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Pet Insurance: What Are Your Choices

By Linda Love

MSRH Mission Statement

Miniature Schnauzer Rescue of Houston, Inc. is an all volunteer, donation sponsored, non-profit organization dedicated to the overwhelming task of saving the lives of abused, abandoned or unwanted Miniature Schnauzers who, through no fault of their own, have lost their homes. Many of these dogs come to us healthy. However, some are sick, injured, or abused. They come from shelters, off the streets, from owners who, for whatever reason, can no longer care for them, and from puppy mills, where they have never felt the loving security of a home. Our goal is that they will never have to feel unwanted or unloved again.

When I got my first Miniature Schnauzer, Sophie (as in "Dear Sophie"), she was just a wee puppy of 8 weeks old. I adopted her from a backyard breeder after answering a newspaper ad back in May of 2003. I hadn't had a dog since the 1970's, and there certainly was no pet health insurance available way back then.

On our first visit to the vet, I picked up a brochure on the reception desk for VPI Pet Health Insurance, and after reading through it, enrolled Sophie without looking any further to see if there were other pet health insurance choices. In July of 2006 I adopted Barkley from MSRH and enrolled him with VPI, as well. I have been very satisfied with VPI all along the way. They have always paid all claims in a prompt manner and in the amount that I was expecting.

However, when I began to think in terms of providing an article in The Schnauzer's Paw about pet health insurance, I felt it would only be fair to provide information that was as objective as possible and that compared several insurance providers head to head. Since I couldn't find an article already written by someone else that did this, I decided to do the research myself and present the results of my findings to help you make your own choice as to which insurer meets the needs of both you and your pet. I realize that many of you have already chosen a pet health insurance provider, but this will give you an opportunity

to see how your choice stacks up against the others in my research.

Insurance Providers

I looked at eight providers. Five of them are members of the Better Business Bureau (hereinafter referred to as the "BBB"). Of the three that are not members, two of them do have a BBB grade rating. The BBB assigns grades from A to F with pluses and minuses. A+ is the highest grade and F is the lowest. The grade represents the BBB's degree of confidence that the business is operating in a trustworthy manner and will make a good faith effort to resolve any customer concerns.

The three insurers that I researched that are not members of the BBB are: 1) Pet-Partners, Inc., the dedicated provider of the AKC Pet Healthcare Plan (rated C+ by the BBB); 2) Hartville Group, Inc., strategic partner of the ASPCA's pet healthcare plan (rated D+ by the BBB); and 3) Purinacare (not rated by the BBB). Purinacare only started its business in 2008, which may explain why it is not yet rated by the BBB, nor a member at this time. This is not to say that they will not be a member and be rated in the near future.

The remaining five insurers' offerings are summarized in the table on Page 3. Each insurer's underwriter is provided in the table along with their A. M. Best rating. An insurer's A. M. Best rating tells many things about the company's financial condition, but in short, it is an independent opinion of an insurer's financial strength and ability to

Continued on Page 2

Pet Insurance: What Are Your Choices continued from Page 1

meet its ongoing insurance policy and contract obligations. It is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Common Features

I found as I reviewed each of these insurer's offerings that some features are the same for all of them. Those common features are as follows:

- You may use any veterinarian of your choosing anywhere in the United States.
- There is no co-pay at the time of service; you pay the full amount of the fee at the time of service and file the claim yourself along with a copy of the vet's bill for reimbursement.
- Premiums are calculated based on your location, your pet's age, sex, breed, and whether or not neutered/spayed. Once your pet is insured, premiums increase based only on your pet's increased age over time and not based on the number of claims filed. The reason location is a factor in the premium calculation is because veterinary costs in New York City are much different than veterinary costs in Cedar Rapids, Iowa, for example. Breed is a factor if hereditary diseases are covered, because some breeds are more susceptible to certain illnesses, like Miniature Schnauzers to pancreatitis. Mixed breeds have low risk to most diseases (I actually read this). Neutered or spayed pets will not be at risk for diseases of the sex organs.

