puppies. If you add enough calcium to meet the minimum required for growth, the ratio of calcium to phosphorus will exceed the maximum allowed, which can be particularly harmful to large-breed puppies.

**2 LOOK FOR FOODS THAT ARE FORMULATED ON A CALORIC BASIS, NOT DRY MATTER.** We're not going to sugar-coat this one: To determine whether or not a food has been properly formulated on a caloric basis is going to require some diligence on your part; it's not something that will be easily found on a product label. You will have to contact the commercial raw food manufacturer and ask for a **nutritional analysis of their product based on calories**. In our opinion, if a manufacturer cannot provide you with this analysis or fails to respond to your request, they shouldn't be trusted to provide your dog with complete and balanced nutrition.

The *AAFCO Official Publication* and the European equivalent, the *FEDIAF Nutritional Guidelines*, both list nutrient profiles in two different ways: by weight (dry matter, or DM) and by calories (kcal of metabolizable energy, or ME). For typical high-carbohydrate, lower-fat dry dog foods with low or moderate calories,

**TABLE I: BONELESS PUPPY DIETS NEED ADDED PHOSPHORUS (RED = OUT OF RANGE)**

Guidelines (grams per 1,000 calories)	Calcium (Ca)	Phosphorus (P)	Ca:P Ratio
AAFCO 2014* adult maintenance requirement (minimum)	1.25	1.0	1:1 to 2:1
AAFCO 2014* growth and reproduction requirement (min)	3.0	2.5	1:1 to 2:1
Sample recipe with 80% meat, 20% veg, no added calcium	0.1	1.1	0.1:1
Same recipe with adequate calcium for growth added	3.0	1.1	2.7:1
All-meat recipe, same amount of calcium	3.1	1.1	2.8:1

a manufacturer can use DM profiles. For high-calorie foods, however, including essentially all commercial raw diets, manufacturers *must* use the profiles based on calorie content, or correct for energy density.

Raw diets are energy dense because even the leanest raw diets have a lot of fat compared to kibble. Fat has more than twice the calories per gram as protein and carbs do, so the more fat in a diet, the more calories. You therefore feed less (by weight) of higher-fat diets to provide the same number of calories, meaning your dog will get less of all the *other* nutrients in the diet unless those nutrients have been increased (corrected for energy density).

If a raw dog food company formulates on a dry matter basis (amounts per kilogram DM), rather than a caloric basis (amounts per 1,000 kcal), without correcting for energy density, the food will probably not meet AAFCO's

nutritional standards for complete and balanced pet food. Most of the raw diet companies willing to provide a nutritional analysis report on a DM basis, and their diets appear to be formulated to meet the AAFCO DM guidelines, without correcting for energy density.

To illustrate the sometimes big differences between using dry matter and caloric guidelines, we created a basic recipe, consisting of only meat (85 percent lean ground beef) with enough supplements added to balance the recipe on a dry matter basis. The recipe meets all AAFCO 2014\* mineral recommendations for all life stages on a dry matter basis (see *Table II*). But on a *caloric* basis, this recipe falls well short of AAFCO minimums for *every* mineral, and provides only about two-thirds of the minimum recommended amount of calcium and phosphorus for growing puppies.

**3 WATCH OUT FOR TOO MUCH FAT.** If a fresh (not freeze-dried or dehydrated) raw food that contains vegetables has more than 60 kcal/oz (960 kcal/lb or 2,116 kcal/kg), or a food without vegetables has more than 65 kcal/oz (1,040 kcal/lb or 2,293 kcal/kg), the fat content may exceed safe upper limits. If it's a beef food, it may be short on tryptophan, and if poultry, it may have too much linoleic acid (LA), an omega-6 fatty acid that is considered to be pro-inflammatory at high levels. The food should be avoided.

*\* For all of our tables, we've used the "AAFCO 2014" guidelines (which are scheduled to take effect in 2016), as we regard them as improved over the current guidelines, which date back to 1995. Rest assured that if we used the current guidelines in each of our tables, very similar problems to the ones we've highlighted in red type would result.*

**TABLE II: AAFCO 2014\* ALL LIFE STAGES (RED = OUT OF RANGE)**

Nutrient	DRY MATTER BASIS			CALORIC BASIS		
	Units, DM basis	AAFCO 2014* DM required minimums	"Basic Recipe," DM	Units per 1,000 kcal	AAFCO 2014* required min. per 1,000 kcal	"Basic Recipe," per 1,000 kcal
Calcium (Ca)	%	1.2%	1.2%	g	3.0	2.1
Phosphorus (P)	%	1.0%	1.0%	g	2.5	1.7
Potassium (K)	%	0.6%	0.8%	g	1.5	1.4
Sodium (Na)	%	0.3%	0.3%	g	0.8	0.6
Magnesium (Mg)	%	0.06%	0.06%	g	0.15	0.11
Iron (Fe)	mg/kg	88	91	mg	22	16
Copper (Cu)	mg/kg	12.4	12.9	mg	3.1	2.2
Manganese (Mn)	mg/kg	7.2	7.6	mg	1.8	1.3
Zinc (Zn)	mg/kg	100	124	mg	25	21
Iodine (I)	mg/kg	1.00	1.15	mg	0.25	0.20
Selenium (Se)	mg/kg	0.35	0.44	mg	0.09	0.08



Raw diets can be expensive to produce, so there's an incentive for manufacturers to use less expensive high-fat meats, resulting in products that may not be a healthy choice for many dogs. **Ideally, canine diets should have about twice as much protein as fat. We do not recommend ever feeding foods with more fat than protein.**

Higher-fat foods have a greater likelihood of failing to meet every nutritional standard for a complete and balanced diet. Basing a diet on fatty meats can result in products that fall short of minimum recommended amounts of protein for puppies, exceed safe upper limits for total fat, and have poorly balanced fats. High-fat poultry diets may exceed AAFCO and FEDIAF maximums for LA.

Equally concerning are beef diets formulated on a base of 70 percent lean beef; such a diet fails to provide even half of the minimum recommendations for the essential amino acid tryptophan (some studies suggest that diets with inadequate tryptophan may lead to aggressive behaviors and contribute to anxiety disorders).

It's difficult to know the *real* fat content of a food because fat is listed on the label as a guaranteed minimum amount, not the actual amount, which may be considerably higher. We've seen foods listing 8 percent fat on the label that, when tested, actually contained 18 percent fat. **The best way to determine the fat content of a food is to check the number of calories in the food; high calories = high fat.** This information is often on the website; if not, call the company to ask.

Nutrient standards aside, we're concerned about people feeding their dogs diets with the consistently high fat content seen across the board in commercial raw products. For comparison, fresh raw foods with 60 to 65 calories per ounce would normally have about 50 percent fat on a dry matter basis (look at the freeze-dried versions to get a better idea of how much fat these products contain when moisture is removed). Compare that to kibble, where 20 percent fat is considered to be a high-fat diet; these foods contain more than twice as much fat!

Another way to look at the amount of fat in the diet is as a percentage of calories. Sled dogs, who work hard in cold temperatures and need more fat than just

about any other dogs, are commonly fed diets where about 60 percent of calories come from fat. In comparison, raw diets with 60 to 65 calories per ounce typically derive more than 70 percent of their calories from fat!

Too much fat can lead to digestive upset and even pancreatitis in susceptible dogs, especially those switched suddenly from a diet much lower in fat. Feeding high-fat diets can also lead to obesity, or to nutritional deficiencies. The latter can occur if the dog is fed less in order to prevent weight gain, unless the manufacturer compensated for the high fat level (increased calories) by adding more nutrients. In other words, your dog still needs the same amount of vitamins and minerals each day, even if you have to reduce how much he is fed in order to provide an appropriate number of calories. Nutritional deficiencies are more likely to affect dogs who eat less than would be expected for their weight (including older and less active dogs).

## 4 BEWARE OF FOODS CONTAINING BEEF LIVER AND COPPER SUPPLEMENTS.

In every recipe we've analyzed, there is no need to add a copper supplement to a recipe with beef liver, which is rich in copper (see *Table III*). In many cases, adding a copper supplement to a recipe that includes beef liver causes the diet to exceed the European legal limit for copper in dog food.

