How it all began.

It started because I was very angry. An elderly relative had an old dog that needed constant veterinary care. Being a pensioner, she was on a fixed income and found if difficult to meet the ensuing vet fees. I offered financial assistance however, like most elderly people she was a proud and stubborn lady and consequently she refused. I was upset to hear that she had her beloved dog euthansed at the local RSPCA centre and was obviously devastated at losing her companion animal. At the following Christmas she received several gift vouchers and was highly delighted. No stigma attached to receiving these vouchers. I therefore, began to ask myself why wasn't there something similar within the veterinary field? A seed was sown and the concept of veterinary vouchers was born.

In January 1992, with the help and advice of others who were professionals within their field, I began to develop the concept. A study was made of other vouchers that were available to the public but many operated a in-house system. At the time book tokens were the only ones available to study. They operated nation wide, a system that we wanted to adopt. To finance such a system would need considerable planning.

The first step was to test the willingness of the veterinary fraternity. I applied and was given permission to attend the five day BSAVA Congress at Birmingham armed with a questionnaire. The results were quite favourable, however, a group of Irish vets explained that some of their clients had difficulty in paying the bills and suggested that a saver stamp scheme as far as they were concerned would be more beneficial, That was when the saver stamp idea came into fruition.

It would obviously be beneficial to seek the approval of the veterinary establishment, therefore, I presented a paper to The British Veterinary Association. The following is a copy of that presentation:

Introduction:-

I would like to put forward the proposal of the introduction of a National Vet Voucher scheme to the committee. Although I have high-lighted the plight of the elderly, other groups such as multi-pet owners and low income families could also benefit.

National gift voucher schemes have been available to the public for many years and administration does not present a problem to firms such as Marks and Spencers, Boots and Asda to name a few and indeed, book and record token can be exchanged at appropriate stores throughout the UK. A large annual turnover is experienced by firms operating these schemes and there are many thousands of happy recipients. These vouchers have also brought about a considerable increase in sales at the participating establishments, exchanging the vouchers for goods. Vet Vouchers could operate in a similar way.

Animal charities could be invited to design the cards for the stamps and monies from the sale of the cards the charities would receive. Stamps of various denominations could be purchased from the receptionist at participating veterinary surgeries. Discount on veterinary fees could continue as it is now at the discretion of the veterinarian and also discount vouchers from animal charities to continue for the needy. The financial benefits to veterinary practices and the benefits to animal welfare and the community would far out- weigh if/any nominal charges a veterinary practice would be asked to pay for the administration of the scheme.

The elderly and their pets.

Why pets are important to the elderly.

- Probably their only companion.
- Less likely to suffer from depression and boredom.
- If mobile, likely to meet other pet owners.
- Animal sat on lap provides warmth and comfort.
- Caring for their pet gives sense of being needed.
- Making meals for their pet encourages them to make meals for themselves.
- Obtaining food for their pet -social; contact, going to the shop or someone brings it for them.
- Gives them a purpose in life thus prolongs activity.
- Security. A dog can be a deterrent against possible intrusion.

The elderly with pets requiring veterinary assistance.

- Many elderly are on a fixed income.
- Often cannot afford the increasing veterinary fees.
- Many will do without themselves to look after their pets.
- Most are independent and very proud and will refuse cash help from relatives and friends classing the help as 'charity' or a 'hand-out'.

How would a national Vet Voucher scheme help?

- There would be no stigma attached in receiving a gift voucher.
- Animals needing treatment would not suffer due to lack of funds.
- Prolong the partnership if treatment can be affordable and effective rather that euthanasia.

Alternatives to a national vet voucher scheme.

Discounts for the elderly. Many veterinary establishments operate a system of discounts.

Disadvantages:-

- Misuse of the system. People claiming that the animal is owned by an elderly relative who is unable to attend the surgery.
- Receptionists subject to abuse when enquiring if a client qualifies for a discount.
- Embarrassment for s
- clients when asked if they qualify.
- Difficulties for a receptionist in judging a person's age.
- The percentage of veterinary practices operating this system? All vets could issue vet vouchers.

Pet insurance available for everyone including the elderly.

Disadvantages;-

- Most do not cover routine vaccinations, de-scaling, behaviour and hormonal problems and spaying.
- Animals that have been insured for 'life', may find on reaching a certain age, exemptions and restrictions may become applicable and this is the time most animals require veterinary assistance.
- Many elderly people suffer from short term memory problems and may forget to pay the insurance premium, thus invalidating the insurance.

Savings/ banks, building societies, post office.

Disadvantages;-

- Many elderly people have difficulty in getting to banks etc.
- Difficulties in signing forms e.g. withdrawal slips.
- Money saved used for other things
- On a fixed income and difficult to save.
- Difficult for others to help – stigma attached to receiving cash 'hand-outs'.

How the introduction of a national vet voucher scheme would benefit a veterinary practice.

- Encourage more people to attend the surgery even those without pets to purchase a voucher for a gift.
- More people entering the surgery would give the opportunity of promoting animal welfare to a greater percentage of the general public.
- More pet owners considering treatment for their pets instead of euthanasia due to lack of funds.
- Producing a system whereby people including the elderly could 'save' buying their own vouchers that could also be exchanged for veterinary products such as food.
- Increase the sales of veterinary products. People able to use the vouchers to buy products they would have otherwise purchased at supermarkets e.g. Leads, flea collars, wormers etc.
- Providing a more balanced service to the whole of the community.

The administration of a national vet voucher scheme;-

The voucher scheme would operate nationally on a similar basis to those already available to the public.

- Vouchers to be purchased from receptionists at veterinary surgeries.
- Vouchers/stamps of various denominations available.
- Animal charities invited to design cards for the stamps and vouchers and monies from the sales would go to the charities.
- Vouchers and stamps to be exchanged for treatment and products only on sale at veterinary surgeries.
- Pet shops, drug manufacturers and pet wholesalers not to be included in the scheme.
- A central agency to be responsible for the issue and redemption of the stamps.

- Veterinary surgeries to pay a subscription to cover administration costs.

Conclusion.

There are no disadvantages to the adoption of a national vet voucher scheme. Benefits not only for the elderly but also for low income families, multi-pet owners and charities. Veterinary practices would experience a bigger turn-over in the sales of veterinary products as well as providing more treatments for pets and there would be pleasure amongst the pet owning community on receiving a vet voucher!

I sincerely hope the Committee will endorse this proposal. There are no valid reasons why it should not be implemented. The benefits to veterinarians, pets, animal charities and the whole of the pet owning community are tremendous.

Well, did the Committee endorse the above? In a word NO! They virtually classed it as rubbish and said such a scheme was not viable and unworkable.

What was my next step, if there was to be a next step? Was I about to relinquish an idea that I felt passionately about? You will have to read the next chapter to find out!