

A Guide To The Golden Retriever

Plus

How To Save Money At The Vet



Golden Retrievers are simply one of the most desired dogs. They are a preferred dog breed, making great pets, hunting dogs, obedience competitors, show dogs, and even a combination of all these traits. No matter what your intent may be to own a Golden Retriever, you'll have an excellent dog that will live up to it's potential and then some.

Golden Retrievers are calm, well mannered, and extremely affectionate. They are easy to train as well, very intelligent, and great for those who need a companion. Golden retrievers are also loyal to their owners, lovable, and great with children of all ages. They also make great watchdogs as well, as they will bark loud and let you know when a stranger is near.

Like many other dogs, Golden Retrievers will shed their hair throughout the year and more in the spring, no matter how many times you brush them. They also like to be in or near the water, similar to Labs. If you have any type of water on or near your property, your Golden Retriever will be in it, and tend to be either wet or muddy quite a bit, which can occasionally get frustrating.

If you are always on the go or never at home, you probably shouldn't get a Golden Retriever. Golden Retrievers crave attention and admiration, and normally don't do too well, if you leave them at home by themselves for long periods of time.

Golden's need attention, and desire to be around you at all times. If you spend a lot of time at home on the other hand, or have kids, a Golden Retriever will be a perfect addition to your family.

A lot of people prefer to get a puppy and raise it themselves. This way, the puppy will grow up with the skills they have taught him. This is a great idea and very rewarding, although it can consume a lot of your time, and tend to be very frustrating at times.

Those who don't have a lot of time to spare, or tend to get easily frustrated, probably shouldn't start with a puppy. Instead, they should look towards an older Golden Retriever who has already been house broken and trained.

Golden Retrievers are an excellent breed, and they can be an excellent companion. They can participate in several activities with you as well, such as hiking, camping, and walking.

Golden's love the outdoors, and they love just getting out there and doing things with you and your family. If you include your Golden Retriever in family activities, you'll have a great friend, who will quickly grow on you.

Feeding Your Golden Retriever

All Golden Retriever puppies will nurture from their mother until they reach the age of seven weeks. Once they reach the age of three weeks, they should be fed with puppy food, which you should soak and mix into a warm grubby compound. This way, it resembles the food they get from their mother, and they will learn quickly how their food tastes and how they should eat it.

Once you bring your puppy home, you should always make sure that you use the same food that he has become accustomed to. The breeder will start training the puppy with food, and it's up to you to ensure that he gets the food he has come to know. Golden Retriever puppies have very delicate stomachs, and they can be very unreceptive to changes in their food.

When you first bring your new Golden Retriever puppy home, he or she may not be too interested in eating for the first few days. Being in a new home can be stressful for the puppy, which is why you shouldn't force him to eat. The puppy will also realize that he doesn't have competition at the food bowl, because he is away from his litter. You shouldn't worry if he doesn't immediately eat, as it will take him some time.

Once your puppy has slept through the night, you should take him outside and let him relieve himself, then bring him in and give him some food. You should also plan feedings throughout the day, such as the morning, middle of the day, then at night. Once you have planned feedings, you should make sure that you stick to this plan so that your puppy will get used to it.

Keep in mind that the last feeding of the day doesn't necessarily need to be set in stone. You should always aim to feed your puppy at least a half an hour before you head to bed, so that you can take him outside after eating.

At night, when you sleep, you should have puppy pads or newspapers in an area that your Golden is familiar with, so he can use the bathroom if he can't get you to take him out.

For the first few weeks, your Golden will eat a little bit of the food. Once he has reached 8 weeks of age, he should be on dry food with a little bit of warm water added to it.

The best way to feed is to keep adding a little bit of warm water to the food, and let the pup eat until he is finished. If you continue to do this throughout feedings, your Golden will begin to eat all of his portion.

Keep in mind that you should never rush him, or change anything about the way he feeds. Golden Retrievers will eat their share, although it will take them a bit of time to develop the proper eating habits.

