Insurance for shelters

Most of us don't think very much about insurance - until we need it. You should review your shelter's insurance program periodically with the agent of your choice. Here are some things to consider:

The cost of property coverage will depend on the building materials used for the shelter and the availability of fire-fighters in the area. "All risk" coverage offers the best protection, and you can also get extra coverage for any shelter property that is taken off the premises. Normally, insurance companies will require that the building and contents be insured for at least 80% of the current replacement cost. The premiums can be lowered somewhat by including a high deductible.

Liability coverage of $500,000 is generally considered a minimum. "Broad form liability" covers:

--personal injury, protecting the shelter in slander and other such cases. If shelter employees remove an animal from private property and the owner sues, broad form coverage will pay for defending the shelter.

Continued on next page
Additional items to be considered are:

--workman's compensation, statutory in nearly every state.
--crime coverage if money is kept on the premises.
--bonding of individuals who handle money.
--coverage for the shelter-owned vehicles (this will be based on the driving records of the employees who drive the vehicles).
--tenants fire legal liability, which protects the shelter if it occupies a building owned by someone else and is judged responsible for a fire in the building.
--employees as additional insureds, which covers volunteers and paid employees if they damage property or hurt someone while performing shelter work.
--crime coverage provides protection in such cases as a fund raising drive.

The shelter should also have completed operations liability and product liability (although the shelter has no "product," this coverage provides protection in such cases as a fund raising activity where food is served).

Additional items to be considered are:

--servicelık at the shelter's possession. For example, if an animal died while at the shelter, the policy would pay to defend the shelter if a suit resulted. (This depends on your specific policy, however; check with your own agent.) A similar kind of protection is a fire policy, such as the policies issued to veterinarians for their kennels.
--tenants fire legal liability, which protects the shelter if it occupies a building owned by someone else and is judged responsible for a fire in the building.
--employees as additional insureds, which covers volunteers and paid employees if they damage property or hurt someone while performing shelter work.

Obtaining insurance for an animal shelter can be difficult because of the obvious dangers of working around strange dogs. The "value of a dog bite in insurance terms is determined largely by the location of the bite. Children are especially susceptible to bites on the face, and dog bites on the faces of small children have resulted in extremely expensive insurance claims.

Animal shelters present what the insurance industry regards as a "frequency problem," with the potential for many small claims for minor bites, as well as a "severity problem," which is the potential for very large claims from serious bite injuries.

Animal shelters present what the insurance industry regards as a "frequency problem," with the potential for many small claims for minor bites, as well as a "severity problem," which is the potential for very large claims from serious bite injuries.

Shelters can obtain proper coverage and hold their premiums to a minimum by carefully developing an operations plan with special emphasis on dog bite prevention. There should be strict rules on who can handle the animals and when, where and how.

A complete insurance program must become a part of every professionally-run shelter operation.
Night depositories for animals
by R. Dale Hylton, HSUS Accreditation Associate.

What provision does your society have for animals brought in after the shelter closes? The ideal, of course, is round the clock staffing, which makes personnel available to respond also to emergencies. Another alternative is a telephone answering service/referral to alert certain rotating staff or volunteers who are on call to respond to calls for help. Or, if your community has an all night emergency veterinary clinic, a simple telephone answering recorded message can give the caller instructions on where to take an injured animal. Failing the availability of any of these provisions, however, you may have to consider an animal night depository.

The ideal arrangement for a night depository is a room in the shelter building that has an outside entrance, but which has its inner door leading to the rest of the shelter locked. This allows you to control the temperature in the cages.

Instructions should be posted prominently and be simple to follow. Cages should be equipped with food and fresh water and litter pans for cats, and the species to be placed in each cage should be clearly posted. Each cage door should be equipped with an automatic self-locking device that can only be opened again with a key. People have been known to change their minds, and some people will refuse to fill out information on the animal they are giving up. After all, it's their embarrassment that prompts them to wait until the shelter is closed to bring the animal.