Why do companies add copper to diets containing beef liver? Because it's

easier and less expensive for a manufacturer to use just one supplement mix than to have various mixes for different products. They buy in greater volumes and therefore get lower costs. But in our opinion, there is no good reason for the larger raw diet manufacturers to use the same supplement mix for all of their products.

This is especially important for certain breeds of dogs that may have a genetic propensity toward copper toxicosis (CT) even when fed commercial dog food that meets AAFCO guidelines. CT is a particularly severe problem in Bedlington Terriers, but it has been recognized in up to 53 other breeds, including Dalmatians, Doberman Pinschers, Labrador Retrievers, Skye Terriers, and West Highland White Terriers, where pedigree studies have confirmed a hereditary cause. Recent findings indicate that other breeds may also be affected, including the Airedale Terrier, American Cocker Spaniel, Anatolian Shepherd, Beagle, Boxer, Cavalier King Charles Spaniel, German Shepherd, Keeshond, and Norfolk Terrier, as well as mixed-breed dogs. We'll write more about this in a future issue.

In a seminar that Dr. Becker and Steve Brown conduct, they build two similar recipes, with one based on boneless beef and the other on bone-in poultry. See *Table IV* to compare the amounts of copper in each recipe before supplementation. They make the point that if they added the same amount of copper to both recipes to enable the chicken recipe to reach AAFCO minimum amounts for growth, they'd be very close to exceeding European legal limits for copper in the beef recipe.

Indeed, in our preparation work for this article, we found many beef diets that exceed FEDIAF legal limits for copper. As an example, one leading raw diet company produces several varieties of "complete and balanced" foods for

**TABLE III: COPPER AMOUNTS IN LIVER**

Type of liver	Copper mg/kg (as fed)
Chicken liver, raw	5
Turkey liver, raw	9
Beef liver, raw	98
Lamb liver, raw	70

**TABLE IV: COPPER IN SAMPLE CHICKEN AND BEEF RECIPES BEFORE SUPPLEMENTATION**

	AAFCO 2014*		FEDIAF	RECIPES	
	Adult (min)	Growth (min)	Legal limit (max)	Chicken	Beef
Copper, mg/1,000 kcal	1.8	3.1	7.1	1.1	4.5
Copper, mg/kg DM	7.3	12.4	28	5.5	25.2

“all life stages” using the same premix, with copper supplements, in all the foods. According to its own analyses, its chicken variety has either 2.6 or 5.4 mg copper per 1,000 calories (values provided vary between the frozen and freeze-dried versions, which should be identical), which may meet AAFCO minimum recommendations for growth, while its beef variety has about 29 mg copper per 1,000 calories, more than four times the European legal limit of 7.1 mg (again, see *Table IV*).

Looking at it another way, its chicken food has either 12 or 27 mg/kg DM of copper, meeting minimum recommended amounts of 9 mg/kg for adult dogs (after correcting for the calories in this food) and possibly meeting minimum recommended amounts for puppies of 15 mg/kg (after correction), while its beef food has about 160 mg/kg of copper, more than four times the European legal limit of 39 mg/kg DM (after correction).

## **5 CHECK THE INGREDIENTS LIST FOR SOURCES OF MANGANESE, IODINE, AND VITAMIN E.**

Through years of analyses, the development of hundreds of recipes, and many more hundreds of simulations, Steve has found that it is very difficult to meet AAFCO's minimum guidelines for iodine, manganese, and vitamin E without using supplements or including very specific foods. If one does not see specific foods or supplements for iodine, manganese, and vitamin E, the foods likely will not meet the definition of complete and balanced, and may not be healthy. Note that while some manufacturers claim that spirulina is a source of manganese and/or iodine in their foods, it's not likely to provide enough to meet the recommended amounts.

### **■ MANGANESE**

Manganese deficiency primarily affects puppies. Symptoms can include poor growth and skeletal abnormalities (shortening and bowing of the forelegs). In adults, it has been linked to lameness, enlarged joints, and ataxia (loss of balance). Manganese deficiency has also been reported to have profound negative effects on reproduction, and may contribute to cruciate ligament injuries.

Usually, raw food manufacturers need to add a manganese supplement in order to meet minimum manganese standards, unless they contain specific

## **HOW RETAILERS CAN HELP**

Pet food manufacturers are fond of saying that their operations are highly regulated. It's true that regulations are in place that, in theory, protect consumers' dogs against poorly formulated products – but it's also true that there is little surveillance and enforcement of the regulations. Rarely (and usually only in response to complaints) do regulators test to see if a food meets the guaranteed analysis for macronutrients on its label, and even more rarely, if it meets the standards for vitamins and minerals. So it's largely up to the market to look after itself.

Retailers can play an important role here – and we wish more retailers would learn how to look through the marketing materials they receive from manufacturers in order to definitely determine the quality of the foods they choose to sell to their customers. We recommend that retailers take products from their freezers and test protein, fat, and moisture, plus one or two additional nutrients of their choice. The cost of such a test is about \$150.

The manufacturer should pay for the test if the results show that the moisture is greater than the guaranteed maximum listed on the label, since this is illegal and means that the consumer is paying more for the food than she ought to. The manufacturer should also pay if the fat is more than half again as much as the minimum amount shown on the label (e.g., the label shows 8 percent minimum fat but the actual amount is more than 12 percent, or the label shows 10 percent minimum fat but the actual amount is above 15 percent). While technically legal, this is clearly misleading and could be dangerous for some dogs. Keep manufacturers honest!

food sources of manganese. Organ meats (such as liver and kidney, but not heart) are rich in manganese, but to reach the required level of manganese with only these foods, you'd have to include so much that the diet would exceed maximums for vitamin A, and perhaps copper and other nutrients. The ancestral diet of dogs provided ample manganese from the small organs and glands found in whole prey, but these are impractical for manufacturers to source.

Look for a manganese source. Mussels and some species of clams are rich in manganese, but also expensive. Some spices, such as clove and ginger, are high in manganese, but large amounts would be needed to meet manganese standards, and the food may not be palatable. Whole grains are also high in manganese, as are leafy green and some other vegetables, berries, and legumes (beans). Adding 10 percent whole grains and 20 percent manganese-rich vegetables will enable a food to meet minimum requirements.

### **■ IODINE**

Iodine is required by the body for many physiological processes, including healthy thyroid function. Consistently low intake

of iodine can contribute to hypothyroidism and goiter (enlarged thyroid gland) in all breeds of dogs. Long-term deficiency can cause myxedema, which affects the skin, and skeletal deformities. Other signs of deficiency may include hair loss, lethargy, and fearfulness.

Look for specific sources of iodine. Some kelp products, but not all, are iodine-rich; the manufacturer needs to use specific brands to ensure proper amounts of iodine. Some manufacturers provide iodine with iodized salt, or a supplement such as Ethylenediamine Dihydriodide (EDDI).

### **■ VITAMIN E**

Vitamin E is an antioxidant that helps to protect the fats in your food and in your body from oxidizing (going rancid, creating free radicals that cause cell damage). Vitamin E is essential in keeping the cells of the muscles, heart, liver, and nerves alive and functioning. Long-term deficiency can lead to “brown bowel syndrome,” causing ulceration, bleeding, and degeneration of the intestines. The eyes can also be affected.

**CONTINUED ON PAGE 22**

# Get Well Soon

## *How to make sure your dog recovers from surgery as smoothly and quickly as possible.*

BY DENISE FLAIM

**D**ogs are lousy patients. It's as simple as that. True, they don't constantly call for a glass of water or a plump of their pillow, but that's precisely the problem: Often unable to communicate distress, and possessing a stoicism that masks their true level of discomfort, dogs can mislead their owners into thinking that all's well after a surgical procedure, when in fact it's anything but.

Dogs are such over-compensators, in fact, that they often will display Olympic aspirations, trying to chase squirrels, barrel through doors, and leap out of cars without so much as a care that they've just had a complex orthopedic procedure with more stitches than Betsy Ross's flag.

It's up to you, then, to be the spoilsport, and keep your dog calm, quiet, and otherwise compliant during the recovery period, which can last weeks and even months, depending on the procedure.