As the puppy gets older, his stomach will grow and he will begin to eat more. During this time, you won't need to add any water to his food. Golden Retrievers are truly a unique breed. They are a breed that loves to be fed, and craves attention. If you stick to your plan when your puppy is little, he will be a healthy eater as he gets older.

Crate Training Your Golden

A lot of people normally have the wrong conception when it comes to crates. This conception leads people to believe that crates are a punishment for dogs, and therefore they won't use them. Much to the contrary, crates are actually one of the safest places you can put your Golden Retriever.

If you have a crate and leave it open, your Golden will start to go to it when he gets sleepy or when he gets confused. Although Golden's tend to like crates, you shouldn't overuse one by allowing him to spend hours at a time inside of one. While you should be training him to get used to the crate, you should never allow him out if he is barking. Once your Golden starts to appreciate the crate, you can leave him in it for a few hours here and there, such as when you are away from home.

When you get your puppy and bring him home for the first time, you should already have your crate there and situated where you want it to be. You should set the crate up in a central area, but never in areas that have a lot of traffic. Most people who use crates tend to leave them in the kitchen near a door, so you can take him outside easily, whenever he needs to relieve himself.

Once you bring the puppy home, you should put him inside the house and allow him to start searching for the crate. Leave the door to the crate open, and your puppy should start to wander in and out of it. You can also put a toy or dog treat inside the crate, to give your puppy extra incentive to enter. Once he goes inside praise him, and let him know that he is doing the right thing.

If your Golden Retriever stays in the crate on his own, praise him for it. Once your puppy starts getting in the habit of going into the crate on his own, you should place a new toy or treat inside for him to play with. After a while, you can close the door and see how he reacts. If he starts to whine, you can talk to him and put your fingers through the door, although you should never immediately take him out. Instead wait for him to settle down.

Even though it may take some time, crate training is great for your Golden. You can use the crate when you need to leave, when you have family over, or when your Golden has a medical condition such as diarrhea. If you use a bit of patience and never use the crate for punishment, your Golden Retriever puppy should catch on to the crate pretty quick.

Training For Your Golden Retriever

With the term training in mind, there are several different meanings involved. When you are looking to train your Golden Retriever, you have a few options available to you. Below, we will take a look at the many types of training for your Golden, and help you decide which type of training is best for both you and your Golden.

Behavior Training

Behavior training teaches a Golden Retriever to be a good dog in general. The training involved includes house breaking, good general behavior around people and pets, leash training, and other types of things that will make him a better companion. Dogs that pass obedience training are well composed, no matter where you decide to take them.

Activity Training

Activity training teaches Golden Retrievers various activities such as hunting, herding, search and rescue, and several other tricks that you can do together. Activity training is very popular with the Golden breed, as it helps to make the relationship between you and your pet a lot more interesting. By concentrating on activities that the Golden breed was bred to do, activity training is always very beneficial to your Golden Retriever.

Obedience Training

Obedience training teaches your Golden how to perform various activities. This type of training focuses on general behavior as well, teaching the dog to be well behaved. Most dogs who go through a class in obedience training, turn out to be well behaved, and will listen to your commands. They shouldn't do things such as chewing on furniture, or barking for no reason. If you want your Golden to be well behaved and obedient, you should enroll him in an obedience training class, or get a training course, and teach him yourself.

When you select a class for your Golden, you always want to select a class that fits his needs at that time. If you are having trouble controlling your dog, you may want to start him off with behavior training, which is what most Golden owners tend to do.

When you look for a training class, you should also know what area your dog needs help with. Sometimes, a behavior pattern can be the result of boredom, which can easily be fixed by spending more time with your dog.

Once you have spent more time with him, you'll sometimes notice this pattern will stop. Other times however, he may need a bit more help with certain behavior patterns, which is where training comes into play. Although Golden Retrievers are smart dogs, they won't know if they are doing something wrong unless you show them.

Before you can train your Golden puppy, you need to know what to teach him. Golden puppies adore routines, and feel more at ease than ever, if they are on a schedule that they can predict. When you take your dog to training, you should always be patient with him and reassure him that he is doing ok. As your Golden gets older and begins to learn new things, he will never forget his training. In the unlikely event that he starts to slip on some of his training, you can always let him go through a course again, to brush up on the techniques. This way, no matter how old your Golden Retriever gets, he will always be the ideal companion that you have grown to love over the years.