Because some people will ignore warnings and occasionally leave a sick or injured animal in a night depository, the facility should be checked frequently, and the last check should be done as late at night as is practicable. Ideally, you should have a telephone hot line for alerting someone who is on call to respond to legitimate emergencies.

Then, because even the most careful precautions do not preclude all the potential problems of night depositories, as soon as you are able to staff round the clock, an emergency all night veterinary clinic opens, or you can recruit people to be on call to respond to emergencies, close down your night depository completely. It should never be considered as anything other than a stop-gap measure.

SHELTER SENSE has heard from a Montana humane organization that is trying to solve animal problems on the area Indian reservation. The tribal authority has not responded to the need for pet control. The HSUS 1981 Annual Conference will be held October 14-17 at the Chase-Park Plaza Hotel in St. Louis, MO.

Animal welfare and control programs face increasing pressure as economic considerations begin to take precedence over humane concerns. The HSUS Annual Conference, with the theme "Animal Welfare--The Present Crisis," will be an opportunity for animal professionals and humanitarians to share resources - and inspiration - to attack the ignorance that threatens animals. Workshops will cover spay/neuter programs, lobbying for animals, humane education, euthanasia, cruelty investigation, the pet industry, public relations and other topics.

For further information and registration forms, write HSUS Conference, 2100 L St., NW, Washington, DC 20037.

Questions or complaints about flea products taken internally can be directed to FDA Case Guidance Branch, HFV 236, Bureau of Veterinary Medicine, 5600 Fishers Lane, Rockville, MD 20857.

Questions or complaints about flea products used externally, such as flea collars, can be directed to Environmental Protection Agency, Pesticides and Toxic Substances, 401 M St., SW, Washington, DC 20460.

To receive the monthly publication FDA Veterinarian, send your request with your name and address to Michael Cox, Bureau of Veterinary Medicine, HFV 5, 5600 Fishers Lane, Rockville, MD 20857.

SHELTER SENSE Accreditation by R. Dale Hylton, HSUS Accreditation Associate.
Putting on the dog
by Kathi Prevost, License and Information Officer, Sonoma County (CA) Animal Regulation.

The Mutt Show has been an excellent public relations tool for Sonoma County Animal Regulation. The public can meet animal control personnel and come to understand their function in a non-threatening, non-confrontational setting. Here are some tips that have made our shows run more smoothly:

1) Don't try to do the show all by yourself. This is a perfect time to get to know people from other animal related agencies -- humane organizations, animal control, obedience clubs, veterinarian groups, spay/neuter clinics, all should be involved. Put members from each on your committee (for example, a kennel club representative could be the Show Steward).

2) Five people make a good size for a committee. You should be overall Coordinator. You will need a Show Steward, Prize Coordinator, Master of Ceremonies, Publicity Coordinator and Personnel Coordinator.

3) Sell booths to local retailers and agencies for them to set up displays relating to animals. For example, veterinarians could set up a health care display, and a grooming shop could demonstrate grooming. This is a good fund raiser and provides helpful information for the contestants and audience.

4) Have a local Dog Obedience Club provide entertainment for the lunch period. They can demonstrate how to teach obedience to "mutts" and explain the importance of a well-trained dog.

5) Be sure to require current vaccinations and licenses on all dogs.

6) Have every entry win a prize. Most pet food suppliers have kits and other items for prizes. Contact a local feed store for the names of pet food supply representatives.

7) Some good judging classes are: Biggest and Smallest, Look-Alike (the dog that looks most like its owner), Waggiest Tail (most wags in 30 seconds), Trick and Treat (each dog does up to two tricks and each dog wins a prize), Best Groomed and Best Voice.

8) Don't pay for anything. You should be able to get your supplies donated by local businesses. If the item is something you're going to resell at the show, you should be able to get it at cost.

9) Good fund raisers include holding a raffle and selling T-shirts and balloons. Refreshments always make money, so be sure to have easy-to-handle, popular foods such as popcorn, hot dogs and soda pop.

