

PUT A LEASH ON PET COSTS

While you can't put a price on the love and affection a pet brings to the family, you should give some thought to how much it will cost to feed and care for your little friend. Fortunately, keeping pet fees from getting hairy is easier than you think. Here are six smart ways.

BY LISA EVANS

1

ADOPT

Adopting not only saves an animal's life but also your budget. While prospective dog owners can expect to shell out \$800 or more for a pup from a breeder, dog-adoption fees are significantly lower (\$180 at the Toronto Humane Society) and usually include some vaccinations and spay/neuter surgery, which, if done at the vet, could run you at least another \$500.

Signs for "free kittens" may inspire a knowing smirk from any pet owner, since a kitty can cost well over \$400 after spay/neuter surgery and initial vaccinations. By contrast, the Toronto Humane Society cat-adoption fee is \$60 and includes spaying/neutering and some vaccinations.

2

SHOP AROUND FOR A VET

It pays to research several clinics before settling on one, as fees can vary significantly from one vet to the next, says Kerry K. Taylor, the author of *397 Ways to Save Money*. Also astounding is the gap in rates between country and city vets. And exotic-pet owners, beware: that lizard, bird or bunny might come cheap at the pet store, but specialized veterinarians are typically more expensive.

3

KEEP VACCINATION RECORDS

Vaccinations are big business. Recently, CBC's *Marketplace* investigated veterinarians who over-vaccinated healthy pets. Keeping accurate records makes good sense for your wallet but also for your animals, since over-vaccinating can be harmful to their health. However, while provincial veterinary medical associations may be able to provide a list of available vaccines, your vet really is best suited to recommend a plan that fits each individual pet based on factors that include age and health, so a trustworthy relationship is key.

4

RESEARCH PET INSURANCE

Pet emergencies can quickly lead to credit emergencies. Phil Nichols, the operations director at the Toronto Humane Society, says you can expect to fork out \$600 for base-level emergency care if Fido gets his paws on your dark-chocolate bar and more than



\$2,000 for emergency surgery—and even more if you need it in the middle of the night and have to visit a 24-hour clinic. While pet insurance can yield great savings, research the premiums and ask if there are maximums for each category of care. If you're looking to insure your iguana, you're out of luck; there are currently no companies in Canada that cover exotic pets, just dogs and cats.

5

STAY FOCUSED AT THE PET STORE

Down-filled beds, electronic toys and designer clothes—a trip to the pet store is full of temptations, but it's highly likely that you'll appreciate those little gifts more than your furry friends will (they prefer the box it came in, thank you very much). Pet outfits can cost more than \$20 a pop, making playing dress-up an expensive activity. "In cold climates, it's important to have proper footwear to protect a pet's paws," says Taylor, "but I don't see any benefit of putting a dog in a tutu." And hold back on the toys. A ball of paper can provide a cat with just as much enrichment as an electric mouse, says Nichols, who argues that many animal toys are poorly made and can be harmful.

6

SKIP THE DOGGIE SPA

Yes, it's a messy job—and, yes, they'll resist—but most pets eventually get used to routine washes at home. A trip to the doggie spa can cost more than your own haircut, so do it yourself with a gentle moisturizing oatmeal-based shampoo (check with your vet about what to use for breeds with skin sensitivities). With a little practice, you can trim their nails as well; your vet will teach you how if you ask.