

Paws of Hope



**Tales from Denver Colorado's
Safety Net for Pets**

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All the names and faces in this book have been changed to
protect the innocent;

-Except for Immortal Joe

Immortal Joe is a real veterinary technician and works in
Vacaville California.

Dedication:

A whole lot of sappiness.

One

2 Rooms = 2 stories. Two endings. Every pet has a family and a story. We summarize it in medical terms. Family pets are referred to as their diseases. Jake the lab that likes to lay on toes becomes the kidney failure dog. Sassy the cat that pounces on mice becomes the foreign body cat that ate a string. We gloss over the details. The father that lost his job, the nurse that works 12 hour shifts, become pet parents. We hear their stories and are amazed that they are here.

Vomiting/diarrhea, feline; you are up doc. She presses the chart into my hands, I let out a deep sigh. Felines at the vet typically resemble their wild counterparts: ears perked, hackles up, back arched, the caricature of a spirit embodied by muscle, claws and teeth. I push the swinging door open and am surprised. Snowy was not feeling good. A small grey medium haired lump greeted me instead, curled up, front paws tucked around belly, no dignity, no glance even as I greeted it.

I cringe as I examine it. I already know the answer but it is too fast, so I listen again to the heart and feel the lymph nodes, breathe, gather myself and begin. Most doctors have their rule-out diagnoses within 18 seconds. (The 18-second rule. Jerome Groopman, professor of medicine at Harvard University and author of the best-selling *How Doctors Think.*) After 18 seconds I straighten up, breathe and start. This does not look good. We need to get more information. Here is the plan.... I print it out for them each item by item, all necessary, all vital to help me help them best. They skip the lines and focus on the bottom, the total, the \$\$ that they have to decide to spend. I am answered by blank stares.

Room 2, Bella the Dachshund. She is just not acting herself my nurse relays as I read the chart then enter. The owner reports that she can't stop shaking. Little legs, big eyes, ears tucked, the little dog was frozen, her sibling running around with wagging tail. "She is not usually like this," the owner says. I believe her. Bella's belly was hard and tense and she screamed when touched. Quite a few tests later I have hope and info for the owner. I place Bella on the floor and she runs in circles with wagging tail. We are both shedding tears, happy tears this time. Robaxin and NSAIDs have eased the pain. Dachshunds have long beautiful backs but are sensitive. Any leap or jump of joy can turn into sharp pangs of pain and stiffness. She was a lap dog and was happy to be reunited with her bed. It is better that way. \$200 later Bella was a new dog. They knew the price that they would pay. It could happen again I warned. We went over the body condition score guide and discussed losing weight. It was a matter of life or death, or quality of life, or financial health at the very least. Life is better with a plan. We laid one out and scheduled the next visit; a weigh-in.

My thoughts turn back to Snowy. I re-enter. The owners shake their heads, they can't afford to continue. I know the options and what I must do to be humane. I feel as if my hand is forced, I wish I had a cheaper answer. The family signs the form and Snowy falls asleep, eyes deep, lids sagging, at least no longer in pain.

Two

Financial Euthanasia

Euthanasia of pets due to finances, = financial euthanasia. In school I swore I would not do it. Young vets are healers, we feel as if we have a gift. We talk on high horses or platforms, we speak of medical standards. How could you measure the value of a life? We say we would refuse, we are better than that somehow. Then life answers: student loans, leased cars, we start understanding. People figure out exactly how much life is worth in sometimes very clear terms. Sometimes they misestimate. This is all too common. It breaks my heart.

I deal with financial coaching every day. Sometimes I don't give great advice. People tell me the deep worries on their mind. They have a job layoff or can't afford to fix their car, no worries doc I will put it on my card. Care credit, Mastercard, Visa, it is a lifesaver, or rope they throw; I do not know from where it is hanging. My job is to show sympathy but yet be unmoved. I have the gift of a bleeding heart but I harden it daily; it is a matter of survival. Business expenses need to be paid, our staff needs their checks, the light bill paid; I cannot work in the dark. I can only have so many pets that I can save. I have a plan to do better. How about you?

We can do better, that is why we are here. We are a non-profit hospital established to provide a safety net for pets. We give people hope and we give people options. Donations change conversations, wipe away tears and reunite families. We still have tough conversations but we save what we can. Most clients are first-time clients, 60% our numbers say. They are owners falling on hard times, job-layoffs, emergencies; we can hold hands and help them stand again.

62 % of Americans own at least one pet.

(http://www.humanesociety.org/issues/pet_overpopulation/facts/pet_ownership_statistics.html). 16.7

% of Americans don't have health insurance (<http://kff.org/uninsured/fact-sheet/key-facts-about-the-uninsured-population/>). 25 % of Americans do not have enough savings to fix their car

(<http://blogs.cars.com/kickingtires/2011/08/one-in-four-dont-have-the-dough-to-fix-their-cars.html>).

What happens when their dog is broken? People are crazy about their animals. It is said the majority of Americans consider their pets family. I have had people tell me they grieved the loss of a pet more than the loss of a family member. These same people do not have health insurance, do not have life insurance, and don't know how much they spend each month. How can I help them help themselves? How can I help them to help their pets?

100% help is not the answer. Charity begets continued poverty. People need to value help and vow never to return. We want people to improve, to get back to work, to stand proud. We are a safety net not a hammock; they need to bounce back.

A man lifts his shirt to show me a rash. "What could this be doc?" His kitten had a bald spot that was spreading, he wanted some medical advice. Somehow people are comfortable doing this? Apparently most people spend more time with their vet than they do their own doctor. I answer with vagueness and try to focus back on the kitten. Can you write a script for that doc, I don't get paid until next week. I nod, then glance down at the kitten's brand new sparkling collar, bright pink.

Three

Pets and People

Our pets are there for us when families turn away, our world falls apart and nothing makes sense. A woman tells me she just needs to make a call. I give her privacy and return. I couldn't reach him, tears well up and overflow. He son is not responding, her husband is dead, she dreads making this decision alone. Roxy is always there for me, 2 cross country moves, a divorce, she has given me so much; I have to give back.

Roxy ate a bottle of Tylenol and now has liver failure. We can help, Roxy was referred here because we give hope, and we cost less. "Do it...it is the least I can do." We try our best. 3 days of IVs and beeping pumps and hopes, slumps and resurrection. After 3 days Roxy greets her mom with slobbery kisses and wagging tail.

We save pets and pets save us. They give us hope, they keep us sane. They listen to us talk and give us hugs. Most Americans would sell belongings, go to pawn shops, go into debt, and lose their homes before giving up on their pets. We help them, we make decisions from our heart. It makes it worth living, worth battling collectors and more "month than paycheck," (Dave Ramsey) and family arguments, and job losses. Pets give us hope and we owe them.

Pets provide health benefits. Pet owners exercise more, experience less stress, are more social and have stronger immune systems. (<http://www.webmd.com/hypertension-high-blood-pressure/features/6-ways-pets-improve-your-health>) For many owners experiencing psychological symptoms their pets give them social contact and a will to live. They make us better citizens, we develop empathy; we become better people.

The big burly man gives his small little dog a bear-hug, enveloping him in his arms. Rusty is an adorable terrier mix, he has a pointed beard and deep brown eyes. He licks his dad and his dad does not wipe the kiss away. He turns and tells me..... "I have had him since I was 20. He saved my life, - twice. The first time I was in a car accident, I was in a coma. The doctors had given up on me. My mom brought in Rusty. He licked my face and I started to wake up. I knew he was there."

"The second time I was fixing up my house. My roof needed work. I was standing outside and Rusty was acting strange. I walked over to him and picked him up. Right where I was standing there was a large crash. A large heavy object crashed down, right where I had been standing, if it wasn't for Rusty I would be dead – again. I owe this guy everything. I have to help him."