10) Remember to have a good time. If you take the show too seriously, the contestants will also. You don't want your show to turn into a highly competitive event -- you do want to maintain an atmosphere of controlled fun.

(An added note from SHELTER SENSE - Try to avoid the hottest days when scheduling your show. Also, use an area that has plenty of shade and remember to provide plenty of cool, fresh water for the canine participants.)

This issue's Reproducible is a pamphlet on introducing new kittens to the household. Your printer can reproduce it on heavy stock and fold it in half for you to hand out to adopters and other new kitten owners.

This pamphlet, and the puppy pamphlet in our last issue, will give pet owners a better understanding of their animals and should help prevent the behavior problems that often result in animals being abandoned or returned to the shelter.
BRINGING YOUR KITTEN HOME

When you bring your kitten home, give it plenty of time to explore in quiet. It will want to look at everything and rub on furniture to leave its scent. Have the food and water bowls and the litter tray where your new pet can find them easily.

The proper way to hold a kitten is to cup one hand under its chest and the other hand under its hindquarters. Pets that are picked up by the legs or with only one part of their bodies supported can be seriously injured. If your kitten doesn’t feel secure in your arms, it may dig its claws in for a better grip.

Children often injure small pets or make them sick with careless handling. Teach your children by giving them a good example in your own gentle handling of the kitten. Also, don’t let your own children keep your pet from getting plenty of nap time, needed for growth.

Kittens can get stepped on, slammed in doors and even crushed to death if their owners become careless. Remember that you have a small new life in your home when you walk about, open and close doors, move furniture and do other activities.

Kittens are curious, and that can be their undoing. They especially like small, warm places, so you should take such precautions as never closing the clothes dryer door without checking inside first.

Some houseplants are poisonous to animals, and swallowing even nonpoisonous leaves can make your kitten sick (not to mention what it does to the plant). If your cat stops using the litter tray, it could have a health problem or it could be upset by some change in the household. Try to determine if there’s a special problem before you lose your temper.

Neutering your male kitten will prevent him from “spraying” urine to mark his territory (your house!). Spaying your female will prevent annoying “heat” periods and unwelcome gentleman callers in your yard. Check with your veterinarian about when your kitten should have its surgery.

You can read your cat’s emotional state from its body posture. For more information on this and other cat topics, get a copy of Understanding Your Cat, by Dr. Michael W. Fox (Bantam Books paperback).

Your kitten will be a wonderful addition to your household. Start it out right by caring for it properly, training it patiently and giving it lots of love.
Job announcements may be placed by SHELTER SENSE subscribers only. The maximum length is 25 words plus your address. To appear in the August issue, announcements must be received in writing before June 25.

**WANTED - Kennel Officer.** Competitive salary, comprehensive benefit package. Supervises staff, enforces ordinances on impounding, treatment, disposal of animals. Experience required, related education preferred. Send resume to Personnel Director, City of Peoria, 419 Fulton St., Peoria, IL 61602.

**WANTED - Humane Education Director.** Position includes working with area teachers in an ongoing education program, public speaking, and writing educational brochures. Send resume and salary requirements to Martha Armstrong, Animal Welfare League of Arlington, VA, 2650 S. Arlington Mill Dr., Arlington, VA 22206.

**POSITION WANTED - With progressive animal shelter.** Experienced in all phases of shelter operation. Management, humane education, investigations, etc. Call collect (215) 779-4524. Doris E. Danieluk, 706 Gibralter Rd., Reading, PA 19606.

**POSITION WANTED - Humane Officer, educator, shelter manager seeks position as humane society director.** Seven years experience in shelter procedures, investigation, education, fund raising, public relations, euthanasia. Will relocate. Contact Paul D. Hibler, PO Box 328, Ravenna, OH 44266.

**POSITION WANTED - Trained with Massachusetts SPCA in humane work, shelter management, law enforcement, humane education; experienced California State Humane Officer seeks position as administrator/shelter manager.** Steven A. Mandel, 4299 Tujunga Ave., Apt. 10, Studio City, CA 91604.

