

INSURING FIDO'S HEALTH

Animal lovers turn to pet insurance

BY JOAN RANSBERRY
Staff Writer

Four legs and fur didn't matter. Tasha was family. When the 10-year-old pure bred Rottweiler was diagnosed with bone cancer in January, her owner didn't know what the future held. Vicki Johnson of Aurora fell in love with Tasha the moment she laid eyes on her as a six-week-old puppy. Mrs. Johnson and her husband, Luke, are newlyweds. Tasha and two cats made up their family.

"We just loved Tasha and she loved people," Mrs. Johnson said. "She (was) my baby." Soon after the diagnosis was made at Abbotsford Animal Hospital in Aurora, Mrs. Johnson was given a choice: have Tasha euthanized or try to prolong her life by treating the cancer. Unfortunately, Tasha died shortly after this story was written.

Technology is driving changes in the way pets are medically treated. Pacemakers, kidney transplants, MRI and chemotherapy are now part of the pet world. Unlike the great majority of pets, Tasha was covered by pet insurance through Petplan, a 17-year-old Canadian company. Only about 60,000 of Canada's estimated 12 million dogs and cats are insured.

"It (insured pets) is still very much in the minority," Dr. Mark Cole, a veterinarian at the Abbotsford, said. "Pet insurance is essentially an option, of course. For those with it, they don't have to worry about the cost. If something goes wrong, the answer is fix it if possible." The insurance was the deciding factor for Tasha, who, up until January, enjoyed an illness and accident-free life. "If we didn't have the insurance, we would have faced hav-



STAFF PHOTO/BILL ROBERTS

Unfortunately, Tasha died of cancer last month. But owners Luke and Vicki Johnson made her life better through medical provided with the help of pet insurance.

ing to put her down," Mrs. Johnson said. "We just couldn't afford high medical bills. It would be a horrible situation, but there would be no choice." In the past six months, Tasha racked up \$18,000 in medical bills. She had undergone many tests, biopsies, chemotherapy and radiation treatments and a

few surgeries, including a leg amputation. In late January, complications from surgery resulted in a serious hemorrhage. Tasha was rushed to hospital by ambulance, a service offered by Pulczer Mobile Veterinarian Service of Richmond Hill. "That ambulance service saved Tasha's life," Mrs. Johnson

said. The dog was taken to the Abbotsford hospital, where surgery to stop the bleeding was performed. "The staff took turns sitting with her around the clock," Mrs. Johnson said. "She needed a great deal of medical attention and was in the hospital another two weeks." Medical treatment for pets is expensive.

A broken knee ligament, a common occurrence in dogs, can end up costing \$2,000. Meanwhile, treatment, including X-rays for a cat with a bladder infection, can cost \$700. "If you have pet insurance, you're miles ahead," Dr. Cole said. When considering taking out insurance, pet owners should first examine how they handle money, Dr. Gerry Thomson of the Stouffville Veterinary Clinic said.

"If someone is good at saving money, by putting the money in the bank, they'll likely come out a little ahead over a 10-year period," Dr. Thomson said. "Then, again, for others, pet insurance is worth it. They don't have to worry if their pet gets sick or injured."

Pet insurance gives people "peace of mind", Randy Valpy, president and chief operating officer for Petplan, said. "If something unexpected happens, then people have the resources to cover the costs. Some accidents and illnesses can run into the thousands of dollars. Too often, people have to put their pet to sleep for economic reasons. Many pets do not receive potentially life-saving treatments because the cost is too great for the owners to bear," Mr. Valpy said. Pet insurance isn't cheap. While Petplan offers plans for as low as \$9.95 a month for

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Anne Brodie

On Movies

Spielberg's sci-fi flick deserves hype

War of the Worlds

Starring Tom Cruise, Dakota Fanning and Justin Chatwin

Directed by Steven Spielberg

Now playing

Spielberg's colossally entertaining and deeply frightening film starring Tom Cruise deserves the hype it's been getting since the media swooped down in New Jersey last winter to see what crowds of hundreds were doing late at night. Turns out they were escaping aliens in an operation that looked like the invasion of Normandy, under the direction of Spielberg. *War of the Worlds* is a revelation not only in creating emotion, but also in the art and craft of filmmaking, timing, pacing, cinematography and editing. How easily Spielberg makes us join and relate to the characters on screen and the huge events they endure.

The film is only loosely based on H.G. Wells' classic radio drama 'The War of the Worlds' from 1938 that so scared the public that people were made ill by it and the government sat up and took notice, fearing a real invasion of Martians.

Spielberg's masterpiece is an extravagant risk that's sure to make Paramount very happy indeed as ticket-buying audiences savour every delicious terror. Spielberg is at the top of his already mighty game here, and Cruise is so good in this decidedly anti-mainstream, but big-budget film, you forget he is at the centre of a personal and public meltdown. It's all about performance. Both score major career-confirming points.

The action begins quickly as crane operator Ray Ferrier (Cruise) ends his shift and goes home. His children by his ex-wife are coming for a rare weekend visit and they aren't happy about it. He's a bad dad, unable to relate to his kids in any meaningful way.

It's evening and Ray and daughter

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