

IN PARTNERSHIP WITH VIRBAC



Digital magazine

December Digital Issue 2019

# Money and Medicine

A conversation on what it takes to succeed as an independent veterinarian



Heartworm infection is on the rise<sup>1</sup> and many dogs are going unprotected.

Give your clients the bacon-flavored parasite protection they need, with: SENTINEL® SPECTRUM® Chews (milbemycin oxime/lufenuron/praziguantel) (ivermectin/pyrantel pamoate/praziguantel)

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Important Safety Information for SENTINEL® SPECTRUM® Chews (milbemycin oxime/lufenuron/praziquantel): Dogs should be tested for heartworm infection prior to use. Mild hypersensitivity reactions have been noted in some dogs carrying a high number of circulating microfilariae. Treatment with fewer than 6 monthly doses after the last exposure to mosquitoes may not provide complete heartworm prevention. For complete product information, refer to the product insert. To obtain a product insert, contact Veterinary Technical Product Support at 1-800-338-3659, or visit us.virbac.com.

Important Safety Information for IVERHART MAX® Soft Chew (ivermectin/pyrantel pamoate/praziquantel): All dogs should be tested for existing heartworm infection before starting treatment with IVERHART MAX Soft Chew. Use with caution in sick, debilitated, or underweight dogs weighing less than 10 lb. Gastrointestinal and neurological signs, such as convulsions, have been reported following the use of ivermectin products. For complete product information, refer to the product insert. To obtain a product insert, contact Veterinary Technical Product Support at 1-800-338-3659, or visit us.virbac.com.



Reference: 1, AHS announces findings of new heartworm incidence survey. American Heartworm Society website. https://heartwormsociety. org/newsroom/in-the-news/347-ahs-announces-findings-of-new-heartworm-incidence-survey. Accessed January 17, 2019.

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# **Contents**

- **Taking Stock**
- **TVC News**
- 10 Money and Medicine A conversation on what it takes to succeed as an independent veterinarian
- **14** Decisions by Default The decisions you don't know you're making could be costing you
- 16 Industry News

# **Taking Stock**

By Allison McDermott, President

As an independent business, the end of the year is a great time to pause, take a step back and take stock of things. What has already changed? What is changing? How do you expect your business and the marketplace to look in the future?

As a business, we try to adapt and put ourselves in a position where we can continue to be competitive – even with the changes taking place in our industry. Every business needs to do so, especially independent veterinary clinics. At TVC, we're looking at trends of what independent clinics need from us and how we can support them as things change. We want to be a resource for our members to learn from and adapt with by utilizing what we have to offer and teach.

There are several things happening in the market that are having a big impact on independent clinics. First, the rate at which consolidation is happening. In 2012, it was estimated that 25% of clinics were part of a cooperative, buying group or corporate entity. Two years ago, that estimate had risen to 66%. Within the next few years, that number is estimated to be at about 90%.

TVC members are well-positioned by being a part of a cooperative that gives them support while maintaining their independence. We try to level the playing field by giving independent clinics resources to remain competitive.

The second trend we're seeing is that corporate organizations are consolidating. Boehringer Ingelheim

Technology is everchanging, and something veterinarians should keep an eye on to adapt in ways that make sense for their businesses. and Merial, Zoetis purchasing Abaxis, Elanco's spinoff from Eli Lilly, Elanco's acquisition of Bayer's Animal Health business – the list goes on. Through all of this, TVC works to partner with organizations that support independents. We hope our members will do the same by supporting our vendors. It really is a mutually beneficial relationship.

Another change involves technology, and the expansion of online purchasing by consumers. We've partnered with Vetsource in this area, and we're looking to partner with different vendors to compete in the emerging telemedicine space. Technology is ever-changing, and something veterinarians should keep an eye on to adapt in ways that make sense for their businesses.

Education is woven into all of this. You've heard the saying "Give a man a fish, and you feed him for a day; show him how to catch fish, and you feed him for a lifetime." TVC's resources are designed to show independent clinics how to compete for the long-term. We're creating Continuing Education courses and more that speak to a lot of business principles that probably weren't addressed in veterinary school.

Yes, the market is changing. But with the right tools, partners, and know-how, we believe TVC members can thrive as independents in their local communities. ■

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Get full size protection in a half size vaccine

Nobivac  $EDGE^{T}$  Lepto<sub>4</sub> is the FIRST and ONLY 0.5 ml Leptospirosis vaccine to help prevent disease, mortality, and urinary shedding for dogs of all sizes.





