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Relax. Celebrate. Learn

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We at Profitable Practice are fascinated by the four-legged wonders that used to be called ‘seeing eye dogs’. Today they are referred to as ‘dog guides’ or ‘service dogs’ because they are used in so many other ways to assist people. We will further research the history and benefit of service dogs but in the meantime, Karen Henderson, our Managing Associate Editor, has learned the following:

- There are five dog-training centres across Canada. In Canada, all provinces have adopted specific statutes to service dogs users the right of access. In most provinces, the statutes specifically state that no special conditions, terms, or fees can be imposed on a service dog user because of the presence of a service dog.
- Contrary to popular belief, service dog are not trained by the CNIB (formerly known as the Canadian National Institute for the Blind). Nothing could be further from the truth. The fact is that for many years, CNIB tried to discourage clients from applying to guide dog training centres. Now, however, they have realized that service dogs are here to stay, and they allow their orientation and mobility instructors to prepare people for their month at the training centre, and to assist in dealing with problems that might arise during the course of the relationship between service dog and handler.
- The most common breeds used in assisting the visually impaired are Golden Retrievers, Labrador Retrievers, and German Shepherd Dogs. Their intelligence, size and temperature make them ideal dogs.
- It costs $25,000 to train a service dog; this fee includes the client’s transportation costs so they can participate in the final part of training, which lasts one to four weeks. The client, who gets the dog at no cost, learns to work with the animal as its allegiance passes from trainer to new master.
- It takes approximately four to six months to train a service dog. Approximately 68 per cent of foster puppies graduate as a service dog. Dogs are disqualified based on temperament or health. Once disqualified, puppies are placed with suitable families.

He is your dog

“He is your friend, your partner, your defender, your dog. You are his life, his love, his leader. He will be yours, faithful and true to the last beat of his heart. You owe it to him to be worthy of such devotion.”

~ Author Unknown

Safari oriented vacations are becoming a regular choice of many travellers today. Profitable Practice interviewed Sandy Evans and Rebecca MacDonald who recently went to South Africa for a safari experience. Their interview can be found on pages 9 and 10. Rebecca related the following vignette of one event that occurred while in South Africa.

On day three we witnessed a large female hippo sitting out of the water (on a dented out river path) around 10 a.m. Our guide seemed surprised by this and told us that hippos sleep on land at night, but by early morning are almost always back in the water. We watched this animal for a while, noting...
that her breathing seemed laboured. Later in the day, we re-
turned to the same spot to find the hippo still out of water not
having moved. Our guide and tracker spoke of how bizarre
this was and believed the hippo to be very sick. A young girl
(maybe 8 years old) asked our guide whether they would have
a veterinarian come examine the sick animal.

This struck me as interesting as it is our natural inclination
to want to help animals and treat them with medicine given
by trained professionals. The guide told the girl that they do
not interfere with sick animals, as they allow them to live their
natural course. He spoke of how hard it is to watch animals
not interfere with sick animals, as they allow them to live their
natural course. He spoke of how hard it is to watch animals
that they know are sick, but of the importance of humans not
interfering with the animals as much as possible.

James Ruddy
James Ruddy is the Editor of
Profitable Practice Magazine
and can be reached at:
editor@profitablepracticemagazine.com.

Getting Maximum Value When
It’s Time To Sell Your Practice
by John Clifford

Eventually, the time will come to step
away from the business you’ve built.
A banking professional with years of
experience advising veterinarians, shares
his tips for making your exit a smooth,
predictable and profitable one.

Your veterinary practice isn’t just your job. It’s
so much more. Sure, it’s a source of income. But
it’s also a source of pride. It’s what you’re think-
ing about when you’re lining up your putt on the
ninth hole. It’s on your mind when you’re drifting
to sleep at night. Apart from your family, your
practice is the reason you get up in the morning.
It’s on your mind when you’re drifting
off to sleep at night. Apart from your family, your
practice is the reason you get up in the morning.

Your practice is part of your very identity. And, as
difficult as it can be to imagine, the day will come
when it’s time for you to move on.

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“Planning ahead is critically important. Veterinar-
ians should start the succession planning process
roughly five years before their desired exit,” says
Scott vanEngen, CPA, C.A., Private Banker with
RBC Wealth Management. “The best way to do

James Ruddy
James Ruddy is the Editor of
Profitable Practice Magazine
and can be reached at:
editor@profitablepracticemagazine.com.
this is to get their banker involved at the outset, so they can guide you through the planning process and provide valuable advice along the way.”

vanEngen lists six crucial points that require close attention before a veterinarian puts the business succession wheels in motion:

1. Do I have the optimal ownership structure?
Is your practice incorporated? Is it a partnership?
Are there any special regulatory requirements that need to be taken into account? The ownership structure of your practice will have important implications in a number of areas, including taxation. Your banker should be able to shed more light on this topic during your planning discussions.

2. What’s my practice worth?
When it comes to putting a valuation on a practice, there’s a lot of misinformation out there. The goal is to determine an objective estimated market value that will allow you and potential purchasers to begin negotiations. There could also be some mitigating factors at play. For example, how is that valuation affected if you’re a sole practitioner? What price will a younger veterinarian be willing to pay for an established client roster? These are questions that need to be answered early in the process.

3. What if something happens to my health?
While no one wants to think about becoming sick, disabled or worse, how would such tragic scenarios impact your business? Do you have the appropriate insurance policies and power of attorney documents in place? Have you hand-picked the individual(s) who could come in and pick up your workload? When Monday morning rolls around, are your clients going to be looked after? Or would the effective loss of the veterinarian be willing to pay for an established client roster? These are questions that need to be answered early in the process.

4. What’s my timeline?
How many more years do you want to work? How will you manage and plan the transition and make sure you get the most value across the way? Decisions around projected timelines are particularly important for sole proprietors.

5. How will the deal be structured?
What planning, if any, have you already done? Are you considering selling to family members? In that case, there may be opportunities for income splitting, estate freezes and other tactics that can be incorporated as part of the planning process. Again, your banker can help you structure the transaction in the optimal manner.

6. What is retirement going to look like?
“So few veterinarians actually contemplate their day-to-day life in retirement,” says Dilello. “They’re so wrapped up in the day-to-day running of their businesses.” This will be the beginning of a new chapter in your life. So what is it going to look like? Are you interested in teaching? Do you want to work with a younger veterinarian? Maybe you want to do some charitable work related to animals? Whatever your preference, you need to spend some time contemplating what you’re going to step away to. You also need to ensure an adequate cash flow to finance your new life. These are big questions that require a lot of planning and consideration in advance.

