



**August 2023**

**The Schaferhunde News  
The German Shepherd Dog Club of Greater Kansas City  
Founded 1923**

**2023 Officers**

**President-Debbie McHenry  
Vice President-Sally Hamm  
Treasurer-Pat Robinette  
Recording Secretary-Jeanne Harmon**

**2023 Board Members**

**Lunette Stone  
Ken Sanders**

**Iryna Sanders  
Pat Robinette  
Rosi von Fintel  
Nelson Hinman Jr.**

**President's Message:**

Please attend the August Ice Cream Social meeting with a special guest, Robin Ayling. Bring the kids and dogs out to visit and enjoy this Summer evening in the park. Don't forget the Wine Pull will take place this month in Topeka at the Capital City Cluster August 24-27th at the Stormont Vail Event Center. Bring your wine donations to the August meeting and drop off with Lynette or Bobbi. We are shooting for 100 bottles this year!

Debbie

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**Meetings**

Don't forget that our meetings are held on second Tuesday of the month at Macken Park; 7pm

August meeting is Tues 8-8-2023

**Guest speaker**

Robin Ayling is involved in the sport of Schutzhund (IGP) and also trained detection dogs. She has consulted for Detection Dogs of America, VA for 4 years

She held various positions with the SV and USCA from OG Mainz Jugendausbildungwart (youth training director) and OG Hirschau Ausbildungwart (training director).

In April 2015 she received her USCA judges license and since then has judged numerous club trials plus 6 National events and 4 Regional events. She is currently the Mid Central Region Training Director 4 yrs with United Schutzhund Clubs of America (USCA).

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**WINE PULL**

**DONATIONS ARE NEEDED**

Just a friendly reminder to bring your wine to the meeting as we are down to the last couple weeks before the Topeka KS show.

We need at least 100 bottles as we sell out fast, right now we have about 60 bottles.



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## **BRAGS**

### **Sally Hamm**

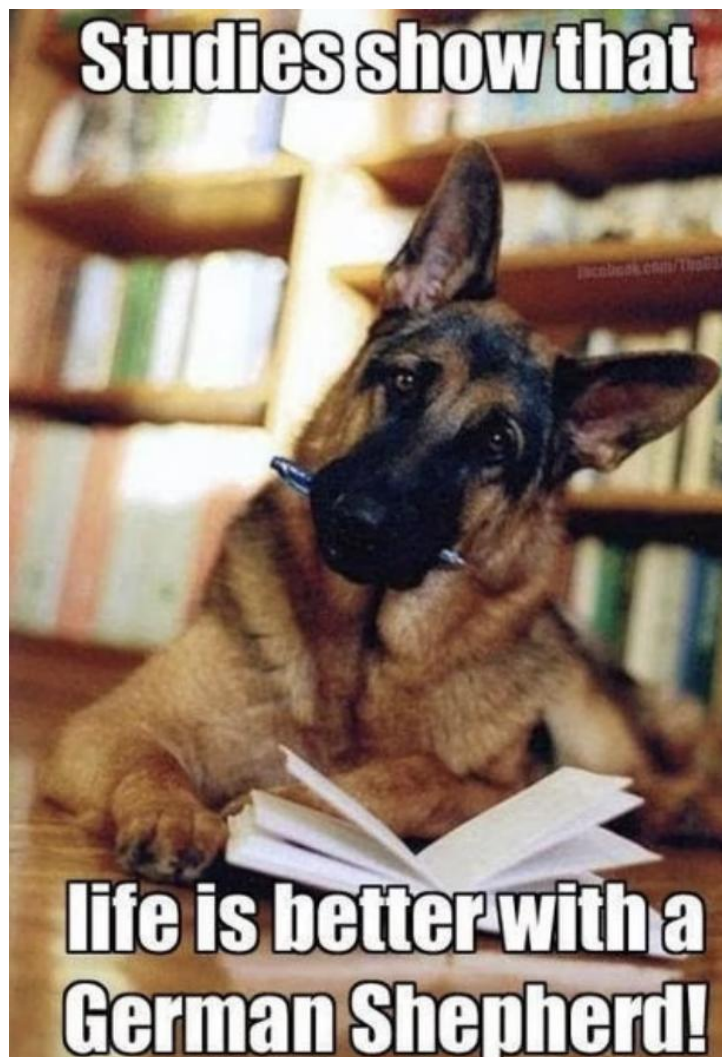
Summer ~CH. Charbo's Long Hot Summer, BN, TD, CGC can now add CD to her name. Summer finished her Companion Dog title last month at our obedience trial. Summer was High Scoring GSD that Saturday.