Grooming Your Golden Retriever

Grooming your Golden Retriever is a never ending process. The entire process should be done once or twice a week, and will take you around a ½ hour of time. Brushing your dog while he is shedding will help to control it quite a bit. While outside, if your Golden Retriever manages to get burs or other debris in his hair, you should take a few moments of your time, and get the burs or other matter out of his coat.

When you groom your pet, you should always start with a good brushing. Brush his entire body, and then switch to a comb to get out any loose hair that remains in the coat. While you are getting out the hair, you can also inspect your pet for ticks, fleas, and other types of skin ailments. If you wish, you can also check his ears and trim his nails as well.

Bathing your Golden is essential to grooming, and can be somewhat complicated. Before you attempt to give him a bath, you should always brush him first, to get rid of tangles. During shampooing, you should always use shampoos that are specifically for dogs, since human shampoo can dry a dog's skin. You don't need to bathe your dog too often. Once every other week is good enough. If you properly maintain your Golden's coat, you'll find it's much easier to keep clean.

To prevent matting, which is very common with Golden Retrievers, you should always make sure that you brush your pet often. Metal combs and brushes work extremely well, and will help you to get a great deal of the hair out. Although some people choose to use scissors and cut the mats, you can easily injure your Golden if he happens to move or jerk. Scissors aren't recommended, as brushing and proper bathing will help to prevent matting of the hair better than anything else.

When you cut your dog's nails, you should trim them a great deal, all the while avoiding going down into the quick. You should never let your Golden's nails get too long, as long nails can easily take the shape of the dog's foot, resulting in a splay. Therefore, you should always check your Golden Retriever's nails and trim them every few weeks. If you trim them just right, you'll have at least 2 weeks before they need to be trimmed

again. If you do happen to trim the nails past the quick, bleeding will occur. To stop the bleeding, always keep some styptic powder on hand to make sure that you are prepared if you do make a mistake.

With other types of grooming, you should also make sure that you clean your Golden's ears as well. They can get ear infections quite easily, if you don't clean their ears on a regular basis. To get the best results and protect your pet from ear infections, you should clean his ears once a week using a quality cleansing solution. This way, you can rest assured that your Golden has healthy ears.

Grooming is an essential aspect to the health of every Golden Retriever. All it takes is a little bit of time from your day to groom your pet and keep him healthy. If you don't have the time to groom your Golden, you can always take him to a professional. Whether you do it yourself or take your Golden to a pro - grooming is something that simply must be done.

Common Health Problems

There are many common health problems that your Golden Retriever can experience. Most of these ailments can be serious, and you need to know how they should be prevented. Below, we will take a look at the most common ailments, and tell you how to prevent your Golden from getting them.

Distemper Virus

The distemper virus is an airborne disease that poses a high risk. This virus can be prevented by getting your Golden 3 different vaccinations when he is between 6 and 16 weeks of age, along with his regular annual booster shot. The symptoms from this virus include fever, cough, diarrhea, and vomiting. If your Golden Retriever has these symptoms, you should immediately take him to see the vet.

Heartworms

Heartworms are among the most common ailment with all dog breeds. They can reach lengths of up to 12 inches in the heart and the lung arteries, leading to heart failure, a decrease in blood circulation, and even death in some cases. The symptoms with heartworms may not appear until it is too late, so you are better off preventing them with the correct, easy to administer heartworm medications, which your vet can prescribe.

Heatstroke

During the summer months or hot days, your Golden Retriever can get a heatstroke. You can prevent this from happening by giving your dog plenty of water, and never leaving him in direct sunlight. If you are playing together on a hot day, you should give him plenty of time to rest so he doesn't overdo it. The symptoms indicating heatstroke include a lot of panting or drooling, dark gums, a glazed expression, rapid pulse, and

even vomiting. If your dog starts to show any of these symptoms, you should immediately take him to the vet.