“So succession planning shouldn’t be an afterthought,” says Dilello. “You’ll spend 20 or 30 years building your practice and you deserve to maximize your return on that investment when it’s time to step away.”

By getting an early start on the succession planning process and by involving your banking professional from the get-go, you’ll help increase your chances of having a smooth, predictable and profitable transition to this next phase of your life.

The information contained in this article is for informational purposes only and is not intended to provide specific leasing, financial, business, tax, legal, investment or other advice to you, and should not be acted or relied upon in that regard without seeking the advice of a professional. Your advisor can help to ensure that your own circumstances have been properly considered and any action is taken on the latest available information.

Bottom Line: This article outlines and explains six important steps all veterinarians should take to ensure an ideal transition into retirement.

I hope you had a wonderful summer and fall and are settling back into normal routines. I have decided to get right to the point in this article. If you have been thinking about purchasing an investment property or even a vacation property but have remained on the fence, then isn’t it time to fall on one side or the other? For most people, sitting on the fence becomes a way of life and indecision leaves them wishing they had done something earlier. I hear endless stories of people saying they should have, could have, but DIDN’T.

Let’s look at some basic options that are out there. (I can only look at a few in this article. If I showed you everything available this magazine would be called The Profitable Investor, and I would take up every page).

United States (especially Florida)
Yes, the great U.S. is making a modest comeback. It is a long way from the crazy prices of pre-2007 but at least it has touched ground after years of a free fall. The typical location for Canadians to invest in is Florida. From an investment standpoint, I am NOT bullish on this. As a Canadian, it is difficult to arrange financing in the States, and the typical option is re-financing Canadian assets to invest in the U.S. I do not like this for many reasons, but the lack of tax write offs, the I.R.S. and the sheer physical distance make me very cautious of this as a real estate investment. But, and yes there is a but, now is a good time to buy for your personal use. Yes, family and friends will love to visit and you can have a place you can call your own for a very good price. Keep it long term and you can potentially see some substantial equity growth.

Todd’s Rating: Rental Property Poor
Personal Use Good
Cottage/Chalet
For the purposes of this article, we will discuss properties in Ontario. Some of our key areas are Collingwood, Muskoka and the Kawarthas.

To start, let’s talk about Collingwood, including the Georgian Bay area for argument’s sake. Over the last 20 years, we have experienced huge growth in the Blue Mountain area. Interwest has changed the face of the area and turned it into the little sibling of Whistler, British Columbia and Mont Tremblant, Quebec. Again, like Florida, I would say good for personal use but not great as a real estate rental property. In Blue Mountain, the management fees range from 30 to 50 per cent of the rent and there are no rent guarantees. Of course, if you own a chalet on its own and not in the big developments, you can do better. For personal use, dollar for dollar, you are better off renting. So for me, I remain a non-supporter.

Todd’s Rating:
- Rental Property: Limited/Good
- Personal Use: Good

Toronto new condo market
Finally, let’s talk about the Toronto new condo market. I still think it is B.S. (Big Speculation). This is a tough one. The volume of properties being built and the slight increase still makes this a very speculative venture. If you are looking at it as a flip, I would say no. As a long term hold, I question the negative cash flow long term. For personal use, dollar for dollar, you are better off renting. So for me, I remain a non-supporter.

Todd’s Rating:
- Real Estate Flip: Poor
- Rental Property: Poor
- Personal Use: Poor
- Tenant (yourself): Good

I know we have covered a lot of ground in this article (geographically), but there are still great opportunities out there. If you are going to pick a side when you fall off the fence, don’t make it emotional, make it make cents (and dollar).

Talk to you soon!
Bottom Line: This article rates three major areas of real estate investment.

Zoobiquity – the idea of looking to animals and the doctors who care for them to better understand human health; a pan-species approach to medicine; what animals can teach us about the human body and mind, exploring how animal and human commonality can be used to diagnose, treat, and heal patients of all species.

The term zoobiquity was coined by Dr. Natterson-Horowitz, a cardiologist at the UCLA Medical Center, about 10 years ago when she was asked to join the medical advisory board for the Los Angeles Zoo and she began hearing about “congestive heart failure in a gorilla or leukemia in a rhinoceros or breast cancer in a tiger or a lion.”

In an interview Dr. Natterson-Horowitz said: “Animals suffer from almost all of the diseases that human beings do, but veterinarians and physicians never talk about this.” Physicians have not typically, traditionally, seen veterinarians as their clinical peers and that’s unfortunate.”

Barbara Natterson-Horowitz, M.D., earned her degrees at Harvard and the University of California, San Francisco. She is a cardiology professor at the David Geffen School of Medicine at UCLA and she serves on the medical advisory board of the Los Angeles Zoo. She is also a cardiology professor at the David Geffen School of Medicine at UCLA. Her writing has appeared in many scientific and medical publications. She writes: “My own zoophiliac journey has utterly changed how I practice and teach medicine. I have started teaching a course on comparative cardiology to UCLA medical students.”

I learned of this book when I read a piece in the Globe and Mail about why animals faint. Apparently, animals from ravens and chihuahuas to canaries can faint from fear. It turns out that danger and noise—the perception of danger—causes these animals’ heart rates to plummet—particularly the younger animals—and the resulting super slow heart rate keeps them still, and probably protected.

It turns out that animals and humans are equipped with not two but three responses: flight, fight or faint. For nearly four decades veterinarians had known that extreme fear could damage muscles in general and heart muscles in particular, sometimes resulting in animal death. These animal doctors knew things human physicians had no clue existed. So Dr. Natterson-Horowitz began making careful notes about the conditions she came across at her medical center and then at night combed through veterinary databases and journals for their correlates, asking herself a simple question: Do animals get (fill in the disease)?

What she and others found was astounding.

Melanoma
As Dr. Natterson-Horowitz dug deeper she found study after study reconfirming the link between human and animal diseases. One fascinating study began when at a dinner party amid an intense discussion about lymphoma, a physician turned to the only veterinarian at the table and asked: Do dogs get melanoma? When the physician and the veterinarian compared human and canine melanoma they found the disease was essentially one and the same. They enrolled nine pet dogs in a study using a drug that had seen some success in mice. The therapy worked better than they expected. Tumor shrink and survival rates soared. The therapy, called Oncept, was released to veterinarian oncologists and this success is inspiring work on a similar vaccine for melanoma in humans.