With all that in mind, here are some tips for managing your dog's post-surgery recovery – along with warnings about what to look for when things just aren't going right.

### BEFORE YOU LEAVE

Of course you will be eager to take your dog home, especially if his hospitalization was longer than a day or two. But make sure you understand every post-surgical care instruction given to you by the veterinarian or her staff before you head home. Take a good look at the surgical incision if it's uncovered, so you know what it looks like before you are left alone with it (so to speak). Get clear on how long any dressings, pain patches, or

**Make sure you understand all of your veterinarian's home-care instructions before you leave the clinic, especially regarding pain patches (like the one on this small dog's back) and prescription medications.**

bandages are supposed to be left in place.

Importantly, look carefully at the medicines that are being sent home with you – actually read the labels and open the bottles or tubes or boxes, so you are certain you understand exactly how much of which medication he is supposed to receive, how many times a day, and exactly how you are supposed to administer each one. If a medicine is given in a form you've never had to administer to your dog before (ear drops, eye ointments, pills, oral liquids), ask if someone could show you how to give your dog the first dose. Make sure you know whether

the medication is supposed to be kept refrigerated or not.

Finally, it's time to leave – but don't head out to the car and just open the door and allow your dog to leap in like always! Anticipate the possibility that he will be so eager to leave the clinic and return to his familiar places that he may forget he's wearing a cone, cast, brace, or bandages. Keep your leash taut and block his usual access to the car so that you (and perhaps a clinic staff member or family member, if he's a big dog) can lift him gently into the car. If he's too big to maneuver, use a ramp to help him climb slowly into the car, and be sure to have someone on each side of the ramp to steady him.

Ideally, someone could ride in the car with your dog in the back seat, or he could be safely crated in an especially well-padded crate for the slow, careful drive home.

Again, when he gets home, he may get very excited and eager to leap out of the car and back into his old life. Anticipate his enthusiasm and control his movements carefully.

### THE LOW DOWN

A dog views life pretty much at knee level. (Or, in some cases, ankle level.) Such a ground-hugging perspective leaves him that much more likely to get dirty. "Think about if you had knee surgery, and then you laid down on



**This dog shouldn't be permitted to lay on the ground with such a fresh surgical incision; it's just begging for infection. A small amount of clear fluid may drain from an incision – and that's okay. But if the amount is excessive, smells foul, or is yellowish, call your veterinarian.**

the ground and dragged that incision around,” says Dr. Tomas Infernuso of Veterinary Traveling Surgical Services in Locust Valley, New York. “Tell me: Is it going to get infected?”

Your dog might make a habit of plopping himself down on a favorite spot on the lawn, or lounging on the cool floor tiles in the mudroom. But in the days and weeks after surgery, he'll need to be lying on clean sheets and bedding. If the dog bed is covered with a thatch of hair and God-knows-what-else, either give it a good go-round in the washing machine, or cover it with a clean sheet or comforter. Be sure to change the bedding frequently.

(All this talk about staying off dirty floors doesn't mean your dog should seek higher ground: Climbing on couches and beds can strain incisions. Keep your dog off the human furniture.)

Unless it contradicts your veterinarian's orders, make lots of water available so your dog can rehydrate after surgery. More water intake means more peeing, so plan on lots of walks – always on leash, please, even if it is just to the backyard – as well as the occasional accident if you get can't out in time.

## **MOTION SICKNESS**

Keeping your dog off floors and less-than-sanitary surfaces is just the beginning. “Dogs are athletes,” says Dr. Infernuso. “Once the inflammation settles down and they feel better, they push themselves. Dogs just don't get it. So it's up to you to control their activity.”

While many owners feel sorry for their dogs, confinement is an absolute requirement after surgery. When not *intensely* supervised, your dog should be in his crate, and all walks need to be on leash – even strolls around the house.

Dr. Infernuso says he's even had to amputate a dog's leg as a result of an owner being too blasé about confinement: The dog jumped through a screen door 10 days after returning home, fracturing the surgery site, which later became impossibly infected. “That was 100 percent the owner's fault,” he says. “Now I tell



people, if you can't control your dog, I'm not doing surgery, because it's going to be detrimental to the dog.”

Ripping stitches is another complication that can result from letting your dog do too much, too soon. Dr. Infernuso recalls another case, this time a 100-pound Rottweiler who tore his incision so badly his bladder and intestines were peering through the sewn skin. Initially proclaiming his innocence, the owner eventually admitted to letting the dog jump out of his pickup truck on the trip home.

With dogs who are prone to hyperactive or over-exuberant behavior, Dr. Infernuso will sometimes prescribe Acepromazine, a commonly used sedative. In very severe cases, he will keep the dog on the drug for as long as a month or two, until the healing process is well underway. While keeping a dog sedated that long is not ideal, it beats the alternative if an owner is unable or unwilling to confine a dog properly.

Speaking of confinement, make sure your dog has a quiet, warm spot that affords her lots of rest and few distractions for the first few days of her recovery. Make sure she can't be bothered by other animals in the household, as well as any small children who can unintentionally push your dog past her limits, especially in the haze of post-surgical pain.

## **CALLING THE CONEHEADS**

A dog's propensity for licking her wounds is another way that bacteria get a foothold; even a surgical site on the

head or neck area isn't safe, because of the potential for constant scratching. As a result, most convalescing dogs are required to wear an Elizabethan collar (also known as a “cone”) or some alternative product. While it does prevent a dog from worrying her wound, this lampshade-like barrier, which attaches to the collar, can obstruct her vision and makes navigating in small places very difficult. For whatever reason, many veterinarians sell Elizabethan collars that are made of very stiff, hard, and opaque plastic. Be advised that many pet supply stores sell similar products that are made of lighter, translucent plastic, which helps the dog see and carry the cone around.

Some owners eventually remove the cone before they should because they feel badly for the dog, who sometimes looks profoundly uncomfortable – or, at the very least, very annoyed. Instead, consider one of the soft fabric cones, which do much the same job without so much rigidity. Dr. Infernuso dissuades people from using inflatable cones, as he finds that while wearing them, “dogs can still reach incisions and open them up.”

## **CUT TO THE CHASE**

Knowing how a wound heals – and what it looks like during the process – is tremendously important: Carefully monitoring the incision in the days and weeks after surgery can help you flag early signs of trouble.

Dr. Infernuso instructs his owners to clean the wound area twice a day with an antiseptic solution such as Betadyne or

antibiotic ointment, wearing latex gloves to be sure they do not contaminate the incision.

“I don’t know how effective it is in decreasing the bacterial load, but I want people to pay attention to the wound,” he says. Requiring a twice-daily check of the wound not only makes owners feel useful, but it builds in time every day for them to notice any problematic changes.

Immediately after surgery, expect that the incision site will not look happy. “Bruising, swelling, and edema are completely normal,” Dr. Infernuso says, adding that the area might be bluish or reddish in color. In this initial inflammatory stage, which lasts about three to five days, you can expect to see a puffy and bruised area, as the body reacts to the trauma of surgery. The skin may appear to be puckered around the incision; this is normal.

If there is any drainage, it should be clear, but owners should not expect large amounts of it. “You should be concerned if the wound starts looking really hot, really painful to the touch,” Dr. Infernuso says. “Pre-infection, you’ll see serous fluids, followed by organized liquid, usually pus.” Any type of foul-smelling discharge is also not normal. At the first sight of these warning signs, contact your veterinarian, who will likely want a recheck.

After the inflammatory stage, your dog’s body will go into the healing phase.

“This is the beginning of collagen formation, and of repair,” Dr. Infernuso explains. If you still see inflammation, redness, and soreness at this juncture, it’s another reason to call your vet.

### WHAT A PAIN

Pain management is certainly important from a compassionate point of view: After all, no one wants to see a dog suffer. But keeping your dog’s pain under control can also have an impact on his recovery.

In the aftermath of surgery, the body can experience a “sympathetic surge,” in which the sympathetic nervous system – which is responsible for “fight or flight” mode – goes into overdrive. This stress response triggers metabolic and hormonal changes that can depress the immune system and impede the healing process. Controlling pain can curb this natural response, leaving the body free to devote its energy to the repair of damaged tissue.