Rabies

Rabies is one of the more serious ailments that your Golden Retriever can get, as it has an adverse affect on your dog's nervous system. Normally, dogs get rabies through a bite of another animal that is infected with the disease. There are rabies shots that helps to prevent the disease, and your dog should get them at the required intervals. The symptoms of rabies include seizures, aggression, and foaming at the mouth. If you suspect your Golden has rabies, you should call the vet immediately.

Tapeworms

Tapeworms are normally caused by fleas, and affect your dog's stomach. The symptoms for tapeworms include a loss in weight, diarrhea, and even biting of the rectal area. You can easily prevent your Golden from tapeworms by using a rigid flea control. If your Golden Retriever exhibits symptoms for tapeworms, you should take him to the vet immediately. If the vet catches them in time, he may be able to kill the tapeworms with an oral medicine.

Hookworms

Hookworms result from your Golden coming in contact with feces, his mother, or the worm simply burrowing under exposed skin. You can prevent your dog from getting hookworms by cleaning his living area and keeping his skin clean. The symptoms that accompany hookworms include a dry coat, weight loss, weakness, and blood in the stool. As with all other ailments, you should immediately contact your vet if your Golden Retriever starts to show any of these symptoms.

Although these are just some of the most common ailments for Golden Retrievers, there are other ailments and health problems that your dog can get. If your Golden starts to show any signs of ailment, disease, or health problem, you shouldn't hesitate to contact your vet and set up an appointment. Some of these diseases and ailments can be pretty serious, although they can be treated if you catch them in time.

Be Sure It's The Right Dog For You

The Golden Retriever is a wonderful dog to have as a pet, and a great addition to any family. They are good with children, always happy, and love being with their family.

They are however a fair amount of work and expense to have, and may not be for everyone. They have gotten a lot of attention in the movie theaters, while being portrayed as a wonder dog, which they actually are.

But it has caused a lot of people to choose a Golden Retriever as their pet, without realizing the attention and care they require. For this reason, many of them end up in adoption centers.

This is not a dog that will just lay in the corner and sleep. They require daily exercise, constant grooming, and have a history of health concerns. They also need to be with their family, and do not do well, being isolated in the basement, or a dog house.

You want to be sure, before choosing a Golden Retriever, that you are up to the challenge. If so, it will be a great choice.

[Click Here For A Golden Retriever Training Course](#)

Save Money And Have Less Stress At The Veterinarian

I'm sure you have noticed, quality vet care isn't cheap. But if it was I'd probably be worried, because it would be our pet's health that would suffer in the end! The cost to run a veterinary clinic is more than what many people expect and many veterinarians retire before their college loans are paid off.

Of course, you just want your pet to receive proper health care without breaking the bank, so let's find out how.

I talked to veterinarians, veterinarian assistants, and dog owners, and this is what they had to say, to make your veterinarian visit easier, cheaper, and less stressful for both you and your dog.

Tip #1: Be organized, and give the vet proper information

Make a list of any problems your dog may be having, and any questions you may have for the vet. You should also include any medications your dog may be on, whether the vet you are going to prescribed them or not, and any refills you may need, like heartworm pills, or whatever is needed.

This list should be an on going thing between visits. Trying to write a list the day of the visit can cause items to be forgotten. If your dog seems to be scratching more than usual, put it on the list. If your dog has been having bathroom problems, put it on the list.

If your dog has been scratching a lot, this could indicate dry skin, or a flea problem, or something else. If your dog is having bathroom problems like diarrhea, this could be nothing, or it could indicate a problem.

These are items that your vet may not notice on a regular exam of your dog, unless you let him know there is a problem. When you go to the doctor, you tell him what problems you are having, but your dog can not do that, so you must do it for them.

A visit to the veterinarian is not cheap, so getting everything handled in one visit, will be cheaper than having to return because something didn't get checked.

Tip #2: Follow your vet's recommendations when it comes to preventative medicine (heartworm preventative, vaccinations, blood tests, etc.).

Do you think heartworm pills are expensive? Well, the cost of heartworm preventative is chump-change in comparison to what it costs to treat a heartworm positive dog.