Fascinating fact: Equine sunburn leads to cancer in light-skinned horses; so common it’s called “gray horse melanoma.”

Breast Cancer
According to Natterson-Horowitz and Bowers, certain types of breast cancer have been found in a number of mammals. Their list includes jaguars, cougars, tigers, sea lions, kangaroos, wallabies, be-luga whales, alpacas and llamas. Natterson-Horow-
Obesity and Diabetes

Zoo animals not only can suffer from obesity, but diabe-
tes is fairly common, in part because the animals eat food
that has been genetically modified for human consump-
tion. For example, Dr. Curtis Eng said the Los Angeles
Zoo's bananas are very different than bananas found
in the wild and can affect the animals' diet. “They’re
genetically designed to be more flavorful,” he said. “They
probably have more calories than the bananas that you
are going to find in the wild.” In their book, Natterson-
Horowitz and Bowers wrote that various animals in the
wild will experience binge eating, secret-eating, noctur-
nal-eating and food-hoarding, which could suggest a link
between humans and “ancestral eating strategies.”

Fascinating fact: Smooth muscle lines the intestines of
many species. This allows the small intestine to expand
and contract, accordion-like, in response to environmen-
tal cues like food availability and season. Animals that can
control the length of their intestines are in effect per-
forming lap band procedures, without surgery. Intrigu-
ingly, the human intestine has similar smooth muscle.
Knowing about this powerful ability in animals may
help bariatric surgeons pioneer non-invasive weight-loss
procedures for humans.

STDs

Atlantic bottlenose dolphins can suffer from genital
warts, baboons can get herpes, ulcers are rampant among
rabbits, just to name a few sexually-transmitted diseases
affecting animals that Natterson-Horowitz and Bow-
ers note in their book. “Wild animals don’t practice
safe sex,” Natterson-Horowitz said. “Of course they
got STDs.” In fact, an epidemic of sexually transmitted
Chlamydia has devastated koala populations in Australia.
Wildlife biologists Down Under are so concerned about
it, they are working on a vaccine for Chlamydia in koa-
as. There is currently no Chlamydia vaccine for humans.
At the same time, Natterson-Horowitz and Bowers
wrote that one in four humans worldwide will die of an
STD.

Fascinating fact: Some STDs change the behavior of
their hosts—from crickets and horses—to encourage
more sexual activity (and the pathogens’ propagation).

Self-Mutilation

There are countless Internets sites devoted to self-muti-
lation…but many of these are devoted to our animals!

Fascinating fact: Many species bite, scratch and rub as stress
responses. They don’t use razor blades but deploy their
talons, teeth, claws and teeth. Veterinarians have some spe-
cific and very effective strategies to treat and prevent self-
mutilation. This information must be placed in the hands
of human psychiatrists taking care of human patients.

On the web site FAQ section

I’m a veterinarian. What steps can I take
to train to practice zoobiquitous medicine?

One very simple—but potentially very effective—way
to encourage collaboration is to reach out to family
practitioners in your community, starting with
areas of obvious overlap like infectious disease. Even a
simple introductory phone call could start conversations
which can help bariatric surgeons pioneer non-invasive weight-loss
procedures for humans.

Safari vacations have much appeal for many
adventurous travelers who want to connect
with animals and nature in a unique way.
People often return with a renewed sense of
what is important in terms of animal wel-
fare and well-being. This interview features
an account by an aunt and her niece about
their safari experience. They answered the
following questions.

You recently travelled to South Africa to
experience a variety of events, including
a safari. What were your overall impres-
sions of South Africa?

Rebecca: The country's landscape is absolutely beau-
tiful; from Cape Town to Kruger Park the scenery
and coastal views are stunning. Having travelled to Africa
before (Ghana and Tanzania), South Africa has a
very different feeling and culture. The country is far
more developed than other African countries I have
visited. The obvious diversity between the white and
black South Africans makes the country distinct. The
strong Dutch influence is very prevalent.
Sandy: When we initially thought of going to South
Africa we were really strongly cautioned about the
crime and violence that had been going on particu-
larly against women and tourists. We decided that we
would be careful and smart about it and hoped that it
had been blown out of proportion. As it turned out,
we had nothing but a positive experience. The South
Africans were so friendly, particularly when we said
we were Canadian.

What surprised you or impressed you
about South Africa?

Sandy: The landscape and weather of Cape Town is very
similar to our west coast, particularly Vancouver and Vic-
toria. Kruger Park, which is where our safari was, had a
totally different climate than the south although it wasn't
a desert, which surprised me.
Rebecca: We felt completely safe. We were surround-

Karen Henderson is the Managing Associate
Editor of Profitable Practice and can be reached
at Karen@profitablepracticemagazine.com

Karen Henderson
past. We travelled as tourists and were not nearly as remote or connected to locals as my previous travel experiences.

Table Mountain also impressed me. It is so different from other mountains that I have seen. And it was interesting that no one seemed to be able to answer the question as to why the mountain was flat at the top.

How would you describe the social, political and economic climate within the country?

Rebecca: The interaction between the white and black South Africans surprised me. I didn’t pick up on any hostility or anger between the races. I saw numerous white and black people working together in their jobs. Before travelling to South Africa, I had imagined there would be little interaction between the white and black South Africans based on my knowledge of apartheid. Having said this, a clear distinction in terms of class and social economic status exists. The shantytowns are housed by black South Africans. The wealthy areas appear from other mountains that I have seen. And it was surprising to me that the mountain was flat at the top.

How would you describe the social, political and economic climate within the country?

Rebecca: The interaction between the white and black South Africans surprised me. I didn’t pick up on any hostility or anger between the races. I saw numerous white and black people working together in their jobs. Before travelling to South Africa, I had imagined there would be little interaction between the white and black South Africans based on my knowledge of apartheid. Having said this, a clear distinction in terms of class and social economic status exists. The shantytowns are housed by black South Africans. The wealthy areas appeared to be populated by white South Africans. Having visited Robin Island where Nelson Mandela was held captive, I got the impression that Mandela’s release was a great moment for the people of South Africa. We stayed three nights and had six drives. We saw the Big Five (most dangerous): lions, leopards, elephants, rhinos, and water buffalo. Hippos are on the dangerous list as they can roam freely for great distances. The daily routine of going on safari early in the morning and then later afternoon and early evening provided us with numerous opportunities to see game.

