



April 2025



PRESIDENT'S CORNER

Our Specialty Show for 2025 is a wrap!

Putting on a Specialty Show is not for the faint of heart. It is long hours put in after your regular job, after taking care of your families, after doing your household chores. It is emails flying fast and furious at all hours. It is lots of phone calls and to do lists. It is lots of organization over distances.

It is also learning to work together, being patient and tolerant, getting to know each other better, making new friends inside and outside of our club, both hounds and people!

This is lessened by having more hands to share the load and helping. It takes a village!

Many thanks and praise to all the members who put in many long hours make our Specialty Show happen!! You are amazing! Well done!

Kathy

Board Members Info.PVIWC@gmail.com
Kathy Lewis, President naturelady58@gmail.com
Susan Montgomery, Vice-President, Rescue, Web Page pviwcweb@gmail.com
Christina Buckner, Treasurer pvtreasurer@pviwc.org pviwcshowsecretary@gmail.com
Susan Wine, Secretary pvsecretary@pviwc.org
Carole Silverthorne Breeder Referral carolesilverthorne@comcast.net
Judy Chantelois
Joe Caballe
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If you would like to contribute to the newsletter, please contact Kathy Lewis.

Do You Need Pet Insurance for Your Dog?

By **AKC Staff**, Updated: Jul 12, 2024



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When a beloved pet is sick or injured, an owner may have to make tough decisions while under an enormous amount of emotional stress. Managing the finances of a pet's sometimes-lifesaving-care makes a difficult situation that much harder. That's where pet insurance for dogs can come in.

Why Purchase Pet Insurance?

Often, it takes only one unfortunate incident for a veterinary bill to go over the cumulative (total) premium payments, especially for a young pet. By purchasing a pet insurance plan, dog owners can rest assured that many of their unexpected veterinary bills will be reimbursed. It's important to note, though, that most insurance companies require owners to pay upfront and submit a claim for reimbursement.

How Much Does Pet Insurance Cover?

Many providers offer a variety of plans with different levels of coverage, from emergency visits to regular (or wellness) veterinary care, like vaccinations. You may have to pay a deductible (the amount you have to pay before you're eligible for reimbursement) and a co-pay (the percentage you will pay out-of-pocket after the deductible is met).

For instance, you may have a plan with a \$200 deductible and a 20% co-pay. If you receive a veterinary bill for \$1,200 that is eligible for repayment under the terms and conditions of your plan, you will likely be responsible for the first \$200 and 20% of the remaining \$1,000 — a total of \$400. Your insurance company will reimburse you the additional \$800. It's important to know that some companies calculate this differently. They may instead first deduct the co-pay percentage and then the deductible, which could result in less reimbursement.



.shock/Getty Images Plus

Depending on your plan, you may have a “per incident maximum” (the maximum amount you can be reimbursed for one injury/illness) or an “annual maximum” (the maximum amount you can be reimbursed in a year).

What's the Fine Print About Pet Insurance?

It's important to look at all the little details of a dog health insurance plan before deciding if it's the right one for you. Consider the following:

- Some plans don't cover certain genetic conditions. Most will not cover pre-existing conditions.
- Your plan might cover only a portion of certain services, like specialist care.
- It's important to learn how renewals are completed. By understanding this, you'll be able to avoid a gap in coverage and avoid possible disqualification for any ongoing medical issues.

- Ask if your plan offers a “pre-approval” option for owners who have time to determine if a procedure will be covered, like a non-emergency surgery, by insurance.

How Financially Stable and Reliable Is the Pet Insurance Company?

This is very important. Imagine if you select a plan for your pet, who then develops a health condition that is covered under your plan. But five years later, your insurance company goes out of business. The next insurance company you choose would consider that condition pre-existing. Your premium payments are an investment in your pet’s health, so make sure you spend that money wisely.



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While researching plans, ask who underwrites the plan and look up that company’s rating. An A, A+, or A++ rating is ideal. Confirm the company is licensed in your state. Also, find out how long the company has been in business and the number of customers enrolled.

Finally, check to see if the company has any complaints against it with the Better Business Bureau. A number of review websites allow users to rate their insurance companies, which may give you insight into how reliable they are and how complicated the reimbursement process is.