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**TVC News** 

## **TVC** announces new president

TVC is excited to announce that Carol Henry will be stepping into the role of TVC's president starting Jan. 1, 2020. Prior to her time at TVC, Carol ran her own marketing consulting firm – Imagine Consulting – and led marketing efforts for over 400 practices as the chief marketing officer at National Veterinary Associates. Prior to that, Henry led marketing activities at several properties at Caesars Entertainment for 9 years and led a strategic alliance between Norwegian Cruise Line and Caesars. She also worked in technology at both Apple and Intel in addition to her time as an environmental consultant. Her background is in both engineering and marketing with an undergraduate degree in Chemical Engineering from MIT, a master's degree in Environmental Health Engineering from the University of Texas at Austin and an MBA from Kellogg School of Management at Northwestern University. The new year is shaping up to be a tremendous time for TVC, and we are excited to see where her leadership and expertise will take us in the future!

# TVC gears up for Annual Co-op Owner's Meeting!

The TVC Annual Co-op Owner's Meeting is set for Saturday, Jan. 18, 2020. Those attending VMX or who live close-by are invited to attend the one-hour business meeting inperson, and stay for a reception to follow. Guests are invited to come! Those who cannot make it in person can still participate online. If you are unable to participate, think about sending a clinic proxy in your place, or you can watch the recorded version. Attendance the day of is preferred as we want your voice to be heard! Plus, we give out thousands of dollars in raffle goodies from our partnered vendors. <u>Sign up here.</u>

## **Vendor News**

## Wedgewood Pharmacy integration now complete

Two of the nation's most-trusted animal-health compounding pharmacies, Wedgewood Pharmacy (Swedesboro, New Jersey) and Diamondback Drugs (Scottsdale, Arizona), have come together to increase the breadth of medications available, to improve the speed of delivery to veterinary practices and patients, and to evolve the service and quality available to the market today. The full integration marks a year-and-a-half journey for the two companies. The combined organization will be led by Marcy A. Bliss, Wedgewood Pharmacy's President and CEO. Bliss said, "Combining our two pharmacies will provide more capabilities and enhanced service for all of our customers. Our deep, combined expertise in compounding medications, together with best-practice prescribing tools, will enhance our customer's experience of doing business with us. We look forward to sharing new preparations, services and tools as they are rolled out. During the process, our integrated pharmacist, customer care, and sales teams will allow us to stay connected with the unique needs of each veterinarian and patient we serve." Eligible TVC hospitals will be able to take advantage of savings from either ship location. More on TVC's partnership with Wedgewood Pharmacy <u>here.</u>

# Merck Animal Health launches BRAVECTO® PLUS for Cats

Our partners at Merck Animal Health announced the latest breakthrough innovation to their BRAVECTO<sup>®</sup> family: BRA-VECTO<sup>®</sup> PLUS (fluralaner and moxidectin topical solution)



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for Cats! The new addition is the first and only feline topical to deliver 2 months of flea and tick protection, heartworm prevention and treatment of intestinal parasites! For your cat owners, this means twice the convenience of monthly products and dosing half as many times per year. See full product details and a special TVC exclusive promotion at the TVC Owner's Site <u>here.</u>

# ProVetLogic is taking the lead in educating customers

ProVetLogic taking the lead in educating customers on how to be proactive in creating an OSHA safe working environment. OSHA appears to have set their sights on animal care facilities with large staffs, looking for potential safety issues. View the <u>ProVetLogic Pet and Worker Safety (PAWS) December</u> <u>2019 Bulletin</u> to better understand Cleaning Chemical Safety, based on OSHA standards and requirements.

## **TVC University Live CE Webinars**



Transforming Lives"

Nutritional Modulation of the Gastrointestinal Microbiome

Dec. 10, 2019 | 9 AM & 1 PM (CST)

Join TVC and **Hill's Pet Nutrition** in this top-requested educational event! Revolutionize the way you tackle fiber-responsive GI Issues, promote healthy stool while reducing the risk of struvite and calcium oxalate crystal formation ... And offer a stew option for cats!