Another owner hugs his cat. "He is really more like a dog doc. He keeps me going. I have to take care of him, pay my payments; keep the house. I do it for him, he is my guy." His cat stalks towards him and gives him a little head-butt, arches his back and enjoys the gentle stroking.

Four

Pets and Money

Money is important. It enables you to take care of your family, your future and your pets. Typical costs for an 8 week old puppy include:

New pet visit \$45,
Fecal testing, deworming, heartworm testing, heartworm prevention
First round of vaccines total =\$250.

Guess what, we get to repeat a visit and vaccines 3-4 times until we are over 16 weeks of age. If your puppy needs to be fixed, add another \$200. So, a free puppy on craigslist can cost close to \$1000 before it is even a year old. And guess what, you took it to the park and it drank out of that irresistible puddle and proceeded to have diarrhea all over your carpet.

Vet visit and giardia treatment = \$80, carpet cleaning =\$50 if you do it yourself and rent a steam cleaner; just make sure you wait until the puppy has finished.

Let's assume your Fluffy is lucky, he is healthy; he does not eat rocks or bones or get in fights or itch or scratch. He never eats poop, gets sick or sad, never runs away or climbs the fence. What about the basics,

Dog food: \$20/month *12 months =\$240
Collars/leashes \$20
Dog license \$30
Rabies shot \$60
Pet rent \$30/mo *12 months = \$360
Fluffy gets older, needs his teeth cleaned: \$200.

Even basics can run \$680 in a good year. That is a year with no ER visits, no cuts from the fence, no ear infections, no diarrhea, no vomiting. I can't imagine a month without diarrhea or vomiting let alone a year! Dogs eat stuff, love poop, vomit sticks, get sick from who knows what and want to kiss you and pass it on. People get sick from their dogs, giardia, ringworm, parasites; no fun to go to urgent care yourself and blame it on your dog.

So what is the answer? The answer is not fun but it will help you help your puppy who ate the tennis ball. It will help you save your kitten with ringworm. You can do this, you can help yourself and then help your animals?

Five

Budgeting, How to Prepare for the Cost of Pet Ownership

This part does require sitting down and doing some math. Think about your spouse, think about your cat sitting on your keyboard, think about your dog sitting at your feet. Love your dogs but love people more. "Give every dollar a job, on paper, on purpose." (Dave Ramsey, Total Money Makeover) This is what it looks like:

Income:

- paychecks
- gifts
- other income

Expenses:

- Rent
- Utilities
- Groceries
- Car insurance
- Life insurance
- Bills, credit, medical etc...
- Savings
- Pet insurance
- Pet account

Sample Budget on \$2200/month social security check

Income	2200
Odd Jobs	200
Expenses	
Groceries	-400
Rent	-950
Utilities	-120
Insurance	-400
Debt payment	-250
ER Saving	-200
Pet Insurance	-30
Pet Account	-50

This should all add up to zero. The order of your expenses is important, it indicates your priorities. Do it with your partner, you may argue on the order, it is good to have that discussion.

She had tears in her eyes as she spoke. "He loves that dog"...it trailed off, "he doesn't understand what I am dealing with." I do, her three daughters were in the room; her husband was not. She said she felt like a single mom. She has to cook and clean and feed the kids. "He wants to save the dog, \$400 dollars is a lot." I understand. "He thinks I don't love the dog; that is not true, I love him, I don't want him to be

sick, it is just....it is not everything. I am dealing with a lot.” I nod, it is hard for me to judge, especially when the couple is not on the same page and I am supposed to be the vet. I do what I can to make the number smaller, they want to help and do something. I need them to remain married; to take care of their kids.

This brings up another point. You need to take care of your family first. Humans come first. You also need to agree on your priorities with your spouse. Is the truck more important than the dog? Is rent in the bank? Are we going into debt without a plan? What is the order of the budget? Can you do overtime? Who is going to watch the kids? I felt like a marriage counselor, I listened to her story. I felt for her. I don't have the right training for this. It happens every day.

People are more important than animals....this is an odd thing for a veterinarian to say but again, people are more important than animals. I want to scream this. Take care of yourself first. We are one of the wealthiest nations in the world and our poor are in the top 1%. Our poor have smartphones and electricity and plumbing and TV. In developing countries people don't have the luxury of fat pets or pets at all. Animals are for work, or transportation or protection. They live in the streets or are chained to posts. We can do better, we treat our animals better and society evolves.

Take care of your “four walls” (Dave Ramsey) are housing, lights and water, these are the necessities. When things are bad, at least you have a place to live. This is the world we live in, the clients we serve. I need to spell it out sometimes.

Next comes food, then transportation then insurance then budget to pay down debt then add savings, then pet savings. Too often people get this confused. This is what situations usually look like.

Rent – behind or under foreclosure
Groceries – 500/month
Utilities – behind
Credit payments – 400/month
Vet emergency - 400

This does not make sense. I have seen couples come in hysterical about their dog, but with no health insurance and piles of credit card debt. They treat the dog and put it on credit. Credit can be a life-saver, quite literally, but it also can turn in 28 % interest. We can do our best to keep our numbers low. Donations help, we keep people's lights on, we keep them in their houses. We save their pets.

Where is the line? We can't subsidize all care. It is hard to measure life. How much is your dog worth? Some people say this is an unfair question. How about opportunity cost? Spending \$5,000 on a dog could be \$23,000 of retirement savings in 20 years (assuming 8% interest). Why put yourself in this situation. I would not want to have to choose.

Here is how you can be prepared:

Six

Dave Ramsey's Baby Steps

Follow the Baby Steps

These steps will save your life and maybe another life as well...

The order matters, it sets your priorities and gives you focus.

1) \$1000 ER fund

Here I add some steps in addition to Dave Ramsey's

1b) Health Insurance

1c) Life Insurance

1d) Pet Insurance

2) Debt Snowball

3) 3-6 Month's Emergency Savings

3b) Down Payment

4) 15% of Income for Retirement

5) College Funding

6) Pay off Home

7) Build Wealth And Give Back

Seven

\$1000 ER Fund

Step one is an emergency fund. This will save your life, it will fix your car, pay for a trip to the urgent care, or a visit to the vet. Now, if you rely on your car to get to work to earn your income, do you fix your car or sew up your dog's laceration? Please give your dog pain medication and bandage its wound but fix the car. Having an ER fund is the first step, do it quickly because you will need it. Emergencies happen, I see them every day.

Back into the fluorescent lights. The IV pump hums and grinds, tubing passes from pump to cage. A small wet nose rests between the bars, a jail-bird with a wet tongue and fuzzy face. Renal values are higher, IV fluids are not helping, signs of liver failure. This dog enjoyed the taste of artificial sweetener, he ate a whole bag. The xylitol is in the sweetener, it is in gum as well, it is now damaging his liver, polluting his blood. How can I pump life back into someone whose body is failing? I try anyway, IV lines in and lines out blood and fluids mingling. He wags his tail when we say his name, I am sad I am becoming familiar to him. I greet him like a friend, we have fallen for his wet nose and wide eyes and floppy ears. His liver values have normalized, his glucose risen, he is a survivor, he is lucky. I stroke his nose and smooth his ears.

ER funds save lives. They fix cars, they patch roofs, and they help your friend. A man tells me about his husky. He is more like a Husky-pit-lab mix, sweet with kind eyes. He bred him and gave him away. He found him chained in his yard a year later, the adopter could no longer pay for him. His test reads bright blue, a blue dot in the wrong place decides his fate. "It is positive for parvovirus" I say and sigh. We pause and collect our breath, "What is next?" I hand him an estimate. "We can help," the hospital can give discounts and use donations. It is still a large number, I circle it and have him sign. He tells me he has more puppies at home, 2 more to be precise.....right when I think things are getting better.