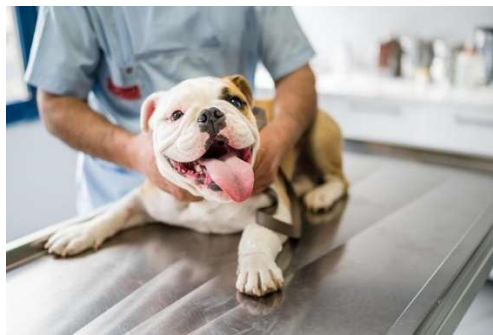
Are Pet Insurance Discounts Available?

Some companies offer discounts for multiple pets. They may also offer discounts if a pet is microchipped or if they come from a certain breeder. Ask about these offers before finalizing your policy.

Lemonade pet insurance offers customizable policies for cats and dogs, so you can rest assured big-ticket vet bills won't catch you by surprise. A base policy covers diagnostics, procedures, and medications for unexpected accidents and illnesses. Plus, you can opt for preventative care and add-ons, so you can tailor your pet's perfect policy.

What Dog Owners Need to Know About Pet Insurance

By [Samantha Seymour](#), Updated: Apr 08, 2024 **AKC**



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Working emergency veterinary medicine for more than 30 years, the most difficult conversations I ended up having with clients were surprisingly not giving them their pet's health status or diagnosis, but the conversation afterwards of what it was going to cost them to accurately and properly test, cure or manage their dog or cat. This was especially hard for them because they wanted to be able to provide the proper treatment their pet needs, but money oftentimes proved to be a setback.

I found out in my years of medicine, all pets, like people, get sick or have a medical emergency at some point in their lives.

But unlike with human medicine, many people have not considered, or accurately estimated the cost of care or how they would pay if their pet needed expensive care. Veterinary medicine has come a long way in the past several decades and people now expect the same quality medicine for

their pets that they would expect for themselves or their human family members.

Today, diagnostic tests, ultrasounds, MRIs and surgery have all become staples of care for serious injuries and illnesses. Chronic metabolic illnesses such as diabetes, immune mediated kidney disease and the sophisticated methods of current cancer treatments such as radiation and chemotherapy, are costly and can quickly add up to thousands or even tens of thousands of dollars.

Some costs in owning a pet can be relatively easy to estimate, like the cost of food and basic care. But wellness visits and pet medical costs are a large unknown and often underestimated. Today, if a dog or cat has an illness, vet bills can easily run into the thousands (and sometimes tens of thousands) of dollars.

What's the Difference Between Savings and Pet Insurance?

While some people may be disciplined to regularly put away a set amount of money for a savings account for their pet's care, many people find that difficult to do. Unless you can commit to saving money on an ongoing basis for your pet's emergency and critical care, pet insurance may be your best option.

Pet insurance is a way to protect against the potential financial shock of a pet who needs extensive or expensive medical treatment and can lessen the emotional anxiety of having to make hard decisions based on money rather than the optimal treatment available. Even with pet insurance, pet owners may have to pay first for the care and seek reimbursement afterward from the insurance company, so it's best to be prepared.

Pet insurance plans follow the common foundation of basic insurance coverages such as injuries and accidents, hereditary and congenital conditions, but there are differences in prices and benefits. Like human health policies, the age of the animal will figure into the cost. But unlike

human health insurance, a pet's breed may play a significant role in determining insurance costs.

Pet Insurance Can be Broken Into Four Basic Types

Comprehensive Insurance Policy

This type of plan includes medical bills for accidents and injuries, acute and chronic illnesses, hereditary conditions, diagnostics tests, surgeries, treatments, and wellness checkups and vaccinations.

Accident and Illness Policy

A type of policy that covers bills for accidents, injuries and illnesses including cancer

Accident Only Coverage Policy

This type policy only covers costs occurring if a pet is injured in an accident.

Pet Wellness Policy

This type plan covers only wellness related expenses like vet checkups, vaccinations, parasite prevention including flea and tick prevention and intestinal parasites.

There are also various deductible, reimbursement and payout options ranging from typical deductions of \$10, \$250 and \$500, and reimbursement choices from 70% to 90%. As in all insurance policies, having higher deductibles will mean having lower monthly insurance bills.

It's important to note that some insurance policies may become invalid if you don't keep your pet up to date with wellness exams and vaccinations. Having a savings account or having pet insurance is likely to create one less agonizing thought to consider when the time comes to make a medical decision for your dog or cat. Having to make a life-or-death decision is always one of the most difficult moments you will have to have in your

life. This can be especially difficult if you must make your decisions based on the cost of care instead of your preferences for your pet.