**Click Here to Register!** 

## **Promotions**

8

**Bayer:** Earn Consumer Rebates on qualifying orders of Claro. <u>Click here for details</u>. *TVC Exclusive Offer* 

**Hill's Pet Nutrition:** Earn TVC PurrrchasePoints<sup>TM</sup> on qualifying vet sponsored home delivery orders! <u>Click here for details</u>. *TVC Exclusive Offer* 

**Hill's Pet Nutrition & Vetsource:** Through the end of 2019, quarterly incentives for TVC hospitals when you send Hill's to home with Vetsource! <u>Click here for details</u>. *TVC Exclusive Offer* **Jurox:** Have you used <u>Alfaxan Multidose</u> within the last year? If the answer is no, Jurox is offering 2 vials free with the purchase of 10 in addition to your great TVC member rebates! Call Jurox today and ask for the new clinic special.

Click here for details. TVC Exclusive Offer

**KVP:** Through the end of 2019, buy one Balto Brace and get a free Kong Blue! Orders must be placed through MWI. <u>Click here for details.</u>

**Merck Animal Health:** Through the end of 2019, earn 7,500 – 15,000 PurrrchasePoints when you place qualify-

ing BRAVECTO<sup>®</sup> Plus for Cats orders! <u>Click here for details.</u> *TVC Exclusive Offer* 

**Merck Animal Health:** Through the end of 2019, purchase 5 trays of BRAVECTO<sup>®</sup> Plus for Cats and receive one tray free, or purchase 10 trays of BRAVECTO<sup>®</sup> Plus for Cats and receive two trays free.

**Microsoft:** Through the end of 2019, save up to \$400 on select Microsoft Surface Laptop 2 and up to \$300 on select Surface Pro 6 devices through the end of the year. <u>Click here for details.</u> *TVC Exclusive Offer* 

**Petlink:** Looking for a change in microchips? Check out Petlink and receive free microchips or a scanner when you place an order for 50 or more Petlink SLIM microchips! <u>Click here for details.</u>

**Vetone:** Buy 3 get 1 FREE on OstiMax<sup>™</sup> through the end of 2019! <u>Click here for details.</u>

**Wedgewood Pharmacy:** Looking for Pimobendan? Check out Wedgewood Pharmacy! <u>Click here for details.</u>

# Let's face it, pilling cats isn't for everyone. Fortunately, there's Profender<sup>®</sup> – a broad-spectrum, topical dewormer for cats.



Profender<sup>®</sup> offers a purge deworming of tapeworms, roundworms and hookworms. All in **one single**, easy-to-apply topical application.<sup>+</sup>

- No pilling necessary
- No water chasers
- No messy yellow paste
- No painful injections



Roundworms Hookworms Tapeworms

Federal law (U.S.A.) restricts this drug to use by or on the order of a licensed veterinarian. Children should not contact application site for twenty-four (24) hours.

YE

# **Topical Solution** profender. (emodepside/praziquantel)

For the treatment and control of hookworm, roundworm, and tapeworm infections in cats and kittens that are at least 8 weeks of age and weigh at least 2.2 pounds (1 kg).

#### Brief Summary

Before using PROFENDER Topical Solution, please consult the product insert, a summary of which follows:

#### CAUTION:

Federal law (U.S.A.) restricts this drug to use by or on the order of a licensed veterinarian. Product Description:

PROFENDER Topical Solution is a ready-to-use solution, packaged in single unit dosing applicator tubes for topical treatment of cats. Emodepside, a semi-synthetic molecule is a cyclic depsipeptide. Praziguanteli sa insoquinoline esotocide.

#### INDICATIONS:

PROFENDER Topical Solution is indicated for the treatment and control of hookworm infections caused by Ancylostonar tubacter of the use and the state and the state of the use and the state and state

#### HUMAN WARNINGS:

#### Not for human use. Keep out of reach of children.

Not for human use. Keep out of reach of children. To prevent accidental ingestion of the product, children should not come in contact with the application site for twenty-four (24) hours while the product is being absorbed. Pregnant women, or women who may become pregnant, should avoid direct contact with, or wear disposable gloves when applying, this product. Studies performed in rats and rabits suggest that emodepside may interfere with fetal development in those species. PROFENDER Topical Solution may be irritating to skin and eyes. Reactions such as facial, tongue and hand swelling have been reported in humans in rare instances. Avoid contact with the application area while it is wet and wash hands thoroughly with soap and warm water after handling. People with known hypersensitivity to butyhydroxyaniscle, emodepside or praziquantel should administer the product with caution. If the product accidentally gets into eyes, flush thoroughly with water. All sy be harmful if swallowed. In case of accidental ingestion or if skin or eye irritation occurs, call a poison control center or physician for treatment advice. For customer service or to obtain product information, including the MSDS, call 1-800-633-3796.