Depending on the dog's weight, a month of heartworm preventative can cost between three and eight dollars. **If your dog tests positive for heartworm, expect to pay five hundred to one thousand dollars** (or more) to have him treated, and there is no guarantee that the outcome will be good.

ALL DOGS by the way, are at risk for acquiring heartworm disease, even if living indoors. It only takes ONE bite from an infected mosquito. Heartworm is also a terrible thing for your dog to go through if they get it, and often requires hospitalization, which can really rack up the credit card charges.

Getting your dog vaccinated is another important necessity to his well being, and can also be costly, but there has been a lot of discussion lately between the veterinary community and vaccine manufacturers.

Thanks to scientific advances, the immunity provided by many pet vaccines is lasting longer. Therefore, many veterinarians are recommending giving boosters on certain vaccines every three years instead of yearly. That will definitely save you money!

Hopefully your veterinarian has jumped on this bandwagon. Vaccines are essential in protecting our pets against deadly viruses. But the less vaccines we have to give the better. It all depends on your pet's age and lifestyle. Talk to your vet.

(At the end of this reports you'll find a link to the latest canine vaccine guidelines published by the American Animal Hospital Association.)

Blood tests are a good idea because they often reveal hidden health problems. If a disease is detected early, it will be both easier and cheaper to treat—for both you and your veterinarian. Treating diseases involving kidney failure and liver disease will cost you lots of money if your pet is in the later stages.

Even if your pet's blood tests are normal you will have a baseline of his healthy values if there ever is a problem in the future. Not a bad investment.

Keep your dog healthy at home for less with tips from a veterinarian.

[Click Here To Save Money On Your Vet Bills](#)

Tip #3: Ask your veterinarian to price match products you find on the Internet.

Most veterinarians will do this for regular customers. They want your business, and they want to keep you coming back with your pets.

Go to the website where you found the product(s) you want to buy. Enter what you need in the shopping cart. Go far enough into the checkout process where you have a total listed (obviously you don't want to actually purchase the product.) **MAKE SURE TO INCLUDE THE SHIPPING INFORMATION.** You could also just print the information off the main product screen as long as the shipping information is included somewhere on the page.

Print this off and take it to your vet. Make sure that it is dated somehow as they probably won't honor anything that wasn't printed out during the last few days.

Veterinarians and their staff work hard to establish relationships with their clients. When you buy from them not only do you get the product (heartworm tablets, flea prevention, arthritis medication, whatever) but you also get the advice and knowledge that comes along with it. Sure, buying something for a cheaper price is a right you have as a consumer. But have you thought about **WHY** it's cheaper?

First of all, many people don't realize that **veterinary products purchased from online retailers OFTEN DO NOT COME WITH THE MANUFACTURER'S GUARANTEE.** This is simply because the manufacturer did not approve these products to be sold without the establishment of a client-doctor relationship. Someone out there with a veterinary license is making a pretty penny redistributing these items.

They also say these products are "exactly like what you get from your vet!" **They're not.** Many clients receive products that have expired, or are in packages written in a different language.

We also don't know how these products are being shipped or stored. Have they been baking in a non-air-conditioned warehouse somewhere? Freezing in the back of a delivery truck? Who knows?

You will often see on pet medications, where they only guarantee their product if you buy it from a licensed veterinarian. I checked most of the major brands and they all say the same thing.

Bottom-line—give your money to your veterinary hospital. They have your pet's best interest at heart.

Tip #4: Spay or neuter your dog

Research has proven time and time again that spayed and neutered dogs have fewer medical problems as they get older. Females dogs that have not been spayed are at an increased risk for mammary cancer and infected uteruses. Intact males are more likely to develop prostate and testicular cancers. All of these problems are expensive to treat.

If you are not planning to breed your dog, then you should have them spayed or neutered. It will prevent unwanted puppies, and is healthier for your dog. If you are going to have this procedure done, it is best to have it done early, to prevent any chance of unwanted pregnancy, and they also heal quickly.

Tip #5: Don't have pet insurance? Apply for CareCredit or the Citibank Health Card.