While we were on safari, we saw mating lions, a mother with lion cubs, a male, female and baby leopard feeding on a kill, three cheetahs resting in the grass, numerous male lions travelling together, hundreds of buffalo, herds of elephants and more.

How are animals benefitting from having tourists go on safari?

Rebecca: Truthfully, I’m not sure about this. I think it’s 50/50. Obviously tourist support provides funding to keep the parks operational and the animals free from poaching (for the most part). However, the animals also disturb the natural environment.

Sandy: I have to believe that some of the money derived from safari tourism is used for the benefit of the animals. Also as Rebecca mentioned people’s awareness of issues like poaching are heightened and in general our knowledge of the wildlife and their needs is expanded, hopefully for the betterment of the animals.

Would you recommend your safari experience to others? Why or why not?

Rebecca: YES! This was by far one of the most amazing things I have ever done. This was my second safari experience and I would HIGHLY recommend staying inside the park and travelling to a private game reserve. There are far fewer trucks of tourists driving around and you can see the animals better as a result. Our first encounter was with a pride of four lions resting in the afternoon sun/shade. Because all of the animals have grown up in the reserves they are used to vehicles and humans observing them. Observe is the philosophy of Londolozi Camp where we stayed. It has its own reserve within Sabi San Reserve, which is within Kruger Park. Sabi San Reserve is fenced but within it are numerous camps (Londolozi being one of them) that are not fenced so the animals can roam freely for great distances.

We stayed three nights and had six drives. We saw the Big Five (most dangerous): lions, leopards, elephants, rhinos, and water buffalo. Hippos are on the dangerous list as they can really run fast which surprises a lot of people. We also saw graceful giraffes, zebras, jackals and various antelopes.

Sandy: The safari was by far the best part although Cape Town was wonderful. Speaking with the locals about what they went through with apartheid and the forgiveness they show to white people provided an example of what all people should be like.
“Time spent with cats is never wasted.”
COLETTE
When I first heard about this book, I thought it was the story of a cat, but the book is really about how individuals with end-stage dementia and their families face death. The sub-story is indeed about a cat that somehow knows when a nursing home resident is hours away from death and spends those last hours curled up beside the patient, absolutely unwilling to leave until the end has come.

So who is Oscar? Oscar was adopted by Steere House Nursing and Rehabilitation Center in Providence, Rhode Island after the death of a cat in 2005. The nursing home had been a home for several cats before Oscar. When the first cat Henry died, staff realized he had changed the culture of Steere House. The home became increasingly animal-friendly and perhaps more of a home. As a result, staff and the more able residents petitioned the home leadership to replace Henry. The chief administrator gave in and the search was on for a replacement. All told, six cats were brought in to replace Henry. Dr. Dosa wrote: “Maybe we were adding cats to make this house feel more like a home. But I was starting to think they were the ones teaching us that what makes a home is a family.”

Oscar resides wherever he wants to on the locked third floor of the Steere House. He has on occasion escaped the confines of the third floor—but he’s always back at the door when he knows it’s feeding time.

“Can’t own a cat? The best you can do is be partners.”
SIR HARRY SWANSON
It was the nursing staff who initially alerted the doctor about Oscar’s unusual behavior. He was at the very least skeptical. He never really liked cats and doubted that Oscar possessed any extraordinary skills. But somehow Oscar would show up at the bedside of a resident, curl up and purr; shortly thereafter the patient died. As Mary the day shift nurse said: “David, I really think the cat knows.”

And it kept happening. Patient Ellen Sander’s death was not unexpected but the timing was surprising. She had given no indication that she was terminally ill... no infections or other complications other than she suffered from dementia. The cat knew otherwise and showed up at her bedside. Dr. Dosa became determined to find out about the cat’s behavior.

Of course Dr. Dosa was asked how Oscar knew when someone was about to die. His answer: “My sense is he perceives a scent or pheromone that is released from dying cells. It is well known that dying cells release ketones, a sweet smelling chemical that is also found on the breaths of diabetics with elevated sugars. I’d also like to believe that Oscar knows what he is doing is important.”

Almost every family wanted Oscar around. However on one occasion a family of a dying resident did not want Oscar present and he was kept out of the room. He paced for hours outside the room; he became so frantic he went into the room next door and tried to scratch his way through the wall. The staff had to finally take him off the floor.

“A man who carries a cat by the tail learns something he can learn in no other way.”
MARK TWAIN
Although the book’s hero seems to be a cat, the real heroes are the family caregivers of those who are dying from the complications of dementia. Their endless efforts to comfort and support their loved ones—many who do not even recognize them—are the heart of this story. They face agonizing decisions—whether to insert a feeding tube if a loved one refuses to or cannot eat; whether to medicate or not; whether to leave his side, even for some much-needed respite.

The family experiences in the book are based on real-life patients and their caregivers whom Dr. Dosa, a geriatrician, has met over the years.

One such caregiver was Kathy who would take her mother outside to celebrate the fall colours, knowing that her mum’s smile, these little victories... were coming to an end too quickly.

Following is an exchange between Kathy and Dr. Dosa after the death of her mother.

“Can you believe this cat?” Kathy said.

“I heard he was here when your mother died,” I replied.

“Yeah, he and I are buddies now” she said. “The hospice nurse and the minister told me he’s done this before” she said.

“For the last year or so, from what I’m told;” I replied.

“Well, he’s a really special cat.”

“Kathy, were you okay with Oscar being here at the end?”

She replied: “Dr. Dosa, I think of Oscar as my angel. He was here for my mother, and here for me, too. With Oscar at my side... well, I felt a little less alone. It’s hard to explain, but some animals, well, the sense they give you is that they understand what’s going on. More than that, they just accept. I don’t know, but Oscar gave me a feeling that this is all natural. And it isn’t? If birth is a miracle, isn’t death a miracle too? My mother... well, her struggle is finally over. She’s finally free.”

Another family was encouraged to take a break from tending their loved one and go home; a hospice nurse said their father still had time. But the family was reluctant; they decided to take their cue from Oscar who was lying beside their father. It was a good decision; had they not done that, they would have missed being there when their father died.