Parvovirus is deadly, costly and emotionally draining. We fight it every day. It is rare in vaccinated dogs. We see 2-3 cases a day sometimes. People truly don't know their pets need vaccines. "I got this pup from a friend," "I have his mom," "I found it on the street" ...no matter the origin, the story is the same. No vaccines, 1 vaccine, vaccines not on schedule. It ends with a blue dot in the wrong place. We can give hope. Parvovirus treatment is usually thousands of dollars, ER care, rising estimates and repeat tests. We try our best without the fancy stuff. I am straight-forward. "I am worried about your dog." "The best treatment is It costs, " blank look and despair. "This is what we can do here." They always look at the bottom line. I point out the value of the service, the effort we are making and their discount with donations. "This is how we are helping," I add. Sometimes \$400 dollars might as well be \$4,000. "I am facing foreclosure," "I have 3 young kids," "My husband doesn't support me....." "I need to save him," is the response I get. I see the sincerity in his eyes. I do not know the details of his situation but when he signs the dotted line it gives me hope. I want to save him. I want to save all of them. Sometimes I get to try.

Eight

Parvovirus

Parvo is a retrovirus that attacks intestinal epithelial cells..... Ok, what the heck does that mean? No emotional response is triggered with technical language. How about imagining the cells in your gut lining dying and then peeling off and sloughing in your feces. Now add that you feel like vomiting and can't even keep down water or rice. Imagine sunken eyes, pale gums, being thirsty without being able to drink. Add large brown eyes, floppy ears and a soft golden coat. We can prevent this. We know how. We have a sign on our front door that reports that it is Parvo season and to be aware of contagious diseases. We never take down the sign.

Parvo virus is a virus that takes its toll on young non-vaccinated or poorly vaccinated puppies or older immuno-compromised dogs. It is serious, it is expensive. It is preventable. It breaks hearts and takes lives, or best case scenario; just a lot of money.

You can prevent parvovirus by following your vet's vaccination instructions. Puppy vaccines usually start somewhere between 6-8 weeks of age and are repeated or boosted every 3-4 weeks until the puppy is over 16 weeks of age and can mount a good immune response. The vaccine then needs to be boosted every year then every 3 years. It is one of the "P's" on the DAPP vaccine or the DHAPP vaccine, or 5-way. You can buy it at feed stores but it does no good if it is not administered or boosted properly. People really don't realize their dogs need vaccines, or that they need to be boosted. Parvo stays around too. After we have a pet with Parvo virus we clean up with a bleach solution. It is a nasty virus that is hard to kill. It will stay in the dirt, in the ice, in your grass. It will infect dogs years after its first appearance.

There is an easy test for parvovirus most hospitals can do quickly. It gives you a yes or no. If it is yes your dog needs intensive support. IV fluids, a hospital stay, IV antibiotics, bloodwork monitoring. They can pull through but it usually comes down to finances. Imagine your son with nasty diarrhea, he will be fine, he just needs hospital support. There is no question here, you save your son. Dogs are family and they are not. We make these decisions every day. The best way to go – prevent it. Check your dog's vaccines and talk to your vet.

Nine

Health Insurance

I talk to a pet owner with 3 dogs, she has 2 children as well. She cannot afford health insurance. Her son fell and broke his arm. She is now \$30,000 in debt to the hospital. What about rechecks she goes to see the orthopedic surgeon? He says the x-rays will be free. She has found another bleeding heart, "How about \$5 a month" the surgeon says. What about the dog? What about dog food or a bed or treatment for roundworms? People come first. I need to scream this. I love animals but I am speciesist. Children vs. dogs, hands down, there is no contest.

15 % of Americans say they can't afford health insurance. You can't afford not to. \$300 a month turned into \$30,000 in an eye blink. You should tell your children not to fall. And your dog? At this time vets don't deal much with insurance. Insurance companies don't dictate medicine or decide costs. We deal with the uninsured, we have a whole hospital of them. Imagine if you child was uninsured. Ours have big eyes and floppy ears.

I used donated funds to stop her crying. "We need to try," I answer. This cat is all she has. Her sister is suing her, her daughters are no longer in the picture; her pets are family. "I want to move back to CA, where all my friends are. I can't afford a plane ticket." I just spent a plane ticket saving her cat. She thinks it was a good decision. Her cat licks her cheek and agrees.

Next room. The owner sits and waits uncomfortably. Her large swollen belly adds to her large stature. Her liver is dead she tells me, and she is waiting to have surgery. I can hardly believe she is here at all. She is worried about her dog. Her teeth are real bad, I could never afford to have her treated. A cute little Chihuahua with big brown eyes and a terrible smell. I smell it before I see it, I open the jaw and gasp. The teeth are rotten, hanging, dangling, just begging to be pulled. We will see what we can do. I give her the estimate and her body sags. I can't do this. It is too much. Her discount is less than 100% which is the problem. I send home donated medications to buy time for her to sort things out. I don't know if she has health insurance. I don't know how she will pay for her own surgery.

Next room. I shake my head as the man talks and walks and goes on about his cat. He is a beautiful Siamese with a black nose and buggary crusts. He rubs up against me and despite the nasal discharge I am charmed; I want to help. He had a fit yesterday doc, like he couldn't breathe and blew snot at me. I felt so bad for him. 2/14/15 I look back, same complaint 1 month ago and then a month before. So the meds seemed to help, but it came back. I scratch my head and the cat yawns wide open. I see my clue; goo and black, and plaque. ." Ahh, this is great, I elaborated on dental disease and the chance of a tooth root infection. That is why antibiotics would help and then it got bad again.

"His teeth look bad, see these ones in back." "I know all about that," he replies. Seeing my surprise he continues: "I used to be a dental assistant before my stroke. I would help people and cleaned teeth. They told me I would never walk or talk again, the doctors that is, after my stroke. I showed them. I made myself walk. I used to drag my foot, I refused a walker. I said I would go to goodwill and get one but I never did. I showed them. I dragged myself around and made myself talk. I had no health insurance, the hospital forgave my bill. I couldn't pay them....it was a tough time."

I am amazed, he amazes me; his cat amazes me. We set up a time to clean his cat's teeth. I hope it helps. I hope his cat is just as stubborn. His cat doesn't have health insurance, I hope we won't have to forgive his bill. "I am good for it doc, I love this guy. I would do anything for him." I grin despite myself. I like him too.

Ten

Life Insurance/Disability Insurance/Wills

I see the labored breaths and my heart sinks. The dark brown eyes beg for relief and the little Pomeranian is clinging to his mom for support and reassurance. He is all I have left she tells me. Her husband died and the children ruined the family business. Her daughters did not call on mother's day, they keep their distance. Toby is all that is left. I listen to his heart, it almost purrs. The heart sounds blur into one constant flutter. His gums normally pink are muddy and each breath is a struggle. Toby's belly is round but he is not fat and I feel fluid wave between my hands. Radiographs confirm and we drain 300 mls of fluid from the abdominal space. I give him injections to keep him going, to give his mom time to come to peace.

We don't anticipate the end, our end, our spouse's end, our old and grey dog. We grieve; cry and try to continue. What if we could grieve in financial peace? What if Toby's mom did not worry about losing the house or paying for his medications? I write prescriptions because the meds are cheaper, I try to do my best with what I have. Toby licks his mom, he knows she is upset but has no idea the circumstances. He takes one breath at a time and is there for her.

Term life insurance.....usually 100-\$200 a year if you get it when you are young and healthy. Of course you don't need it then. You ride bikes, climb mountains; drive fast, not knowing life will pass and arthritis comes to all. I do it too, I drive fast; take the mountain turns, skiing the corners. My Volvo is incredible, a very fancy 1991 model, it protects me; I am *invincible*.