Creating a chart of what medications to give when can be helpful in managing your dog’s prescriptions, which may include antibiotics as well as painkillers. Don’t add any supplements to your dog’s food during the convalescing period without consulting with your vet. If you’ve got one of those dogs who spits like a camel at any attempt to “pill” him, try hiding the capsule in a morsel of delicious food, like a chunk of steak, or Pill Pockets, which are soft treats with an indented center for hiding the pill.

### BE A PLAYER

One of the ironic downsides of lessening your dog’s post-operative pain is that it will be more difficult to keep him quiet while he’s recuperating. In the pre-digital age, human convalescents received gifts of word-search books and paperback novels to help them while away the hours; today, bed-ridden hospital patients can be found tapping away at their smart phones and iPads. Dogs get bored, too, but they don’t have Candy Crush Saga as an option. Instead, you need to provide the mental stimulation

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**Your dog should be walked on leash for a good long while even after his knee surgery incision has healed. You want him to keep moving and rebuilding muscle, but you certainly don’t want to ruin the surgery because he spotted a squirrel.**

they need to keep from going stir-crazy.

That old standby – a Kong toy stuffed with treats stirred into peanut butter or yogurt, then frozen – can provide a couple of hours of distraction. Hidden food puzzles, such as the Zoo Active toys developed by Nina Ottosson, and other interactive toys are perfect for keeping your dog’s brain engaged during this time. (See “Puzzle Fun,” WDJ June 2008, for a review of interactive toys.)

Teaching your dog simple tricks that don’t require a lot of physical exertion are a great way to keep his mind occupied and his body quiet: Rolling a ball, barking on command, picking up objects, targeting your hand – you can use shaping and clicker training to easily put these on cue. Scent-discrimination games are another low-impact activity that burn a tremendous amount of mental energy: Choosing between two objects, one of which has your scent, is a game that can be played even if your dog needs to be restricted to her crate.

The variety of games you can play is seemingly endless: A little Googling or a search on Youtube will give you lots of creative ideas.

### REHAB: GO, GO, GO

As in human medicine, a variety of therapies are available to help speed your dog’s healing process, including cold-laser therapy, acupuncture, and acupressure.

Getting patients up and moving – always in a controlled setting, of course – can also be very beneficial. “Orthopedic surgeons will not do surgery on humans without physical therapy afterward,” Dr. Infernuso says. “Today, with all these rehab centers for dogs, I advocate for therapy right away.” Water therapy can be a great low-impact option, once concern about keeping your dog’s incision dry is no longer an issue.

For many conditions, physical therapy can enhance recovery, allowing the dog’s muscles to regain their strength in an organized fashion.

And that, in the end, is the whole key to your dog’s success after surgery: Slow, steady progress, in an environment that stresses rest and controlled activity, is the recipe for returning him to his bouncy, bright-eyed self. 🐾

*Denise Flaim of Revodana Ridgebacks in Long Island, New York, shares her home with three Ridgebacks, 11-year-old triplets, and a very patient husband.*



# Give It a Rest!

*Teach your dog to settle down and relax on cue.*

BY PAT MILLER, CBCC-KA, CPDT-KA

**S**it. Target. Go out. Jump. Fetch. Roll over. Turn on the light. Close the door. In sharp contrast to the rigid, behavior-suppressing training methods of days gone by, we in the modern, positive reinforcement-based training world take great pride in our ability to get our dogs to do lots of stuff. Fun stuff. Creative stuff. In our zeal to teach behaviors and encourage our dogs to offer behaviors, we sometimes overlook the importance of being able to ask our dogs to turn it off, settle down, and relax. That can be a serious oversight.

In the Basic Good Manners classes at my training facility (Peaceable Paws in Fairplay, Maryland), we always teach a “settle” exercise. This is just *partly* to prevent the dog owners from creating a dog who is so happy about receiving treats for *doing stuff* that she learns to offer demand behaviors in order to keep the reinforcement coming.

These dogs are easy to spot. When

there’s a pause in the action – say, when the instructor is explaining the next exercise or giving the class a short break – you may hear a low “Woof” from one corner of the room. While some dogs are happily relaxing on their mats, lapping from their water bowls, or sniffing the ground, this dog is sitting bright-eyed in front of and making meaningful eye contact with her human.

“Woof!” she says, as the bark gets sharper and more insistent. “Let’s keep doing stuff! I’d like more treats, please!” she seems to say. And the owner, in an attempt to avoid disrupting the class, feeds treats to keep the dog quiet.

“Well, now,” the dog thinks to herself. “Barking is yet one more behavior that gets reinforced. I believe I’ll bark again!”

This is a great place to insert a reminder about one of the basic tenets of positive reinforcement training: Feed/reinforce the behavior you want. Reinforcement increases – or at least maintains – a behavior. If you feed barking, you get barking!

Ideally, you will teach your dog the “Settle” behavior before she learns to bark for reinforcement, but the exercise can also be used to *modify* the behavior of a demand barker. (In the meantime, you can preempt a demand barker by giving her something to keep her busy – that food-stuffed Kong toy – before she starts demand barking.)

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**The goal: A dog who has learned to settle himself down on cue, and who will calmly wait for his next opportunity for attention from you (instead of demanding it).**





To teach “settle,” position a mat or bed near you, and invite your dog to lie down there. You can use a food lure to encourage her to rock onto one hip and mark this posture (with the click of a clicker or a verbal marker such as the word “Yes!”) and a reward.



Reward her with small bits of tasty treats for initially short, but increasingly longer periods of relaxation. Add a “Settle!” cue as soon as you are able to elicit the entire behavior of “come here to the mat and lie down in a relaxed fashion on one hip, and wait.”

## TEACHING SETTLE

In our classes, “Settle” means to relax lying down on one hip for an extended period of time (several minutes) on a mat or rug. This exercise teaches your dog to lie quietly at your side while you are otherwise engaged.

**1** Sit in a chair with your dog next to you, and invite her to lie down. Lure her down, if necessary.

**2** When she is down, click or say “Yes!” and treat, then quickly click and treat again, before she has time to get up. (If you can get her to rock onto one hip by moving the treat to the side and toward her ribs, even better. She should be relaxed, not poised to leap into action!)

**3** Continue to click (or “Yes!”) and treat several times while she is down, then say “Release!” and invite her up.

**4** Gradually increase the time between clicks, so she is staying down on her own, waiting for the next click. When she will stay down with only a few clicks for 20 seconds or more, add the cue “Settle” before asking her to “Down.” (Eventually you will drop the “Down” cue and just cue her to “Settle.”)

**5** Continue to decrease your rate of reinforcement (number of clicks and treats) until she can lie quietly at your feet for an extended period with very little reinforcement. (Tip: This is a great one to practice while watching television; you’re just hanging out anyway!)

What should you do if she doesn’t just “settle”?

**CHALLENGE:** Your dog won’t lie still for very long.

**SOLUTION:** Practice for shorter bits of “settle.” Try to release her before she “releases” herself, and very gradually increase the length of time you ask her to remain settled.

**CHALLENGE:** Your dog won’t lie still at all.

**SOLUTION:** She probably has too much energy! At least at first, try practicing this exercise when she’s had a good, hard exercise session and you know she’s tired. Set her (and yourself!) up to succeed.

**CHALLENGE:** Your dog will settle nicely when it’s just you there, but not if anyone else is present.

**SOLUTION:** First, use the solution above (a good, hard exercise session) and *then* practice. Start with just one other person present, and ask your helper to just sit quietly in one place at first, ignoring your dog. Very gradually add small bits of activity, conversation, and/or different or additional humans.

## INSTALL AN “OFF SWITCH”

More than 20 years ago, Keli, an uber-high-energy and tennis-ball crazed Australian Kelpie, taught me the value of installing an “off switch.” I continue to find it a useful behavior to this day.

Keli was one of those persistent pooches who, if you tried to end a play session, would drop the ball at your feet several times, then in your lap repeatedly, finally barking at you in frustration, no doubt thinking, “Omigosh these silly humans can be soooooo slow to catch on sometimes! What does a dog have to do to teach them to toss a ball?!!!” She would fetch a ball until she literally keeled over from exhaustion (that actually happened *twice* in her lifetime, once requiring an emergency trip to the vet hospital!).

