THE SCOTTIE GUARDIAN

Quarterly Newsletter of the STCA's Health Trust Fund

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elcome to the third edition of the STCA's HTF Newsletter! Here it is August already in the year 2020, a year that we will all remember as very unusual, to say the least!

This edition of the Newsletter brings a variety of topics for your reading pleasure.



*Are you considering pet insurance for your Scottie? HTF Trustee Joanne Orth has written an excellent overview of the world of pet insurance and has provided her own experiences to illustrate.

*Looks like no vacations overseas or ocean cruises this year! Are you planning a road trip with your Scottie? Julie Hill, a Registered Veterinary Technician and breeder of Oban Scottish Terriers has written a very handy article on what to take and how to manage with your pets on a trip.

*OK, so the bad news is, we aren't meeting up in October for our National Specialty this year. But the good news is, you can still order the discounted DNA test kits for vWD and CMO and coat color from VetGen for your Scotties! See the announcement in this issue of the newsletter to find out how and when to order your tests

*What are you doing in your down time this summer? Want to catch up on some Scottie health information? Do you have plans to whelp a litter? There are many excellent on-line resources to tap into. We all know knowledge is POWER, and these websites are an excellent way to refresh our knowledge, learn something new, and be prepared. See the listing of websites in this issue and research whatever you are interested in!

Let us hope that as the year 2020 winds down we will see a waning of the COVID pandemic and an easing up of the turmoil in our country. But whatever comes, be well and take good care of yourself, your families and your amazing Scotties

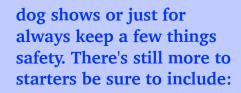
Marcia Dawson, Chair STCA Health Trust Fund hijinkscot@gmail.com

It's Vacation Time for You and your Scotties. Time to get packing!

Road Trip!!

Whether you travel for vacation, you should on hand for your dog's consider packing, but for

current photo of the dog,



*Paperwork – up to date vaccination & medical records. Note: some veterinarians send pet ID cards, much like a driver's license, after vaccine visits (some ID's include a

good until, microchip info & contact info).

*It's a good idea to contacts and what to do with become incapacitated in any information like this at home, medications for each dog, who to when vaccines & heartworm previous previous and the statement of the

have a copy of emergency your dogs should you way. Keep a copy of listing each dog, contact, veterinarian info,

along with dates the vaccines are

when vaccines & heartworm preventive is due "in case."

*Record your microchip information and travel with it. Make sure you keep your contact info current!

*Hydrogen peroxide with an oral syringe taped to it, just in case your dog(s) eat something they shouldn't. You can also write the phone number for poison control on the bottle to save time should you ever need it.



*Antibiotic ointment and antiseptic cleanser in case of a wound and anti-diarrheal meds.

*Gauze and a roll of vet-wrap

*Baby wipes that are alcohol and fragrance-free (It's wise to always wipe your dogs' feet after going for walks at hotels, show grounds and rest stops before they go back into crates. Never know what's out there!).

continued on next page...

*Towels have multiple purposes. Good to have on hand for post-bath or to wrap them up in, in case of an accident.

*Paper towels and a spray cleaner that's safe for the dogs because we should all be responsible for any messes our dogs make.

*Crates for each dog for hotel, along with water and

use in the van or the food bowls.

*Back-up handy Scottie). an extra in case of

supply of medications (even those over-the-counter approved medications for your Be sure to check expiration dates. Always keep supply of food and bottled water, even at home, emergency.

*Favorite cuddle toy or chew bone or Kong toy.

*Extra leash (no Flexi-leads!), collar, poop bags. Always have at least one spare slip lead in the van or tack box, just in case it's needed.

*Flashlight – for morning before the sun those walks after dark or early comes up!

*Your veterinarian's contact information. Do your research and carry with you the name of a veterinarian or emergency clinic near your destination.

Most of us take these things for granted, but it's always a good idea to review your travel list and your emergency plan (for home and on-the-road!). With periodic reviews, you can keep traveling with your dogs and keep it comfortable, safe, and keep it fun!

Thank you, Julie Hill, Oban, AKC Breeder of Merit. First published in the STCA Bagpiper magazine, 2020 #1. Reprinted here with permission.

Portals to Power

Are you interested in learning something new? Do you want to refresh your knowledge base about Scottie health? Do you have questions about Scottie health, training, nutrition, behavior or more? Explore some of the following websites for answers.