For customer service or to obtain product information, including the MSDS, call 1-800-633-3796. For medical emergencies or to report an adverse reaction, call 1-800-422-9874.

### PRECAUTIONS

Safe use of this product has not been evaluated in cats less than 8 weeks of age or weighing less than 2.2 lbs (1 kg), in cats used for breeding, during pregnancy or in lactating queens. The effectiveness of this product when used before bathing has not been evaluated. Use with caution in sick or debilitated cats. Oral ingestion or exposure should be avoided. Use with caution in heartworm positive cats.

profender

#### ADVERSE REACTIONS:

In a controlled, double-masked field safety study in which owners administered PROFENDER Topical Solution, the most common adverse reactions reported by the cat owners included licking, excessive grooming, scratching treatment site, salivation, lethargy, alopecia, agitation/ nervousness and vomiting.

#### POST APPROVAL:

The following adverse events are based-on post-approval adverse drug experience reporting. Not all adverse events are reported to FDA CVM. It is not always possible to reliably estimate the adverse event frequency or establish a casual relationship to produce toposure using this data. The following adverse events are listed in decreasing order of reporting frequency in cats: Application romowing auverse events are tisted in decreasing order of reporting trequency in cats: Application site reaction (hair loss, dermatitis, pyoderma, edema, and erythema), hypersallvation, lethargy/depression, vomiting, ataxia, anorexia, trembling/twitching, diarrhea, mydriasis, fever, hyperactivity/nervousness. In some cases, death has been reported as an outcome of the adverse events listed. For a complete listing of adverse reactions for Profender Topical Solution reported to the CVM see: http://www.fda.gov/ADEreports.

The listing includes Adverse Events reported to CVM for products, such as Profender, that contain the combined active ingredients emodepside and praziquantel. Listings by active ingredient may represent more than one brand name.

#### ANIMAL SAFETY:

Annual SAFETT in a field study, PROFENDER Topical Solution was used in cats receiving other frequently used products including: analgesics, anti-fungals, non-steroidal anti-inflammatories, anthelminitics, antimicrobials, filea and tick products, sedatives, anesthetics, cardiac medications, anxiolytics, hormonal treatments, steroids, otic and ophthalmic preparations, and vaccines.

hormonal treatments, steroids, otc and ophthalmic preparations, and vaccines. <u>General Safety Study in Kittens</u>: PROFENDER Topical Solution was topically applied at 0X (vehicle control), 1X, 3X and 5X the maximum dose to 48 healthy 8-week-old kittens every two weeks for six doses. One 5X kitten experienced salvation and tremors and another 5X kitten experienced salvation on the day of dosing. A third 5X kitten experienced tremors the day after dosing. Three cats vomited within 24 hours of dosing, one each in vehicle control, 3X and 5X groups.

Profender is protected by the following U.S. Patents: 5 514 773 and other patents pending.

Made in Germany

#### NADA 141-275, Approved by FDA

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March, 2015 19659 GHG031915





# Money and Medicine

A conversation on what it takes to succeed as an independent veterinarian

A lot has changed in veterinary medicine since Steven Whittle, DVM, began practicing in 1990.

Dr. Whittle has been the owner of Paces Ferry Veterinary Clinic in Atlanta, Ga. since 1998, when he purchased the practice from his retired partners, Dr. Johnson and Dr. Wylie, who started the practice in 1971. Since that time, the area he serves has exploded in growth. Customers are more demanding. Margins are smaller. But can an independent veterinarian survive and even thrive amid this changing market? Absolutely.

Dr. Whittle discussed a variety of topics, including market trends, lessons learned, and best practices for good medicine and good business.

On how veterinary medicine has changed since he acquired his practice in 1998.

**Dr. Whittle:** People are more demanding. But I think our society as a whole is more demanding. Especially with social media, and online reviews and things like that, those that embraced that technology early – we did – have been more successful than those that didn't. I think that's the case in any field. Either you lead, follow, or get out of the way.

The advances in medicine are huge. Solo practitioners have a very difficult time keeping up. It's almost like there's too much new information for one person to absorb.