---

**Materials**

Products are mentioned for our readers’ information and not as endorsements.

---

**National Band and Tag Company will send you a free catalog and samples of their tags on request. Write J.R. Haas, National Band and Tag Company, 721 York St., Newport, KY 41072.**

"Sad Doggie Banks," 10" high and made of plastic, are available from the Jackson-Madison County Humane Society, 797 Riverside Dr., PO Box 3195, Jackson, TN 38301. The society markets these banks and also uses them for local fund raising. They report that in a community of 75,000 people, they collected more than $13,000 over 17 months from 60 banks placed at stores and other locations. The banks come in lots of one dozen for $66, with discount prices for larger orders. The society will send you a descriptive sheet.

"The Prolific Kitty Cat" is an 8½" x 11" poster printed on card stock showing the numbers of cats that can be produced through uncontrolled breeding. For a copy, send $1 to Rutland County Humane Society, Inc., Thomas R. Browe, Executive Director, Stevens Rd., Pittsford, VT 05763. This is a companion piece to "The Prolific Dog," another Rutland County Humane Society item offered previously in SHELTER SENSE.

Gaines offers 40 publications on dogs, including care booklets, wall charts and other materials. You can get a free directory of all their materials by sending a post card to Gaines "At Your Service," PO Box 1007, Kankakee, IL 60901. If you are thinking about getting bulk quantities, ask for a Quantity Order Form also.

Beaver County Humane Society, Box 63, Monaca, PA 15061, has produced a 9-page guide for teachers, with lists of suggestions for instructive animal activities. The guide is called "Learning Package For the Teacher" and is prepared for Grades 1 through 6. For a copy, send $1 to Mary A. Dobias at the society.

Four 8½" x 11" mini-posters which originally appeared in the April 1980 SHELTER SENSE are available on glossy sheets for $1.50 for the set of four. The titles are "Spay or Neuter Your Pet," "Think Before You Get a Pet," "License and Leash Your Pet!" and "A Friend for Life." The posters feature attractive photos on blue backgrounds. Send your order to SHELTER SENSE posters, 2100 L St., NW, Washington, DC 20037.

Your Dog: An Owner's Manual is available for $8 (includes postage and handling) from Patient Care Publications, Inc., 16 Thorndal Circle, Darien, CT 06820. This 113-page book contains information on selecting a dog, training it in a humane manner and handling health care and emergencies. It includes charts for handy reference and encourages neutering of pet dogs.

Spaulding-Rogers Mfg. Inc. markets tattoo markers for use on animals. Write them at Rt. 85, New Scotland Road, Voorheesville, NY 12186 or call (518) 768-2070 to request a price sheet.
Animal-Kind, Inc. (1627 Main St., Kansas City, MO 64108) sent a letter to area jewelry stores asking them to stop selling ivory. The letter explained that elephant populations are being destroyed by poachers for ivory. For $1 and a self-addressed, stamped envelope, the group will send you a copy of their letter and an article describing the campaign. Many of the jewelers responded positively, and the campaign got favorable news coverage.

If animals are used in high school classes or science fairs in your community, Animals In Education will be an important resource for you. This valuable reference, a collection of 21 articles by internationally respected biologists, educators, psychologists and veterinarians, explores the moral issues in live animal experimentation and addresses such questions as: What are the positive effects on students of nurturing and observing animals? What is the negative impact does killing or inflicting pain or stress on live animals have on adolescents' attitudes and growth? What approaches to live animal projects for science fairs balance intellectual growth and scientific knowledge with the humane treatment of animals?


Summer can be a particularly deadly time for family pets. When the temperature is 70 degrees or above or it's humid, leaving your pet in a parked car for even a few minutes may prove fatal. HSUS offers a flyer entitled "Death Trap" which explains this danger. You can order 100 for $2.00 prepaid from HSUS, 2100 L St., NW, Washington, DC 20037.

Some school systems superintendent's offices may be willing to distribute flyers to the youngest child in a family through their schools. Check with your school system on this. It's a great way to get your message across to families you may not be able to reach otherwise.