First stop is the HTF Health Library, now up and running.
Follow the links on the Health page in the left-side drop down menu:
https://stca.biz/about-the-breed/health/

The AKC Canine Health Foundation has a wealth of learning opportunities with Webinars and Podcasts on demand:

https://akcchf.org/educational-resources/chf-and-vetvine-webinars.html

Veterinary Partner is the public informational arm of the Veterinary Health Network and this website provides excellent information on a huge variety of topics that are updated regularly by the veterinary staff of VIN.

https://veterinarypartner.vin.com/default.aspx?pid=19239&catId=102888

Revival Animal Health has a learning center with information about all aspects of health and canine reproduction. Watch for blogs, webinars and videos from Dr. Marty Greer, reproduction specialist and the reproduction consultant for Revival. https://www.revivalanimal.com/category/learning-center

We all know that training is so very important in the life, health and happiness of our Scotties. Follow this AKC link to a series of useful articles on Training from Puppy and Basic to Advanced levels, Behavior Issues and Training for Canine Sports.

https://www.akc.org/expert-advice/training/basic-training/









Bulletin Board







Bladder Cancer Screening Clinic For all Scotties Age 6 and older

COST: \$60.00 per Scottie for the first 70 registrations

Cost includes a flash drive with scan image to take to your Vet \$81.00 p/ scan after the first 70 registrations.

WHEN: September 13, 2020 10:00 A.M. to Finish

WHERE: For Your K9

706 Industrial Drive, Elmhurst IL
Hosted by the Scottish Terrier Club of Chicago
Early Registration is strongly recommended!

To reserve your spot for this MOST important

Scottish Terrier Health Screening.

Call Beryl Gersch - 708-297-5980

or email Carol Mallquist - cmallquist@gmail.com

"Bladder cancer (TCC) in our Scotties is a serious health problem. We need to beat this devastating disease to the punch and detect it as early as we possibly can. Don't wait until your Scottie is straining to urinate, passing bloody urine, and acting uncomfortable. By then, it may be too late to do much good at all." Marcia Dawson DVM - STCA Health Trust Chair.

Social Distancing and Masks will be required to enter building.

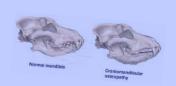
Road Trip!!



...to get screened for bladder cancer

STCA HEALTH TRUST FUND Health Initiatives October 2020

As you all know, we will NOT be having our Annual Meeting and show at Montgomery in Pennsylvania this year, but we are still having the Health Trust Health Initiatives (Vetgen tests for vWD and CMO). The sale of these tests will be held October 1st -- October 15th. Please contact Helen Prince to place your order and to make your payment. She will send the orders to Vetgen and they will mail you the tests kits directly.



Helen Prince haprince@comcast.net 410-586-8421 (EDT)





Do you want Vetgen to send the results electronically to OFA for the Registry?

\$7.50 per test

(this is ½ of the usual price of \$15.00 per test)

You will still get a report for your records from VetGen

Want to know if your dog carries the Wheaten gene? \$35.00 per test

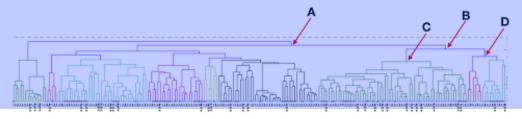
Please contact Helen by phone or email with your request.
Checks (payable to **Vetgen)** may be mailed to her at:
2810 Allspice Rd, Port Republic, MD 20676

Credit Card (Visa or Mastercard) information should be sent by telephone—do not send an email with your credit card number!

Sample order format:

Dog 1: vWD (\$45) + CMO (\$45) + OFA Registry (\$15) = \$105.00 Dog 2: vWD (____) + CMO (\$45) + OFA Registry (\$7.50) = \$52.50

REMEMBER, all orders and payment must reach Helen by October 15, 2020.



PET INSURANCE – Is it a good idea? Joanne Orth, Ph.D.