And, the margins are tighter. It used to be you could buy a product for \$1 and sell it for \$2, and you can't do that anymore.

As a small business, you have to choose your niche.

**Dr. Whittle:** You can't serve everybody. If you try to serve everybody, then you end up with the majority of your clients being lesser clients. That's part of the whole compassion fatigue thing. We're working longer and longer hours and harder and harder for people who are more demanding, and if they're unhappy about something, they're quick to go and publicly bash you.

# Want to get buy-in from your staff or clients? Ask for a favor

Dr. Whittle: There is a thing called the Ben Franklin effect. Ben Franklin said that if you want somebody to like you, ask them for a favor. He had a political opponent he didn't get along with and he knew that his opponent was an avid reader and had an extensive book collection. Ben Franklin asked if he could borrow one of his rare books. His political opponent pretty much had to loan him the book, because that was the proper thing to do. A week later Franklin read it and wrote his opponent a note about how much he appreciated it. They started speaking to each other in the hall, and then they started talking about books and literature – and found that they had common ground. They ended up becoming dear friends. Franklin is known as a great statesman, and that was something he asked quite often, "Can you do me a favor?"

I was talking about that in the office this morning and my doctors started laughing and said "You do that every day. When you tell us what you want us to do, you never tell us what to do, you say 'Hey, could you do me a favor?' You're not asking us, you're really telling us, but we appreciate the way you do it. You make us want to do these things."

# Be an advocate for the rescue community.

**Dr. Whittle:** We do a lot of rescue work. Among the rescue community, we're one of the only clinics that thanks them for coming. I hear from the rescue groups that most other clinics treat them like they're secondclass citizens, as something people are obligated to do but don't really want to. I really like doing it. We give them deep discounts. For every dollar I give away, I get three back.



I have that relationship with my sales reps. I care about each of them personally and professionally. When I have colleagues that run out of product, I typically don't, because my salespeople want to come see me.

We do the same thing for the client. For instance we'll make a request: "Hey do me a favor; let's try this treatment and then follow up in a week or two and let me know if it worked."

### Pay attention to margins.

**Dr. Whittle:** The margins are tighter. It used to be you could buy a product for \$1 and sell it for \$2, and you can't do that anymore. So let's say I buy a product for \$1 and sell it for \$2. A sales rep comes out and says they have this new innovative product, and I make \$1 every time I sell it. Then I have a new company come in and say that theirs is only 50 cents. Well, your clients will love you because they're only spending 50 cents, but now I'm making less per unit sold. Because of our current technology, clients know exactly what things should cost.

### **Product quality matters.**

**Dr. Whittle:** I don't mind selling a superior product to a client at a lower price; I just don't want to switch to an inferior product at a lower price, because that's not what my clients want. My clients come to me because they want best medicine.

Is it the best product on the market at what I consider to be a reasonable price? My definition of reasonable price and your definition of reasonable price may be different. But can we agree within my group that if money were no object, is this the product I would select? And that's what I tell my clients. If we took price out of the equation, you would select Sentinel Spectrum. I think this is the best prevention product on the market. Why would you buy an inferior product and save \$20? You will spend that much at Starbucks this week!

### Vendors matter, too.

**Dr. Whittle:** I partner with Virbac because they are a solid company

with a good reputation. Will they back me up? Absolutely. Do they support the veterinary community? Absolutely. Are they at the AVMA meeting? Absolutely. If I have problem, do they take care of me? No questions asked. So if I have a client that's unhappy for whatever reason with a product I dispense, can I immediately go to the manufacturer and have them help me resolve it? Absolutely.

It's a two-way street. Will they allow me to be a partner? My Virbac sales rep can only succeed if I succeed. If my business is failing and clients aren't coming in the door, they're not going to sell product because I'm not selling product.

If I had a new Virbac rep tomorrow, one of the first questions I would ask is "Where is the trip this year? When you win the salesperson of the year, where will they send you?" If he or she doesn't know, I will say "I only do business with winners. I don't want to do business with a loser. The next time you come in here, I want you to know where that trip is."

I have this vision that a whole bunch of people are at a beach having margaritas together from all these different companies and saving, "Whittle may be a pain in the neck, but he got us here." I have that relationship with my sales reps. I care about each of them personally and professionally. When I have colleagues that run out of product, I typically don't, because my salespeople want to come see me. I should be their favorite call of the day. That's important to me. Not because I'm a people pleaser, but because it's good business.