There may come a time when your pet requires a medical procedure that you can't afford. Hopefully you'll never have to face this situation, but it could happen, and it's never at a time when you have lots of extra cash in your bank account just waiting to be spent!

Many veterinary hospitals do not offer payment programs. This is simply because many pet owners never follow-up on their payments. Don't take it personally. If they did accept payments they would have to charge even more to cover the costs associated with the people who wouldn't pay their bill .

Well, luckily there is a solution to this problem. Veterinary hospitals have begun working with two companies that take care of setting up payment programs for them. This is a great solution because the credit service pays the hospital and you can take as long as you want (almost) to pay off the bill. Just be sure to pay off the balance before the interest kicks in. It all varies depending on the plan you choose and what you are approved for.

The two payment services are Care Credit (<http://www.carecredit.com>) and Citibank health card (<http://www.citibank.com/us/cards/cardserv/healthcrd/>).

You can apply online for credit. Your veterinary hospital will probably have an account set up with one or the other. Do a search to see if your veterinary hospital is listed on their list of providers.

Other medical providers such as dentists and eye doctors also accept this form of credit, so it can be used for things other than your veterinary bills.

If your veterinary hospital does not have an account set up with either company, you may want to consider taking your pet to another hospital in your area that does.

Here's some testimonials from the Care Credit website:

My dog was very sick and needed emergency surgery or she would have died. I had the money for the surgery in savings, but when the vet offered to enroll me in CareCredit, I thought that it would be an opportunity to spread the payments over a six month period, without interest, and not have to dip into savings. It was great. It made a very traumatic experience less traumatic because I didn't have to worry about the financial aspects. - Maryann M.

I am single and live on my own with very little income. My cat is my baby and he became sick. I was so upset because I did not think I would be able to afford his healthcare. My veterinarian told me about CareCredit and I was so pleased that I was able to apply and have an account that I could use for my cat's healthcare. If it was not for CareCredit, I would not be able to afford healthcare for my best furry friend in the entire world. - Rebecca F.

Care Credit seems to be more popular with veterinary hospitals because it's endorsed by the American Animal Hospital Association but both companies offer pretty much the same features and benefits.

The advantage to using these accounts as opposed to a credit card is that you don't have to pay any interest as long as you pay off the balance before your deadline. If you don't you'll be paying some hefty interest charges though!

Tip #6: Decline optional items and services.

When someone from the veterinary staff presents you with an estimate for a surgical procedure or hospitalization, ask if there are items that you can decline. Sometimes they won't tell you unless you ask.

Each hospital is different, but many clinics are required to present you with an estimate that includes everything but the kitchen sink. It may surprise you that the main reason this is done is NOT to make more money (although it certainly helps) but to protect the hospital in case something happens to your pet.

For example, Mr. Smith's toy poodle Fluffy comes in for a dental cleaning. The dental goes fine but a few days later Fluffy starts acting sick. It turns out that Fluffy has kidney disease and her body has not been able to recover from the effects of anesthesia.

Unfortunately, Mr. Smith declined the pre-anesthetic blood panel that was offered to him. Otherwise the veterinarian would have known not to do the dental.

However, if the hospital had not offered Mr. Smith the blood panel there is the potential here for a lawsuit.

It should be said that the surgical risks involved with anesthesia are very small (in human and veterinary medicine) but they do exist. By offering you the most complete package possible the hospital is simply protecting itself.

Another example could be Mrs. Johnson and her Labrador Retriever, Max. Max comes home from being neutered and licks his incision open.

Mrs. Johnson says, “Well how come you never offered me an e-collar? I’m not paying to have it sutured again!” And the hospital ends up doing it for free, because no, she wasn’t offered an e-collar.

For surgical procedures like a spay or neuter an estimate may include things like bloodwork, IV fluids, and an e-collar. However, depending on the age and health status of your pet they may not all be required. Talk it over with your vet, because cutting out these items can significantly cut down your costs. Again, it depends on the age and health of your pet.

