

Know What Your Deposit Covers

In addition to the "strings" which can tie you down in your basic puppy sales contract, another aspect of buying a puppy which needs to be considered as a serious STRING is the deposit. Some breeders require deposits – some don't. Some deposits are refundable – some are not.

If you've reached the point in your puppy search where you're ready to put a deposit on a puppy, there are some things you may want to consider as you proceed with this exciting and emotional purchase.

Deposits, in the normal course of business, refer to funds advanced by a buyer as a guarantee that a promise or agreement will be fulfilled and/or that a seller will hold a specific item for the buyer. When buying a puppy, a deposit is usually given in good faith and accepted in good faith as well. If you do your homework before committing to purchase a puppy from a breeder, then the deposit is a sign of your trust in them and the quality of puppies they produce. At the same time, the acceptance of your deposit by a breeder indicates their approval of you as a home for one of their puppies and again, is a sign of trust and good faith. The terms of a deposit should be explained in writing, clearly understood and considered as a contract between buyer and breeder. *Know what your deposit covers.*

Deposits help breeders keep track of how many puppies from a litter are spoken for and, in a show of intent, they indicate the buyer's seriousness and commitment to getting a puppy. Similarly, by accepting this good faith deposit, a breeder indicates their approval of the buyer as an acceptable home and their commitment to that buyer to provide a puppy. Deposits are a two way street as they bind and protect both buyer and seller. The breeder agrees not to sell the puppy to anyone else nor to take other reservations for that special puppy from a particular litter. The buyer promises to purchase the puppy from the breeder and not to go to anyone else for a puppy in the mean time. If all goes as planned, the buyers get their adorable new puppy and the breeder has the satisfaction of a job well done and a puppy

carefully and lovingly placed in a wonderful home. Sometimes, however, things are not as clear cut as they could be and the deposit becomes a bone of contention.

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BUYERS - with all of this trust and good faith being exchanged between you and the breeder and in the ongoing excitement of getting your puppy, did you ask if your deposit will be applied to the price of the puppy? Did you ask if it is **refundable** should things not work out as expected? What if some unforeseen catastrophe should strike you or the breeder? What happens if you lose your job and can't take the puppy? If someone in the family gets seriously ill and the puppy must wait, will you get your deposit back? Suppose none of the puppies are appropriate for your situation or, heaven forbid, what if the litter develops an illness and you'd rather not take a puppy whose health has been compromised. What if a puppy or two dies and there is no puppy available for you? The difference between a refundable and non-refundable deposit may become very important, very quickly. If not totally understood by both parties, the criteria for getting your money back or not getting it back can be a potential problem. Have a deposit agreement written in advance and know what your deposit covers.

Every breeder has their own way of handling deposits and their own set of rules for what constitutes refundable and what doesn't. Most breeders will provide a written explanation which states the terms of the deposit and under what circumstances the deposit is non-refundable. Understand what these terms are before you hand over your money. A responsible breeder who wants his/her puppies to be in loving homes will usually refund a deposit under most circumstances. Often though, if things don't work out with a particular puppy or litter, a breeder will keep your deposit and apply it to a puppy from a future litter. A future litter? Are you willing to wait? How long will the wait be? Will your special puppy even be in a future litter? Some breeders will take a deposit and place you on a "waiting list" for a future litter. Wait? How long? It has happened that buyers have waited longer than a year for their puppy. What if you find another puppy elsewhere - can you get that deposit back? If the breeder takes your deposit but then decides you and your family are unacceptable as a home for one of their puppies, will you get your deposit back? There are also breeders who will expect cash instead of a check. Be sure to get a receipt and a written explanation of what that deposit covers and what makes it refundable or non-refundable.

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Some breeders require a deposit even before they interview you, meet you or let you see the puppies – unusual but it does happen. If you've spoken with a few breeders of Portuguese Water Dogs, then you have to be accustomed to being "put through the wringer" as far as the interview process goes. PWD breeders are extremely cautious about who gets their precious puppies. A breeder who expects a

deposit prior to getting to know you, prior to speaking with you a few times, prior to asking all of their seemingly intrusive and personal questions and prior to deciding if you'll be an acceptable home, is NOT going about the process of placing puppies with the puppies' welfare first and foremost. Think carefully before you send that deposit. If a deposit seems to be more important than a rigorous interrogation regarding your credentials for puppy ownership, stop and think if this is the breeder for you. What are their real reasons for breeding? Go with your gut reaction and if you feel hesitant for whatever reason, go elsewhere for your puppy. Know what your deposit covers.

BREEDERS – a buyer puts a deposit on a puppy and then, for whatever reason, changes their mind when it's time to take the puppy home. In the meantime, you've turned away other potential homes for that puppy, thinking it was already sold. Upsetting, isn't it? However, do you insist they take the puppy anyway? Do you feel a non-refundable deposit will persuade the buyer into rethinking their decision? Would you really want a puppy going to a buyer who feels coerced into taking that puppy? Think about it – if you have wonderful puppies and their safe, loving future is your bottom line, are deposits, refundable or non-refundable, going to insure great puppy placements? If a buyer who backs out at the last minute gives you a feeling of having been "left hanging" and with just another body (puppy) to find a home for, then perhaps love of those puppies is not foremost on your mind. Perhaps you need to reconsider your reasons for breeding. Is it love of the breed or something else? Good dogs come from good, responsible breeders. Good, responsible breeders come from their love of this breed. Know why you ask for deposits and be clear with the buyer on what they cover.

<u>BUYERS</u> – getting a Portuguese Water Dog puppy should NOT be easy. If it is, something's wrong! Responsible breeders who love this breed will, as mentioned before, "put you through the wringer" with question after question in person and in questionnaires that resemble major mortgage documents. If you don't get the full "inquisition" from the breeder, step back and wonder if you really want to proceed. If you're asked for a deposit, be certain what that deposit entails. Remember, it's a two way street - you indicate a desire to get a puppy and the breeder indicates, by their acceptance of the deposit, that you're an acceptable home for one of their puppies. Are you sure of that? **Know what** your deposit covers.

Maryanne B. Murray became a part of the world of Portuguese Water Dogs in 1979 when she got her first PWD, CH Trezena Konstelada. "Brilha" was the 274th PWD born in the USA and became the 6th AKC CH in the breed in 1984, all major points, all owner handled. Maryanne breeds under the kennel name Brinmar, has been a PWDCA member since 1979 and has served the club in many capacities over the past 31 years, including a four-year term as President from 1990 - 1993, during which time the water trial program began and the first PWDCA National Specialty was held. She is currently Chairman of the Breed Standard Committee, Courier advisor and co-chair of the Heart Committee.