

Paying for Princess

There Are a Number of Things to Consider When Budgeting Pets into Your Lifestyle

It's no coincidence that your pet is named Princess. She's your baby, and you want to give her the rich life she deserves.

You also want to live a little royally yourself, but you don't, after all, hail from Windsor Palace. Pampering Princess shouldn't mean sacrificing your own style, though; there are plenty of ways to save on pet basics so you won't have to scrimp on the luxuries.

Taming the High Cost of Medical Care

According to the American Pet Products Manufacturers Association 2003 Pet Owners Survey, veterinary costs are the number one expense for dog owners. Although you do not want to skimp on your pet's health, consider using the first-rate veterinary services at the local SPCA or Humane Society. The veterinarians at these establishments are as qualified as those at a private veterinary practice, but their services are priced at a fraction of the cost.

Animal insurance plans such as Veterinary Pet Insurance (petinsurance.com) and pet membership plans such as Pet Assure (petassure.com) can help reduce veterinary cost — but beware of the fine print. Before signing on the dotted line, have a clear understanding of the deductibles and exclusions of preexisting conditions or breed-prone illnesses. Generally, plans such as these are best for healthy adult dogs who, as they age, are more likely to require otherwise expensive medical assistance.

One-time trips to the vet can hurt the pocketbook, but doggie drugs can downright break the bank. Consider filling prescriptions at 800-Pet-Meds. This Florida-based pet pharmaceutical house sells pet medications much cheaper than many veterinarians. Once they receive your prescription from you or your vet, they will send out your order within 24 hours.



Feeding Frenzy

Some dogs are real chowhounds, but they all have to eat a regular diet that consists of meals at least twice a day and a constant supply of fresh, clean water. The water bill may not be troublesome, but pet food can add up to a substantial sum over the course of an animal's lifetime.

Although it may seem like a dated practice, look in the weekend paper and clip coupons for your dog's brand of food. Saving money never goes out of style, and the cash you save can be put toward that pawfect coat or fancy collar you've wanted to splurge on.

Even easier, visit your favorite brand's Web site and sign up for their promotions. Bookmark these sites — you stand to win a year's supply of food by entering contests regularly. Also look for frequent-buyer programs such as Nutro's (nutroproducts.com), which offers one bag of free food for every 10 bags of Max food you purchase.

Finally, ask the manager of your local pet store if your food brand's representative visits the store. When these representatives come by, they discuss their products and generally give a discount coupon to whoever is listening. Request generosity. I have never been denied when I've asked for another coupon.

Fit to Be Styled

Regular grooming is the best way not only to keep your pet looking great

but also to ensure its skin, coat, nails, and teeth are healthy. If regular trips to the grooming salon become too expensive, you and Princess have a few budgeting choices.

Many large pet stores, such as Petco, offer grooming services for less than half that of luxury pet coiffeurs. Stop by a pet store that offers grooming and see for yourself how the dogs are treated and styled.

One of my favorite options is to take my dog to a grooming school. In Manhattan, many pet owners visit the New York School of Dog Grooming (455 Second Ave., 212-685-3776, nysdg.com) once a month and have their pet styled for \$30. Instructors work with students to help them groom dogs in shop conditions. Pet groomers from all over the world study at this school to learn from the best — and the best, after all, is exactly what Princess expects.

Walking the Pet Walk

In a month's time, you could spend approximately \$300 having your dog walked by a professional dog walker. The National Association of Professional Pet Sitters reports that the national average for a dog walker is \$15 for a 30-minute walk. When times get tough, pet owners tend to cut back on dog walking, considering it more of an amenity than a necessity.

If your long hours at work mean Princess will forgo exercise or the opportunity to relieve herself for much of the day, however, a walk is essential. Before taking drastic measures that could affect her health and happiness, ask your dog walker for a multiwalk reduction or opt for a "relief walk" for about a third of the price.

Instead of losing the business of a good client, your walker might agree, especially since he's likely also feeling the economic heat. For pet owners with an enclosed yard, consider a dog door so she can come and go as she pleases.

Maximum Play for Minimum Pay

Fancy gyms — even for dogs — cost lots of money. Although dog day-care centers throughout the country are a great way to socialize your mutt, there are free alternatives. Wake up a little earlier in the mornings, take some time when you come home from work in the evenings, or dedicate your Saturday afternoon to visit a dog run or a popular public park.

They're great ways for your dog to get some exercise and to meet some other four-legged friends. Best of all, admission is free.

If your dog is a swimmer and you live near a beachfront community or have a pool, consider taking your



Walking the Dogs: Can get expensive if you're not careful

pooch for a swim. It is excellent exercise for pets of all ages, especially older dogs with arthritis. Many communities restrict dogs' time on the beach to the early morning hours, but seeing Princess swim out to retrieve a ball, drop it at your feet, and plead with her eyes for you to throw it again is a luxury you can't afford to miss. ■

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