"I love my cats because I love my home; and little by little, they become its visible soul.”
JEAN COCTEAU
Karen’s cat Char
Interview With Dr. Vivian Jamieson

I related very deeply to the family caregivers in this book… how they cried every time they left the nursing home. At the end of our 14 year caregiving journey, my father spent the last few years of his life in a long term care facility. His advanced dementia combined with his inability to walk due to severe spinal arthritis made it impossible for him to remain in his home. I will never forget how I had to say goodbye to my father; he would watch me leave, with a look on his face that said, “What is happening to me? Why are you leaving me?” My heart broke so many times I wondered if it would ever be whole again.

A diagnosis of dementia is one of the most difficult things a family will ever face. Canada faces a dementia epidemic; today we have over 500,000 Canadians with some form of dementia and one new case diagnosed every five minutes. By 2038 we will have over 1.2 million sufferers with a new case diagnosed every two minutes unless the cause or a cure is found. Over 50 per cent end up in a long term care facility.

There is a growing nursing home movement called the Eden Alternative, an international, nonprofit organization that provides education and consultation for organizations across the entire continuum of care. It is dedicated to creating care environments that promote quality of life for elders and those who support them as care partners. The goals of the philosophy are to eliminate loneliness, helplessness, and boredom and to transform institutional approaches to care into caring communities where life is worth living. Animals along with plants play a huge role. I do not know if Steere House was an Eden facility; but the staff certainly shared the same values. The Eden Alternative has come to Canada but the majority of long term care facilities have a long way to go to make life there worth living.

My cats Char and Jennie Jones helped me to laugh as my father was dying; my dog Oreo played an important role in my father’s nursing home and certainly made me see that even with the severest forms of dementia, the presence of animals reduces agitation and symptoms of depression.

If you love animals and/or have ever known anyone who has suffered from dementia, you need to read this little book.

“The smallest feline is a masterpiece.”
LEONARDO DA VINCI

Karen Henderson
Karen Henderson is the Managing Associate Editor of Profitable Practice and can be reached at Karen@profitablepracticemagazine.com

Dr. Vivian Jamieson

Dr. Vivian Jamieson is a practicing animal ophthalmologist who loves her work especially when she restores vision to her blind patients and sees the joy it brings their devoted owners. Born in Kirkland Lake, Ontario, she attended the University of Guelph and received her DVM in 1979. In 1987, she began her residency in ophthalmology at Guelph and completed it in 1990 at North Carolina State University. She is a diplomate of the American College of Veterinary Ophthalmologists and was for ten years an owner of an ophthalmology practice in South Carolina.

She revealed that she tired of the business side of her practice and was starting to experience ‘burn out’. Since 2006 she has done relief work in four different clinics in Chicago and its suburbs, regularly treats patients from a New Hampshire based rescue clinic and is active in the state of Vermont as well. Presently she works about six months a year and has a renewed passion for what she does.

Dr. Jamieson describes herself as a ‘rolling stone’ who developed a travel bug in her early twenties and never lost it. In recent years much of her travel is in the form of ‘give back’ to organizations like Earth Watch that involves projects like helping dolphins in the Mediterranean and orangutans in Borneo. When asked if she was an animal activist, she replied that she was an animal enthusiast.

She volunteers with and donates to a number of animal organizations whether it is in changing and subsidizing farmers’ haying schedules in the state of Vermont to allow bobolinks to complete their birthing cycles or giving back to other wildlife and naturalist causes. She considers herself an advocate for all species and strives ‘to do her little bit’ to restore and return to a nature-based world.
Dr. Jamieson answered the following.

What led you to a career in veterinary medicine?
I think I was born with a medical mind because I had a physician for a father and registered nurse for a mother. I was also born with a draw to the animal world and a great respect for it. I was the youngest of three daughters and definitely inherited some of my father’s passion for medicine but I have always contended that veterinary medicine chooses you, not the other way around.

Please explain your area of specialty and what a typical day looks like.
I believe the attraction for most veterinary ophthalmologists is microsurgery. The ability to operate through microscopes in an organ where the slightest misstep can be disastrous is the challenge. It takes many years of practice to feel competent.

A typical day—depends. I work part-time now doing a lot of relief work and travel quite often in my work. Right now I am relieving the veterinarian ophthalmologist in Vermont (who is on maternity leave) and a typical day starts at my home in rural Vermont. I live in renovated farmhouse so I am up at dawn for a two or three mile walk with my three dogs over hill and dale. This is followed by a 40 minute commute to a multispecialty referral practice where I see patients or do surgical procedures—e.g., cataract removal and intraocular lens implantation, glaucoma laser procedures, corneal and eyelid surgeries, enucleation or intraocular prosthesis surgeries. Then it is home to play with the pups, work in my garden and do some writing.

As an animal ophthalmologist, what are the main differences in treating human eyes and animal eyes?
My father was a physician ophthalmologist so I understand this first hand. Early in my career and late in his, we often observed each other’s cases. Human ophthalmologists are very much concerned with visual acuity and most of their procedures are related to this concern. In veterinary ophthalmology, vision is important (not so much acuity) but comfort and potential for systemic concerns. The comparative aspect to our job, working with so many species or animals, birds and reptiles adds a fascinating element to what we do.

Please describe your role at Rolling Dog Farm.
Rolling Dog Farm is a wonderful rescue organization based in New Hampshire which fosters medically challenged animals and finds the means to rehabilitate what problems they can and then find loving homes for these special needs pets.

Recently I performed cataract removal and intraocular lens implantation surgery on Darla, a very timid and blind nine year old lab cross. She was a new dog once she could see again.

In the course of your work you travel a great deal more than average clinical veterinarians. What do you do to overcome jetlag and what do you do to unwind?
The trick I think is to take on the time zone of your destination when you get on the plane. So eat and sleep according to the new time. Basically I drink lots of water and then just don’t worry about it.

At the end of a busy day my favourite way to unwind is to fiddle around in my garden. Being in nature—birds chirping, fireflies fluttering, moon arising—always gets me back on track.