An effective way to turn off activity in an action-loving dog is to teach an “all done” cue. This one doesn’t specifically tell the dog what to do – it just signals to her that the activity is over. Use any cue that makes sense to you, such as “All done!”, “That’s all!”, or the often-used herding phrase, “That’ll do (pig)” from the movie “Babe.”

The sooner you “install” an off-switch in your high-energy, activity-persistent dog, the better. The longer the reinforcement history for persistence, the more persistent she’ll be.

**1** Start teaching this behavior by engaging in your dog’s favorite activity – say, fetching a ball.

**2** After a reasonable period of fetch time, say “All done!” and put the ball away, out of sight, perhaps in a nearby cupboard.

**3** Give your dog a reasonable alternative that she can do by herself, such as emptying a stuffed Kong.

**4** Go sit down and occupy yourself with something, such as reading a book, watching TV, or web-surfing.

**5** Ignore any attempts on your dog's behalf to re-engage you, such as going to the cupboard and barking, or bringing you a different toy. Don't even repeat your off-switch cue, just ignore her.

**6** Warn all other nearby humans to similarly ignore her attempts to engage them in activity when she's been given the "All done" cue.

**7** Be prepared to quietly (so as not to get her aroused again) praise her when she finally lies down and starts to chew on the stuffed Kong.

**8** Use your off-switch cue every time you end a play session with her favorite activity, and don't give in if she persists. The more consistent you are, the sooner you will see her resign herself to the fact that the fun really is over when you say it is.

## MAT WORK

A third useful exercise is Go To Your Spot, which teaches your dog to go to a specific place to lie down and relax. This can be a fixed location in your home (in front of the fireplace, by the toy box, etc.), but I find it more valuable to use a portable carpet square, mat, or dog bed of some sort. This gives you the flexibility to send your dog to her spot wherever you are; you just have to take her mat along with you. This behavior is very useful for a dog who tends to "bug" you (or your guests) for attention.

**1** Take your dog to a bed, mat, carpet square, or throw rug you have obtained for this purpose, say "place," "go to bed" (or whatever word or phrase you plan to use). You can lure her to the bed with a treat, or place a treat on the bed and encourage her to go to it and eat it. Click or say "Yes!" when she does it, then ask her to "Down," and click and treat for that.

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**It's handy to teach your dog more than one cue for the "go to your spot" behavior. A hand signal is great for those times when you are on the phone or a video conference call for work!**

**2** Do this a number of times until you think your dog is beginning to associate the word or phrase with lying down on the mat.

**3** Then you can start cueing the behavior without the lure. Click (or say "Yes!") and give her a reward when she complies. You can also request a "Wait" so she doesn't pop right back off the mat.

**4** When the dog is doing this part well, begin moving farther away from the mat before giving your "Place" cue.

**5** Ultimately, if you wish, you can ask your dog to go to her place from anywhere in the house. You can name several different places and teach her to go to each on your request. You can also take the mat with you when you go out and use it in public or at friend's houses (this is why a small, portable throw rug or mat is ideal).

One alternative to the approach described above is to "shape" the behavior. This is done by marking (click or "Yes!") and rewarding any behavior remotely related to the mat, gradually raising the criteria (what she needs to do to get a click and treat) until she reliably goes to the mat and lies down on it. Add the cue when she reliably moves to the mat, and then go to Step 4 above.

**CHALLENGE:** Your dog lies near or only partially on the mat in an effort to be

nearer to you or your guests (or whatever he'd rather be doing).

**SOLUTION:** Be clear about how much of your dog has to be on the mat for it to "count" (your choice!) and reinforce your dog only if he meets that standard.

## NOW DO IT!

If you teach your dog all three of these cues, you'll find that they work beautifully in concert with each other. Tell your dog the action is over for now with her "All Done" cue, put her ball away, and then you can either leave her to her own devices or ask her to settle as you give her a stuffed Kong. Cue your dog to go to her mat, and when she gets there, the "Settle" cue will remind her to relax and hang out while the family eats dinner in peace.

And remember – all three cues will work better for you and your dog if you heed our constant (nagging) reminders to provide your dog with adequate exercise – a tired dog is a well-behaved dog, and makes for a happy owner! 🐾

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**Pet insurance is supposed to eliminate (or at least dramatically reduce) the anxiety an owner feels when her dog is very ill or seriously injured. But selecting the plan with the best potential for helping you cover the cost of a huge vet bill can be anxiety inducing, too!**

The insurer is gambling that your dog will not have problems and they won't have to pay anything out, making that monthly premium payment pure profit.

You're considering risk, too, when you make a decision. If you buy a policy, you're concerned that your furry friend will become ill or have an accident you won't be able to afford to treat, forcing you to make a horrible life-ending decision.

We like the idea of health insurance for our pets, but we'll be the first to tell you that choosing the right coverage requires a little crystal ball and a whole lot of common sense. With our help, you can focus on what you need and, just as important, what to avoid before signing an insurance contract.

### CHOOSING COVERAGE

Illness coverage is what most of us consider purchasing. It means the policy will cover the expenses associated with treating your sick dog. Problems like urinary infections, vomiting, allergies, and heart problems normally are covered. Read this section carefully, though. For nearly every policy, if an illness isn't listed, it's probably not covered. If you don't see words like "such as but not limited to" you may find that only the problems specifically stated in your contract are covered.

Accident coverage covers your pet if he falls off the deck and breaks his leg or he's in a car wreck (a few auto policies cover this, too, but you'll need to check with your auto insurance agent) or he is otherwise injured. A few policies separate accident and illness coverage, but most combine the two.

Drug coverage should fall under illness and/or accident coverage, in our opinion, but you must ask to be sure. Drug costs can be astronomical, especially for larger dogs and/or chronic conditions. This is one place you don't want to skimp. While surgery might be a one-time big-ticket item, the monthly

# Pet Insurance 101

***Veterinary insurance can help you cover the cost of your dog's major medical expenses, but beware of "gotcha" traps in the contract.***

BY CYNTHIA FOLEY

**A** 2010 *New York Times* article cited a survey of more than 1,000 pet owners, showing that fewer than half would pay more than \$1,000 to a veterinarian to save their pet's life. Only a third would pay \$2,000 to save their pet. The article further stated that the result didn't vary much by annual income; people with a household income of more than \$50,000 a year were every bit as reluctant to spend big on a pet as those with household incomes of less than \$50,000.

Pet insurance can help prevent the need (or perceived need) to decline medical treatment because of an inability (or unwillingness) to pay for a major veterinary expense. One of the most common statements we hear from friends whose dogs suffered a serious or chronic illness or injury is: "I wish I had gotten pet insurance." The fact of the matter

is, even the worst policy can soften the impact of huge vet bills. The better ones can make a world of difference.

### RISKY BUSINESS

Pet insurance is a form of risk management. The insurer bases its premium rates on the statistical likelihood, or risk, that your dog will become ill or injured.

cost of some medications – for the rest of the dog’s life for many chronic conditions – might add up to a much higher price. One veterinarian we spoke with considered this aspect a huge requirement, mentioning the frustration of diagnosing a dog’s complex illness only to find the owners were unable to afford the medication required to treat the condition.

Note that some policies will cover prescription diets from certain pet food manufacturers, at least for an initial period, but no policy we found will cover dietary supplements. Some may cover an herbal supplement if it is prescribed by the veterinarian and not given as a routine supplement.

Don’t assume that your preference to use acupuncture over NSAIDs for pain control will be a covered benefit. Alternative therapy and herbal treatments are included in some plans, while others offer this benefit as a rider. Most policies specify exactly what they will cover and who may administer the treatment.

Some insurers offer wellness coverage, which means they’ll pay for your dog’s routine care, like vaccinations, heartworm tests, neutering, or dental cleaning. However, they are often offered only as a rider on the main insurance policy.

