Shelter Sense
For the people who care about community animal control

NOVEMBER 1991

INSURANCE

PETS & TENANTS

24-HR RESCUES
E very day, The HSUS receives dozens of calls and letters from shelters asking our assistance or support. We review proposed ordinances, discuss campaign strategies, provide educational materials, evaluate blueprints, recommend operational policies, and confer on countless other topics.

Sometimes we put one shelter official with a seemingly unique problem in touch with a distant colleague who has found a creative solution to a similar dilemma.

We like to help. For us it’s a feel-good, happy, satisfying kind of job. But occasionally a more serious situation comes to our attention. An animal shelter may, through its misguided policies or outright neglect, contribute to the suffering of animals. Some might say these are local problems requiring only the attention of citizens and animal lovers within the community.

However, local residents may lack the specialized knowledge necessary to properly evaluate an animal shelter’s policies and procedures. They may engage in a public witch-hunt that utterly fails to remedy the situation. Instead, they merely succeed in giving animal shelters everywhere a black eye.

When a shelter does not live up to its mandate to provide humane care for impounded and surrendered animals, then it isn’t just a community problem. It’s a problem for all of us. We have all worked hard to dispel the image of the evil “dogcatcher” and replace it with that of an animal-care professional. Sometimes we put one shelter official with a seemingly unique problem in touch with a distant colleague who has found a creative solution to a similar dilemma.

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As far as our reputations are concerned, we are all in this together. So I am my brother’s keeper. And so are you. We must be the first to condemn cruelty whenever and wherever it exists. We can’t gloss over or ignore the harmful practices of a few shelters and hope to escape accountability in the public’s eye. We need to keep our own house clean and our own affairs in order.

When we learn of serious problems in animal shelters, The HSUS will get involved, whether through the Companion Animals Section or one of our ten regional offices. We expect statewide animal control and humane organizations to intervene as well.

I’m reminded of some pithy words attributed to Abe Lincoln: “He has the right to criticize, who has the heart to help.”

—Marc S. Paulhus, HSUS Vice President for Companion Animals

### GETTING THE LIABILITY INSURANCE COVERAGE YOU NEED

Adapted from an article by The Nonprofits’ Risk Management & Insurance Institute

If your organization needs portable cages, a vehicle, or even temporary office space you ordinarily can deal directly with someone who has what you want.

In other instances, though, the process is much more complicated; you usually must work through an agent who must obtain the coverage from another company. And for this agent to sell you a liability insurance policy, someone you never see must agree that you are a good risk.

In this respect, obtaining insurance is like applying for membership in a club that has a very formal “imperial application process.” Imagine that you want to become a member of the Insureds Club. One person at the club, called an underwriter, will decide whether you will become a member, but you will never be given the opportunity to speak to this person directly. Instead, you will be required to deal with an agent who does not work for the club.

The agent’s interest in getting you accepted for membership is that he or she will be paid ten percent of what you pay to join, plus ten percent of your dues each year thereafter. So you must convince the agent that you would be a good club member—for insurance purposes, that you are a good risk.

Convincing the Underwriter

Because the agent does not make the final decision, though, talking with the agent is not enough. Although the agent can be a very effective advocate for you in persuading the underwriter to accept you, that might not happen. Consequently, the insurance application...

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time, be careful of words that may alarm an insurer. ’Collecting, housing, and disposing of stray and unwanted animals’ may be more frightening than ‘providing animal control, sheltering, adoption, and euthanasia services for the community’.

Also keep in mind that the application is for insurance and not for funding. For insurance purposes, an underwriter really needs to know whether the organization does good deeds. What matters is the ‘riskiness’ of the organization’s activities and the extent of its precautions.

At an absolute minimum, an insurance application must be accurate and complete. Neglecting to inform an insurer of a potential hazard or an unusual arrangement may invalidate the policy. For example, if an agency’s field officers occasionally venture into a neighboring county or other jurisdiction, the insurer should be notified to ensure coverage. Failing to attach requested audit reports or other documents may result in a summary rejection of the application. Though, animal protection organizations may be rewarded by a lower premium for an unusual arrangement, which in turn makes it easier to obtain and keep insurance, some insurers may refuse to provide insurance.