On balancing quality medicine with running a business.

**Dr. Whittle:** We're back to looking at margins. You do have to know that you can make enough money to keep the doors open. You do need to make enough money to pay yourself and your staff well.

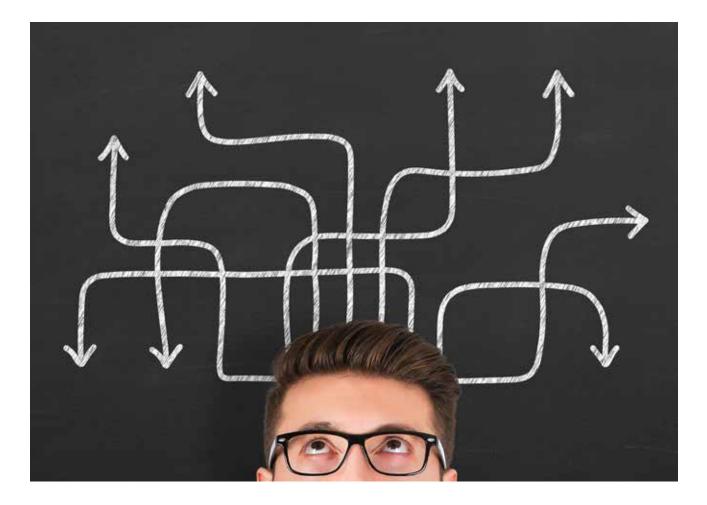
I like to think that my employees are some of the highest paid in the area and industry. That's important to me. I do staff bonuses and incentives constantly. Only on the things that are good medicine. each and every time they come, and if you meet or exceed their expectations, then they'll continue to come.

## The best business advice he ever received

**Dr. Whittle:** We're a service provider. Provide the best service that meets and exceeds each and every customer's needs every time they come. I worked in another clinic when I was in high school and college where we had a thing called Gold Star clients, and a



A good example is we are successful at selling Sentinel Spectrum because clients need it, and every dog needs it. Not once do we use should or could. Every patient needs it, and every client needs it. They need a 12-month supply, and I should dispense it to them at a reasonable price while they are there in my office. If we give the clients truly what they ask for, Gold Star was put on their record, top 10% of the clients. They could pretty much do whatever they wanted. You knew they were Gold Star clients, and you went above and beyond for those people. When I mentioned that to Dr. Johnson and Dr. Wylie my first year in practice, they looked at me and smiled and said "Every one of our clients is a Gold Star client."



# **Decisions by Default**

The decisions you don't know you're making could be costing you

By Lisa Earle McLeod

**Do you make your decisions by** design, or by default?

Your life is the sum of your decisions. A business is created by the decisions the leaders make or don't make. A family exists and operates because of decisions.

One of the biggest challenges with decision-making is not the de-

cision we make, it's the decision we don't make. I call it the default decision. It's where you keep moving, going along with the routine, without realizing you had a chance to make a different decision.

You stick with the same product lines, or the same client base, or the same dietary habits. You raise your kids like your parents raised you. Or perhaps you employ the same relationship model with your spouse for decades even though your circumstances dramatically change.

It doesn't feel like a decision. There's not a moment when someone puts options in front of you, or a time when you officially accept or decline a different path. Yet, every day you continue as is. The decision is not made by design; it's made by default.

These are the most dangerous kinds of decisions.

### **Take action**

As a business consultant, I frequently see organizations falling behind because the leaders are not proactively looking at where they should be making new decisions.

In the Harvard Business Review article "Who Has the D?" Paul Rogers and Marcia Blenko write, "Decisions are the coin of the realm in business. Every success, every mishap, every opportunity seized or missed is the result of a decision someone made or failed to make."

They point out, "Making good decisions and making them quickly are the hallmarks of high-performing organizations." Yet very few organizations have a decision-making model and criteria.

The first challenge is to decide what to decide. Do you evaluate your offerings and structure every year, every 5 years, or every buying season? What are the indicators you use to assess change? To make good decisions, and make them quickly, leaders have to pay attention to subtle shifts.

My waistband tells me when it's time to make different nutrition decisions. It shows up there even before the scale. Organizations have similar indicators. If you're a small organization, it may be informal intuition. If you're a larger organization, it may be market perception, student outcomes, or economic indicators.