Not only are you a highly sought after ophthalmologist but you are also a writer.
You have written a number of articles related to your work…but interestingly you are also a novelist. Please tell us about this part of your lifestyle.
In the past several years, the creative side of my nature seemed to take hold. I have been developing my craft of fiction writing through short stories and lately novels. It is a long process to complete a book, many drafts and revisions… a work in progress—a true labor of love but one that is a deep part of me. I am finishing revisions on my third book and hope to send it out to find an agent by the end of the year. It can take many years to get your work in print. Basically, writing is part inspiration and part skill so, like intraocular surgery, you make it when you are good enough and that takes dedication, time and perseverance.

What is next for you?
Keep doing what I am doing, stay focused on the job at hand, do my best to help others (humans and animals) and continue to enjoy every minute of every day. Not always easy but important.

What are three things on your bucket list?
• Get a novel published—a writer writes to be read.
• Visit Mongolia—never been there.
• Not to have bucket list—just happy for what I have.

What advice do you have for recent veterinarian graduates about their chosen career?
Humans for the most part are far more visually oriented than animals that rely on many senses, especially smell. Consequently when a pet develops an eye disorder, their owners often opt for a correct procedure because of the importance of sight in their own lifestyle. Much of what veterinarians do is a service to both the pet and its owner. It requires that veterinarians deal with people as often as they deal with the animal. They must have empathy and understanding of all the emotions and factors involved. Most importantly they must be able to communicate the need for a procedure and treatment but also understand that there are economic considerations and other factors that have to be acknowledged.

Those veterinarians who choose ophthalmology must develop a skill for microsurgery and the many challenges it presents. It requires a lot of time, practice, mentoring and experience to feel a degree of competency.

Veterinary medicine has been a wonderful career choice for me. I envy those just starting out for they have many fulfilling years ahead of them. My advice would be to always stay curious, remember to diagnose problems rather than treat symptoms and to always, always always admit and learn from your mistakes.

Bottom Line: This interview features a highly experienced animal ophthalmologist who also has a passion for writing fiction. See her short story entitled ‘Biscuit’s Lesson’ starting below.

Biscuit’s Lesson

by Dr. Vivian Jamieson

Where was that little monster? When I get my hands on her, she is doomed—no question about it. I rounded the clinic for the third time looking for any sign of the furry, white mop that had disappeared from the front steps minutes earlier. I couldn’t understand it. She was right behind me as I hurriedly opened the front door of the hospital at six-thirty on the chilly November morning. It was our routine for me to drop Biscuit off there before I headed to the gym for my morning workout. Per usual, she-straggled behind me, sniffing her way up the front walk. I turned as I went through the door to see her looking up at me through the early morning haze from the base of the stairs. Seconds later, after dumping my armful of books inside, I returned to find she had vanished—poof—into thin air.

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Continuing my search, I bent down to look under the back porch while I slapped my arms to ward off the cold. When I found her disobedient little soul, she is a goner. Her furry feet wouldn’t touch terra firma again without a leash attached to her skinny neck. My anger became tainted with a sense of betrayal. Why had she done this?

Biscuit had joined my household two months earlier. A favorite patient in the three years I had known her, she was quiet, obedient and very friendly. The delicate cocker-poodle mix was also the delight of her owners, the Roberts, a sweet elderly couple. Biscuit lit up their lives with her ‘joie de vivre’. One day, Mr. Roberts informed me that due to illness, he and his wife were forced to move into an assisted-living home and Biscuit could not go with them. This would be their last visit. Saddened, I offered whatever help I could to them. Without hesitation, Mr. Roberts asked if I would take Biscuit. This was not exactly what I had in mind. I hesitated. My house was and always had been filled with Golden Retrievers. Although I worked daily with the larger canine variety, I had never pictured myself owning one. Alas, my guilt got the better of me and the smaller canine variety, I had never before contemplated.

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After a few days, I relented and added back some liverwurst to her diet with the hope of weaning it out later. In the last few weeks I had made a concerted effort to rid my life of smelly luncheon meat once and for all. Day by day, an imperceptible amount of the greasy fare was subtracted until two days ago, my mission was accomplished—a life, liverwurst free. But this morning thinking back, I recall an inordinate amount of sniffing and pushing of Biscuit’s food bowl around with her snout, along with a move where she backed away from the unsuitable meal with her nose high in the air then stared up at me with definite defiance. In the end, Biscuit did eat a small amount before meeting me at the back door to head off to the clinic. Could this be why she left, why she had abandoned our family?

I stood shivering in the dump November dawn, my flimsy gym attire no match for the cold conditions. The fury that raged within about Biscuit’s disappearance had evolved into concern and now rocketed toward panic. It had been twenty minutes of searching and calling to no avail—my sweet, fluffy companion was gone. Terror tightened in my chest when I looked out onto the highway in front of the clinic now filling with the morning traffic. How could I have been so stupid? She had done everything but write me a note about how displeased she was with her fare, but in my human arrogance, I hadn’t listened. After all, Biscuit lived and breathed food. It was her entire purpose.

Even her name spoke of her favorite thing in life. In desperation, she had taken matters into her own paws and set out to find a more satiating life for herself. I wanted to cry.

I learned a valuable lesson from Biscuit that day, one I have since put into practice with my patients. Communication is a two-way street: first, to clearly articulate your needs and second, to listen. Biscuit had done her part but I had failed at mine. She couldn’t have been more clear. Even though we don’t share a verbal language, animals speak volumes if only we would open our hearts and minds to them. You will be surprised what you can understand about your patient’s needs and desires if only you try.

Thanks to the nameplate on her collar, an hour later Biscuit was retrieved from twenty miles away. She had been picked up after crossing four lanes of busy traffic by a construction worker on his way to his job site. We laughed to think she had managed to end up with a hearty eater. I am happy to announce there has been no further trouble with my beloved chow-hound now that liverwurst is a permanent part of her diet.

Biscuit’s. Never underestimate the will of a small dog. After a few days, I relented and added back some liverwurst to her diet with the hope of weaning it out later. In the last few weeks I had made a concerted effort to rid my life of smelly luncheon meat once and for all. Day by day, an imperceptible amount of the greasy fare was subtracted until two days ago, my mission was accomplished—a life, liverwurst free. But this morning thinking back, I recall an inordinate amount of sniffing and pushing of Biscuit’s food bowl around with her snout, along with a move where she backed away from the unsuitable meal with her nose high in the air then stared up at me with definite defiance. In the end, Biscuit did eat a small amount before meeting me at the back door to head off to the clinic. Could this be why she left, why she had abandoned our family?