A wellness rider benefits the dog, as it encourage dog owners to keep up with annual exams. It also benefits the insurer,

as it helps ensure you take your dog to the veterinarian regularly. Regular check-ups can detect brewing problems before they erupt into a full-blown illness (and an expensive claim), thus lowering the cost of treatment and increasing the dog’s chances of survival. That said, you’ll pay dearly for wellness coverage and you can bet your bottom dollar that the limits will be, well, limiting.

### DON’T GET EXCLUDED

Until we have a federal Veterinary Affordable Care Act, exclusions are going to be a problem in health insurance for our pets. As it stands now, many pet insurers should put the word “gotcha” right in their contracts.

Before you plunk down your hard-earned cash, make sure you can find the place in the policy that assures you get continual coverage for chronic conditions, especially cancer and diabetes. Watch carefully for limits or caps on how much a policy will pay for chronic conditions. If it seems like the number mentioned as a cap for care for that condition might be low, consult your veterinarian, who might be able to offer an educated guess on the costs an owner could face for treating that condition over the expected lifespan of a dog.

Be careful about the “what’s covered” sections in your policy. Choose a plan that doesn’t have a “cut off” date for your pet’s coverage. Like people, the older

your pet is, the more likely he is to have health issues. If you’ve insured him since he was a puppy, you don’t want a plan that drops his coverage once he reaches age 10. Note: The sooner you get coverage for your dog, the less your premium will be. Some insurers have maximum and minimum ages for starting insurance for your pet.

Although it’s seen less often than several years ago, some policies do specify what they will cover, meaning they actually list the problems. We found a contract that listed “skin cancer” but not “testicular cancer.” If the policy you are considering doesn’t have a blanket statement such as “Covers all treatments for any illness or accident, including exams, diagnostic laboratory and radiology tests, surgery, treatments, hospital stays and prescription medicines,” you need to ask questions.

Ask specifically about coverage and limitations by breed, too, as they can vary widely, especially when it comes to cancer. Golden Retrievers have a high rate of cancer and are twice as likely to die from it compared to other breeds. Pet insurers know this, so they factor it into the premium and contract for a Golden Retriever. Your job is to be certain there aren’t any cancer exclusions.

Just as frustrating is the so-called “bilateral exclusion” element found in most policies. The most common involves cruciate ligament problems.

## A RANGE OF PRODUCTS FROM SOME LEADING PET INSURANCE COMPANIES

	<b>24PETWATCH</b> (866) 597-2424 24petwatch.com	<b>AKC PET INSURANCE</b> (866) 753-2747 akcpetinsurance.com	<b>ASPCA PET INSURANCE</b> (888) 716-1203 aspicapetinsurance.com	<b>EMBRACE</b> (800) 511-9172 embracepetinsurance.com	<b>HEALTHY PAWS</b> (855) 898-8991 healthypawspetinsurance.com
<b>INSURANCE CONTACT PHONE WEBSITE</b>					
<b>COVERAGE (WITHOUT RIDERS)</b>	One standard accident/illness policy	Accident only or accident plus illness	4 levels from accident only to accident/illness and advanced care	Accidents and illness	Accidents and illness
<b>PRESCRIPTION</b>	Yes	Yes	Yes	Optional	Yes
<b>DEDUCTIBLE</b>	\$100	\$100 to \$1,000	\$100 to \$250	\$200 to \$500 with custom options	\$100 to \$500
<b>CO-INSURANCE</b>	80/20	80/20	70/30, 80/20, 90/10	80/20 with custom options	70/30, 80/20, 90/10
<b>WAITING PERIOD*</b>	14 days	3 to 14 days	30 days	2 to 14 days	15 days
<b>REIMBURSEMENT METHOD</b>	Actual cost	Usual and customary	Usual and customary	Actual cost	Actual cost
<b>MAIN LIMITS/ CAPS</b>	\$3,000 to \$20,000 annually	\$3,000 to \$16,000 annually with \$1,500 to \$8,000 per incident	Vary, starting at \$300 cap per incident	\$5,000 to \$15,000 annually with custom options	No annual limits or caps
<b>ENROLLMENT AGE LIMITS</b>	Must be at least 8 weeks old	8 weeks to 9 years for illness and accident	8 weeks to 13 years	Up to 14 years of age	8 weeks to 14 years

If your dog injures his right knee, the insurer will pay for that treatment but immediately exclude the left knee from future coverage because this problem is automatically considered bilateral. Check specifically for the policy's coverage for hip dysplasia, too, as it varies widely.

You might see "investigational and experimental" procedures and treatments listed as exclusions. That could mean, as just one example, if your veterinarian believes that the only remaining option to save your dog is a new electro-stimulation technique being researched at a nearby university veterinary teaching hospital, your insurance probably won't cover the service. Note: This can be an area open to an appeal, as the exact procedures are rarely listed in this section. See "Filing An Appeal," page 21.

A specialist surcharge is sometimes included. Don't accept this. Specialization in veterinary medicine is a growing, significant care option for your dog. Your dog could be referred to a veterinary ophthalmologist because, for example, he won't open his eyes in the bright sun. While your primary-care veterinarian may be able to note that the eye isn't normal, a specialist may well be required to diagnose and treat the issue.

We also saw at least one insurer that doesn't include veterinary exams in its policies; it covers only treatment. What this means is that if your dog is sick, and your veterinarian confirms that the dog

is ill, the policy will cover the treatment costs but not the exam itself. While this may seem odd, we understand the logic and wouldn't quibble about it, since it results in a lower monthly premium. However, if you're the type of dog owner who would rather be safe than sorry, taking your dog to the vet every time he sneezes or goes off his feed, you probably should select a policy that covers exams.

Most policies exclude preventable diseases from coverage, another exemption that seems acceptable to us. If you didn't keep your dog on regular prescription treatment for heartworm and he becomes infested with heartworms, chances are your insurance won't cover treatment for the predictable heartworm infection that results. If you use unconventional methods of controlling preventable diseases, such as homeopathic autoisodes instead of conventional vaccines, and your dog contracts a disease, the cost of treating the disease will undoubtedly fall completely to you.

Of course, no policy will cover elective or cosmetic procedures, anymore than your own health insurance will cover a face-lift. A service must be medically necessary. Ask about dental extractions, which are far more common (and expensive) than you may imagine, to ensure they're covered.

Heredity or genetic abnormalities are often covered as long as the dog hasn't

been diagnosed with the condition prior to the policy waiting period. This could, however, have a specific breed exclusion listed on the policy.

Insurers won't pay for pre-existing conditions that were in place prior to the effective date of the policy or any listed waiting periods. That's understandable. If insurance companies didn't include that exemption, we'd all just wait and get pet insurance after our pet was ill.

If you use your dog for any commercial use, such as law enforcement, racing, hunting, or breeding, check to see that there are no exclusions as to what defines an accident. If you're not sure if you use your dog for a commercial purpose, ask the insurer.

## WHAT YOU PAY

Every pet insurance company we looked at had a co-insurance plan. That means there is a percentage of the claim the insurance company will pay and a percentage you must be prepared to pay. We found most range from 70/30 to 90/10, meaning when you file a claim, the insurance will pay 70 percent (or 90 percent) of the eligible expenses and you pay the balance.

Because insurance is basically risk management, we accept this type of policy. It's strictly financial: The lower the percentage the insurance must pay, the lower your monthly premium should be. There is no right or wrong answer

<b>PETS BEST</b> (877) 738-7237 petsbest.com	<b>PET FIRST</b> (855) 270-7387 petfirst.com	<b>PET PLAN</b> (866) 467-3875 gopetplan.com	<b>TRUPANION</b> (855) 210-8749 trupanion.com	<b>VPI PET</b> (888) 899-4874 petinsurance.com
Accidents and illness, accidents only or cancer only; Available well care	Accidents and illnesses, additional plans may include well care	Accidents and illnesses, additional plans may include well care and more	Accidents and illness	4 levels, from accidents only to comprehensive
Yes	Yes	Yes	Yes	Yes
\$0 to \$1,000	\$50 to \$500	\$50 to \$200	\$100 to \$1,000	\$100 to \$500
70/30, 80/20, 90/10, 100%	70/30, 80/20, 90/10	80/20, 90/10, 100%	90/10	100
3 to 14 days	1 day to 14 days	1 day to 14 days	30 days	14 days
Actual cost	Actual cost	Actual cost	Actual cost	Benefit Schedule
\$5,000 to \$10,000	\$5,000 to \$20,000	\$10,000 to \$22,000	No limits	\$7,000 to \$14,000
7 weeks to unlimited	8 weeks to unlimited	No limits	8 weeks	Up to age 10

here, but you must realize that 30 percent of a \$10,000 veterinary bill is \$3,000. You could max out your credit card on one pet surgery, even with insurance!