Like most dog owners, you've probably encountered some major, unexpected vet bills that put a strain on your wallet. And if you're the type who likes to explore options, you've likely spent more than a few minutes mulling over pet insurance. Is it right for you and your Scottie? And, probably most important, is it worth the money? Unfortunately, there's no simple answer. But as a longtime Scottie owner and breeder, I've thought about this issue a lot over the years, and about ten years ago decided to join the list of dog owners who insure their pets. This was after some huge expenses treating a beloved dog with lymphoma, and the shock of totaling the charges after he had passed on. I did some research, chose a company recommended by Consumer Reports, and have never looked back. Today, my three Scots aged 13, 9 and 3 - are all covered against medical emergencies, accidents and illnesses, including testing, procedures and prescriptions. Of course, this isn't free, but I can honestly say that, for me, insuring my dogs was the right decision and one that has paid off many times. If you've thought about pet insurance but aren't quite sure which road to follow, here are some general things to consider.

COVERAGE AND COST – They go hand in hand

<u>What's Covered</u>: In my experience, all pet insurance policies provide certain

types of coverage, with options. These plans mostly operate like our "major medical" plans, covering unexpected problems like accidents, illnesses, and all the diagnostics and treatments that accompany these. For example, a dog presents with vomiting and diarrhea, and everything involved in coming up with a diagnosis – stool testing, bloodwork, etc. – and treatment, whether it's a drug given at home or, in more severe cases, IV fluids and hospitalization, is covered. As you probably know, a few days at an emergency hospital, with testing, ultrasounds, and treatment, can total a couple of thousand dollars. And unlike some human plans, there's no network for pet policies. You choose any qualified vet for your dog and go from there.



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What 's Not Covered: Most pet policies don't cover routine "stuff", like annual check-ups, routine annual diagnostics such as Lyme tests, and vaccinations. These can be added into some policies, but at an additional cost. And in most cases, if your Scottie goes in for an illness or accident, the policy also doesn't cover the cost of the office visit. At a specialty practice or emergency clinic, this can be about \$150 in my area. Also, if you're a breeder, it's important to know that most treatments involved with breeding pre-pregnancy hormonal tests, etc. aren't covered.

Reimbursement vs Direct Pay to Vet:
Unlike human insurance policies, nearly all pet insurance plans are based on reimbursement of fees directly to you, after you pay as usual for veterinary services. Generally, you submit bills to the insurer and reimbursements typically are made in a timely manner, often by direct deposit into your account.

Considering the Cost: With all the exclusions listed above, you might wonder – why bother? I'll give an example. One of my young dogs, covered since about 3 months old, developed a major GI inflammation of unknown origin at about six months of age. Requiring the services of an internist, ultrasounds, medications, and procedures like a biopsy, his treatment cost was \$4000+ in the end. A healthy young adult now, the insurance payments made to cover cost of this treatment are still offsetting the cost of his premiums today, which are about

\$40 monthly. Here's the other side of that coin. My oldest dog, who's 13, was a healthy youngster who rarely exceeded his deductible when young. But as he's aged, he's developed a few issues and his insurance has covered some major illnesses, both acute and chronic. I haven't calculated the "cost vs benefit ratio" for him, but I tend to think that his insurance has paid off, and it's certainly added some peace of mind when thinking about the cost of keeping him healthy as long as possible.

Similar to policies for humans, a pet policy with a lower deductible means higher premiums. These deductibles generally range from \$100-\$500 and must be offset by eligible charges each year before the insurance starts to pay. To me, a lower deductible and its slightly higher premium are less "painful" than waiting for charges to exceed the deductible before there's a payback, but this is a personal decision that could be called "playing the odds". Another consideration – some plans have lifetime maximums, and once that's reached, no more coverage. The plan I've chosen is one that doesn't have any maximum and pays for the life of the dog, regardless; but many plans do have a limit, so the fine print's important.

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THE BOTTOM LINE:

So, do lots of homework, ask your vet for his or her recommendations, and research the different insurers offering coverage. Look into the details, where the devil often lives. The lifetime maximum is one of these details: for example, the cost of cancer treatment can be huge and could exceed a maximum amount. But in the case of my current insurer, my "pre-insurance" dog with lymphoma – who lived an additional 2 ½ good years - would have had 80% of those charges paid had he been covered at the time.

Deciding whether or not to insure your Scottie is a very personal choice, governed by many issues – and financial concerns vs. peace of mind is a big one. With good coverage, you are relieved of making that hard decision between money and your dog. And that kind of peace of mind can be priceless.