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“The Other Side Of Transition—What’s Next?”

by Jackie Rudberg

“For many veterinarians, the sale of your professional practice frequently results in a financial windfall coupled with an unfamiliar sense of financial security never before contemplated.”

Most veterinarians think of themselves as caretakers and health care professionals for a very select and beloved market. After all, it takes years of dedication to master the necessary skills and medical training required to treat our treasured furry friends—extended members of the family if you will—and their accompanying nervous owner-parents. As with all doctors, veterinarians consistently rely on technological advancements and industry modernization to employ their highly trained minds and specialized skills for the benefit of animals’ overall health and happiness. So it’s not surprising that the lion’s share of their focus is on animal care and not on the entrepreneurial side of the practice.

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But veterinarians are entrepreneurs and like all entrepreneurs, veterinarians combine their talent and imagination into one overarching endeavor by risking all their capital to found their own business. For pet-owners, access to competent, convenient and dependable veterinary clinics represents critical community services such that veterinarians’ devotion to the clinics’ success transcends their purpose and defines their identity and relationships. Often, the line between personal and professional recedes, along with the line blurring entrepreneur and veterinarian. Eventually, achieving sustainable profitability demands total devotion; in the absence of being able to pass the practice onto the next generation, the veterinarian is compelled to sell the asset. Of all the assets in your portfolio, your practice is probably the most important revenue-generating vehicle; but more than that, it engenders your primary motivation and is intricately tied to your identity.

Discussions around transition planning are always focused on financial valuations, legal documents, tax ramifications and the process of divestment and acquisition. Consequently, very little discussion surrounds life after the sale and the emotional void accompanying loss of ownership. Although it represents the ultimate success, selling the practice you built from the ground-up may leave you feeling empty and marred by a feeling of loss. The identity and community permeating daily life will no longer be integrated with your sense of purpose. Nevertheless, successfully anticipating “what’s next” once you sell your practice starts with understanding life before transition takes place. The first step is to obtain a valuation of the business; for many veterinarians selling their business encompasses a major piece of their retirement plan. So it’s essential to know what your business is worth and track it long before you plan to sell. The second step is determining the money you require to live the lifestyle you want. Finally, if the valuation is less than expected, give some thought as to how you can increase the value of your practice enough to meet your retirement needs. Not only does advance planning significantly improve financial, estate and tax ramifications, it permits you to focus on a future endeavor that wasn’t possible before now.

For many veterinarians, the sale of your professional practice frequently results in a financial windfall coupled with an unfamiliar sense of financial security never before contemplated. You may benefit from a wealth management strategy as if you were treating one of your animals.

Upon when deciding on an investment strategy, the following considerations are important:

• True returns relative to the investment risk agreed upon
• The weighing of different investment strategies and asset allocation in realistic terms by understanding whether this will yield enough cash flow to cover expenses.
• Cost-of-living and spending requirements
• Inflation
• Recognizing the real income that needs to be replaced

Although it demands a different kind of patience and planning, I encourage you to think about your transition strategy as if you were treating one of your animals. Think of your transition plan as if you were diagnosing a problem and prescribing a treatment; but this time, it’s for your own.

The financial rewards from selling your business represent freedom and security more than a means to engage in large-scale material purchases. How should you put this newfound freedom to good use? Consider investing in other ventures, engaging in philanthropy, teaching, getting involved on boards of academic institutions or devoting more time to a passion or hobby. The choice will be yours—and you can never have enough of those in life.

Bottom Line: This article answers two questions: “What do I have to do before retirement?” and “What do I do after I have retired?”

Todd C. Slater is a regular and highly valued contributing author to Profitable Practice. We asked Todd to answer a few questions so that our readers could gain insight into Todd’s successful career as the president of The Simple Investor and as an author.

What led you to a career in real estate?

I have always loved buildings of any kind and always believed it is the best investment of any kind. I have always wanted to help and educate people with what is for most, the most expensive purchase they will ever make. I have seen the mistakes and heard the horror stories over the years, and it means a lot to me to walk people through this process. Having the pleasure of working with thousands of clients over the years has truly been a bonus. After food, shelter and always will be a basic human need. As an investment, real estate is unrivaled.

The choice will be yours—and you can never have enough of those in life.

How would you summarize the importance of real estate investment for today’s veterinarians and their practices?

Real estate can offer a secure financial base for a veterinary professional’s future. It can be used for retirement or generational wealth but most importantly, it continues to work even when you don’t.

What do you like the most about your business?

I truly enjoy working with the people and with the buildings themselves. To help people create an investment solution for their long term, future security is extremely gratifying. So many people struggle with investments, especially real estate, and there is a lot of misinformation out there. We hear stories all the time of people who have had terrible experiences with real estate investment, and the majority of the time it is because they simply did not have the correct information. They get caught up in the emotions of it all, and forget to treat it like a business.
What was your proudest career moment?
I have been so fortunate to have had numerous highlights in my life. Naturally, the day I became a father was the proudest moment in my life. Having been recognized as one of the top realtors in the world was definitely a source of pride, but I would have to say that helping my investors that had thought they could not create a future for their families and actually make it happen has truly been the most satisfying.

What things give you satisfaction personally and professionally?
My young daughter gives me the greatest satisfaction; she is awesome and really puts life into perspective. Creating The Simple Investor and educating people through our seminars has been amazing.

If you could have dinner with anyone in the world past or present, who would that be and why?
For purely personal reasons, it would be my mother who passed away when I was a child. I would want her to know that the limited time she spent with me really did prepare me for life. If I had to choose someone else, it would be Steve Jobs. He was truly one of most creative minds the world has ever known.

What do you do to unwind?
I love the outdoors, so just sitting out in the middle of lake in a boat at the cottage calms my soul. I have been told I bring an intensity to everything I do, and that includes relaxing!

What was the best meal or restaurant experience you ever had?
I love to cook, so making wonderful seafood and my signature Caesar salad with friends and loved ones is the best meal every time!

What are three things on your current bucket list to do?
That’s actually a tough one! I have been very fortunate and have had opportunities for many worldly experiences. At this stage in my life, the things that come immediately to mind are taking my daughter to Whistler and have had opportunities for many worldly experiences. At this stage in my life, the things that come immediately to mind are taking my daughter to Whistler and training and the business of running a kennel. I learned about the dogs, their care, breeding and training and the business of running a kennel. He was also an avid naturalist so I learned much about the natural world around me as well. I was hooked!