Lemonade pet insurance offers customizable policies for cats and dogs, so you can rest assured big-ticket vet bills won't catch you by surprise. A base policy covers diagnostics, procedures, and medications for unexpected accidents and illnesses. Plus, you can opt for preventative care and add-ons, so you can tailor your pet's perfect policy.

Calming Diffusers and Sprays for Dogs: What to Know

By Colt Dodd, Published: Jan 17, 2025 **AKC**

There are many products on today's market that claim to alleviate stress and anxiety in dogs, from prescription medications to compression garments. But did you know that there are smells that claim to have a similar effect? Enter calming diffusers and sprays for dogs.

Dog appeasing pheromones (DAPs) rely on triggering calming responses in canines by mimicking certain odors, such as their mother's scent. While a relatively new technology, there are many studies that claim certain pheromones can positively reshape dogs' behavior and response to certain triggers. But are calming diffusers and sprays right for your dog?

Calming Diffusers and Sprays Play on Dogs' Biological Responses

Dr. Jerry Klein, the American Kennel Club's Chief Veterinarian, explains that using pheromones to influence dogs' behavior is a fairly new phenomenon.

He shares, "Pheromones are a type of chemical communication between members of a species. Sometimes called calming or appeasing pheromones, they may sometimes help relieve stressed pets. Pet pheromone products are said to mimic various stages in a cat or dog's memory, such as those that were experienced when nursing, and thus inducing calmness."



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Many DAPs are specially formulated with a secretion similar to the fatty acids that female dogs emit while nursing. Others rely on a mixture of natural oils and compounds that aim to soothe dogs.

When using DAPs to address your dog's stress or signs of anxiety, be sure to read the ingredients before use. Some contain chemicals (such as essential oils) that can be lethal or irritating if ingested by dogs. Essential oils that can be dangerous for dogs include peppermint, pine, and citrus. Understanding a product's ingredients can ensure you make decisions with your pet's health in mind.

DAPs Come in Many Forms With Different Benefits

DAPs come in many forms, offering dog owners flexibility when choosing the right product for their pets. Calming pheromones can come as:

- **Plug-ins.** Like air fresheners, these diffusers plug into electrical outlets, emitting soothing odors on a continuous basis until the cartridges need refilling or replacing.
- **Collars.** If your dog experiences stress or anxiety outside the home, some calming collars claim to provide a comforting scent while your dog's on the move. Some bandanas are also infused with certain odors, such as from natural herbs, to promote relaxation.
- **Room sprays.** These sprays allow you to mist a room with a comforting aroma before your dog enters.

Portable calming diffusers operate on refillable cartridges to calm dogs while traveling. Some even attach to your car's air conditioning vents,

blowing the comforting scent toward your dog throughout the ride's duration.

Finding the right calming product will depend on the source of your dog's anxiety and your goals for relieving their stress. For example, if you're taking a long car ride, you may purchase a portable diffuser to create a calm environment on the road. If your dog becomes anxious on outings, DAP-infused garments could offer relief.



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Calming Sprays and Diffusers Can Be Effective for Relieving Stress

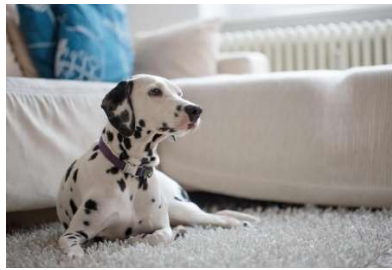
So, do DAPs really comfort dogs dealing with stress or anxiety? The answer depends on who you ask.

In 2021, Veterinary Evidence said: "The evidence for using DAP to manage stress behaviors associated with anxiety in dogs over 6 months of age remains weak." While researchers were open to conducting further studies on the use and efficacy of DAPs, they believed they didn't have sufficient evidence to declare a "true clinical benefit." They did note, however, that these products could offer benefits when used in conjunction with other anxiety-addressing measures.

A year later, Animals released a study that compared the effectiveness of two products that relied on DAPs to soothe stressed dogs. Data showed that owners noticed a change in their dogs' symptoms when using these products, but only for about a month. The introduction of two other products (collars that released pheromones) extended this period slightly.