Better Rates for Lower Risks?

Ideally, an organization would pay an insurance premium commensurate with its own risk. For some lines of insurance, such as automobile liability, this is common practice. For other types of insurance, however, discounts for effective risk reduction are less readily available.

For example, by conducting board training, an organization may substantially reduce the likelihood of a claim under its directors and officers insurance policy. Nonetheless, few insurers would reward the organization’s prudence by reducing its premium.

As long as nonprofits constitute a small percentage of an insurer’s business, the financial incentives to tailor pricing to nonprofits’ unique characteristics will not be very strong. Through group purchasing and risk sharing arrangements, though, animal protection organizations may be able to create more beneficial arrangements, especially for the long term.

For some large organizations and members of purchasing groups or sponsored insurance programs, experience-rated policies with a variable premium based on past losses are available today. Likewise, insurance providers that serve only nonprofits may more readily adjust premiums to reflect an organization’s risk status.

Keeping Coverage

If an animal protection group is truly a poor risk, insurers have a right to be scared. In general, however, insurers’ wariness of sheltering agencies and other nonprofits is fear of the unknown. They do not want members in their club who may surprise them. To reduce that fear, animal shelter administrators must work to increase insurers’ understanding of the animal protection field in general and of their organizations in particular.

At the same time, they must operate prudently so they can stay in the club. By planning for the long term, instituting effective policies, training their boards, staffs, and volunteers, and operating safe facilities, agencies not only make it easier to obtain and keep insurance, but also better serve the animals in their care.

“Kennel Caper” Brings In Thousands

By Geoffrey L. Handy

A week before Thanksgiving, 1988, many people in Reno, Nevada, probably thought Steven Ricker was some kind of kook. That’s when Ricker first entered an oversized dog kennel placed in a Reno parking lot and vowed not to leave until he had raised $16,000 for the American Animal Assistance Society (AAAS, 702 Flumas, Reno, NV 89509).

The goal represented for every animal euthanized in Washoe County during the thanksgiving period. The money would be used to help needy pet owners get their pets spayed or neutered.

With little more than a cot, telephone, television set, and two portable heaters, Ricker braved the cold Nevada temperate and battled his own fatigue until the following Wednesday, when pledges to AAAS had passed the $16,000 mark.

Three years later, the “Kennel Caper” has become a mainstream fundraising event that continues to be a success in what has turned out to be a very creative town,” says Ricker, who serves as fundraiser for the Nevada Humane Society (NHS). “So we have to be very creative with our fundraising activities to be competitive. I thought after a year or two that the event would die down, and I was wrong. Last year we had a better response than ever.”

Since Ricker founded AAAS in 1988, the group has doled out over $100,000 in funds for spas and neuters, as well as emergency veterinary care and rehabilitation projects. Nearly $60,000 of those funds have been raised through his three Capers. Ricker believes the event focuses less on himself and more on the reason he’s doing it.

“The nice thing about it is that even if I didn’t raise a cent the whole time I was in that kennel,” says Ricker, “we’ll have to spend $25,000 in advertising, easily, to achieve the same awareness. And veterinarians have said that after the Kennel Caper, they always have a dramatic increase in bookings.”

Humane organizations in Tucson, Arizona; St. Louis, Missouri; and Vallejo, California, have already copied the idea in their own cities. Each group has taken in over $14,000. Ricker would be happy to talk to other groups interested in learning more about the Caper, he can be reached at the address above or at 702/331-5770. Just don’t call him the week before Thanksgiving.

The hardest part of the Kennel Caper, says Ricker, is being in the kennel and spending a week dealing incessantly with the media and the public.
NEW CONCEPT IN HOUSING HELPS ELDERLY
AND THEIR PETS

By Gerry Krotee, Project Coordinator, Pets and People Care Systems

The prospect of having to move and not be able to take the family pet can be traumatic, especially for elderly people whose pets are their family. But in Baltimore, Maryland, this terrible situation will never be faced by three lucky tenants who live in a residence established and maintained especially for elderly people and their companion animals.