Later, I was fortunate to get a job after school with the local village veterinarian, Dr. Sidney Pickett. Later, I was fortunate to get a job after school with the local village veterinarian, Dr. Sidney Pickett.

What was your proudest career moment?
I was always fascinated with animals and at 14, I got a job working weekends at Kipewa Kennels; a breeding, training and boarding facility owned by Bill and Kathy McClure just outside Ottawa. Bill was a well-respected trainer, competitor and field trial judge of Brittany Spaniels and English Setters. I learned about the dogs, their care, breeding and training and the business of running a kennel. He was also an avid naturalist so I learned much about the natural world around me as well. I was hooked!

Later, I was fortunate to get a job after school with the local village veterinarian, Dr. Sidney Pickett. His practice consisted mainly of dogs and cats.

What is your area of expertise or specialization?
I spent roughly the first 15 years of my 35-year career, in small animal practice in the GTA. Following that I became involved in working with Dr. Jackie Jenkins at Wildcare, a wildlife rehabilitation centre in Vaughan, Ontario. I provided veterinary care for native Ontario wildlife with the goal of returning these wonderful creatures, small mammals, birds and reptiles, back to their homes in the wild. I continued with wildlife at a few facilities for roughly two decades while continuing to do some small animal practice as well. About ten years ago I found myself working in two animal shelters and am now working in shelter medicine at the Toronto Humane Society. My current position as staff veterinarian in the Spay/Neuter Services there. I also volunteer with an organization that provides free spay and neuter surgeries for local managed feral colonies.

Describe a typical day for you.
I arrive at 7:30 a.m. just as the animals are arriving for surgery. For the next hour and a half the technicians and I give each animal a physical examination to be certain that they are suitable for the pre-surgical phase. After that, we complete any other medical treatments that are necessary before the animal leaves the facility. Throughout the day, I work closely with the veterinary technicians and other team members to ensure that the animals receive the best possible care. I also spend time reviewing the medical records and writing detailed reports for each animal. After the surgery, I check on the animals and make sure they are comfortable and recovering properly. Finally, I spend time with the clients, answering any questions they may have about their pets and their care. Overall, my job is to ensure that the animals receive the best possible care and that their owners feel comfortable and satisfied with the services we provide.
procedures scheduled. We only work on young, healthy animals and if we have concerns about the health of a particular cat or dog, surgery is delayed until the owner has had the animal examined by his/her veterinarian. Only when the problem is resolved to that veterinarian’s satisfaction is the animal re-booked for surgery at our facility. We provide low cost surgery only by working with high numbers and therefore want to provide the safest procedures possible. Our results have been exceptional. Surgery begins when the animals have all been examined and pre-medicated and continues until all animals have been attended to. Typically the number ranges between 25 and 30 surgeries per day.

When surgery is finished the inevitable paperwork and logging in to charts is done and monitoring of the animals in recovery continues until all are safely recovered from anesthesia. Prior to discharge I examine the animals again and answer clients’ questions or deal with any concerns I may have.

What has surprised you the most in your veterinary career?

The biggest surprise, or perhaps shock is a better word, came on my entrance into the world of shelter medicine. I had worked in practice for many years and never set foot in a shelter for more than a few minutes nor was shelter medicine ever discussed at school. It was an overwhelming experience at first. I had no idea of the scope of health conditions of the animals that entered the system or the incredible number of animals involved. So many pets (unlike my own cherished ones at home) that were unwanted, discarded and begging for attention in cages and kennels...all as a result of the human irresponsibility.

The pet overpopulation problem in Canada, the United States and indeed the whole world is staggering. The number of animals euthanized is horrific. As a practicing veterinarian I had heard about the problem but it takes on a whole new meaning when you are confronted with the sheer numbers and care necessary for these animals.

What gives you satisfaction both professionally and personally?

As a new grad my ambition was to help animals in need and make a difference in their lives. I spent the first part of my career in practice, then in wildlife and now in a shelter. I cannot count the number of animals involved, domestic or wild, but it must be in the tens of thousands over my 35 years and counting. I feel that I have had an impact, a quiet one, but one which pleases me greatly. Wildlife has always been a fascination for me. My early years were spent in the national parks in the Rockies where the wildlife was abundant and varied in species. Wildlife rehabilitation is often a challenge. Funding is always a concern as there is no government support. It is also a challenge because the purpose is to return the animals, orphaned or injured, to the wild. To do this they must be fit enough to survive, to care for themselves, to reproduce and to care for offspring. Some are too badly damaged to be released back into their habitat. The ones we are able to release make all of our struggles and losses incredibly worthwhile. There is something about the ability to fly that defies description. To shelter a wounded bird, in pain and terror, with no understanding of its inability to either fly nor your intentions to help, is quite a responsibility. To open your gloved hand and release that bundle of feathers, be it robin, gull or raptor, and watch them fly again is extremely rewarding.

I became involved in the development of one of the early High Volume/Low Cost Spay/Neuter clinics in Canada after training with an organization called Humane Alliance in North Carolina. We learned surgical techniques to provide rapid, safe procedures for large numbers of animals. I was attracted to this program because it is the only viable PROC/TIVE step I have come across to deal with the vast pet overpopulation problem. Animal shelters are necessary in reaction to a problem created by humans. Education is a huge part of what shelters do but it is clearly not enough in itself. Veterinarians say to me “Are you not enabling poor pet ownership in providing these services to owners who really shouldn’t have the pet they can’t afford in the first place?” Yes, perhaps, BUT the issue is that they do have this animal NOW and something needs to be done to prevent them from creating more animals that need to be nurtured in shelters that are already overcrowded and have few resources. People are grieved about pets with their hearts and not their heads. And unfortunately some of them will make bad choices regarding their acquisition of pets. These are the ones I am happy to help because it is the animal and society that are the ultimate beneficiaries.

Personal satisfaction does come from my career but, and it may sound old-fashioned to say that the greatest accomplishment in my life would have to be my children. I have three adult children, all raised, educated and well into their careers and life. They are all well liked by their peers and co-workers and are loved by all those important to my husband and me. There can be no greater accomplishment than this in my opinion and I am proud to have been their mother and watch them grow and take their place in society. (Perhaps one of them could have wanted to follow in their mother’s footsteps but it wasn’t in the cards...they all followed their own path.)