

When do you stop?

As pets live longer, medical bills climb, often prohibitively so. Deciding when enough is enough is painful.

EMILY GREEN

There was a moment late last month when I thought that what was wrong with Clunk might merely be expensive. That was when, after roughly \$400 of tests, I agreed to a \$600 surgery to remove a tennis ball-sized tumor from his elbow. The bill for this turned out to be \$1,600.

There have been many brutal moments since then, the most wretched of which was when it became clear that what was wrong with Clunk was not only expensive but also fatal.

Even before the news came that Clunk's cancer had metastasized, while I was weighing a \$7,000 course of radiation therapy, everyone around me began asking the same question: When should I say no to the next medical bill?

Even if Clunk's life could be prolonged, when would it be time to put away the credit card and admit that it's over, that I can't afford to save him even if he could be saved?

Given that Clunk, a Great Dane-German shepherd cross, has four legs and not two, written into his battle with cancer is the option of euthanasia.

What makes the decision so tricky is that Clunk doesn't have a vote, and if he did, I dare say it would be to live. Clunk has never bitten anyone (even when attacked). His eyes still shine at the prospect of a pat on the head, and he's in great shape, except for the rear hind leg riddled with tumors, where a well-meant operation has now left a festering wound.

And dare I say it of a dog? I love him. I love Clunk as much as I've ever loved anyone or anything.

Surely experts would have

an answer, I thought, so I started dialing.

Loran Hickton, executive director of the North American Pet Health Insurance Assn., offered some perspective. Evidently, vet bills have become more expensive because pets are living longer than ever before.

"Fifty percent of golden retrievers that live over the age of 10 will now experience some form of cancer," he said. "With the continuous release of human-quality care for the pet market, it means what used to require going to a specialist or university center can now be found in greater metropolitan areas all over the U.S."

In other words, most owners of the estimated 72 million pet dogs in this country live near places that can charge huge sums to provide ever-more expensive and sophisticated veterinary services. However, according to Hickton, only 2% of these dogs, not including Clunk, are insured.

Dr. Stephen Zawistowski, executive vice president of national programs and science advisor for the American Society for the Prevention of Cruelty to Animals, also favors insurance.

"I have pet insurance on my dog and two cats," he said. "I do have it, it's a backup for me. But I don't think it necessarily completely addresses some of these major bills. Even with insurance it's going to become incredibly expensive."

When "a lot" is verging on "too much" for treating a critically sick animal, Zawistowski recommends seeking a second opinion.

"Frankly, if you're looking at the potential of spending several thousand dollars, spending another couple of hundred for someone else to confirm you need the procedure isn't such a bad idea," he said.

A woman who is a certified public accountant and a veterinarian agrees. Karen Felsted, chief executive of the National Commission on Veterinary Economic Issues, advised, "Understand what your

options are. Sometimes there can be multiple ways to treat a particular case. The gold standard treatment may be very expensive, but there may be another treatment that is a medically appropriate thing to do. Owners need to understand that option. They should be comfortable saying to their veterinarians, 'Here's what I can do.'"

I will never know if I would have gone \$7,000 into debt for radiation therapy for Clunk. I was spared the decision by a second opinion from the vet who found the metastases. She was blunt that any further treatment for Clunk was inadvisable.

To the mind of the ASPCA's Zawistowski, what we are experiencing with dogs is an exact parallel of what's happened with human healthcare.

"We all know people who get their blood pressure medications every other day because they can't afford it every day," he said. "The only difference is euthanasia is not an option."

Because euthanasia is an option with dogs, in all likelihood, I will be the one to kill Clunk, not cancer. For almost a month, the wound from the ill-advised tumor-ectomy has refused to close. As I write Wednesday, he and I are planning to go to the vet tomorrow to see whether a third round of antibiotics and many bandage changes have finally done the trick. If they haven't, Clunk will be receiving a large dose of pentobarbital and taking a long dirt nap.

I will be standing over him with a shovel having lost the thing I love best in the world.