Recently, the Animal Welfare League of Greater Baltimore (AWLGB, P.O. Box 3558, Baltimore, MD 21214) established a new corporation called Pets and People Care Systems. The corporation has opened the first of what it hopes will be several retirement homes in Maryland for senior citizens and their pets. The idea is to give older people the option of keeping the animal companions they love with them.

Their chief goal is to provide elderly people who need some assistance a secure home and future with their pets. Each resident will be allowed to have up to three pets, with no size restrictions on the animals. If need be, Pets and People will take care of the pets for the rest of their lives, even after the owner dies. If a resident loses a pet, he or she can obtain another.

The first Pets and People residence, known as the Heghinian Center, has been refurbished to suit the needs of three residents, their pets, and a live-in caretaker. The Heghinian Center provides ample room and ideal accommodations for three residents, their pets, and a live-in caretaker.

The use of an apartment on the third floor. All will share common areas of the home, including the living room, dining room, kitchen, parlor, pet activity and grooming areas, plus a large amount of completely fenced-in outdoor space and a wrap-around porch with a ramp. The home will be self-supporting, with residents paying a security deposit for themselves and their pets in addition to the monthly maintenance fees.

Because Pets and People is a corporation formed by AWLGB, the standards set for residents and their pets are high and provide for the welfare of all concerned. When new applicants apply for residence in the house, they and their pets must meet with the existing tenants to determine compatibility between themselves and their animals. All pets must be spayed or neutered. Because some animals will be cared for even after their owners die, the corporation will keep close watch on the number of animals living in the house so that comfortable levels are maintained.

Pets and People hopes that there will eventually be several residences in the Baltimore area, offering man, older tenants peace of mind and the continued companionship of the animals they love.

Overview of the Problem

For renters who have or would like to have a pet, the outlook for finding suitable housing in San Francisco is grim. According to one estimate, only 34 percent of landlords in the city allow cats in their buildings, while a mere 11 percent allow dogs. For a city in which 63 percent of all housing available is rental housing, these figures make living with a pet a privilege only a very few can enjoy.

The costs to tenants of "no pet" policies are high. Pets can help people living alone stave off loneliness and provide a sense of security, self-esteem, and emotional well-being. The animals also pay a high price for these policies. Well over 1,000 animals are surrendered each year to San Francisco animal shelters because their owners can't find a place to live that will accept pets. If "Open Door" policies prevailed, the vast majority of these animals would remain at home, and countless others would find new homes with people who want to adopt a pet, but who are unable to do so due to current policies.

On the other side of this equation are the very real concerns of landlords, including the potential for property damage and the possibility that pets will create a nuisance and soil public areas. For most landlords, it has seemed easier to simply prohibit all pets rather than adopt policies that prevent potential problems and complaints. SFPSCA believes that, with a little effort, the interests of landlords, tenants, and the animals can be harmonized to the benefit of all.

The San Francisco SPCA (SF/SPCA) recently launched an "Open Door" campaign to make more rental housing available in the city for responsible pet owners. Phase I of this campaign consists of a ten-point plan, as outlined below. This plan is aimed at establishing services to help landlords and tenants integrate pets into their buildings. The plan also provides for publicizing these services and the contributions pets can make to people's lives.

Phase I began last summer and will be completed in one year. After that time, results will be evaluated and proposals for the second phase of the campaign implemented.

The Ten-Point Plan

The following measures are being implemented to get this message out and to provide services that will help make San Francisco an "Open Door" city.

• "Open Door" Advisory Committee. This committee will consist of representatives from the legal profession, landlord and tenant organizations, and the media. It will also include a veterinarian working on issues relating to the human/animal bond, a professional mediator, and an expert on San Francisco rental housing. The committee will provide advice on policy issues and strategy for the "Open Door" campaign.

• Technical Assistance Team. This team will consist of SFPSCA experts in animal behavior and care, animal placement, and veterinary medicine. The team will be available to assist landlords and tenants in establishing "Open Door" policies. It will provide advice on matters such as screening mechanisms, pet rules that best suit the individual building and tenant population, and internal procedures for resolving potential problems and complaints. The team's purpose will be to help design policies that prevent potential problems and resolve any problems that do arise early and amicably, thus reducing the need for mediation.

