

GREY T TALES

The Greyhound Connection Newsletter

"Solvang Greyhound Fest 2006" From a Different Perspective



Solvang was greyhound decal, sign and bumper sticker heaven. Every imaginable design you could think of was on display. A wonderful time was had by all.

Thank you to the event planners, the city of Solvang, each greyhound, person and to the weather Gods for a fabulous weekend.



Greyt Tales
Spring 2006

Inside this issue:

Solvang –West Coast Greyhound Gathering 1-2

Pet Insurance Revisited 3-5

New Adoptions Foster Funny 5

Gaelie's Giggles Teddy Palmer 6

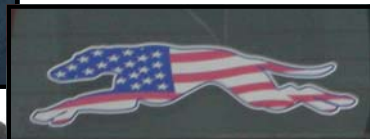
Trinity Smith 7

The Leprechauns!!! 8

What are the costs? 9

Rainbow Bridge 10-11

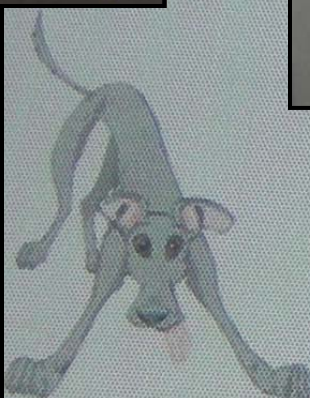
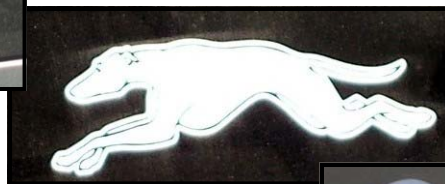
What's Cookin'? 12



Mirah Shaw
Honorary Miss Solvang



Solvang 2006 ...cont'd





Pet Insurance Revisited

Michelle Doehr

We all love our greyhounds! No argument about that! But what would happen if your grey had a catastrophic illness or accident? How much could you afford to pay for veterinary fees if something big happened? As a pet owner, you need to know about pet insurance, for your greyhound and for your other pets. If you are considering pet insurance, you'll want to have a list of questions ready before you call for a quote. The answers that you get will help you to pick the best policy for both your pets and your budget. While it would take too much space in this article to go into detail about every policy, it will be easier for you to choose a policy if you read this overview of how pet insurance works before you begin your search.

Let's get one thing straight right from the start: all insurance policies, home, auto, health and pet, increase in cost as the coverage increases. A sad but true fact: the better the coverage you want, the more you will pay. No company can afford to under-price their policy and stay in business for very long, so don't expect to get those "as low as" prices that you see in the ads. On the bright side, all of these companies offer great "middle of the road" plans that cover most pet health situations. Ask the insurance representative what is their most popular plan, then move up or down to find the coverage that gives you the peace of mind you want at an affordable price. While this article will focus primarily on dogs, there are also many affordable policies for cats, so don't forget your wonderful feline companions.

First, let's talk about the questions you should ask. Picture a spreadsheet: along the top row will be the names of the three pet insurance companies, Petshealth, VPI (Veterinary Pet Insurance), and Petcare/Sheltercare. In the left hand column will be the row of questions you need to answer: annual and per incident coverage limits, deductibles, routine checkups & vaccination coverage, prescription drugs and diets, accident coverage, pre-existing condition limitations, dental cleaning and surgery, reimbursement procedures, how premiums and coverage change when your pet is a senior, what age is considered senior, and the policy's annual cost.

Now let's review some things that pet policies have in common. All three of these companies offer from four to six indemnity plans. An indemnity plan means that you may choose any veterinarian, and that you yourself pay the vet for the entire bill on the date of service. Then your vet fills out a claim form that you sign and mail in, and the insurance company mails a reimbursement check to you within 2 to 3 weeks. All of the plans charge more for "specialty" pet breeds, and unfortunately, greyhounds are in this category. All companies change their coverage for "senior pets", at 6 years for specialty breeds, 8 years for other dogs, and up to 12 years for cats. Some raise the monthly premium for senior pets, while others increase the deductibles and/or lower the coverage percentages. All offer a standard discount of 5 to 10% for additional pets, and charge a fee if you pay premiums monthly instead of annually.

All types of insurance policies are "rated" according to factors that will affect the cost of the policy. This means that pet insurance companies set their rates based on your zip code (which reflects the cost of veterinary services in your area), breed of pet, sex, age, if neutered/spayed, and whether your pet is micro-chipped. These factors predict, to some degree, the future health costs for your pet.

Cont'd...