There are help lines you can dial, I'm told, but not a line that will bring Clunk back, nevermind the thousands spent trying to save him.

Update: On Thursday, Green reported that the bandages came off to reveal a healing wound. Clunk's cancer remains, but, Green said, "Today was good." home@latimes.com.

Breed profiling

Insurers provide limited or no coverage for certain breeds. Some pooch owners say this is unfair.

DAWN BONKER

Those doe-eyed, tail-wagging poodles waiting for new homes may be as loyal as any dog lover could want. But anyone planning to adopt or purchase a dog should beware: Fido or Fifi could be a killer when it comes to homeowner liability insurance.

Based on the dog-bite claims they see, insurers feel that some breeds are a poor risk. It's a trend that began about 10 years ago, at around the same time as statistics were released showing that pit bulls, Rottweilers and German shepherds were responsible for more than half the dog bite fatalities in the U.S. over a 19-year period. Despite opposition

from consumers, many insurance companies still maintain a will-not-cover breed blacklist. The list varies from company to company, according to Loraine Lacey, president of Independent Insurance Agents and Brokers of Orange County, depending on each company's experience. But in the last few years, the lists have evolved to include:

Wolf hybrids

Akitas

American Bandogge Mastiffs

Boerboels

Chow-chows

Doberman pinschers

Olde English Bulldogs (English bulldogs are acceptable)

Rottweilers

Pit bull breeds, including American Staffordshire Terriers, English Bull Terriers, Pit Bull Terriers, Presa Canarios and Staffordshire Bull Terriers

Mixed breeds containing any of the above

"I don't like it. It's just

wrong," says attorney Jill Buckley, senior director of government relations and mediation for the American Society for the Prevention of Cruelty to Animals.

Many insurers may hike the premiums on a homeowner policy or decline to write a policy if the homeowner has what is considered a high-risk breed. But the ASPCA and defenders of some of the most stigmatized breeds, like pit bulls, say dog aggression is often more about owner behavior than breed temperament.

Aggression can be fostered in any breed and has been throughout history as humans exploited the natural strength of certain breeds, Buckley says. In the middle ages, it was the Great Dane, bred and trained to defend the castle moats. The Newfoundland was the bad boy of the 1800s. Today it's the pit bull.

"There'll be another breed tomorrow. You can't just keep banning breeds. You have to look at responsible ownership," Buckley says.

Insurers should be more in-



JORI ROBBIN/AP/Getty Images

PIT BULL VERSUS BITE Pit bulls, left, Rottweilers and wolf hybrids are among the breeds most prone to bite, thereby driving up premiums.



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terested in knowing whether the owner has neutered and socialized the pet, Buckley says. For example, 70% of all dog-bite cases involve unsterilized male dogs, she says. Chained or tethered dogs are nearly three times more likely to bite than unchained dogs.

Lacey understands the resentment that lovers of those breeds may feel. Years ago her son had a pit bull that was a sweet family pet. On the other hand, some dogs may have aggressive personalities, no matter the breed or quality of human handling.

But in California, breed profiling by insurers is legal and a fact of dog life, says Tully Lehman, spokesman for the Insur-

ance Information Institute.

So prospective dog owners might want to first find an insurer who can live with their breed of choice, Lehman says. Some companies will insure any breed until there's a bite, after which renewal of liability coverage on the dog will be almost impossible regardless of breed. Others will insure any breed but require professional obedience training for some.

According to the Insurance Information Institute, dog bites cost insurers \$356.2 million in 2007.

"That's why it's important that when you do have a dog you're a responsible owner. If you raise a dog from a puppy, take it through training and so-

cializing," Lehman says. "Playing fetch is a great way to bond with a dog, but wrestling and tug of war are not so great. That by the aggressive nature of the dog is important to people most likely to be children. Of the 4.7 million dog bites in the U.S. more than half are chiding to the American Academy of Pediatrics.

But anyone can be a victim, Lehman says. "I know that well. I've seen a Lhasa apso bite a child."

"It tore right into his arm. As I've said, it's not the dog."

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