• Mediation Services. Volunteer mediators and other professionals, such as attorneys, arbitrators, and work in rental housing. Landlords who have adopted these procedures report few, if any, problems. Some even consider pet owners among their best tenants, and have found that opening doors to pets helps reduce vacancies.
TIPS FOR PET OWNERS SEEKING RENTAL HOUSING

- Have references ready that mention your pet specifically.
- Show signs of being responsible.
- Have proof of licensing.
- spay/neuter surgery, vaccinations, regular veterinary care, obedience school, etc.
- Encourage the landlord to meet your freshly-groomed, well-behaved pet.
- Offer to pay an additional pet deposit.
- Show a willingness to have the landlord visit your place shortly after rental so he or she feels satisfied the pet is adjusting.
- Offer to help clean up the premises used by pets.
- Agree to sign a pet agreement; offer to cover any damages made by your pet.
- Upon meeting the landlord for the first time, dress as if you were in a job interview. Dressing well shows you care about how you take care of yourself, your living environment, and your pet.

—from the San Francisco SPCA

UNORTHODOX APPROACH PUTS PUPPY MILL OUT OF BUSINESS

By Geoffrey L. Handy

The wheels of justice turn slowly, but HSJC actually purchased the 200-plus animals on the property from the surviving owner.

“The last thing any of us wanted to do was reward a large-scale breeder for those activities,” said William Hue, president of the society’s board of directors. But the surviving owner had made the decision not to continue the business on his own. “We wanted to stop other breeders from coming in and taking over the stock,” Hue said.

The $14,000 outlay was for some 140 adult dogs, 20 of whom were pregnant, 60 puppies, 15 cats, and a monkey. HSJC took possession of all licenses and records, AKC papers (which were destroyed), supplies, portable runs, cages, and the entire inventory of the owner’s Milwaukee, Wisconsin, pet store, which had earlier been been shut down because of health violations.

The purchase also came with a signed agreement that the owner would never again operate a breeding business.

The unusual solution marked an end to a frustrating decade of struggles to curb the operation. The puppy mill had operated under a conditional-use permit limiting it to 20 adult dogs, a limit that HSJC had earlier persuaded county officials to establish. After learning five years ago that more than 100 animals were housed on the property, the society alerted officials to the zoning violation. Despite possible penalties of between $50 and $2,500 per animal per day, a judge fined the owners $100 and gave them a full 18 months to reach the 20-dog limit. That 18-month period had nearly expired at the time of the purchase.

Most of the animals were in relatively good health—the majority had been kept indoors—but thirty had to be euthanized on the spot by three veterinarians who donated their services. Virtually all the remaining dogs and cats were eventually adopted out. HSJC received generous assistance from vets, other...
Proud adopters Joe Colgan and Debbie Cunningham cuddle their new companion, rescued from the puppy mill.

**Rescue Program Saves Animals, Services Public**

By Geoffrey L. Handy and Mary Gundlach

A cat or raccoon hit and stunned by a car at midnight couldn't exactly be called lucky. But if that animal happened to be in Franklin County, Ohio, and the driver was concerned enough to stop and call 911, he or she would have to be considered luckier than most.

The motorist would be given the number of the Capital Area Humane Society (2770 Groveport Rd., Columbus, OH 43207), which runs one of the most far-reaching animal shelter programs in the country. With a simple phone call, any animal in distress can be rescued 24 hours a day, 365 days a year.

"We'd always maintained investigative officers seven days a week," says Executive Director Gerri Bain. "What we didn't do was provide the night and evening rescue services for animals that got into trouble or were injured."

Begun in May 1987, the Emergency Animal Rescue Program (EARP) has been so successful that Bain and her colleagues wish they had implemented 24-hour rescue coverage sooner. Requests for assistance have grown from 2,800 in 1988 to over 8,000 in 1990, and the agency's rescue officers have come to the aid of over 15,900 animals since the 24-hour rescue program was begun.

