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By Ken Gordon

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couldn't stand up.

The bull mastiff was 11 1/2, a ripe age for a large dog, but the diagnosis that Cohen heard at the

Cohen noticed that his dog, Cody,

One morning in October, Ken

diagnosis that Cohen heard at the Ohio State University Veterinary Medical Center was like a stab to the heart nonetheless.

Cody had histiocytic sarcoma, an aggressive and ultimately fatal form of cancer.

A veterinarian presented an option: Chemotherapy, an expensive treatment, might sustain Cody for up to four months.



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Kathy Bowler with Irish wolfhound Brogan, who lived six more months after aggressive treatment for bone cancer

What did he want to do? Cohen was asked.

Pet owners, who represent 68 percent of U.S. households, spent a collective \$53 billion on pets last year, according to the American Pet Products Association.

No one has a figure for how much people spend on end-of-life care for their pets. Yet, by a safe assumption, the number mirrors that for humans — with 90 percent of medical spending in the last 10 percent of life.

"Whatever we can do in people, we can do in pets," said veterinarian Woody Walker of La Canada Pet Clinic near Los Angeles.

When faced with a decision about Cody, Upper Arlington resident Cohen had just retired on a fixed income.

Yet the divorced father of grown children described Cody as "my main buddy."

He chose a relatively gentle course of chemo.

"I wanted him to be comfortable," Cohen said.

Cody regained the use of his legs; then, in January, the notably ravenous dog began to lose his appetite.

The time had come, Cohen knew.

After four months of treatment costing about \$4,000, Cody was euthanized in February.

"I don't regret having spent it," said Cohen, 62. "My goal was achieved. He lived a full life, and I didn't want him to suffer."

Dr. Jennifer Taylor, owner of the mobile veterinary service HouseCalls for Dogs & Cats in Upper Arlington, regularly deals with such issues alongside pet owners.

"It's an excruciating decision for everybody, and no one can make it for you," she said. "Only on rare occasions is the answer clear."

Pet insurance is an option that could help financially, but many owners struggle with whether to buy it because it has a mixed track record. *Consumer Reports*, in its August 2011 issue, said the insurance is "rarely worth the price." Pre-existing conditions are usually excluded from coverage; routine care, such as an annual checkup, sometimes isn't included in plans; and premiums can rise significantly as the pet ages.

Kathy Bowler, a political consultant in Sacramento, Calif., said that, if there is a financial line to draw, "I haven't seen it yet."

Bowler, 57, and her husband lost their 6-year-old Irish wolfhound, Brogan, in March. He had been undergoing treatment for osteosarcoma, a fatal bone cancer — treatment that included the amputation of a leg, chemotherapy and radiation — and it seemed to be working. But then, she said, he suddenly stopped eating, and his tail stopped wagging. "I knew that was it," she said.

"I have no regrets about everything I did for him. I'm so grateful we have so many advances in veterinary care that we could get six more months of absolutely normal behavior. He didn't know he was sick. So I owed him that much. I would've liked to get seven months or more, but it was meant to happen the way it did."

The couple own four dogs, four cats, a parrot and several fish. They recently lost a duck to testicular cancer. "The way I think about it with pets is they're like children," she said. "They get everything from you, and you have to be there and do everything for them. And, when they're sick, it's the same situation. They're your dependents."

Joelle Nielsen said she hears similar sentiments almost daily. She is a social worker for the Honoring the Bond program at the OSU veterinary hospital.

Her job is to counsel people dealing with decisions on treatments and end-of-life issues.

"I can't tell how many times people have said to me, 'You wouldn't euthanize a child,' "Nielsen said. "Pets are so much more important to us now. Back in the day, dogs slept in the yard. Now, they sleep in our beds.

"The relationship is different and stronger. My clients see their pets as their baby, their child."

Yet Nielsen said she sometimes counsels pet owners that "Just because you *can* do something doesn't mean you *should*."

She helped put together a brochure, "How Do I Know When It's Time?" — which gives owners tools to help them make their decisions. It includes a checklist that assesses the pet's quality of life.

It's all part of the process, Nielsen said, of trying to lessen the guilt that people feel, either about not having the money for treatment or about deciding to euthanize.

"A lot of times, humans feel selfish about bringing themselves into the equation at all," Nielsen said. "A lot of what I do is normalizing it for people, telling them: 'It's OK to think about yourself; it's OK to think about money.'

"But it's not my role to judge, whatever decisions owners make."

Reporting by Tess Vigeland for the New York Times News Service is included in this story.

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