

Your perfect retirement dog

How about a golden retriever for your golden years? Or a poodle, pug, or greyhound?

I don't know about you, but I could use a break from all the dreary economic news we've been subjected to for the past year or more. So this month I've decided to give it a rest. Instead, let's consider a happier topic, but an important one in its own way. That's what kind of dog you or I might enjoy in retirement.

This subject isn't totally off-topic for a personal finance newsletter, of course. A dog not only represents an emotional investment but also a serious dollars-and-cents one, especially when money is in less than infinite supply. The American Society for the Prevention of Cruelty to Animals estimates that a small dog will cost \$1,300 to feed and care for in its first year, with medium and large dogs requiring about \$1,600 and \$1,800, respectively.

Still, those of us who take pleasure in canine companionship would agree that few if any investments offer a better return. Plus, as our Consumer Reports On Health newsletter noted in June, pets in general and dogs in particular provide many health benefits to our species. Those include reducing stress, encouraging physical activity, and even speeding recovery after heart attacks, strokes, and surgery.

I recently consulted the Association of Pet Dog Trainers for advice on dogs and retirees, and many of the group's members were kind enough to share their experiences working with the creatures on both ends of the leash. What follows is based largely on their recommendations.

BEST OF THE BREEDS

The trainers quickly disabused me of any hope that I might put together a simple Top 10 list of dogs for retirees. Too much depends on the individual dog and its temperament, not to mention the retiree and his or her lifestyle.

Generally the trainers favored smaller dogs. "Breeds such as poodles, Malteses, Yorkies, bichons,



Pick a pooch to match your lifestyle.

and any mixes of these breeds are great," Ami Dobelle, a trainer in Guttenberg, N.J., told me. "They are generally smart, no shedding, and have big personalities in little dog bodies. The downside is that grooming is required so hair doesn't become matted." Dobelle was less inclined to recommend Jack Russell terriers and puggles (a pug/beagle combo) because they tend to be more frantic.

Kim Downing, a trainer in Leavenworth, Kan., cited papillons, basset hounds, pugs, French bulldogs, and Cavalier King Charles spaniels as "outgoing, playful, easygoing, and overall nice dogs."

For active retirees, Barbara Davis of Corona, Calif., suggested adopting an adult sporting breed dog. "Many retrievers, setters, pointers, and spaniels can be found in breed rescues and shelters across the country, and most of these breeds do well with moderate exercise or quite a bit more," she said.

Several trainers, like Ann King of Yonkers, N.Y., singled out retired racing greyhounds as excellent companions for human retirees. They are generally sweet-natured and don't necessarily need a lot of running room. Most seem to be content with regular walks, which are good for both dog and walker. Similar to a greyhound but smaller, the whippet is another possibility, suggested Stephanie Colman of Van Nuys, Calif. She added that they're

gentle, playful, and often described as "calm and almost catlike when indoors."

HAPPINESS IS A GROWN PUPPY

Most of the trainers recommended adopting a mature dog rather than a puppy, cute as the latter may be. That will save you the hassles of house-training and furniture-chewing. If you've redecorated for this new phase of life, as many retirees do, the last thing you want is to come home one day to find Fifi gnawing the legs off your new coffee table.

Another advantage of going with an older dog is that its personality will be more developed and easier to evaluate. So if you would rather have a laid-back pooch than a wild and crazy one (or vice versa), or if you have concerns about whether it will get along with your neighbors or little grandchildren, you'll be less likely to make the wrong choice.

Choosing an older animal also means that you have the opportunity to provide a home for a deserving shelter or rescue dog. One online locator for them (as well as for cats, horses, birds, and reptiles) is Petfinder.com. Many breeds also have their own rescue organizations, which you can easily find through an Internet search.

If you can't adopt a dog because of where you live, your travel schedule, or whatever, all is not lost. As Michelle Mullins, a trainer in Glen Allen, Va., said, you may be able to volunteer to walk a dog from your local shelter.

And that could be the beginning of a beautiful relationship. \$



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