Next room..... "I take that too," my client tells me and lists off his meds. "Tramadol, Morphine", something else...I shake my head, not sure of that one. "I have a supply at home, I can give him mine." "I can't recommend that" I reply, but unable to stop him. I will write you a script for your dog. "I hurt my back but don't want surgery, now I can't work and am on disability that is why I am here." "I was supposed to do lifting and climb stairs, I lost my job."

1/7 Americans become disabled at some point. Hopefully they will recover. I was bit by an angry cat and out of work 3 weeks. Workers' comp saved the day, but I also had a plan. This again is not anticipated, you don't know you will slip, or stand suddenly or have tooth and claws come out of nowhere. "You can't get hurt" my supervisor says, "You are too expensive, the techs can..."she giggles, "Not really", and suddenly serious..."no one can." Someone will.

As we joke the officers in black with their badges come jaunting in; with company today. A beautiful, sad-eyed spaniel with many years of gray wisdom peppered in his scruffy mane. He carries evidence of being loved and his large belly wiggles with every step. He leaps into our laps as if he is used to it and we surround him with pets and cooing. His owner died, no family, no friends, no will; he came to us. I see evidence of love and care. His teeth have been cleaned recently but his once shiny coat is now matted and evidence of stress diarrhea coats his skin. We comb and bathe him and take samples. He will find a home. This is what happens to your loved one if you pass on without a will or a plan. It is animal control, and blinking lights and a cage, and a strange place to lay. He will get through it ok, a little stress diarrhea is a small price to pay.

I could see the spaniel perched on a wrinkled lap, being combed and fed snacks. He had a person; he was loved. His person did not have a plan. No friends or family nominated to take over. That would give me peace to have a plan. I go overboard. I have detailed instructions for each pet. My family will curse me for it. No life insurance money for them until the pets are dead. This is what happens when you have four-legged children. It is better to plan ahead.

Eleven

Pet Insurance

Pet insurance is for people who do not have money, but if you don't have money you can't afford it. You need to at least have an ER fund and take of yourself first. That is the truth. I have pet insurance on my horse because I do not have the 25 grand it would take to fix him if he colics. If you are walking through Dave Ramsey's baby steps 1) 1000 in ER fund, 2) debt snowball, 3) ER fund.....then once you get to step 3, technically you do not need pet insurance. Step 3 may also be broken down into 3b, typically which is to save for a down payment, I might add step 3c, save for a pet emergency. For a dog an emergency may be a dog that ate a rock, \$2000-3000, or a torn ACL, 3000. For the average person we do not have the emotional maturity or the patience to wait until step 3c to get a dog. So, pet insurance is a great way to avoid these heart-wrenching decisions. My 4 year old shepherd mix is insured for \$200/year, I have a 500 deductible and it pays 80% after the deductible. Someday I am sure she will tear her ACL, or eat a sock, I can pretty much count on it. It would take me 5 years at 200/year to save \$1,000. Therefore the insurance appears to be worth the peace of mind. I hope that in 5 years I will be able to be self-insured.

Not all pet insurance companies are good. They do the same tricks, exclude preexisting conditions; make excuses. You can't get it once your dog is already sick. It is best when they are puppies. Running and jumping, rolling in grass, get it when you don't need it is the problem. Some companies even help with cancer treatment, more and more people value their pets. It can also be an employment benefit. It can change your employees lives, save their pets.

I hesitated then pointed at the number...he didn't even look down. "No sweat, really doc, whatever, he needs, he is insured." "Brilliant" I reply. I sigh and relax, he just made my day, another life I get to save with proper planning.

Next I see my tech giggling. She had a plan. It was Mr. Charley Smith again, "...oh Charley." Bad when your vet knows your first name and breathes in deep every time she says it. "He didn't want to pay his bill," she says," but I had a plan. I like him, he's a good guy, I took a fiver out and put it on the counter to help him out. He puffed up with pride and wouldn't take it. Then he paid..."breathe out and we giggle. Brilliant use of psychology, a bit of a trick, but not really. That is what we do every-day. It is on paper, it doesn't have the same appeal as a crisp fiver but it is a digital version of the same. We can offer discounts because of donors. The discount is on the bill, clear as day but they don't see it. Not like you see the green of a fiver or a tener. Not the way it feels smoothed in your hands or bulging in your pocket. We give away much more than that, but just like a credit card, it is digital and quickly discounted.

Every estimate has the value of what we do, the discount; then the bottom line. I force their eyes to pause on the first line to consider. "That is all the discount I get" I hear them say. We should hand it to them in cash, in ones or in quarters. They can feel the weight of our donor's gift. They can look us in the eyes and say thank you, I will make my life better and will donate some day. Our donors pour their heart into the thought that they can help someone's pet. They plan and they save. They are changing lives, giving pets a chance they couldn't normally take. They budget their saving. I would like to be able to hand out cash some day; person to person, look them in the eye and help them save their pet's life.

Twelve

Preventative Medicine

Prevention.....it goes without saying how valuable this is. We can examine and vaccinate for much less. "Please come back in a month I repeat, we have to booster this." I really hope she can scrape together funds for boosters. Vaccines help prevent disease. We can prevent parvo, we can prevent distemper, we can keep the risk of parasite infection low. Heartworm disease used to be unknown in Colorado. We treated a dog last week. It is so important to budget for this. Make him take a pill and prevent a deadly worm infection in your dog's heart.

Our home outreach program helps people that are not mobile. Volunteers look at ears, look at teeth, look at paws, give vaccines, give out heartworm prevention. Look at your pet's teeth, especially cats. "Be careful." The cat holds perfectly still for me. "Be careful" the owner warns, "oh, but she is being a perfect angel" I reply. The cat is frozen, a great benefit for her vet. I open her jaws wide and look at the sides too. "See this redness, this staining, this sign of disease?" The owner looks. "I can't believe she is being so good." That is always reassuring to hear right as you are peering into a felines' mouth. We discuss periodontal disease, gingivitis, the need for preventative x-rays and dental care. We can help. The outreach program is helping her. We don't cut corners. Pre-anesthesia bloodwork confirms she is well and prepared for anesthesia. An IV catheter and fluids helps maintain her blood pressure. An ECG and pulse oximeter lets us know she is stable. She emerges with better breath. Mouth pain is incredible. It is also underdiagnosed. How many dogs would eat through pain? How many cats don't tell you how they feel? We help them. We help her pay the bill that would otherwise have prevented this. This is preventable, this is preventative medicine.

Thirteen

Dental Disease

Your dog smiles at you and gives you a nice juicy wet French kiss. Close your mouth next time because the cloud of pungent fragrance that follows is not of roses. You can smell the scent of food left out too long, small microorganisms digesting and rotting the flesh. This is usually how we find it. We love our dogs, we give them kisses; the kisses we receive back can wilt roses, reminiscent of a bad sewage plug. Frankly, when was the last time you looked in your dog's mouth; or even better cat's mouth? I can tell you it has been a while for me.

Dental disease is the most common problem that is underdiagnosed and undertreated. Imagine waking up and not brushing your teeth. Now do that for a day, a week, a month.....get the idea? Our dogs can't brush their own teeth and a brief check at the vet every 6-12 months may not reveal it. It is hard to do a dental exam on a frightened Jack Russell or a cat that is nervous.

Sometimes you see some shiny redness at the gums, or brown caked mineralization. Sometimes owners can wiggle teeth or see pus. This is expensive to treat. I have not yet had a patient saw aaawwww for me. We use anesthesia, we take x-rays, and we probe for pockets. Sometimes it is too late and tooth roots are exposed or decaying. Pets lose teeth, fracture teeth or resorb their own roots. Sometimes they don't complain and keep eating and eating.

"She is like a new dog". A little dachshund runs in circles. She has more energy and is eating like crazy. This is a common response. You just have to be brave and take out the rotten teeth, the infection, they feel better.