So, what does Dr. Klein say? He notes that in his experience as a veterinarian, he's mostly seen the use of calming diffusers and sprays to

shape cats' behavior. He adds, "Most of the research that's been published or presented at veterinary conferences regarding calming diffusers or sprays has been done on the product 'Feliway' (cat pheromones) and D.A.P. (Dog Appeasing Pheromone). These studies, most of which were funded by the products' maker, were found to help soothe stressed pets in some circumstances."



alvarez via Getty Images

How Do Dog Owners Use Calming Diffusers and Sprays?

Correctly using a DAP diffuser or spray depends on the specific product's instructions. For example, some diffusers plug into wall outlets, occasionally releasing scents intended to comfort your dog during stressful events, such as vet visits or fireworks displays. These items generally last about 30 days, then need refilling.

There are also sprays that come with their own sets of instructions. Usually, you don't spray the solution on your dog to calm them down. Rather, you spray the solution in the room before a dog enters, usually letting it sit for about five minutes. Sprays are ideal in enclosed spaces (such as inside crates), but others reach up to 700 square feet, making them usable even in large bedrooms.

Read the directions before applying any calming product; this will ensure you get the most from its use.

Using Diffusers and Sprays Alongside Other Anxiety-Relieving Measures

While calming diffusers and sprays have been shown to comfort some dogs, these products don't address the underlying causes of anxiety.

Owners must take a comprehensive, targeted approach when attempting to soothe their dogs in stressful situations.

Dr. Klein recommends creating a safe, reassuring environment where your dog can retreat when they feel anxious or uncertain.



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"When it storms, place your dog in the most sound-resistant part of the house (an interior room without windows, such as a bathroom or closet)," he says. "Sit with them, if necessary, or give them a favored toy or distraction puzzle (enrichment toy or food maze). Turn on the TV or radio to deflect outside noise. Install a calming pheromone diffuser in the house in or near this area."

Remaining calm yourself is also a critical part of supporting your dog when they feel scared or upset.

"Your dog will respond to your emotional state," Dr. Klein continues. "Do not tolerate hysteria. If you are frightened or frustrated, keep it to yourself. Be upbeat as you speak to your dog and don't make a big deal out of the situation. Your dog will look to you for reassurance, but do not overindulge them with hugs and kisses, which will only reinforce their behavior."

It's tough watching your pet in distress. But by considering the cause of their anxiety and taking a multifaceted approach, you can provide the tools they need to cope. Calming sprays and diffusers could be a great place to start!

Can Dogs Eat Coconut?

By Katie Finlay, Updated: Jun 28, 2023 **AKC**

Dogs can consume coconut oil, and owners sometimes add it to their pets' diets, but what about the coconut meat itself? Should we be giving actual pieces of it to our dogs? The short answer is yes! Coconut meat is just as healthy, if not more so, than the coconut oil alone. They share similar properties since they come from the same place.

Coconut is non-toxic to dogs, but it does contain medium-chain triglycerides, which may cause some gastrointestinal upset and bloating. You'll want to check with your veterinarian before giving your dog coconut, of course.

Decreases Inflammation

Coconut meat is high in lauric acid, a medium-chain fatty acid. This basically means that the body is able to absorb the molecules whole, using them as a direct source of energy. Lauric acid is particularly good at fighting off viruses, such as influenza. It also helps treat yeast infections, ringworm, and Giardia.



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It also holds some major anti-inflammatory properties—it has greatly reduced swelling in rats during laboratory studies. Reduced inflammation will help speed the healing of cuts, hot spots, and other wounds. Inflammation is also the main cause of arthritis, so feeding coconut to your

dog might make their aching joints feel a little better, as the inflammation settles down. Make sure to remove the shell prior to giving your dog coconut, as the shell could become lodged in their esophagus and cause intestinal irritation and possible blockage.

Boosts the Immune System

Coconut is packed with antioxidants to support the immune system. It also helps the body form a healthy response to foreign microbes. This means coconut provides the body with an extra defense against bad bacteria, viruses, parasites, and fungi. Although the ingestion of coconut hasn't been proven to cure any diseases, there have been studies supporting its anti-viral properties. Along with its ability to reduce inflammation, coconut is a great snack for a dog that's feeling a little under the weather or healing from illness or injury.

