



## TOP 5 REASONS TO CONSIDER PET INSURANCE

### Winterizing Your Pet

Depending on where you live, winter might be just around the corner. This is a good time to think about getting your pet and their environment ready. Here are some things to keep in mind as the temperatures begin to drop:

- If your pet primarily lives outdoors, ensure they have adequate shelter. If a doghouse is provided, it should have a door that can be closed to keep wind and precipitation out. It should be raised off the ground. The house should be insulated with straw, shavings or blankets.
- Outdoor pets require about 25 percent more nutrition during the winter months. Inside pets are not as active as they are during warmer weather so their food should be decreased 10 to 15 percent.
- Short-haired dogs, especially small dogs, should wear outerwear when they are outside.
- Pet booties are useful for protecting the pads of the feet from snow.
- When bringing your pet inside or back from a walk, remove salt, ice and snow from feet as soon as possible. Salt is very irritating to the tissues. Vaseline on the bottoms of the feet will help keep salt and snow from sticking to the pads and make wiping them much more effective and simple.
- Brush out long-haired dogs and cats to keep them from matting. Matted hair can be uncomfortable and does not provide adequate insulation.
- Young, old or weak animals should not be outdoors for extended periods.

Pet insurance has become increasingly more popular. Here are some reasons you might consider obtaining pet health insurance:

#### 1. It Helps you do the Right Thing for Your Pet

When your pet gets sick and you have pet insurance, insurance makes the decision process easier. Often, we might choose a less effective treatment because that might be all we can afford at the time. If you have pet insurance, chances are you will be able to provide the full treatment recommended by the veterinarian.

#### 2. Regular Checkups

It will keep your pet healthier and may catch a problem earlier. Most policies cover checkups, which should encourage more frequent visits to the veterinarian for wellness care and vaccinations.

#### 3. Peace of Mind

One in three pets will need emergency veterinary care every year. Two in three pets will experience a significant health problem during their lifetime. Costs for one illness or accident can be in the thousands and most of us aren't prepared for a sudden expense like that.

#### 4. Pet insurance is Affordable

Premiums can be as low as \$19/month. Some companies offer pet insurance as an optional benefit to their employees.

#### 5. Instant Protection

Coverage for accidents is generally immediate.

Choosing the right plan for your pet can be daunting. It's good to compare pet insurance from a group of five companies. Each company may have different packages. Be sure to purchase the best insurance plan for your pet. Compare minimum and maximum age covered, incident or yearly benefit limits, number of illnesses covered, deductible amount, kinds of illnesses covered, whether pre-existing conditions are covered, kennel fees, recovery costs (in case your pet gets lost) and even euthanasia. If you have a favorite veterinarian, be sure they are included in the plan you choose. Your veterinarian can be a good referral source for an insurance provider.

### Interesting Horse Trivia

- Most of the time, a horse has “monocular” vision. This means a different image is seen by each eye so that a horse is seeing two different pictures at the same time. A horse can also have “binocular” vision. Binocular vision is when both eyes work together to see one picture (humans have binocular vision). A horse only has binocular vision when it is looking down its nose.
- A horse has a wide range of vision. A horse can see completely around its entire body except for small blind spots directly in front of its face, underneath its head, and directly behind itself. This is why it’s very important not to walk right behind a horse. You are in its blind spot and if you startle it, you may get kicked.
- Most of the time, a horse’s ears point where it is looking. If the ears are pointing in different directions, the horse is looking at two different things at the same time.
- Horse height is measured in units known as “hands.” One hand is equal to four inches.
- Adult female horses (mares) usually have 36 teeth. A mare may have up to 40 teeth if she happens to have any canine teeth, which is possible but less common. Adult males have between 40 and 44 teeth.
- A horse’s age can usually be accurately determined by its teeth until the horse is about 9 years old. After that, a horse is known as “smooth mouthed” or “aged” and it becomes far more difficult or impossible to tell its age by its teeth.
- The horse has one stomach. In contrast, cattle, sheep, goats, bison, deer, elk, caribou, moose, and camels are “ruminants” which means (among other things) they have four digestive chambers instead of just one stomach.
- Horses produce approximately 10 gallons of saliva a day.
- All horses, regardless of when they were actually born, are considered to have a common birthday. In the northern hemisphere all horses birthdays are on January 1. In the southern hemisphere, it is August 1.

### Making Holidays Fun for You and Your Pet

Holidays can be a stressful time for pets with the added activity and guests around the house. Help make this season a fun time for both you and your pets by including them in your plans. For instance, instead of going shopping with a friend on a Saturday afternoon, meet for a walk where your dogs can join you. A little exercise can go a long way in reducing your stress, too. Bring a camera along and take photos for holiday cards or gifts.

Another fun, pet-friendly holiday theme party is one where you bake dog or cat treats. These treats also make great gifts for your pet lover friends and family.

**DOG TREATS:** 2 cups whole wheat flour, 1 tablespoon baking powder, 1 cup chunky natural peanut butter, 1 cup nonfat milk.

**INSTRUCTIONS:** Preheat oven to 375 degrees. Grease cookie sheets. Combine peanut butter and milk in a bowl. Add flour and baking powder and mix well. On floured surface, knead the dough and then roll it out to 1/4-inch thick. Cut the treats with dog bone or other fun cookie cutters. Place on baking sheets and bake for about 20 minutes, or until lightly browned. Place on racks to cool, then store in airtight containers.

**CAT COOKIES:** 7 oz. mashed sardines, 1/4-cup dry non-fat milk, 1/2-cup wheat germ, 1 tablespoon cat nip (optional).

**INSTRUCTIONS:** Pre heat oven to 350 degrees. Grease cookie sheets. Mix all ingredients well. Roll into 24 small balls. Place on cookie sheet and flatten with a fork. Bake about 10 minutes or until lightly browned. Place on racks to cool, then store in airtight containers.

#### “Mellow Out” Pet Relaxant

Holidays can be stressful for pets, too. “Mellow Out” is a gentle formula composed of all-natural ingredients such as St. John’s Wort, Valerian, Melatonin, and Chamomile to help your pet deal with stressful situations like travel, injury, loud storms, or visits to the veterinarian.

“Zack, my friend’s 8-year-old Yorkie, has trouble handling crowds. He gets stressed out and yaps, yaps, yaps. One night we had six people over and I gave Zack a “Mellow Out” capsule. Within a half-hour, he was pleasant and quiet ... just enjoying the company!

**Deborah Senharty**  
Tarzana, California

#### Pet Jerky Treats

Delicious and nutritious Oxyfresh Pet Jerky is made with 100 percent real beef. It contains glucosamine, sea cucumber and MSM to offer superior support for healthy joints and to help stimulate cartilage growth. Plus, Pet Jerky is loaded with 22 percent protein per serving — far more than store brands.

“Oxyfresh Pet Jerky is loaded with chondroitin from sea cucumber, MSM and glucosamine. It’s simply the best I’ve found to maximize joint function and mobility.”

**Greg McWatt, DVM**  
Phelpston, Ontario

#### Pet Antioxidant

Pets who spend time outside during the winter months are more active. Keep them healthy and happy with easy-to-feed Pet Antioxidant wafers. The powerful formula provides your pet with revitalized energy and protection from the harmful effects of free radicals. Also supports recovery from injury, illness or surgery.

“Our nine-year-old English Mastiff has suffered from arthritis, hip dysplasia and a torn ligament, which has given her a very bad limp. After just days of giving her Oxyfresh Super Antioxidants her limp was gone.”

**W. Campbell**  
Greensboro, North Carolina