



Saving My Cat: Why No Price Was Too High

It's often said that you can't put a price on life. But what happens when it's the life of a beloved pet?

By Frederick R. Lynch
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July 30, 2007 issue - I recently paid \$11,000 in veterinary bills for my cat, Fritz. I've been hesitant to tell friends about this expenditure, which I know seems extravagant. But after hearing a radio financial guru answer questions from two callers about tapping their 401(k) accounts for veterinary bills, I realized I am not alone.

I knew about soaring human medical costs from the college course I teach on health-care policy. But I was not fully aware of how the same wonderful but costly technologies for prolonging human life are also revolutionizing veterinary care. American pet guardians spend more than \$20 billion annually on health care for their furry pals. Our pets now have access to many of the same restorative medical treatments as do humans. Dogs with ticker problems may qualify for a \$3,000 pacemaker. A guardian of a cat with renal failure may opt for a feline kidney transplant, at about \$8,000.

The question is, how far down the road of high-tech vet care would our pets want us to take them? Humans understand that medical treatments enhance and prolong life. But would our pets, having no concept of death, want to endure the same medical procedures that most humans would choose? I had to act as if I knew.

Fritz and I fell into the vortex of advanced veterinary medicine when he developed a statistically rare soft-tissue cancer associated with the feline-leukemia vaccine. He'd wandered into my life 11 years earlier, an abandoned orange tabby. I'd just lost my 16-year-old Himalayan cat to kidney disease. I wasn't ready for another, much less a stray. But Fritz had a remarkable personality radiating from golden eyes that were almost human.

"A dog in a cat suit," declared my long-time vet, noting Fritz's remarkable attentiveness to humans as she gave him his first vaccinations. "Sometimes they find you, not vice versa."

Several years later, a cancerous lump was discovered at the injection site of his vaccinations. The local vets removed it, then seemed unsure about what to do next. I began my own extensive research. A friend pointed me to a professional veterinary Web site devoted to research on vaccine-induced cancer, but its conclusions were grim: a 600-day average survival period. The best possible chance of cure: amputation.

I had to choose between mutilating Fritz or leaving him at high risk of premature death. I'd seen cancer relentlessly stalk and kill humans. I made my choice—our choice. I hoped Fritz would agree.

After presurgery screenings, Fritz's rear left leg was amputated at a California veterinary cancer center. The cost was about \$4,300. He rebounded just fine, only to be struck two months later by severe pancreatitis—a potentially lethal affliction that required extensive diagnostic tests and a one-week stay in intensive care. He also needed round-the-clock medications—including an expensive anti-emetic drug originally developed for humans undergoing chemotherapy. The bill was \$3,250. A second, less severe attack two months later cost an additional \$1,250, and follow-up visits and medications racked up \$2,200.

"That's what credit cards are for," I said when preauthorizing treatment. But an agent from my bank called the day after Fritz came home. "Is this 'veterinary services' charge for real?" he asked.

I can understand the investigator's incredulity. I am a well-paid, single university professor with a flexible work schedule that was much needed: when he came home, Fritz required monitoring and multiple medications for several weeks. I could not help wondering how poor families with fixed budgets and work schedules cope with such matters. How do parents tell their children that they cannot afford to treat a beloved pet? And how do vets deal with clients who refuse to pay much of anything for a sick pet, perhaps requesting euthanasia for an otherwise healthy animal?

I admit sometimes questioning the reality of spending \$11,000 on my cat when there are greater human needs. I am fully aware that Fritz is not a person. But I have to believe that as a society, we're a long way from 17th-century French philosopher René Descartes, who claimed that animals have no right to humane treatment because they have no souls. Today, I'm one of many who think that higher mammals are self-conscious, spiritual creatures.

Do I have doubts about Fritz's extensive, expensive treatments? Sometimes—mainly insofar as they caused him pain. But as I watch him romp around the house, those doubts fade and should dissolve altogether if, in October, we beat that 600-day average prognosis.

Lynch lives in Claremont, Calif.

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