Imagine getting a filling or braces or wisdom teeth out. Human health insurance absorbs most of the cost. Our patients have to pay. A dental procedure can be anywhere from \$300-\$1500 depending on the stage of the disease. This is a staggering number and no insurance go-between. It is all you, or all us; or somewhere in-between.

I gasped looking at the crusts of tartar and ailing teeth. The smell was putrefying and I felt the need to plug my nose and hold back bile. I continue to talk with my nose plugged, sounding nasally. This is bad....let's make an estimate. I tell the owner I will be back. She can't pay. Animal control will take her dog. We make arrangements and save the day keeping dog and owner united. She is my baby, my friend. The older dog is 11 and ribby, her teeth have been bad for a while. She goes home new and shiny and gives great kisses. No more wilting roses.

Fourteen

Pyometra

The little terrier looks frail in his owner's arms. His body is contorted, back arched guarding belly. Temperature 105 and rising. We don't know what to do doc, is it time to let her go? My heart says no and I gently do my exam from nose to tail. Looking gently under her tail I find some hope. There is a yellow discharge from her vulva. She is not spayed. I ask about her heat cycle and get vague answers. Let me see what I can do.

I make a list of costs and tests and wait for their answer. The answer is no, they will have to let her go, they have no income. I disappear to see what can be done. A scan of her belly again is vague. Is it, or isn't it? Only one way to see. Some costs are waved and an anonymous donor steps in to save the day.

Next, IV inserted, machines beeping we are keeping hope we made the right decision. My heart skips and beats and beats. Uterus removed she comes to a little better. We pump in fluids, we kill infection; she goes home..... If not for our donations she would have had to meet her peace. The owner cries with joy and she leaps into his arms.

I feel tense until I make the call. How is she doing now....she is growling at the other dogs and tried to jump off the bed, back to trouble, back to herself. I sigh, relieved. They thank me again....I thank the stars, our donors. They saved a life today and a ball of fur that jumps, plays and breathes.

Pyometra....not fun. Imagine having a urinary tract infection times a million. I have been there, the UTI is no fun, peeing and peeing again, and straining. Now imagine that in your uterus. A uterus filled with pus. Dogs come in with fevers, not eating, barely moving. It usually happens a month or so after their last heat. Sometimes owners know when that was, sometimes we guess. Bloodwork, and x-rays and ultrasound later we land in the OR. Surgery removes the infection, but it is not without risk. This too is preventable.

There is controversy about when to spay dogs or how to spay them but spaying dogs does a few things. It prevents pregnancy, it prevents heat cycles and it prevents uterine infections. Uterine infections, pyometra, is an emergency, life-threatening. Ok if you want to breed your dog but have money for a dystocia and money for a pyometra. I recommend 2-4 grand to be safe. You really got to love your dog and have the money before breeding.

Even if you love your dog, the puppies may be nightmares. I met a man who loved his horse. It was the sweetest, kindest, most loyal horse. He wanted to clone him. A clone is not the same animal, puppies are not the same animal. They can be naughty and destructive. Sometimes we forget how our perfect dog was a naughty puppy. A story on NPR talked about a man that cloned his prize bull. His bull was perfect. He petted and groomed the bull. He tried to do that to his clone and got gored 3 times. I think 1 time would have been enough for me. The man was convinced he still had his sweet prize bull in the clone.

If you breed, think hard and have savings. For every puppy bred there is a puppy in the shelters that needs a home.

Fifteen

Debt

Credit.....people sign up every day. They sign up in a crisis, it is hard to put a monetary value on your dog. My friend does, he knows exactly what he would or would not pay. He is very straightforward. He tells me he has kids and a wife, and needs a furnace before winter. The dog attacked by a coyote is not getting treated...he told his vet that. I respect him for that. He would be an easier client to deal with. Sad for the dog but at least he has his priorities and mind made up. Don't make me chose your priorities, I may not chose correctly. People make decisions with their gut, their heart and not their mind. At some times I am not sure which is better. I like to save lives but I don't want to cause a \$30,000 problem.

If you pay off your debt you can save your dog. That \$50/month can be \$600 in a year. That can save your dog from a coyote. Paying off creditors gives you freedom to decide. You get to choose your priorities.

People ask me to decide, how can I do that for them? Is there anything else you can do her eyes beg. He can has been vomiting for weeks. Fluids and anti-nausea injections don't help. She needs x-rays and surgery, and intensive care. I feel like my hands are tied but who is tying them? We need more donation money, we need volunteer surgeons, and we need owners with a plan, with thought-out priorities and locked bathrooms and sewing closets.

Pets just like debt are responsibilities. It is not something another can push on you. A friend of a friend tells me about his vet, how he made his friend spend so much on cancer treatment. I don't think the doctor signed the estimate! At some point you say yes or no or sign the dotted line or walk away. As vets we have a side; a bias, we want to save lives, if you ask what you should do, you will get an answer – save your pet.

I feel like a counselor, do I do want I want to do or what is best for the client. I don't even know the client, how do I know what is best? We talk for 5 minutes.....or sometimes 2 hours. Sometimes we hear all, we hear about the ex, we hear about the debt, the bad decisions, the trials and errors. I have 3 people waiting but she is so sad; she needs help, she needs guidance making this decision. I wait and listen. I have no counseling training, no psychology classes. I thought those were joke classes way back when. Really? The study of human behavior, you learn that in a class? Teenagers know all about human behavior and don't sit through a single lecture. I imagine the counselors on TV, ok, reflect what they are saying and help them understand their thoughts; it seems to work. I don't know if I am personifying Dr. Phil, or Dukes of Hazard mixed with Grays Anatomy? I rest my chin between my hands and nod. I never really paid for cable, maybe I could have learned something. My mental picture is fuzzy but she is still talking and we are making progress.

We need counselors in hospitals, human and vet. I need to just be a doctor again, the sky is the limit, you get the best treatment, the gold standard, the best plans all crumble when we hit the concrete floor. Reality bites, it hurts, it punches you in the gut. I have a conflict of interest, I try to talk in "English", "Oh, you are a nurse, thank God...."it really helps. The technicalities glide across my tongue, this is how I learned to talk; they wired my brain and plugged me in. I can't pronounce a lot of words. That is when you know you are in trouble, you get "-ositis" or latin words that are dead except to paper

and academic references. “-penia” “-cytosis” it is a psychosis of sound and meaning. I get your drift. Enough said, good is good, bad is bad. I can make up acronyms. SBI = “Something bad inside”, my professor once said. This comes in handy when you have done a lot of tests and the prognosis is still poor. TTCYA = test to cover your ass, also very important, you have to document facts, even if tests are negative. PITA = pain in the ass. Don’t name your dog PITA; it is not nice. Really I have known a few PITAs, they were all Chihuahuas. They were actually really sweet dogs.

Language creates barriers. Clients need someone that can talk to them. I have to switch from doctor to counselor mode. We could do better. We don’t want people to think we made them sign the dotted line. Is that an excuse, a justification or a lack of knowledge of options? It is you signing, if you sign for \$400 and it becomes \$4,000 that is your decision. You are allowed to say no, to state your budget, to take responsibility for what you sign. We can help give you options, we can help provide support, we can reduce the bottom line but we can’t sign; that is only you.

Language can also make it hard to talk. At one time I had quite a few Spanish-speaking admirers. I try my best. Voy a escuchar a su corazon...I mumble, then something about a temperature, I hope I got my pronouns correct. Sometimes I can tell I did not, and they giggle. Who knows what I just said. I had a following of Spanish speakers they worked for a big company and took care of the guard dogs. They looked tough but greeted me with hugs. They brought the dogs in for bite wounds or fleas or vaccines. They were fat and well fed and loved. I muddled through it. 6 years of Espanol and I try my best. Cuanto cuesta? No problema.....done. Antibiotics dispensed and carefully gone through the directions in Spanish.

