

## Spending Money on Pets

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With a new puppy in the house, I've been considering my options for pet insurance. There are a lot of different companies out there with all kinds of different plans. I know for sure I want to buy a policy for Beta (and probably our senior cat, Houdini), but it's just a matter of deciding and pulling the trigger.

With that in mind, I've been curious to know how much money people have spent on their pets, both on veterinary expenses and on the fun stuff like what you'd see in Pet Style News.

The most I ever spent on a pet in one bill was \$1,500. I say "a pet" as opposed to "my pet" because technically Tiger didn't really belong to me. Back in college I had a bunch of roommates and one of them came with a feline companion with whom I immediately fell in love. Tiger, a grey tabby, was about a year old and had all the independence and soft fur I could have wanted in a housepet at that kind of rough period of transition in my life. He was not affectionate, but he liked to be nearby, licking his thumbs and looking out a window. Soon enough, I started feeding Tiger if my roommate slept later than I did. I started cleaning Tiger's litter box. This situation was much like my interaction with boys in college. Lots of nurturing and admiration on my side; very little notice on the other. But I adored that little cat.

When, at two years old, Tiger started yowling in pain whenever we picked him up, we knew something was very wrong. My roommates and I brought him to a vet, who recommended a visit to a specialist. I didn't go along for the ride to the specialist, but I later heard that an MRI had been recommended. The vet thought Tiger had a tumor on his spine, but couldn't be sure without the scan. The bad news: the scan would cost \$1,500. My roommate couldn't afford it.

Neither could I. I had just graduated college and was bringing home a measly salary at an entry-level job, but after maybe a day of thought, I called the vet's office and gave them my credit card number. I couldn't bear the thought of Tiger being euthanized (his condition was rapidly deteriorating) without us knowing what went wrong.

The MRI came back positive for an inoperable tumor and a few weeks later, my roommate took Tiger to be put down. It was a horrible loss, but I felt better knowing it was a situation that truly could not be helped. And by the end it was clear that Tiger wasn't enjoying life much anymore.

A couple years later, I was still paying off that vet bill, which had grown exponentially with interest and finance charges. In retrospect I'm still glad I did it, but I do wish I'd had insurance.

Having worked at a veterinary office after that experience, I know a lot of people go much farther than that in spending more than they can afford on their pets. With more and more medical technology available for pets, there are more options and more expenses for pet owners. Dogs with cancer are getting chemotherapy and radiation; orthopedic surgeries are available for injuries, along with physical therapy. Working for Pet Style News, I have seen that lots of people spend incredible amounts of money on their pets and many of them actually can afford it. Yesterday a manufacturer told me that someone in Europe has been ordering thousands of dollars of dog clothing from her and had already spent about \$30,000 at a French pet boutique.

So I'm curious: what's the most you've ever spent on your dog? Did you go over what you could afford because your pet needed it? Did you spend a lot on luxury items because you could afford it? Where did your money go? Vet bills, pet spas, \$7,000 collars (they exist; believe it)?