Decision-making is one of the core functions of an executive team.

with their own subconscious models. For example, do you make decisions quickly based on your gut, or do you take your time to gather all the info? Both styles can work. But imagine a team where half the people were inclined to go fast and the other half want to go slowly.

The first challenge is to decide what to decide. Do you evaluate your offerings and structure every year, every 5 years, or every buying season? What are the indicators you use to assess change? To make good decisions, and make them quickly, leaders have to pay attention to subtle shifts.

If you're not there to make decisions, there's no point getting together. It's just as easy to put your head down in your own silo and send your report to your boss.

Effective teams (and individuals) are proactive about decisions. Deciding what to decide is the first step. Then, using an agreed-upon model and process is key. Teams are a collection of individuals who show up We recently created a decision model for an Executive Leadership team. We included a process for deciding what to decide, weighing options, involving others, along with criteria for when to delay and when to jump.

Your life, your work and your family are too important to leave the decisions to default. Design your decisions, and success follows.

## About the author

Lisa Earle McLeod is a leading authority on sales leadership and the author of four provocative books including the bestseller, Selling with Noble Purpose. Companies like Apple, Kimberly-Clark and Pfizer hire her to help them create passionate, purpose-driven sales organization. Her NSP is to help leaders drive revenue and do work that makes them proud.

## Pets live in 67M U.S. households, study shows

Fifty-four percent of American households have a pet, according to a new report from market research firm Packaged Facts. The research indicates 67 million households have pets this year, with dogs in 39% of U.S. households, and cats in 24%. One in eight households has other pets, including fish, birds, reptiles or small animals like rabbits, hamsters and gerbils, according to the announcement. One key trend shaping the pet owning population is its increasing diversity, Packaged Facts said in the announcement: Twenty-eight percent of pet owners were part of a multicultural population segment in 2018, compared to 22% in 2008. "Between 2008 and 2018 the increase in the number of Hispanic, African American, Asian, and other multicultural pet owners was five times higher than the increase in the number of non-Hispanic white pet owners," said Packaged Facts research director David Sprinkle. The research found that over the past decade, Hispanic dog ownership increased 59%, and cat ownership increased 50%.

## Pet insurance draws attention from state regulators

Problems that have historically affected the private human health insurance realm - like rising premiums, disputes over pre-existing conditions, and long waits for claims payments - are affecting the pet health insurance space too, Edie Lau reports for VIN News Service. Now, state regulator members of the National Association of Insurance Commissioners are drafting a model law on pet insurance in an attempt to make insurance rules coherent and to protect consumers. At issue are protocols for licensing and authorizing insurance sellers, making sure customers are informed, and streamlining data collection from insurers. The association is accepting comments from the public during the development process for the law. States aren't obligated to adopt a model law from the commissioners association, but the majority usually do within three years, according to the organization.

# Senate passes animal cruelty bill

The U.S. Senate on November 5 unanimously passed the Preventing Animal Cruelty and Torture (PACT) Act, which was passed by the House in late October. The law would make crushing, burning, drowning, suffocating or impaling animals, or sexually exploiting them, a felony, with sentences including fines and up to seven years in prison, CNN reports. "There's no place in a civilized society for maiming and torturing animals – period," said Senator Richard Blumenthal, who co-sponsored the bill. Senator Pat Toomey, who wrote the Senate bill, added that evidence shows people who harm animals often move on to committing acts of violence against other people. The bill will now be sent to President Donald Trump for signing. While all 50 states have laws against animal cruelty, this one would allow federal authorities to charge offenders.

# FDA warns companies about illegal marketing of CBD products

The U.S. Food and Drug Administration issued warning letters to 13 companies that sell CBD products for pets, accusing them of violating a federal law.

The agency issued the warnings in late November to 15 companies that sell CBD (cannabidiol) products for both humans and pets. According to the FDA, the companies sell their products in ways that violate the Federal Food, Drug, and Cosmetic Act, the 1938 law that gave the agency authority to oversee the safety of food, drugs, medical devices and cosmetics.

The FDA also said in its announcement that due to the lack of scientific information supporting the safety of CBD in food, it can't classify the substance as "generally recognized as safe" among experts for use in human or animal food. (This would exempt it from having to undergo the usual FDA approval process.)

Petfood Industry provides a list of the companies that market CBD pet products and received warnings. The FDA has requested responses from all the companies saying how they'll correct the violations.

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