Sixteen

Veterinary Student Debt

It is not just our clients with debt, it is most Americans and also most educated Americans. \$200,000 – The number took my breath away. She stood before me so excited to be here; so ready to be a doctor, so ready to save lives. \$200,000 in student loans I could feel myself suffocating; she just smiled. That is a mortgage; that is a 30 year loan; that is the beginning of a large spiral of struggling.

It is so common. Back in 2007 the average student debt load in my graduating class was \$80,000, I thought that was staggering. Now people take out loans for undergraduate, then graduate school.

It got dark and started hailing....”oh no...I can’t have hail damage on my leased car.” “A leased car,” I exploded “Are you crazy.” “Yeah, leased, I bet you are jealous.” I admit, I do like her SUV but at what price?

\$200,000 student loan (reference <http://www.finaid.org/calculators/scripts/loanpayments.cgi>)

Here are some numbers to blow your mind:

Repayment over 20 years:

Loan Balance:	\$200,000.00
Adjusted Loan Balance:	\$200,000.00
Loan Interest Rate:	4.00%
Loan Fees:	0.00%
Loan Term:	20 years
Minimum Payment:	\$50.00
Enrollment Status:	In Repayment
Degree Program:	Doctor (M.D.)
Total Years in College:	8 years
Average Debt per Year:	\$25,000.00

Monthly Loan Payment:	\$1,211.96
Number of Payments:	240

Cumulative Payments:	\$290,870.64
Total Interest Paid:	\$90,870.64

How about over 30 years

Loan Balance:	\$200,000.00
Adjusted Loan Balance:	\$200,000.00
Loan Interest Rate:	4.00%
Loan Fees:	0.00%
Loan Term:	30 years
Minimum Payment:	\$50.00
Enrollment Status:	In Repayment

Degree Program: Doctor (M.D.)
Total Years in College: 8 years
Average Debt per Year: \$25,000.00

Monthly Loan Payment: \$954.83
Number of Payments: 360

Cumulative Payments: \$343,739.21
Total Interest Paid: \$143,739.21

How about over 10 years

Loan Balance: \$200,000.00
Adjusted Loan Balance: \$200,000.00
Loan Interest Rate: 4.00%
Loan Fees: 0.00%
Loan Term: 10 years
Minimum Payment: \$50.00
Enrollment Status: In Repayment
Degree Program: Doctor (M.D.)
Total Years in College: 8 years
Average Debt per Year: \$25,000.00

Monthly Loan Payment: \$2,024.90
Number of Payments: 120

Cumulative Payments: \$242,988.41
Total Interest Paid: \$42,988.41

And even on the feds own webpage they discourage long terms and encourage early repayment.

“Extended repayment would cut the monthly payment by \$1,070.07 (52.8%) by increasing the loan term to 30 years but would also increase the total interest paid over the life of the loan by \$100,750.39 (234.4%), a factor of 3.34 increase. You should stick with the shortest loan term you can afford. After all, do you really want to still be repaying your own student loans when your children enroll in college?”

Student loans do not have prepayment penalties. If you wish, you can make an extra payment to principal each month to accelerate repayment of the debt. If you pay an extra \$50.00 a month, you will cut 0.3 years off of the 10-year repayment term and save \$1,330.63 in interest over the life of the loan. If you pay an extra \$100.00 a month, you will cut 0.5 years off of the 10-year repayment term and save \$2,581.33 in interest over the life of the loan.”

Here is a mind-blower. Let’s say we have a new tech with no school debt and they invest \$100 a month over 30 years at 8%. In 30 years that is worth \$147,000. It will take the new vet 30 years to pay off their school loan, while the tech is now positive. Meanwhile the new vet has also bought a new car, gotten a mortgage and had a family and taken time off work. Debt destroys opportunities and makes you see things in a different light.

The average new vet makes \$60-\$70,000/year, honestly a good decent salary. But not when you are paying \$1,000 a month on student loans. This changes your judgment and changes your choices. Most vet clinics offer new grads a low base salary and then a cut of their production, usually about 20%. That means you get 20% of the x-ray fee, the bloodwork fee, the hospital ward fee..... Pretty soon our incentives get mixed up. We want to save pets, we want to run tests; we need to pay our bills.

I stare at their bright eyes and see the future. The future they can calculate but have not thought about. How many new graduates cannot find jobs. Academic institutions are growing, hiring more administrators and need more students to pay tuition. We have a myth that education is always good and that student loans don't need to be repaid. Student loans don't bankrupt, they don't go away. Being a vet is a noble profession....I don't think about nobility I think about anal glands, and fecal samples, and bleeding dogs. I think about days that are short-staffed with long hours and on-call after hours. Our students will be our clients, we need to prepare them better.

Colorado State University is remodeling their campus, raising tuition and hiring more staff. Our students take care of the hospitalized patients. They work until 1am and are back at 4am. There are no labor laws about vet students. They have worked too hard to give up. A student tells me someone will have to die to cause change....he is probably right. I hope they don't literally die. The students give medications, walk the dogs, clean up poop. Maybe they get to do a surgery, or be in the right place to watch. This is the education they are paying for. The ability to be free labor and absorb what they can. They will graduate proud with a mound of student loans. They have to love it to get this far.

Working here is a honor and a privilege. It is an option to help others without worrying about the bottom line. We do what we can and not what we should not do. I am lucky to have this option. If I owed 2 grand a month to the feds I would not be able to. I am not judged on my average charge per pet, I have no quotas. I help pets, I help people; that is my job. I get to be a doctor not a salesman.

Seventeen

Externs

Ok, vomiting/diarrhea 4 yr old male neutered dog. Physical exam shows 2/4 dental disease, a crt of 2-3 seconds, 1/6 systolic heart murmur, pain on abdominal palpation.....and go. "What are our rule-outs? What is our treatment plan?" This is asking for it....long pause, awkward smiles, then lots of excitement and ideas. Vomiting and diarrhea have a ton of causes. Maybe we ate a shoe, or the neighbor dog's poop or went swimming in a lake or got a stake or rice and beans.....

I am looking at bright eyes full of excitement and the love of medicine. This is what they have been dreaming of, this is what they have worked so hard for. It starts with a process, an exam, a problem list, rule-outs then diagnostics. The biggest thing is to not miss things, to start broad. "Oh and what about Leptospirosis or Giardia or worms?" Ok, good point, let's make a plan. We start broad. Minimum database they teach, let's say is: bloodwork, a urinalysis, to get basic information. Maybe throw in x-rays and IV fluids to help treat symptoms. I see an excellent plan, i's dotted t's crossed. "Looks great" I say, let's go see the owner. The owner is the other major factor. "I have \$50" the owner says. Ok, regroup. What do we do now?

We are no longer in the ivory tower, their eyes shadow and turn downcast. This is the real world, or honestly not the real world, but a special world where people bring home \$2400/month or less.

Do we focus on diagnosis or treatment? Can we treat without knowing what we are treating? It almost becomes philosophical. What happens if they don't get better? What if we don't have much money left after the exam fee? Are we liable if we don't do all the right tests? The other doctor comes to the rescue and shows us some recently donated medications. We can do something. We can treat our symptoms and hope for the best. We talk about possibilities. We could have a foreign body, a shoe stuck, we could have pancreatic inflammation; we get our ducks in a row and discuss the meds to go home. The owner is grateful for the donated medications. The owner mentions a missing steak, things start to make sense.

I talk about the dilemmas we face. A student is proud, he says they have lots of communication courses at CSU. The students are filmed talking to actors. The actors pout and yell and cry about their pets. They learn how to handle it. Lights, camera, action..... Mr. Jones a devoted cat owner arrives, his cat has been diagnosed with mammary carcinoma 6 months ago. I can see she is barely breathing. Carcinomas spread to the lungs, they make it hard to breathe. Mr. Jones had a hard time paying for the biopsy results. I take one look at his cat and know what is happening. The student suggests x-rays and bloodwork. I agree theoretically then disagree. The cat is pale, almost blue and gasping. X-rays and bloodwork are \$200. We put the cat at peace and give Mr. Jones a hug.