Pet Insurance ...cont'd

Be sure to double-check the “pre-existing condition” limits, they vary from one company to another, so ask about them! If your pet has been treated for a disease or injury within a certain amount of time before the start of your policy, the coverage could be decreased or even declined until you have held that policy for a minimum amount of time, such as six months. Why? Insurance is all about spreading the risk, so if you buy insurance when your pet is younger, and pay premiums longer, you will have a lower premium than if you try to buy insurance when your pet is older or has an on-going health problem – just as with “people insurance.”

Another issue to ask about is dental cleaning coverage. This is a concern for many greyhound owners, so it could be an important factor when you choose a policy. Find out if dental cleanings are covered, and if so, how often. More importantly, what is the maximum dental cleaning charge that they will reimburse, and what is the deductible. For example, when pricing a teeth cleaning with anesthesia, 100% of \$130 is not as good a reimbursement level as 80% of \$320. Find out if dental extractions and surgery, along with the anesthesia, are covered for tooth decay and accidents. Don't forget about prescription medication coverage also!

Something else you should be concerned about, because your vet sure will be, is the “coverage chart.” Just like our health insurance, pet insurance companies have a maximum allowable dollar amount that they will reimburse for every illness or diagnosis. Coverage charts are used to calculate the maximum reimbursements to you for veterinary procedures. How much you actually paid the vet for the procedure does not matter. If the allowable coverage limits are low, you will be reimbursed for a smaller percentage of the vet's actual charges than if the coverage limits are higher. California, being a high cost of living state, should have higher allowable charges on the coverage chart. The pet insurance companies should make their complete coverage chart available to you, and not act as though it is a big secret. If you already have a vet that you like, it doesn't hurt to call the vet and ask if they know which company pays the best reimbursements to its customers.

Let's clarify a common misconception about pet “accident” coverage. Plan coverage levels are quoted in three categories: routine, illness, and accident. Routine is simply annual checkups and vaccinations. Illness coverage is for the diagnostics, lab tests and surgery necessary to treat an illness (remember to check if the policy has cancer coverage). However, accident coverage is not limited only to auto accidents. It also includes treatment and surgery for the silly things dogs do, like eating inedible things, fights and frolics, and crashing into sliding doors. So don't ignore accident coverage just because you think your greyhound will always be on leash.

All of the pet insurance companies have websites (they are listed at the end of this article). Some offer online quotes, but I recommend that you also take a few minutes to call them. First, review their website to bring yourself up to speed on the different plans. Then call them for more details using the list of questions on your spreadsheet. This telephone call will also give you some clues as to how you will be treated when it comes time to file a claim. Are their representatives patient and pleasant, or are they just trying to make a quick sale? Are they understanding about your concerns when you ask about benefits, or do they put you on hold for a dog's age hoping you will just hang up?

Cont'd ...



Pet Insurance cont'd...

The bottom line when it comes to pet insurance, as with so many other things in life, is that you have to decide how much money you want to spend every month for what amount of coverage? We all want our greyhound to have the type of comprehensive coverage that costs over \$700 a year, and some of us will get that. But for other pet owners, spending \$225 to \$400 a year could provide us with the financial cushion that keeps us from having to make those very sad choices.

So don't be intimidated by this! Just an hour or two of your time – plus those monthly premiums -- could be all it takes to have a pet insurance policy that protects you from catastrophic veterinary bills.

The Pet Insurance Companies are:

Petshealth Care Plan
www.petshealthplan.com
800-807-6724

VPI – Veterinary Pet Insurance
www.petinsurance.com
888-899-4VPI

Petcare/Sheltercare
www.petinsurance.com

866-375-7387



Rubber Stamps used with permission:
www.voyagersjewelrydesign.com

Welcome to the GC Family

December

Fogger: [Daniel Bailey, Lakeside](#)

January

Leigh (Allie): [Penny & Mike Hulten, Oceanside](#)

Sunny: [Pam & Brent Finders, Temecula](#)

Chloe (Island): [Trish Underwood & Gary Loberg, San Diego](#)

Bullet (Daddy): [Jere & Mike CoyKendall, Fallbrook](#)

Barge: [Aimee & Albert Pereyra, San Diego](#)

Calley: [Billie Hayes, San Diego](#)

February

Bibi: [Monica & Kevin Barry, San Diego](#)

March

Woody: [Lori Volinski, San Diego](#)

Shelby (Sally): [Wendy Chapman, Bonsall](#)

Jenna: [Amanda Bales, San Marcos](#)

Shayna(Wendy), [Tracy Benson, San Diego](#)

Fudge: [Leslie McCalment, Escondido](#)

Bandit: [The Zam Family, Oceanside](#)



I never thought I would have so much trouble sorting laundry. Half of my underwear ended up in the backyard! I'm still looking for mates to shoes. I'm sure most people don't have near as much fun as I do 'fostering'.