Benefits the Skin

Coconut oil and meat can be used internally and externally; the oils are very beneficial for your dog's skin and coat. The anti-inflammatory properties will help reduce any yeast infections, hot spots, flea allergies, and dry, itchy skin, and the fatty acids promote a soft, healthy coat. Topically, the oil acts as a moisturizer and can be used on wounds to help soothe inflammation and promote healing.

Alexandria, VA Parade

Pictures courtesy of Brandon Seier/High Hill Communications:







Pictures courtesy of Jennifer Crewes-Carey:





Manassas, VA Parade

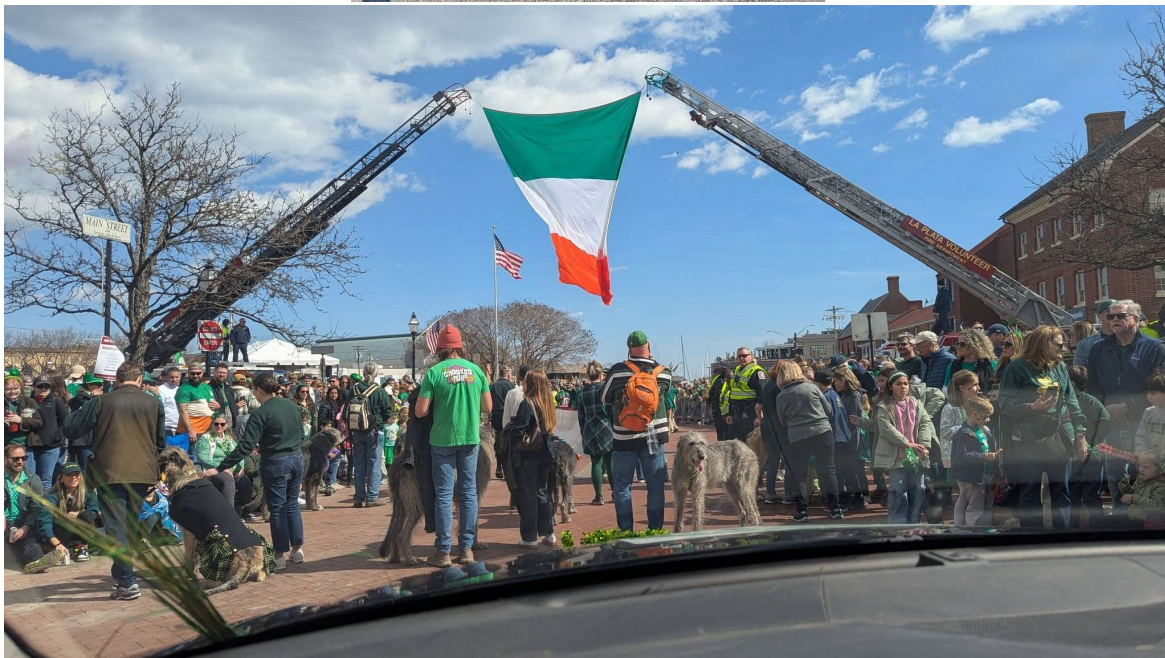
Pictures courtesy of Brandon Seier/High Hill Communications:





Annapolis, MD Parade

Pictures courtesy of Jodie Jeweler







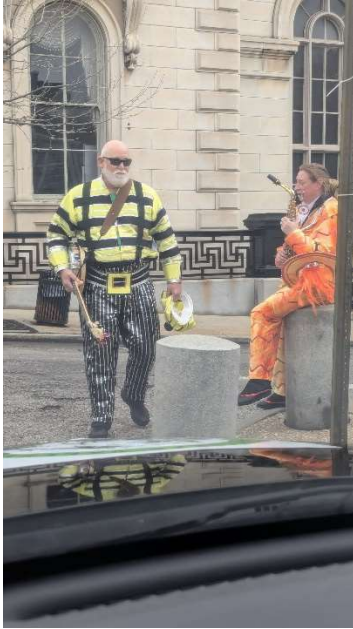
Baltimore, MD Parade

Pictures courtesy of Megan Gerlings



Pictures courtesy of Jodie Jeweler





Ellicott City, MD St. Patrick's Day Celebration

Pictures courtesy of Danielle St. Cyr







Oregon Ridge event

Pictures courtesy of Danielle St. Cyr



What Is a Pre-Existing Condition in the World of Pet Insurance?