His cats are his life, his other cat at home has lymphoma and is also on hospice care. He is distressed and doesn't want to leave to go home. Sara up front tells me she has known Mr. Jones for 30 years. He has been coming here that long. He is no actor, he is just getting by. I learn he has no health insurance and has some struggles himself. You can't even make up these stories. They are too crazy to be anything other than real. I apologize to the student, bad learning case, just sad. He says it was a good learning case, and I hope the next one will be better.

Eighteen

Interns

A cute puppy hardly moving. The Parvo test is negative. The nervous system is shutting down. He can't have a bowel movement, his rectum is inside out. What are we dealing with, what is going on? It is not good, and the puppy is not long for this world. His owner does not want to give up. The intern begs to try to save him. The rectum is replace and tied up. I want to save him too but know that this is not something we usually deal with.

The lab calls....not a good sign. Usually means doctor made a mistake or it is something really bad. Distemper it is. It makes a lot more sense. I enjoy the hope I see in their eyes. The externs and interns who are not yet jaded. They read about prognosis in texts, in their heads, not in real life, not in the owner's eyes. I need their hope, it keeps me going.

Another pet in for a bleeding mass. It is a Great Dane, beautiful brindle, graceful, sweet. Yes there is a bleeding mass. We also see a neurologic gait and severe atrophy over the front right leg. The intern wants to excise the mass. Think bigger I say, look at the big picture. We talk about x-rays of the front right leg. We want to make sure we don't have something more substantial.

"Think big" I say, "Step back." This is my mantra. Think holistically, this is not a trend, it is a necessity. A point of survival of using resources sparingly, of using donations wisely, the most bang for our buck, their buck, our donors' buck. Try not to assume. Before we even walk into a room we usually have a list of diagnoses, even the students do. I tell them not to, to try to just observe; the Zen of letting it soak in before diagnosing.

"In my experience" he begins. I cock my head and raise my eyebrow and force myself to listen to his spiel. A 4th year vet student bragging on "his experience". I wonder about that. Was he a vet in a prior incarnation, or a vet-tech, as far as I know the whole student classification means that your experience is on the limited side? I sit and listen anyway and play along then let him come up with the answer. I give him more challenges. It doesn't bother me, the students inspire me. I feel like the longer I do this the less sure I become. I try things different ways, reach different conclusions. I like how sure they are, as if they could do anything, cure anything, talk about anything. I let them try.

A Dachy puppy comes in on 3 out of 4 legs. X-rays reveal a fractured leg. We step in to save the day. Donation money and a donated surgery later we change the splint. The eyes are bright, the tail is wagging. She tries to run but is not allowed. She is going to be ok. She has a long life ahead and her owner hold her tight and starts to cry. I couldn't have done this without you, I can't live without her. The puppy licks her and sighs and is happy to head home.

Nineteen

Technician appreciation

We called him immortal Joe. I asked him how many doctors he had trained and he counts out all the fingers on one hand, then the other, then looks puzzled and continues counting....quite a few. He is always smiling, always whistling; always ready to help. Joe had been involved in veterinary medicine since he was a teenager....now he was over 60 years old.

Clients would ask for him, or come back when they knew Joe would be there. We would see 3 generations and their pets and they would all know Joe. He helped Fluffy, then Fluffy junior then Grand-Fluffy. Not only that but he kept names straight, client quirks, things not to say.

Joe saved my life a couple times. Quite literally. Some people love their cats, they will do anything for them. I like to help. Sometimes the cats don't want my help or they are confused or they are just plain fed-up. Sammy was one of those cats. She was amazing. No matter what happened she kept going. That and her owners the Adams were just plain in love with her. She was their universe and they would do whatever it took to keep her going.

Sammy had chronic kidney disease. The problem with kidney disease is that you can't cure it but you can manage it. However management takes teamwork between owners, doctors, technicians. Lots of phone calls, lots of questions with vague answers - and lots of repeat visits. In fact Sammy didn't go anywhere else, anytime she went anywhere it was to see us. She knew this. The challenge was she was on blood pressure meds, subcutaneous fluids etc.... and being good doctors we had to monitor bloodwork and blood pressures extremely frequently. We also had to take her blood pressure, give her fluids or take a blood sample before she reached the fed-up phase. She was a tiny creature 6 pounds and losing weight but she turned into a ferocious tiger when she saw me. I have to give her credit, this cat was a fighter and extremely stubborn. She was 21 by the time I met her and had been receiving treatment for the past 3 years.

Joe saved me multiple times, he would go in, get a Doppler on, take a reading then let me know how she was doing. Getting a Doppler blood pressure reading on a mad cat is no small feat. Then I get to go say hi, sweet-talk and bull-shit, get hit-on, then retreat, "just seeing how she was feeling, good to see you." Sammy was a champ, she kept fighting.

I would yell for Joe in emergencies too. He could hit a vein you thought was done and blown....even a lingual vein; that is an extremely tiny vein on the bottom of your tongue! Any challenging blood-draw we called for Joe. This is one thing people should know, technicians are impressive professionals; they have amazing technical skills. If a doctor is trying to hit a vein it is bad news.

Technicians go to school for at least 2 years then are overworked and underpaid. They do it because they love it. They love the hands-on, they love helping people; they love helping pets.

Another possible parvovirus puppy is coming in. Anywhere else I would groan. It is a piece of cake here...not really, it is still concerning and a challenge and important to convince the owner to treat their pet. However, our technicians make it so much smoother. When you see 2-3 cases a day it becomes routine. They know what to say, how to present options, they talk about the disease, they set the

stage....the doc will be right in. I glide in, examine, prognosticate, but all the hard work has been done. The owner signs the bottom line and we get started.

Parvovirus is contagious, we have a whole isolation wing. What most owners don't know is every time we take care of their pet there is a whole set of steps we undertake. First enter isolation ward, close the door, all the sounds stop, and silence rings. Next, cover up. We have to take precautions to make sure no one else gets sick. First shoe covers, then gown, then gloves, then only use the pen in the room, take nothing else in; expose no other parts. I am a blue ghost in isolation garb. I apologize for my appearance but the safety of other pets comes first. After examination we keep the pet for treatment. I hug pet and enter isolation ward. In isolation we have separate equipment, different scrub, different IV catheters, different fluid pumps, they never leave. We hear the beep of the fluid pump, almost purring administering the life-saving fluids.

Every time the pet needs to be checked or treated we repeat: boots, gown, gloves....everything must be bleached. The technicians do this, every time they give meds, every time they hear a beep, it is constant TLC.

Sara is amazing. The parvo lab has no veins, magically she makes an IVC flow. And she does all this with gloves and gown on, like wearing a spacesuit. Imagine typing or screwing bolts but with a spacesuit on. The puppy is feeling better and starts to growl. She sits with him. She waits, she murmurs encouragement; she gives his life-saving fluids and meds and food. She tells him it's not that bad, that he can be brave. I am amazed, technicians save lives, literally they work and they clean and they encourage. They miss their lunches and stay late and even come back the next day to do it all again.

The reward...."I have high hopes for this one, I retort." The dog's front right paw is swollen, twice the normal size and red and stinky. I look at Amanda and smile..."Ready". I poke...we gasp, pus, yellow and thick and nasty squirts across the room. A group chant of grossness, of satisfaction, of awe; a round of cheers and relief and excitement. Nothing like a good abscess to turn your day around, make you feel needed and successful. A small grass awn on a sea of infection, white blood cell corpses in the thick of battle. "Nice", this is why we are here, the people the pets they fade but we thrill in the pus, the maggots, the infections we can wipe away. We are needed; we are triumphant.