Cats have accounted for about 50 percent of the rescues, but orphaned and injured wildlife such as birds, opossums, and raccoons are also common. EARP has also helped everything from ducks and other migratory birds to coyotes, a bear, and an escaped Burmese python.

After four years and numerous newspaper and television stories along the way, the humane society's rescue services are well known in the region surrounding Columbus. "People in this area now really associate the humane society with that program," says Bain.

Four rescue officers (up from two when the program was begun) bear the brunt of the rescue work, with one officer "on call" each night. Other staffers man the shelter phone at all hours of the day and night. Rescue personnel rely on the society's own staff veterinarian and veterinary technicians, as well as other veterinary agencies, to tend to injured animals.

The cooperation of these other agencies has been vital to the program's success. If the raccoon hit by the car had a treatable injury (animals in really bad shape are often euthanized on the spot), she might be taken to the state department of fish, game, and wildlife, or one of a number of wildlife rehabilitators. In the case of a cat, the agency's own staff veterinarian might be called in, or the cat might be taken to a private veterinarian or the Columbus Veterinary Emergency Service, a private corporation of vets.

Large animals are often transported with the help of the county sheriff's department, and the Columbus police department helps in other ways. The Ohio State University College of Veterinary Medicine provides emergency services for large animals as well as birds and other wild animals. The Columbus Zoo and local raptor groups help treat birds of prey. Without exception, the agency's associates are all given an equal opportunity to respond with equal enthusiasm.

Of course, the agency's 24-hour rescue services do not come without a price tag to the society itself. With annual operating costs of the humane society in the $1 million range, the field services budget— which includes all rescue and investigational work—accounts for nearly 20 percent of the operation.

Yet Bain points out that while the program does not totally pay for itself, it has helped the agency's funding and membership grow rapidly. This growth, she says, is a natural extension of the public goodwill generated by the agency's rescue services. "The immediate satisfaction is you're helping an animal," she says. "But generally behind every animal you've also helped a person with his or her problem."

Additional monies for field services come from corporate support and fundraisers, including a summer fund appeal specifically targeted to the agency's rescue services.

"We'd tell any other humane society that this is something they can't afford not to do," says Bain. "It's been money very well spent. When you're in the service business, as we are, you have to remember that you're selling a service to people as well as animals. And if you don't provide it, there's probably a huge void."
HIGH SCHOOL SENIOR REPORTS FINDINGS OF PET SURVEY

Why do pet owners allow their cats and dogs to breed? In a local survey conducted by a senior at Blue Valley High School in Stilwell, Kansas, the number one reason for not having cats or dogs spayed or neutered was the desire to breed the pet.

Laura Hunyadi conducted the survey at her school and at Marketing Resources, a marketing/advertising company in Overland Park, Kansas, where she served as an intern during the school year.

Her findings were compared to results of a recent national poll commissioned by The HSUS. In that survey, by contrast, the number one reason why people’s pets had litters was negligence—“it just happened.”

Hunyadi’s survey was conducted in March as part of her final project for the Blue Valley Mentorship Program. Of nearly 900 surveys distributed, 475 were returned. Results from the students were compared to those from the adults to measure any significant differences. Hunyadi’s findings revealed:

- Most people got their pets from a friend, family member, or breeder.
- The place where the fewest people obtained their pets was the animal shelter.
- Adults were more aware than adolescents of the pet overpopulation problem (78 percent versus 46 percent).
- Awareness of the pet surplus did not significantly affect whether owners allowed their pets to breed.
- Significant differential licensing (higher fees for unneutered pets) could increase the spaying and neutering of pets. Over one third of adults and teenagers indicated that a cheaper licensing fee might affect their decision to have their pets spayed or neutered.
- Adults were twice as likely as teenagers to control their pets and not let them run loose (two thirds versus one third).
- Over 70 percent of the adults and teenagers supported reduced spay/neuter fees for limited income families and families who adopt a pet from an animal shelter.

SCPA POLICY TARGETS ROAMING DOGS

The Chester County SPCA (1212 Phoenixville Pike, West Chester, PA 19380) recently turned the cache over to police. Had the loot gone unclaimed for 90 days, Grossbart and his wife would’ve been allowed to keep it. “If we realize any financial gain,” he was quoted as saying in the Florida Times-Union, “we’re thinking of giving a donation to the humane society, because that’s where we got the dog.”