By Harriet Meyers, Updated: May 08, 2024 **AKC**



None via Getty Images

When TV's Lassie became the first dog to be covered by a pet insurance policy issued in the United States, it was a good thing the famous Collie wasn't limping. Because when it comes to getting health insurance, dogs, like people, usually can't obtain coverage for their pre-existing conditions, though some providers do cover them.

The number of dog owners insuring their pets is increasing: 20% of dog owners have pet insurance for their dogs, up from 15% in 2018, according to the American Pet Products Association (APPA) 2021-2022 National Pet Owners Survey. In 2020, the North American Pet Health Insurance Association (NAPHIA) reported that 3.1 million pets were insured, and approximately 83% of those were dogs.

Why Is Interest in Pet Insurance Growing?

Veterinarians' costs are going up as veterinary medicine offers new treatment options and becomes more technologically advanced. Conditions like orthopedic problems, hip dysplasia in dogs, chemotherapy, cataract surgery, etc. The possibilities for treating our canine pets today are sometimes miraculous and often expensive.

More than 90% of APPA survey respondents took their dog for at least one visit to the veterinarian in the last 12 months, with some pet owners saying they made three visits during the year. Consumer spending on veterinary care and medical products has risen every year for the last 20 years.



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With dog owners making more visits to the vet, buying more medications, and choosing advanced diagnostics and corrective surgeries, pet insurance sounds like a no-brainer. However, pet insurance is a financial investment, and insurance costs have increased to match the increases in the cost of veterinary care.

The average annual pet insurance cost for accident and illness coverage was \$636 a year for a dog in 2023. The average annual cost for accident-

only coverage was \$204. The age and health of your dog, as well as your location and the coverage option you choose will determine the actual cost.

Before you sign up for pet insurance, the American Veterinary Medical Association recommends that you find out how the provider defines and handles pre-existing conditions, including any diseases and conditions your pet has now or had in the past.

Pre-Existing Conditions Depend on the Provider

The National Association of Insurance Commissioners explains that most pet insurance companies exclude pre-existing conditions and hereditary or congenital conditions from coverage.

If you research insurance plans, it will help to understand what the following terms mean:

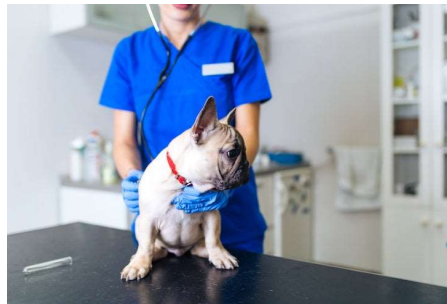
Pre-existing conditions: These are not usually covered by insurance, and they include any illness or injury that occurred or reoccurred, existed or showed symptoms, whether diagnosed by a veterinarian, prior to enrollment or during the waiting period of the insurance policy.

Medical history reviews: These are what an insurance company will require before determining what your coverage will cost and whether your dog has any pre-existing conditions that they won't cover. This usually includes an exam by the veterinarian and a review of records of the dog's health.

Curable or chronic (incurable) conditions: These are differentiated by some insurance companies. If a pre-existing condition is curable and was resolved, it is likely to be covered, versus a chronic condition that is incurable and likely to occur again.

Bilateral injuries or conditions: These can affect both sides of the body. Dogs who experience conditions such as cruciate ligament ruptures of the knee joint are more likely to rupture the ligament in the other knee. Many insurance companies stipulate if your dog has a bilateral condition

before insurance takes effect, they will not cover the same injury on the other side of the body, even if it occurs once the insurance policy kicks in.



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Insurance Companies May Identify These Conditions as Pre-Existing

Please keep in mind that the following examples do not apply to all policies. It's important to read how any insurance company you're considering defines pre-existing conditions.

- Your dog is constantly licking her paws pre-policy and is later diagnosed with allergies. The allergies are considered pre-existing and are not covered.
- Chronic conditions, if previously diagnosed, such as arthritis, diabetes, epilepsy, thyroid problems, heart conditions, gastrointestinal conditions, skin and ear conditions, may not be covered.
- Degenerative conditions, if previously diagnosed, such as joint or ligament deterioration, may be excluded from coverage.
- If your dog has been diagnosed with or has shown symptoms of the following conditions prior to enrolling, any related recurrence may be excluded for 12 months from the date of the last episode. These include respiratory infections, urinary tract infections, bladder infections, vomiting, diarrhea, other gastrointestinal disorders, or canine cancer.