I've decided we don't have "traffic jams" around our house, we have "dog jams". That's my latest new word and very descriptive, I think!

Cindy Jamieson



Gaelie's Giggles



In February Gaelie's Mom went to visit her own mother in Florida for five days. This meant that her two children had to stay at school every day until 5:30, until their father left work to pick them up. It ALSO meant that Gaelie was home alone, four days in a row, from 7am until 6pm. Like a good dog, she used her doggie door. But when Gaelie misses daytime companionship, she starts browsing the bedroom shelves for interesting toys. Gaelie browses quite seriously, like a born shopper, until she finds something that catches her eye. And being a girly-frilly-dog at heart, that usually means something PINK!

On the fourth evening, Dad found the Pink Furby Baby in the middle of the hallway. And Pink Furby Baby wasn't just lying there -- "she" was repeating the words "I'm scared, I'm scared, I'm scared" and flapping her ears helplessly. Poor Pink Furby Baby looked, and smelled, as though Gaelie had been playing with her for much of the day. But what a fun friend for a lonely dog! Push it -- and wow -- it talks to you! Roll it around, the eyes open and close -- and the ears move too! What a Fun Friend For Gaelie! After Mom returned home, everyone agreed that having Mom gone was a difficult time for all concerned, but no one suffered quite as much as poor Pink Furby Baby.

Halfway Home Greyhound Adoption



Teddy Palmer

Teddy Palmer from Tulsa Oklahoma, mom to Halfway Home Greyhound Adoption, has been supplying some of GC's greyhounds. Teddy travels near and far to the greyhound farms, some of them 6—8 hours from her home. She meets the dogs, takes pictures, cat tests and profiles the dogs for adoption groups in many states. Many of her trips require spending the night. It is long and hard work. Teddy and her volunteers are dedicated to help get the farm dogs from the farms into forever homes. Teddy and her volunteers make a very long drive out to California to bring us our dogs. THAT's real dedication.

With the help of her volunteers along with donated materials from several greyhound farm owners, Teddy has built a new holding kennel. This will make it much easier for her to coordinate moving the dogs from the farms to the out-of-state adoption groups.



Halfway Home Greyhounds new holding kennel.

www.halfwayhomegreyhounds.com



Our Own Animal Control Officer

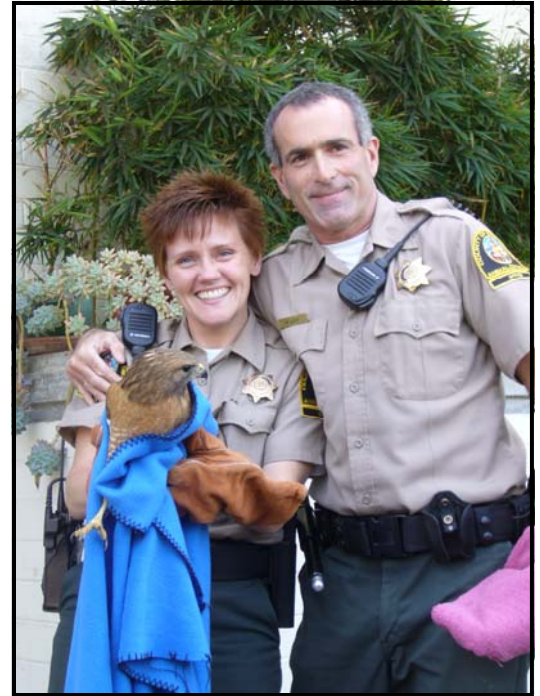
We would like to congratulate Trinity Smith, a GC adopter and volunteer on becoming one of San Diego County's newest Animal Control Officers. Attending 8 weeks of Animal Control Officer Academy, Trinity graduated top of her class.

Trinity says *"We learned all the local, state, and federal laws and policies regarding animals, learned animal handling, arrest procedures, MORE laws, search and seizure protocols, police report writing, still MORE laws, attending classes dealing with illegal animal fighting, CPR and first aid, self-defense classes, did I mention we had to learn the LAWS??, swift water rescue, livestock and wildlife handling, LAWS, baton training, euthanasia certification, wildfire rescue, and on top of that... MORE LAWS!!!"*

"I've gone on search warrants, arrested people on animal neglect/cruelty charges, assisted SDPD and CHP with animal-related calls, testified in hearings, have done "sweeps" with fellow officers to round up stray dogs, trapped feral dogs and cats, issued citations, educated people on animal related laws, met lots of great people and dealt with a fair share of nasty ones, too! In general I'm loving it! "