Most plans have deductibles, too. When you have a deductible, the insurance funds won't kick in until you have paid out that pre-determined amount of money toward the veterinary bills. A high deductible lowers your monthly premium.

This is similar to most car insurance policies or, sometimes, your own health insurance. If you feel like you probably won't ever need that insurance, you might want a larger deductible. On the other hand, if your new puppy is so energetic and daring you think he's an accident waiting to happen, the lower deductible might be worth the extra cost.

Since you know ahead of time what your policy's deductible will be, you might consider a savings account earmarked just for your dog's deductible as a safeguard. That way, you're doubly prepared.

Using a credit card should be your last resort. If your dog is injured and you're forced to place a \$1,000 deductible on a credit card, you're going to pay out a lot of money. At 14% interest, paying the minimum payment each month will take over 13 years and cost you an additional \$954.74 for interest. (Obviously, paying it off at a faster rate will reduce the interest charges; this is the worst-case scenario.)

There are a few "gotcha" items when it comes to deductibles. Find out how the deductible is applied in your pet insurance contract, whether it's "per incident" or "annual."

## RED FLAG!

If you see marketing materials for a veterinary "health insurance company" that references a network of veterinarians, be wary. Companies that sell "membership plans" that allow you to see certain veterinarians for a specified discount are not insurance. You pay a flat fee and are directed to member veterinarians who, theoretically, discount their regular rates for their services. You are responsible for the entire bill incurred by your pet, and there are no reimbursements.

A per-incident deductible is applied every time your pet gets sick. If he goes in for treatment three times in one year, you pay a deductible three times. We think this is ridiculous.

With an annual deductible, once you've paid that deductible amount for the term of the contract, the insurance will cover – at the co-insurance percentage you selected – veterinary costs for the remainder of your contract.

Find out, too, exactly how the deductible might be applied and at what remaining amount the insurance company's obligation begins. Some policies state they subtract the deductible before calculating the co-insurance. For example, let's take a policy that has a \$500 deductible and is a 70% insurance/30% pet owner co-insurance plan. In this case, the covered expenses – which may or may not be the total amount of the vet's bill (more on that later) – is \$5,000. The insurer will take your \$500 deductible right off of that \$5,000 and then calculate the co-insurance from the remaining \$4,500. So the insurer will pay \$3,150 (the 70%) and you pay \$1,850 (the deductible and your 30%).

However, if you choose a company that first calculates the co-insurance and then subtracts the deductible from that amount, the game changes. At \$5,000 covered expenses, your insurer's responsibility is \$3000 (70% of the \$5,000 claim amount, less your \$500 deductible). You are responsible for \$2000.

## REIMBURSEMENT AMOUNTS

Insurers define the reimbursement for covered expenses in one of the three methods we list in this section. Be sure it's clearly defined in your contract and that you understand it.

**1 BENEFITS SCHEDULE.** With this method, the insurer has a pre-determined payment amount for each procedure. If you ask, the insurer can send you a sheet that tells you how much they will reimburse for a given problem. While this schedule allows you to know ahead of time what you'll receive in reimbursement for a service, it offers little room for negotiation or appeal. The insurance payments tend to be low – barely beginning to offset the amount of money the veterinarian actually charges.

Deductibles can be a major issue

here, too, depending upon the schedule the insurer is using. A benefits schedule with crazy low reimbursement rates, combined with a per-incident deductible, may prevent you from ever reaping any benefits of having a policy. For example, a \$1,000 veterinary bill for a procedure with a pre-determined benefit schedule payment of \$300 and a per-incident deductible of \$300 would mean you're footing the bill for the entire \$1,000. Frankly, we're not keen on benefits schedule policies.

**2 USUAL AND CUSTOMARY CHARGES.** Many insurers use a "U&C" amount to reimburse you for the covered charges for a veterinary visit. Indeed, health insurers also use this standard to set contracted pre-negotiated rates, which are updated annually, with the physicians you see. The U&C amounts should be based on the veterinary fees in your area. For example, it would be unfair for an insurer to inflict the fees charged by veterinarians in Birmingham, Alabama (one of the least expensive place to live), on dog owners living in Manhattan, one of the most expensive places to live.

U&C is certainly a better choice than a set fee schedule, as the term itself should allow you to appeal an inadequate reimbursement. Let's say your dog is seen by your veterinarian for gastritis. The bill is \$500, but your insurer says the U&C rate for this condition is \$300. You would have to then determine if your veterinarian might be a little more expensive than the average vet in your area or if you feel the insurer is reimbursing at an unfair rate. If you think it's unfair, you should appeal (see "Filing An Appeal," next page).

**3 ACTUAL VETERINARY BILL.** This is the most predictable option, though it may also be the one with the highest premiums. Choosing a policy that reimburses you for a known percentage of your veterinarian's actual bills allows you to better forecast the ultimate cost of your dog's treatment.

## CAP THOSE LIMITS

Many pet insurers have annual limits on what they will pay, enticing consumers with seemingly low premiums. Don't be fooled. We've seen insurance policies with annual limits as low as \$5,000, even less for seemingly bargain-basement pre-

miums. You'll need to remind yourself that you're getting insurance to cover the catastrophic problems your dog might face, and veterinary care is not getting any cheaper. A relatively simple surgery to remove a foreign body your dog swallowed can be upwards of \$4,000. We recommend unlimited coverage – no caps or limits.

"I won't be without it on any of my dogs. For the policies I chose, basically catastrophic coverage with a high deductible, the cost over the lifetime of a dog is less than what I would pay out for one major incident – cancer, torn cruciate, surgery. I don't want cost to be a factor in whether or not my dog gets treatment," says Wendy Archinal, a breeder and trainer of Brittanys in upstate New York.

Even worse than insurance contracts with annual caps are policies with "incident limits." Just say no. Let's say you spring for a \$20,000/year insurance plan, meaning your insurer will pay up to \$20,000 for your dog's veterinary care. Sounds okay, right?

But what if your dog is hit by a car and requires extensive surgeries to return to normal? If that \$20,000 policy has a \$2,500 per-incident limit, you could easily hit the limit before the dog is prepped for surgery! We know of no logical reason to purchase an insurance plan with a "per incident" limit.

## MONTHLY PREMIUMS

The longer you delay insuring your dog, the higher the premium to do so will be. That's because age increases the risk of illness. That's why some insurance providers don't even offer new insurance for dogs who are past a certain age.

"I plan to start coverage with the new puppy. My older dog already has some pre-existing conditions, so I'm not sure what kind of coverage I could get for her. The other dog has had a tooth removed and may need X-rays for her shoulder. Those things add up quickly, so I'm thinking ahead with my new puppy," says Christine Fleischmann, a successful agility competitor in New York and owner of two AKC agility champion dogs.

Larger dogs cost more to insure than smaller dogs. This is partially because of predominantly big-dog problems, like hip dysplasia, and the cost of drugs for their weight.

Breed also enters into your premium calculation. A high-maintenance Bulldog

## FILING AN APPEAL

Insurance companies are in the business to make money, and anything they can legally deny, they will. However, that doesn't mean they're always right. You can file a letter of appeal with your insurer, but you need more than a stern letter. You need proof that you're right. The evidence you need depends upon the disagreement and your contract.

If they're denying payment for a treatment because they considered it not medically necessary, or experimental/investigative, consider sending them proof to the contrary, such as statements from other veterinarians and veterinary groups that support your case, research papers that support the treatment, and even case histories of dogs with similar illnesses who recovered successfully with the treatment you chose for your dog.