The HSUS is also offering a poster that measures 17" x 23" warning against leaving pets in parked cars during warm weather. Prepaid poster prices are as follows:
- 1 poster - $1.25
- 5 posters - $2.25
- 25 posters - $5.00

You can contact area supermarkets, car dealerships, libraries, shopping malls, area parks, county fairs, local parking lots, and amusement centers to see if they're willing to post this important information. Flyers can be sent out with license renewal notices (auto and dog licenses). Send $1 to License and Information Officer Sonoma County Animal Regulation Department will send you the artwork for their poster showing a cartoon dog urging pet owners to license their pets. Send your order to Sonoma County Animal Regulation Department, 1200 Sonoma County Administration Building, 717 4th St., Santa Rosa, CA 95401.

The Kent State University study found that the three most important problems with stress in animal workers were:
1. Lack of career opportunities: The promotional practice in our field is often limited and overly competitive, causing frustration among those seeking to advance their careers.
2. Uncontrolled stress can lead to health problems, dissatisfaction with job or family, and mental breakdowns. Divorce and alcoholism are often signs of stress allowed to go unheeded.
3. Poor supervision: The actions and attitudes of our supervisors can either increase or alleviate the stress of the job.

The National Institute for Occupational Safety and Health studied the Cincinnati, OH, police force to identify the sources of stress that affect police officers. HSUS Great Lakes Regional Director Sandy Rowland has applied the format of the study, published in Police Product News, to animal control and welfare work and has found that many of the problem areas are the same:
- It doesn't take an expert to make us realize that animal welfare work can put a lot of pressure on an individual. Interacting with the public, euthanizing large numbers of animals, witnessing cruelty or neglect of animals can build up severe levels of stress in the caring worker.
- Uncontrolled stress can lead to health problems, dissatisfaction with job or family, and mental breakdowns. Divorce and alcoholism are often signs of stress allowed to go unheeded.
- We know that our jobs as animal welfare workers are not easy. What we need to become more aware of is how our jobs can affect our personal lives, our health and our relationships with others. If we can learn to recognize the causes of stress, we can begin to understand how to control it and work with it to produce an effective and balanced performance both on the job and in our personal lives.

Continued on next page
Inadequate rewards -- Recognition for routine work which is well done is rare; however, criticism is all too frequent.

Poor equipment -- A humane worker's effectiveness may rely on his or her equipment. In our field, equipment is often outmoded, in disrepair, or not there at all. This is a source of great anxiety.

Division within the field -- There is an unfortunate lack of cooperation among some neighboring humane organizations and animal agencies. This may cause an unhealthy and competitive relationship.

Unfavorable court decisions -- These may discourage and frustrate investigators of animal abuse.

Misunderstood judicial procedures -- Humane workers sometimes find the adversary system of our courts difficult to adjust to, particularly when their expertise is challenged by the attorney representing the accused.

Distorted press accounts -- Reports of animal incidents are often inaccurate and make the animal agency "the villain" in the eyes of the public.

Criticism from close acquaintances -- The criticisms of friends and family ("How can you put all those nice animals to sleep?") are taken seriously by most of us.

Adverse local government decisions -- Budgetary decisions have a major impact on animal welfare workers employed by the government or involved in contractual agreements.

Role conflict -- Humane workers have to control the hostile feelings they may have for the many irresponsible pet owners who simply do not know the proper way to care for pets.

Irregular work schedules -- Caring for animals involves working around the clock 365 days a year, which can lead to conflicts with families.

Sense of uselessness -- The animal welfare worker is confronted daily with the multitude of animal problems in the community and the difficulty of their solution.

Fragmentation -- Much of humane work is fragmented, and opportunities for full involvement and gratifying follow-up are rare.

Animal suffering -- Humane workers are constantly exposed to cruel and brutal acts against animals. This takes an emotional toll on even the most well-adjusted animal welfare worker.