"I spent three months, 40 hours a week, with a Field Training Officer. Our time was devoted to learning how to apply our Academy training in the real world! Dealing with unpredictable, often stressful situations, being able to think on our feet, handling irate people, PAPERWORK!, learning our way round the city, getting hands-on experience with injured and aggressive animals, to name just a few things! Like I said, every call is unique and things change at the drop of a hat! "

"My very first call WITHOUT my training officer. I was told to go down to the harbor to rescue an injured STORK. (A STORK?? Are you sure?? Do we even HAVE storks in the US??) [The STORK was actually a Great Blue Heron]. With much trepidation, I approach the bird that had been tangled in a net. He was pretty stunned so I was able to get him in my truck without incident. I took him to a wildlife rehabilitator where I was basically told I was crazy for picking him up without eye protection as they'll poke your eyes out. Oops."



Trinity with fellow Animal Control Officer and an injured hawk they rescued



Great Blue Heron rescued from net in San Diego. Trinity's 1st solo call.

Trinity has been a volunteer with Greyhound Connection as a foster home, a home rep, and the gal that sends the birthday cards to our greys each birthday.

Trinity and her family are relocating East this summer and will be missed by GC as well as San Diego County Animal Control.

Thank you Trinity for your years of volunteering with our group.



What are the costs??

Arizona Adopt A Greyhound is one group that supplies Greyhound Connection with dogs. The following is a breakdown of their expenses before the dogs even arrive in California. Additional expenses are also incurred by Greyhound Connection while the dogs are in foster care before being adopted for the same \$200 fee.

Thank you to Kari Young of AAGI for allowing us to share this information with our adopters. Please note that these costs DO NOT cover extra care for injuries, illness or other factors.

It is always a challenge to come up with an amount that each adoption costs but these are some of our direct expenses.

Each dog that comes in:

Average vet*	\$	175
Kennel Costs**		85
Staff***		35
Transportation, etc		20
Supplies-collars, etc		15
TOTAL	\$	330
Adoption Fee	\$	200

It's pretty easy to see that we are losing about \$130 per adoption. Multiply that by our approximately 450 adoptions and you can see we need to have substantial other sources of income. In today's economy I think it is unreasonable to raise our adoption fee but this should give better understanding to those who think we are too high.

* Our male dogs average \$147 in veterinary costs and the females average \$187. This doesn't include any extra care for injuries, illness or other factors.

•• Assumes the average stay to be 30 days at the kennel.

••• This only considers the time involved in the adoption, not all the other time needed to operate the program.

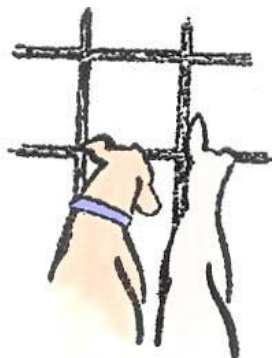
Note: Direct expense only.



Chiva - 10/01/91 - 02/16/06
Loved by Telma & Mike Shaw

Born on Mendano Beach in Cabo San Lucas, Chiva, the cutest puppy ever seen, was found by us wandering the marina, licking and loving on anyone who would pet her. After running errands, we went back for her to find she had been given away. A month later we found her tied to a fence with a wire around her neck and beer bottles all around her. The owner willingly gave her up. Chiva spent the next 14 years in our family giving kisses and love. She lived 12 years with greyhounds, becoming best friends with Odie, my first grey. I miss my Chiva and her fat little body. I was truly blessed to have been able to share my life with her.

Telma Shaw



Rainbow Bridge



Jada 09/25/02—03/23/06
Loved by the Williams Family



Myra
Loved by Angela Eubanks



What's Cookin'?

Fostering

GC is always looking for foster families. If you try it one time, you will find that it is rewarding to you and to the family that adopts your foster. You will form a bond with your foster that he/she will never forget. We ask you to try fostering one time. Each dog fostered is one greyhound placed in his forever home. It's a wonderful experience to watch a racer become a pet before your eyes..

Greyhound Connection has developed a **Foster Training Class** for new foster families as well as for seasoned fosters. Please join in the fun and learn techniques that you may find helpful when fostering that new grey.



Think of the foster family who laid the groundwork for your new companion...

Wouldn't it feel good to do the same for another greyhound and another family?

If everyone did it just once...

Fostering is the gift of a lifetime...

Pay it forward!

If you are relocating out of the area from where your greyhound was adopted, contact a local greyhound rescue and register your dog with them.
If you can't find one, we can help you.



CHANGE SERVICE REQUESTED

GC is a section 501(c)(3) charitable organization

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