But a few days later, a local pawn shop claimed the jewelry, saying it had been stolen some eight years earlier. The shop owner offered Grossbart a $100 reward, but Grossbart managed to persuade him to match that amount and make a combined $200 donation to the humane society.

Animal control

A quick check of a local bookstore revealed Webster’s to be the only dictionary to include the term. Unfortunately, the publisher chose to keep “animal control officer” out and keep “dogcatcher” in. “Many people still use ‘dogcatcher,’” said a company spokesperson. “Our policy is to record English as it is actually used, not as we or anyone else might wish it to be used.”

Despite that opinion, as Rose says, “the animal control field is to be congratulated.”

WHAT YOU’LL SEE AT ANIMAL CARE EXPO ’92

It’s getting closer to The HSUS’s Animal Care Expo ’92, February 2-5, 1992, at Bally’s Casino Resort, Las Vegas, Nevada. And it’s time to take a peek at some of the 50-plus exhibitors that will be on hand to present new products, offer advice and consultation, and provide samples and information on the foods, products, and equipment you need to make your operation run smoothly and efficiently. Here are just a few of the exhibitors:

- Campbell Enterprises (animal handling equipment, ID systems, grooming supplies)
- Fusion Screenprinting (t-shirt printing)
- Grizzard Advertising (direct-mail fund raising)
- Iams Pet Foods
- Airkem (sanitation, disease control)
- Suburban Surgical (cages, floor coverings, pen systems, grooming supplies)
- Schroer Manufacturing (animal control vehicles)
- Wildlife Rehabilitation Today (magazine)
- Nature’s Recipe Pet Foods
- ACES (animal handling equipment, grooming supplies)
- Indentichip (ID systems)
- The Dialogue Company (fund-raising, sample adoption kits)
- HLP, Inc. (computer programs, licensing, communications)

This list just scratches the surface of the opportunities available with Expo’s exhibits and over 40 workshops. And remember, register before December 15 to save on the registration fee! Fill out the coupon below to make registration easy. Room reservations can be made directly with Bally’s by calling (800) 563-5444.

ANIMAL CARE EXPO ’92

Registration

Name ____________________________
Organization ______________________
Address ___________________________
Phone ____________________________
Registration fee per person: $18 before 12-15-91; $25 after Amount enclosed _______
Send check(s) and this form to: HSUS Expos, P.O. Box 3304, Crestline, CA 92325
NEW NRMII PAMPHLET HELPS VOLUNTEERS

The Nonproﬁ ts' Risk Management & Insurance Institute (NRMII) has just released a pamphlet titled, Answers to Volun teers' Liability and Insurance Questions. The pamphlet is written speciﬁ cally for volunteers.

As a clearinghouse for risk man agement, liability, and insurance in formation for nonproﬁ ts, the In sti tute distributes a variety of books and booklets on these topics. General titles include Liability Insur ance Purchasing for Nonproﬁ t Organizations and Risk Manage ment: A Guide for Nonproﬁ ts. Several publications target boards, Directors and Ofﬁ cers Insurance, and booklets on these topics.

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Shelter SHOP

GUIDE COVERS REPTILES, AMPHIBIANS

Houghton Mifﬂ in Company has published the third edition of A Field Guide to Reptiles and Amphibians: Eastern and Central North America. This book by Roger Conant and Joseph T. Collins is the standard guide to the identiﬁ cation and re habilitation of snakes, turtles, frogs, lizards, and other cold-blooded crea tures native to the eastern two-thirds of the nation.

The 500-page ﬁ eld guide includes a chapter on techniques for capturing crea tures such as snakes and snap ping turtles, as well as basic advice on the care of animals in captivity. It's an essential reference for any animal shelter that rescues or re habilitates cold-blooded animals.

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The 500-page ﬁ eld guide includes a chapter on techniques for capturing crea tures such as snakes and snap ping turtles, as well as basic advice on the care of animals in captivity. It's an essential reference for any animal shelter that rescues or re habilitates cold-blooded animals.

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