

# Invest in an RUFF

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Special to QMI Agency

I recently had to say goodbye to Sam, my seven-year-old Bernese mountain dog who had aggressive lymphoma.

Even in my heartbroken state, I realized how fortunate I had been to be able to afford all of his chemotherapy, other medications and treatments.

It was worth every penny to me and my family, but boy did his bills add up! Dog ownership can really throw a curveball into a financial plan.

The financial strain didn't

just occur in his final days. A few years ago my travel schedule unexpectedly increased as I started speaking around the world about my research work. Fortunately I had the world's best dog walker who also was able to board Sam. And our good friend 'Uncle' Jim loved to whisk Sam away to his place north of the city for idyllic weekends.

Our dog rapidly accepted the idea he now had three families, three homes, and three ways of life. He was always happy to see any of us and never missed a beat.

Dogs are more than just pets — they are a lifestyle.

I miss my walks with Sam and the easy conversations with fellow dog-owners in the park behind our house. I find that I seldom remember the names of the people, only the names of the dogs. And as Molly's mom (OK, I know her name — Shirley) puts it, "80% of my social life occurs at the dog park."

I stumbled into the experience of dividing a dog, but I can honestly say it was a great solution. If you don't have enough time or money for a full-time dog, consider dog sharing! Most financial advisers talk about RESPs and RRIFs ... what about RUFFs?

I haven't figured out the



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exact acronym yet, but it's not a radically new concept. People who can't afford their own vacation homes

buy time-shares, and even millionaires can own part of an airplane with what are called 'fractional jets.'

I am not sure 'fractional dog' will catch on as a phrase, but life is too short to go without dog love.