For more information, go to the following links.

https://www.consumersadvocate.org/ pet-insurance

https://www.petinsurancereview.com/ dog-insurance

https://www.akc.org/expert-advice/dog-breeding/answering-new-puppy-owner-misconceptions-about-pet-insurance/

https://veterinarypartner.vin.com/ default.aspx?pid=19239&id=4952978





Up, Up, and Away
in my
Scottie
Basket!!





GLAD YOU ASKED!!

This column will appear in each issue of the Newsletter. You ask the question and we'll attempt to answer it.

Q: What do I need to do to get my Scottie in the CHIC Registry?

A: CHIC-List for Scottie Registry

It's Time to Get with the Program!

Task	Who	Done	Results to OFA
Permanent ID- Microchip or Tattoo	Your own Veterinarian	Date	Date
vWD Test	VetGen DNA Test or Clear by Parentage*	Date	Date
Patella Exam	Your Own Veterinarian	Date	Date
++OFA CAER Eye Exam	Board Certified Veterinary Ophthalmologist	Date	Date
++Thyroid Panel	OFA Approved Lab	Date	Date
++CMO DNA Test	VetGen	Date	Date

++ Health Elective- Choose One

*OFA vWD Clear by Parentage

For the purposes of CHIC listing, a Scottie can be designated vWD Clear by Parentage only if **ALL** of the conditions below are satisfied:

Sire and Dam and Pup are all DNA profiled;

Sire and Dam are both VetGen vWD Tested Clear and results are registered with OFA;

The Clear by Parentage designation will be granted for the first generation only at this time.

The vWD and CMO test kits orders are available at a discount at STCA National Specialties from the Health Trust Fund.



VetGen https://www.vetgen.com/index.html

CHIC http://www.caninehealthinfo.org/

STCA CHIC Liaison- Helen Prince < haprince@comcast.net >







Heat Stroke!!

Heat Stroke

Dogs and cats can't perspire and can only dispel heat by panting and through the pads of their feet. If you suspect heat stroke in your pet, seek veterinary attention immediately.





Note: Short-nosed breeds such as Bulldogs, Pugs, etc., large heavy-coated breeds, and dogs with heart or respiratory problems are more at risk for heat stroke.

Cooling Your Pet

- Find some shade. Get your pet out of the heat.
- Use cool water, not ice water, to cool your pet (very cold water will constrict the blood vessels and impede cooling).
- Place cool wet cloths on feet and around head.
- · Offer ice cubes for the animal to lick.
- · Contact your your veterinarian.











From Your Editor's Desk

I am soooo bored; I'm ready for a road trip!! Although Mom and Dad have traveled all over my State (Colorado), I'm only 6 years old and just haven't seen many of Colorado's sites.

Here are some of Mom & Dad's favorites that you may consider for a road trip:

Dinosaur National Monument

https://www.nps.gov/dino/index.htm (Mom & Dad's favorite). 1,500 fossils are embedded in the "Wall of Bones."



White Water Rafting

https://www.colorado.com/activities/colorado-rafting

There are many rivers in Colorado to white water raft. Mom & Dad haven't done any of them, though. Their last white water raft experience was on the Colorado River in Grand Canyon but that's in Arizona.

Royal Gorge

https://royalgorgeregion.com Mom & Dad celebrated their wedding anniversary on the Royal Gorge dinner train a few years ago.



Mountaineering

http://irwinguides.com/coloradomountaineering

There are 58 "Fourteeners" in Colorado; i.e., 58 mountains higher than 14,000 feet. Mom & Dad don't climb mountains but they love to look at them!



Pikes Peak

https://www.pikes-peak.com/attractions/pikes-peak-americas-mountain/?
gclid=EAIaIQobChMIvpDjhavs6gIVxkXVCh0
V7wf4EAAYASAAEgJ2VPD_BwE
At 14,115 feet, Pikes Peak is the Eastern most Fourteener. Mom & Dad have ridden the cog wheel train to the top but you can also drive up there! BTW, we can see it from our front porch.





The Scottish Terrier Club of America's Health Trust fund is a 501c3 organization established in 1994 for the purpose of supporting research to benefit all Scotties, investigating and monitoring health issues in the breed using registries, databases and health surveys, and communicating important new health information and research findings to all Scottie owners. All donations made to the HTF are tax deductible to the extent allowed by the law.