Blood work checks your dog’s liver and kidney functions before going under anesthesia. Normally this is a requirement for older pets but if your dog is young it may not be necessary unless you want to know his normal blood values for future reference.

Your pet will be fasted in order to go under anesthesia and IV fluids will keep him hydrated during and after the surgery. Pets receiving IV fluids during surgery usually recover more quickly and smoothly from the anesthesia and it keeps their blood pressure elevated. An IV catheter also allows a technician to infuse life-saving drugs as quickly as possible in case of an anesthetic emergency.

Vets always recommend an IV catheter and IV fluids for females undergoing a spay procedure, however, for male pets being neutered it may not always be necessary because the procedure is far less complicated.

An e-collar is the lampshade or cone type object, that goes around your pet’s head to prevent him from licking open the incision. If you want to decline the e-collar, just keep a close eye on your pet. Later if you decide he needs an e-collar you can purchase one at the vet or a pet store.

However, if your pet does lick open his incision and it shows on his medical record that you declined an e-collar you will probably be charged to have it re-sutured.

Again, talk about the different options with the hospital staff. If you are sincere about it, they will usually work with you. Just don’t be rude or pushy. The person who presents the estimate to you most likely has nothing to do with setting the prices!

Also keep in mind that the goal is to save money, and still have a positive outcome. So if you trust the veterinarian doing the procedure, you also have to trust his judgment.

Tip #7: Bring in samples you collect at home.

If your pet is having a urinary related problem try to bring in a sample of urine if you can. Your vet will have instructions on how to do this. It's not that hard. Vets love clients who bring in urine samples from their pet because it means less work for them.

If urine must be collected by veterinary staff there is a chance you'll have to pay for it, especially if your pet won't "give it up" on his own and they have to obtain a sample using either a syringe or catheter.

The same goes for fecal samples. If your dog is having diarrhea the vet may want to examine a stool sample. Bring one just in case. If they don't need it, no harm done.

Tip #8: Take advantage of manufacturer coupons.

Manufacturers of heartworm and flea products almost always have coupons available. Your veterinarian has them but you can also print them off the internet. Below is a list of websites and links that are current as of this writing. If for some reason the coupon link doesn't work, try going to the product or manufacturer's website and search for it that way.

Note: the following product and coupon links are for US residents. There are links to other countries listed on the manufacturers' home pages. At the time this report was written, Interceptor did not have a coupon available on the Novartis website. If there is still not one available, call and ask your vet if they have one!

Merial (Heartgard Plus and Frontline Plus)
<http://us.merial.com/>

Novartis (Interceptor, Sentinel)
<http://www.ah.novartis.com/>

Sentinel
<http://www.sentinel.novartis.us/>

Pfizer (Revolution)
http://www.pfizer.com/pfizer/do/mn_animal.jsp

Tip #9: Purchase Pet Insurance

Because of the rising costs of veterinary care, there are many companies offering pet insurance these days. It seems like everyone is starting to jump in on it, in fact, the ASPCA just started a program of their own. (You can read all about their program here: <http://www.aspcapetinsurance.com/>).

Comparing all the different plans is beyond the scope of this report, but policies start for as little as \$10.00 a month. It's definitely a worthwhile investment.

Usually you end up paying for any vet services you need and then the provider reimburses you.

Tip #10: Be a loyal client.

I highly recommend finding a veterinary clinic you feel comfortable with and sticking with that clinic for the lifetime of your pet.

Let's say it's late in the evening and you have an emergency with your dog. He's been hit by a car, having a seizure, etc. You call the clinic closest to you and ask, "what do I do?" If you're a loyal client they're probably going to say, "Come right in!" However, if you've never been to this clinic before and they've never heard of you, chances are you're going to be referred to the local emergency hospital. Not cheap!

If you also have a long-standing relationship with a clinic there's also a chance that they will let you make payments if your pet needs an expensive surgery or needs to be hospitalized. If you have a track record of coming in on a regular basis and paying in full each time they are more likely to trust your credit more than someone who has never been to the hospital before.

Each hospital is different though. Some won't accept payments at all, no matter who you are.