- If your dog has been diagnosed with a disease of an area of the body where the underlying cause was undetermined, any diagnosis of the same area within 12 months might not be covered.

Most Common Claims



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The most common pet health insurance claims for dogs is stomach issues, according to the NAPHIA. Close behind this are skin conditions, ear and eye infections, pain, growth or lumps under the skin, UTIs, allergies, and cruciate ligament injuries. Some of these may be pre-existing conditions for your dog. Some plans also don't cover certain geriatric conditions, offer only partial coverage for visits to specialists, or set maximum reimbursements per incident or per year.

There's no magic formula that will tell you whether pet health insurance is right for you and your dog, according to the AVMA. It's best to discuss it with your veterinarian and be sure to ask any insurance company you consider how it defines pre-existing conditions that won't be covered.

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The Pyjama Dance

WITH PERMISSION FROM

Wolfhound Poetry by Philip Santilhano

Have you see the pyjama dance
how silken trews do glide and prance
across the dew touched lawn they float
in perfect time with a house coat

The wind plays softly in the trees
a gentle song the ears to please
as two socks up on point do twirl
and stretch and hop and jump and swirl

Frogs add the bass and counterpoint
the cricket choir won't disappoint
dad's jeans are doing a break dance
they're getting old, its their last chance

The back door's open, we best leave
without the towel or jacket sleeve
mum will be mad at us this time
we pinched the washing from the line

Dougal

(Dad's note: A blast from the past from the late, much missed Dougal. In the days before he was D.Lit, just a young pup learning his craft, he came up with this description of the Motley Crew's antics.)





PVIWC List of Meeting & Events 2025

January 12	Regular Meeting: Zoom
February 9	Regular Meeting: Zoom
March 2025	<u>St. Patrick's Day Parades</u>
• March 1	Alexandria, VA
• March 8	Manassas, VA
• March 9	Annapolis, MD
• March 15	Harrisburg, PA
• March 15	Gaithersburg, MD
• March 16	Baltimore, MD
March 8	Westminster Irish Festival
March 15	Ellicott City
March 30 & 31	<i>Specialty Harford County Equestrian Center, Bel Air, MD (Meeting Following Judging)</i>
April 6	'Paint Your Pet' Fundraiser, Checkerspot Brewery, Baltimore, 3PM
April 11 & 12	Dills Celtic Festival, Dills Tavern, 237 Baltimore St, Dillsburg, PA
April 19 & 20	<i>Irish Wolfhound Assoc of the Carolinas Specialty</i>
April 26	Southern MD Celtic Festival
May 2 & 3	Annapolis Irish Festival, Anne Arundel County Fairgrounds, 1450 Crownsville, MD
May 3 & 4	Faerie Festival Marshy Point Rocky Point Park in Baltimore County, MD. 2200 Rocky Point Rd, Essex
May 18	Show Wrap Up Meeting
May 25 - 29	<i>IWCA National Specialty Cache County Fairgrounds, Logan, UT</i>
June 14 & 15	Carroll County Celtic Festival, Carroll County Ag Center, Westminster, MD
June 8	Regular Meeting – Brian Boru Irish Restaurant Severna Park MD. 489 Ritchie Hwy #103. Severna Park, MD
June 21	Penn Mar Irish Festival, Shrewsbury, PA
June 27 - 29	Celtic Fling <i>(with a concert on Friday night)</i> PA Renn Faire grounds
August 10	Regular Meeting
August	Oakenmist Ren Faire Howard County Fairgrounds
August 30 & 31	Virginia Scottish Games
September 14	Fun Day
September 20-21	PA Renn Faire Shamrocks and Shenanigans Weekend
October 5 & 6	<i>Irish Wolfhound Assoc of the Delaware Valley Specialty</i>
October 19	Regular Meeting
November 7 - 9	Maryland Irish Festival, Timonium, MD
November 16	Regular Meeting
December 14	Holiday Party Montgomery's
December	Druid Hill Winter Solstice 5Miler , Baltimore, MD
December	Military Bowl Parade, Annapolis, MD

Dates, Time, or location to be determined and subject to change on some events.

Need Volunteers to Host meetings.