The "startle" -- Rapid changes in duty assignments from routine to unusual situations jolt the physical and emotional state of the worker.

"Five plus years" -- The stress of our job is cumulative, and stressful events are connected each to other with long-term effects.

Most of us in the humane field have made a commitment to our work, and we live with a constant readiness to help animals wherever and whenever we're needed. One of the consequences of this commitment is that we must witness animals mangled by traffic, starvation, beatings and just plain unjustifiable neglect. We face the frustration of borderline cases, where we know an animal is not properly cared for but where there is not enough of a case for legal action.

Animal control and humane workers are getting better training and more of it than ever before, and we are justifiably proud of our successes. However, much of the public still treats our profession lightly or with disrespect. Humane officers have even been physically attacked by people trying to protect free-roaming animals from the "dogcatcher."

We all know the discouragement we feel, also, when we realize that we are still only scratching the surface of our communities' animal problems and that so much remains to be done.

These factors can drive a humane worker into isolation. We don't want to burden our families with the sad events we see in our work, so we don't talk about it. We may be suspicious that our friends will misunderstand us or resent some of the things we must do. Also, our society seems to admire those who can "keep a lid on it."

We may try to control our grief and anger and go about our work stoically, with no expression of our emotions.

These suppressed emotions will accumulate and can easily lead to severe social and psychological problems.

It will be an important step in the development of the humane field for all of us to face the fact that we can't expect ourselves to be unaffected by the stresses of our work. We must identify the sources of stress and look for ways to alleviate it.

To relieve stress, do something that makes you feel mentally and physically good. Take the time to go for a short walk and think through whatever urgent matter is in your mind. If you feel aggressive, do something physical to release tension. (Remember the smart guy who brought in the litter of puppies today? Why not have a good work-out at the racquetball club tonight -- and pretend he's the ball?)

Communication is probably the most important key to overcoming stress. Talk to someone as soon as possible after you feel disturbed or upset. Your co-workers will be the most familiar with your problem, and through your discussions, you may be able to develop some new work procedures that will be helpful.

You should also try to confide in family and trusted friends -- and if the need is there, don't be afraid or embarrassed to seek professional help.

Identifying the problem is the first step toward solving it. For humane workers, identifying the sources of stress in our jobs is the first step toward finding solutions and becoming more productive in our field.
A few words on two subjects

by Phyllis Wright

An animal control agency in Michigan recently asked me for an evaluation of a product called The Source from Stephens, Inc. It is a hand-held 13-inch rod that delivers a mild electric shock, and it is designed for police officers to subdue criminals. It is apparently being promoted to animal control agencies.

This device is unacceptable for animal handling. The shock will very likely frighten the animal and make it even harder to control when it has recovered from the immediate effect. The most humane and successful method of animal control is learning animal behavior - their "fight or flight" response and other behavior patterns - and using that information when you approach them in the field. (Dr. Michael Fox's Understanding Your Dog is a good resource.) A device like The Source presents too much potential for abuse. Finally, I shudder to think of the public's reaction to an officer using this on a dog or cat.

When new products are brought to your attention, always evaluate them from the animal's point of view. Will it hurt or frighten the animal? Can the officers get the training to handle it properly? Does it, in fact, offer a more efficient and humane way of handling animals?

If you're in doubt, send the information to us. We can give you an evaluation, and we may even be able to provide additional information from other sources.

To change the subject a bit, I'm happy to announce the publication of "Practical Management of Animal Problems." This 22-page booklet was written by HSUS at the request of the International City Management Association, which has published it as part of its information service to its member cities.

This booklet is a complete review of community animal problems and the many successful solutions that are being implemented throughout the country. It covers licensing, funding, rabies control, and officer training and includes many examples of quality local programs. It updates a 1976 report, also written by HSUS.

This booklet is important not only for the information it contains but also because it represents continuing cooperation between our humane organization and an organization of municipal governments -- another avenue of communication.

As much as I would like to give each of you a copy, today's economy just won't permit it. Please send us a check for $3, and we'll get your copy to you immediately.