### **Debbie McHenry**

Debbie showed Trumann in Graduate Open and received a qualifying score on Sunday! Trumann was High Scoring GSD on Sunday!

Please send your brags to me, Tammy Peterson at [ibperfect1@icloud.com](mailto:ibperfect1@icloud.com)

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**German Shepherd Dog Club of America**

If you're not already a member of the GSDCA, you should join. There is very informative articles, what's happening with our breed, show schedules, etc.

<https://www.gsdca.org/>

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**Is Pet Insurance Worth the Cost?**



Pet insurance can be expensive, but you might be glad to have it if your best pal gets seriously sick or injured.

Pet insurance helps cover the cost of medical care for your furry friend. It can reimburse you for expenses like cancer treatment, emergency care, prescription medications and surgery.

In some dire scenarios, pet insurance could save the life of an animal that would otherwise be euthanized if its owner couldn't afford treatment. But if your pet rarely gets sick, you could end up paying thousands of dollars in premiums without getting much in return.

### **What pet insurance costs**

The average annual cost for an accident and illness policy is about \$640 for dogs and \$387 for cats, according to NAPHIA data from 2022[1], the most recent available. That works out to about \$53 a month for dogs and \$32 a month for cats.

If you choose an accident-only policy, the annual cost drops to \$201 for dogs and \$122 for cats. Such plans will cover treatment if your pet is hit by a car or swallows something poisonous, for example, but won't pay if they get sick.

Premiums may vary significantly based on your pet's age and breed, the cost of veterinary care where you live and the insurance policy you choose.

## What pet insurance pays for

So what do all those premiums get you? Though insurance can be a godsend if your pet is facing an expensive diagnosis, your plan likely won't reimburse every dollar you spend at the vet.

### Deductibles, limits and payouts

Most policies come with an annual deductible, the amount you're responsible for before the insurer starts paying. Once you've met your deductible, most plans pay out a certain percentage of your vet bill – typically 70%, 80% or 90%. And you may be subject to an annual maximum payout.

Say you have a \$500 deductible on a plan that pays up to \$10,000 per year and reimburses 80% of your costs. If your dog needs a \$2,000 surgery and you haven't put anything toward the deductible yet, your plan would pay \$1,200. **Here's the math:**

$\$2,000 - \$500 \text{ deductible} = \$1,500$ .  $80\% \text{ of } \$1,500 = \$1,200$ .

You can often customize your plan with a lower deductible or higher reimbursement rate, but your premium will go up accordingly.

### What's covered and what's not

Even if you find a plan with no annual limit and 100% reimbursement, it still might not pay you back for every veterinary expense.

For example, most plans won't cover spay or neuter surgery unless you've bought an add-on for wellness and preventive care. The same goes for vaccinations, annual checkups and teeth cleaning. Insurance is designed to cover unexpected expenses, not routine costs associated with pet ownership.

But pre-existing conditions are perhaps the most important exclusion in just about every pet insurance plan. Pet insurance generally covers only new injuries or illnesses, not conditions the animal has before the policy takes effect. So don't try buying pet insurance to pay for your cat's chemotherapy after they were diagnosed with cancer – it probably won't be covered.

That's why pet insurance may be more valuable for pets who are young and healthy than those who already have a chronic condition or two.

Pre-existing conditions can also be a problem if you let your policy lapse. Say you're out of work for a few months and can't pay Fluffy's premiums. If you reinstate their coverage later, all their previous ailments will count as pre-existing conditions, even those the earlier plan covered.

For more information:

<https://www.nerdwallet.com/article/insurance/is-pet-insurance-worth-it>

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Have a blessed day