If the plan you have chosen has a "benefit schedule," it will be very difficult to win an appeal because you have already in essence agreed to accept specific, set reimbursements for any care needed by your dog. If you have a U&C contract, you'll need to include tangible proof that the amount charged by your veterinary is "reasonable." Consider sending them Internet searches that show similar charges, examples of other cases and fees similar to your bill, and cost-of-living comparisons, if you suspect the U&C didn't take your geographic location into consideration.

Be prepared to fight. Rarely do you win on first appeal; instead, you will likely receive an initial rejection, repeating your contract provisions. If your case has merit, most insurers will give in with your second letter. However, you may have to appeal to your state's insurance commissioner. Some states require a small fee (about \$50) before they will examine your appeal, but it may be money well spent, as most companies want to avoid being frequently scrutinized by the state and they may give in to your request almost immediately upon receiving news of your appeal at this level.

is expensive to insure, not because he's big, but due to his natural propensity for ailments such as respiratory problems and skin-fold dermatitis. On the other hand, the tough little Jack Russell Terrier enjoys one of the lowest insurance premiums.

It's worth it to ask the insurer about discounts. You may be entitled to a discount thanks to your membership in AAA, AARP, an animal welfare group, or some other organization. One insurer, Embrace, offers a discount on your deductible for each year there are no claims filed. Multiple pet discounts are also common, as are special discounts for those who work in the veterinary community, military, and more. Your employer may even be able to organize a pet-insurance benefit for you and your coworkers.

## WAITING PERIODS

You can't escape the pet-insurance waiting period, which is the time from when your policy officially starts to the time when any veterinary care that your dog

receives will actually be reimbursed. The length varies by policy from a day for accidents to a full year for heredity conditions and some orthopedic problems.

The reason for a waiting period is to help the insurer avoid fraudulent claims, such as a dog who is injured on Monday morning and the pet owner tries to purchase insurance Monday afternoon, before walking into the vet's office for treatment. While some of the lengths might be a bit on the ridiculous side, the concept itself is understandable.

Hip dysplasia, back injuries or disc disease, and knee injuries (cruciate ligaments) tend to have very long waiting periods. Be aware that if your dog begins to show signs of a problem during a waiting period, that condition will not be covered under the policy and, yes, they request records from your veterinarian.

Read your contract carefully. A few companies waive waiting periods for some problems, like knees, if you have your dog examined by a veterinarian, and the vet then signs a certificate stating that there is no evidence of disease.

## BOTTOM LINE

If you think you should insure your pet, the time is now. Every month you wait increases the premium. You don't have to worry about changing veterinarians, as most allow you to see your regular veterinarian (but you should still see that in writing!). In fact, it's important to read the entire contract – every word – and talk to a company representative with any question you have. Ideally, the representative can point out the places in the printed contract that clarify the things you had questions about.

We'd choose a policy with illness, accident, and prescription coverage. Otherwise, you'll be frustrated when you file a claim. Avoid policies with

per-incident limits or caps. Look for "chronic-care coverage" and discuss any caps with your own veterinarian to ensure the coverage is adequate.

We'd also suggest saving money by skipping riders you don't need. The big one is wellness, but we also saw coverage for other basic dog-care items, like nail trims and boarding. Those costs shouldn't need to be insured; they are just part of owning a dog.

We recommend insurers who base their coverage on the actual fees charged by your veterinarian. However, you are ultimately responsible for your veterinarian's fee, and in most cases, you must be able to pay for services in advance, even in an emergency; the

insurance company reimburses you at the schedule you have agreed to.

Veterinary medicine offers incredible therapies and treatments for the canine members of our families. Unless you're very wealthy, these services can add up quickly. A simple savings account, as suggested by some consumer groups, is not likely to cover the cost.

If you get pet insurance and never need it, lucky you. But if your dog is diagnosed with a chronic illness and you don't have the insurance, you may be faced with a terrible decision or a financial hardship. 🐾

*Cynthia Foley is a freelance writer and dog agility competitor in Warners, New York.*

## COLD, RAW TRUTH CONTINUED FROM PAGE 10

Look for specific sources of vitamin E (tocopherols) in the foods you feed. Unless the company uses a lot of wheat germ oil, a vitamin E supplement should be included. The polyunsaturated fats in poultry and fish require more vitamin E protection than do the saturated fats in beef and bison foods.

**6 IF A COMPANY USES LINEAR FEEDING DIRECTIONS, QUESTION THE COMPANY'S COMPETENCY.** If a company recommends that a 40-pound dog be fed twice as much as a 20-pound dog, or states "feed 2-3 percent of the dog's body weight per day," the company hasn't studied basic nutrition or paid attention to the feeding directions done by professionals. Their foods may still be good, but it's not a good sign that they don't understand the basic energy requirements of dogs.

There are many different formulas for calculating energy needs, but they all rely on one simple fact: large dogs need fewer calories per pound of body weight than do small dogs. An active 10-pound dog on a lean diet may require 8 percent of her body weight or more per day, while a moderately active 110-pound dog eating a fattier diet may require less than one percent of her body weight per day.

Feeding directions are meant to be a starting point for determining each individual dog's needs; people should feed whatever amount is needed to keep

their dogs at a proper weight. But the use of linear feeding directions (e.g., showing double the amount of food for double the amount of weight) shows that the manufacturer has not done its homework – and is passing along an over-casual recommendation to its consumers.

In our survey, we found that fewer than one-third of raw food companies use appropriate, non-linear feeding directions, while 100 percent of the companies that make dry food use proper feeding directions.

## CONCLUSIONS

The commercial raw pet food industry is growing rapidly, providing dozens of brands to choose from, ranging from excellent to poor quality. Through our research we have found well-intentioned companies that want to formulate correctly, but it appears they just don't know how. We have also found companies whose principals know their products don't meet these important guidelines and don't seem to care. It's up to owners to check and confirm that the makers of their dogs' food are doing things right. These guidelines will help you make the best decisions about what commercial raw foods to feed – or may expedite a transition onto a homemade diet. Future articles in this series will show you how!

In the meantime, there are some great raw diets on the market. If you follow these guidelines, you'll be able to find them. (We are hesitant to name companies in this series because Dr. Becker and Steve provide consultation

services for several of them, and we want to avoid conflicts of interest.)

Feed a variety of different brands using different protein sources to help make up for what may be missing or excessive in any individual product. Nutritional deficiencies and imbalances don't make a food dangerous per se, particularly if it's used as only part of a varied diet. The danger is much greater for dogs fed only one brand or type of food continuously.

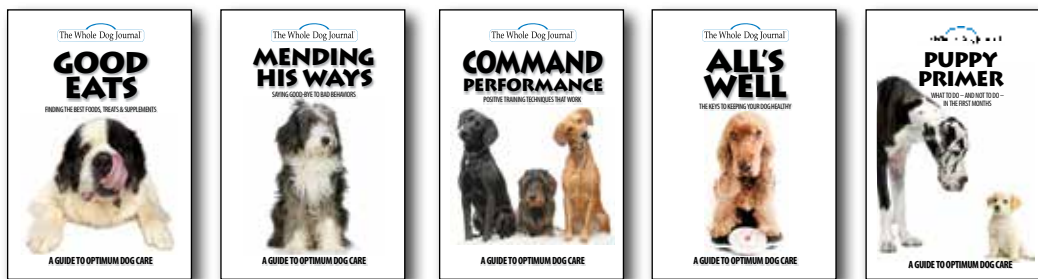
**If you must feed one brand exclusively, or if you're feeding a growing puppy or pregnant or nursing female, choose a company that is willing and able to provide you with a full nutritional analysis done on a caloric basis, ideally compared to the AAFCO standards.**

Consumers can play an important role in making the commercial raw diet industry better. All you need to do is question the manufacturers and ask to see their nutritional analyses. When you buy commercial raw diets, you are spending a lot of money and deserve and have the right to ask detailed questions. The more you question, the better the products will become and the better dogs will be fed.

We hope companies will use these guidelines to make improvements and corrections with their products, if needed. The fact that only about a third of the raw food companies have correct feeding instructions should be concerning to everyone. Put pressure on the companies to do it right, and you'll help your dogs and many others. 🐾

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