Sometimes it is just sad; sometimes it is preventable. A curly hair poodle's skin is red and raw. Sara keeps picking. There are more....they are everywhere. I gasp, we start shaving. The foxtails are small and pokey and everywhere. Imagine having wirely, curly hair and then diving into grass or hay and then not being allowed to shower. The small grass awns work their way into your skin, your brain, your organs. The owner couldn't afford the groomers, we use donation money and shave away, the owner incredibly grateful.

We warn we are not professionals. Ever have a bad haircut, a bad perm, one that would never go away. Well, don't let your vet cut your hair; that is what my husband says.

We shave away and find sores and sores and seeds and seeds. Naked may be better. Naked gives relief. The dog feels so much better and I must say looks pretty darn cute. "You guys could have a side-gig," I joke, not too shabby. The owner is so happy to give her dog relief.

Twenty

Pet Fund/ER savings

You love dogs, you want to breed them. You have the best dog ever and want to make more. Great, remember to vaccinate them and find them good homes. Start saving for complications, a C-section, vaccinations. You want them to have a good start. Not everything has to be spayed but if you decide to go that way there are consequences. The man tells me about last year's litter. 8 out of 9 got parvovirus, one died every day. He cried as he dug graves. He did this 8 days in a row. His face is haggard, wrinkled but kind. He loves dogs, he calls himself a dog-lover. What went wrong? People truly do not know dogs need vaccines. They need more than one, they are not protected until all vaccines are delivered on time, on schedule. I get a blank look as I recite this. I do not want him to feel worse so I stop short. We focus on saving this life. I do it one at a time.

What about the roof that leaks, the job that is lost, the car that won't start. An emergency fund is the safety net. I feel like I am his pets safely net. That is why we are here. Otherwise pets die and families break up. We can help his dog, he signs the line, he loves this dog; he would do anything. His dog feels his pain and kisses his cheek.

I knock and enter another room again...A woman calls her significant other for advice. He is in jail. He is off drugs now, "We are clean, and we want a new start. This was his cat, he says it is ok to sell the truck." That is a good sign, a willingness to sacrifice. "Oh, and our house is in foreclosure. We have never been poor before. I am not used to this. We used to do whatever we wanted or needed. I don't come to places like this. I don't belong here."

Her world is falling apart. She brought a friend to hug. Her cat is family. Her cat is her stability as her walls fall apart. She may need to get a job, I ask how long he will be in prison; she has no idea. They came by at the end of a night, her husband was working in the shop. She couldn't talk to him, they took him away. He had no time to explain what he did. He loved his cat. He loved his truck. He had bad luck but made no plans. She tells me all and I am awed she is still standing. I tell her she is incredible and strong and amazing and she will get through this. She blinks through tears.

Back to the other room. "I have to do it doc, I have to save him. No more graves, no more loss, he means everything to me I feel so bad." He went home and bleached the lawn...really...he sprayed bleach on the lawn. Parvovirus be damned! No more death; no more graves! His dog rallied, made it and went home. He will be back in 2 weeks for vaccines. His dog was saved.

Back to the other room. Some peace has been made. She is going to get a job, make a plan; do what she can. We can help, I say, we have funds to make this happen.

"It will not happen to me, it cannot happen to me, I do not belong here" An act of defiance of fortune or will. No one expects to lose their job, or their spouse to die, or fall and become disabled. Our clients are pummeled by fortune or chance, punched in the face when they weren't looking. Sometimes it is bad decisions or acts of will, sometimes it is a slip and fall.

Another room. "I have macular degeneration" the woman says. "I am going blind." "My world is changing." She means it literally. She can still see the bottom line and signs. "I lost my job, am on disability, have to figure out how else I can work." She looks middle-class, nicely dressed. Her socks

don't match - she pulls her pant-legs down quickly as I glance. We can help I say. She is glad we are here. She is no longer defiant about her fate, she is adjusting, adapting, prioritizing and figuring things out. We are a safety net for a brief stay, she will not be back; she will figure out how to save herself. Her dog depends on her; she will depend on her dog.

Twenty One

Receptionists

Her voice is calm her demeanor kind and solid. You have to be kind but firm she tells me. She is there for the animals. Another wants to go to vet school but for now she is in the front lines. She takes calls, checks them in. Everyone needs to qualify. We need proof of income, it determines how much we help. They hear stories, they stand tough; they show they care. The receptionists are the front lines. People argue about their discount or cry with relief, or procrastinate paying. They stand firm but patient.

She calls each client by name. Mr. Smith, Celia Jones, I am amazed she knows their names. I just lead dogs into the lobby and hope they go to the right person. Sometimes they don't and I start a conversation with someone that is not their owner. Their owner waves from across the room. I adjust myself, stroll over, a casual slow embarrassed doctor walk, and start again.

These girls are the true angels. They know how to pull strings, take payments; find scholarships. They have connections. They make donations appear or they sneak change from their purses and help with the bill. "Don't do that I say, you will go broke...." "...but it is sad and I want to help." I understand. Call after call they hear stories. "I think it is an emergency....I don't have a ride...how do I clean up vomit..." She helps negotiate logistics over the phone. They rush animals back, talk down owners, give hugs and love on puppies. They give me hope. Sometimes the stories harden you, story after story; sadness after loss. They beg me to see emergencies; save lives. They remind me why I am here.

She scrunches her nose and points to her ear. I didn't see her headset earlier. She is not talking to herself but is listening to a story. "Oh, yeah, I know" she replies, on and on, waiting for the punch-line. By the time the client arrives she is on a first-name basis, knows the family, the dog and what they had for breakfast.

Other calls request medications, refills, want to speak to the doctor. They can tell my looks and I can read theirs. There is a "take a message" look or "you need to talk to this owner now" look. There is a need to rant and explode then return to sweetness. She finishes with "have a good day" and I am amazed. I think they are magical.

Twenty Two

Save 15% for Retirement

She handed me a social security statement, I panicked and nervously handed it back. "This is personal, I don't need to see this." "Someone told me to show you." I hand it back. She is confused, she loves her dog. Maybe she thought it would help. The ladies up front can take care of this, let's talk about what we can do for your dog....

Social security is usually less than \$2,000 a month. Even in downtown Denver, that is tough to live on, or you can live on it but sometimes "money runs out before month." Then Fluffy steps on a thorn or gets a foxtail in her ear. It does pay to be nice to your vet. Sometimes we pull invisible strings, use grant money, tell their story and get a response. It is always smarter to be nice to your miracle-worker. Some people call me "sugar" or "honey" or "my angel" or just "Doc". "Doc" from men that could be my father. I draw myself tall, use the big words, put on my serious face then "see what I can do". I am like the government, creating money. It does exist, we get donations; we subsist, lower costs, tread water. Owners admit fault, feel the need to pay something, pull out their purses and start counting change.

I ate mac and cheese in college, or rice and beans, or rice and ranch-dressing. I didn't like to shop but I was 20, they are 80 and need more sustenance than rice and beans and mountain dew. Their pets are everything, they rent; their children beg money and forget them. They are divorced, in love, widowed... They talk to family, to ghosts, conjure healing spirits, phone relatives; do extra jobs. They start counting pennies. "I will see what I can do", end of the month I use the funds.

\$200 a month, over 30 years is a lot of money. It would blow social security out of the water. Why do people not know this, are times different now? It took me a while to figure out, it is still a struggle; no one said it was easy. The stock market is evil, it is crashing our economy. People who lost everything in the depression, the great recession, pulled out at the wrong time; changed their bet. The bubble burst and governments have gone broke, pensions cut. "This is all I get each month"...that is what I hear. I don't know what to say, I want to help. I want her to be able to eat, to fill up the car, to save her friend. The end is seen in the beginning, but people don't know how to start.

We can help them.