Many veterinary hospitals also send their loyal clients coupons in the mail that can be used for numerous products or services.

Tip #11: Participate in Low Cost Vaccine clinics.

Does your clinic offer low cost vaccination clinics? Ask! Some hospitals designate a certain time during the week or month for vaccine clinics. This means no exam is done on your pet (so no office exam charge) and only vaccines are given. Obviously, only take your pet to a vaccine clinic if he is acting healthy and schedule an exam for another time when you can afford it.

Do not come equipped with a list of questions for the doctor during a vaccine clinic because they won't be answered! That's the whole point of the vaccine clinic. No office call!

Tip #12: Talk to friends, pick up the phone, and get it in writing!

Sometimes the best way to save money at the vet is simply to find the cheapest clinic in town! Sometimes though the cheapest clinic is not the best in terms of quality care and service—but only you can be the judge of that.

Ask your friends where they take their pets and ask what kind of prices they charge. Ask to see receipts if possible because some hospitals charge for things differently. How do your friends like the service there? Are the doctors knowledgeable? Is the staff friendly?

If you want to know how much a clinic charges just pick up the phone and ask. Sometimes you can get a good feel about the hospital just by talking to the person on the phone. Some hospitals won't give prices out over the phone and will want to mail you the information instead. That's fine—you'll just have to wait a little longer.

Which brings me to my next point: always get prices and estimates in writing. This is hard to do over the phone which is why some hospitals ask if it's OK to mail you something. If they don't offer, ask to have a list of prices sent to you in the mail (or pick them up yourself).

Veterinary hospitals can be quite hectic at times and sometimes the person on the phone will simply quote you the wrong price. It happens. Then when you go to check out—surprise! This is no fun for anybody.

If you are calling around to get estimates on surgical procedures always ask what's included in the price. If you ask “How much to spay a 40 pound dog?” they might say \$150. But that may be just the price for the actual surgical procedure itself. Things like anesthesia, bloodwork, pain medication, IV fluids, and e-collar are often not included in that price. Like I said, get it in writing.

Most clinics make you sign an estimate before dropping your pet off for surgery. That way there are no surprises come pick-up time. If there is no estimate given at the time of drop-off ask to see one.

Remember too that an estimate is just that—an estimate. Some things just can't be predicted ahead of time, but you should be notified if the bill is going to be higher than expected.

Tip #13: Have your pet examined sooner rather than later.

You know your pet better than anybody. If something just isn't right, you know it. Don't say, “Well, I'll just wait a couple days and see if he gets better. I just can't afford a vet visit right now.”

Dogs can't tell you when there is a problem, so by the time you are able to notice it, there's no telling how long it's been going on for.

Chances are if you wait, your bill is going to cost more because whatever is bothering your pet may be harder to diagnose and treat.

Tip #14 Protecting your dog from the elements.

Your dog can suffer from exposure to the elements just like you can. Dogs that are left in extreme cold with no warm shelter can suffer from frostbite, especially to the paws, ears, and rear end.

They can also develop joint problems, and arthritis, if they are exposed to the cold weather on a regular basis. In the cold weather your dog needs a warm place to rest, preferable inside your house, even if it's in a corner of the basement.

Dogs can also suffer from heat exhaustion in the summer, when the temperatures begin to soar. In this type of weather it is important that your dog has plenty of fresh drinking water, and a place to get out of the sun, such as under a shade tree, or preferably inside an air conditioned home.

Subjecting your dog to extreme heat or cold can cause problems that can be costly at the veterinarian, so it pays to be careful with your dog in these types of weather conditions.

Save money between vet visits, with this handy guide written by a licensed veterinarian. Perform much of your pet's care at home and save.

[Discover The Secrets To A Happy And Healthy Pet](#)

In Closing:

I hope that you have enjoyed reading this guide, and that it helps you with your Golden Retriever, and also helps you save some money on your veterinarian bills, and gives you a few good ideas. For more interesting information on the proper training, feeding, grooming, and basic care, of your dog, you can visit my website below.

Have A Golden Day
Glenn Downer
The Golden Retriever
<http://www.the-golden-retriever.com>

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