- Your pet's medical records are not necessarily required to enroll, but they may be requested for clarification.
- If you do not know your pet's actual date of birth, as is true with many rescued pets, insurers will accept a note from your veterinarian estimating your pet's age.
- All policies are annual and renew automatically as long as premiums are paid on time or you give notice to cancel.
- Your pet is insured for life, regardless of age, unless there is a lapse in coverage due to non-payment, in which case you would have to reapply and meet initial coverage age requirements.
- There is a choice of plans or riders (add-ons), for example routine care, cancer coverage, etc.

The contact information for the five insurers whose information is summarized on the table on Page 3 follows:

Embrace Pet Insurance
 781 Beta Drive, Suite D
 Mayfield Village, OH 44143
 Tel: (800) 511-9172
 URL: www.embracepetinsurance.com

PetFirst Healthcare
 One Quartermaster Court
 Jeffersonville, IN 47130
 Tel: (866) 937-7387
 URL: www.petfirsthealthcare.com

Petplan
 1 International Plaza, Suite 140
 Philadelphia, PA 19113
 Tel: (866) 467-3875
 URL: www.gopetplan.com

Pets Best
 2710 Sunrise Rim Road
 Boise, ID 83705
 Tel: (877) 738-7237
 URL: www.petsbest.com

VPI Pet Insurance
 P. O. Box 2344
 Brea, CA 92822-2344
 Tel: (888) 899-4874
 URL: www.petinsurance.com

As a disclaimer, I must tell you that all information presented here about each one of these insurers was gathered by me from information contained on their respective websites, the BBB's website, A. M. Best's website, or from e-mails that I exchanged with the insurers' customer service departments asking for answers to questions that were not clear on their websites. If you are interested in purchasing a policy from one of them, I strongly suggest that you confirm the information presented here with them first. It is definitely not my intent to recommend any one insurer, but to present you with information only.

See Table, **Pet Health Insurer Comparison** on Page 3.

Pet Health Insurer Comparison

Questions	Embrace	PetFirst	PetPlan	Pets Best	VPI
Year business started?	2006	2004	2003	2005	1980
Insurance underwriter?	Lloyds of London	American Alternative Insurance Corp.	American Nat'l Property & Casualty	Aetna Insurance Co of Connecticut or North Pointe Insurance Co.	Nat'l Casualty Co.
A. M. Best rating?	A (Excellent)	A+ (Superior)	A+ (Superior)	A (Excellent)	A+ (Superior)
Better Business Bureau Member?	Yes, since 9/28/06 A Rating	Yes, since 12/21/06 A- Rating	Yes, since 10/22/08 A Rating	Yes, since 9/01/05 A+ Rating	Yes, since 1/23/01 A+ Rating
Discounts?	5% Multi pet 5% Microchip 10% Service dog (More on website)	Yes, dogs or cats up to 3 pets (rate not published)	10% Multi pet 5% Online enroll 10% Microchip (More on website)	7-15% Multi pet	5% Multi pet
Specified exclusions, such as hereditary or pre-existing conditions?	Hereditary conditions are covered, pre-existing conditions categorized as temp or perm; exclusions specified, including routine care	Yes, published exclusion schedule	Does not cover routine (preventive) care, other exclusions also published	Yes, published exclusion schedule	Yes, published exclusion schedule; hereditary conditions can be covered after first year
Limits on coverage?	Annual maximums of \$2K, \$5K, and \$10K depending on plan chosen	Per incident limits of \$1500, \$2500, and \$3500 depending on plan chosen	Bronze-\$8K/yr. Silver-\$12K/yr. Gold-\$20K/yr.	No annual limits, but per incident limit & lifetime limits depending on plan chosen	Major Med-\$14K/yr Budget Med-\$7K/yr
Holistic treatments covered, such as acupuncture, etc?	Yes, but must be administered by a licensed vet (see website for details)	Yes, if recommended by a licensed veterinarian	Yes, if recommended by a licensed veterinarian	Yes, limited coverage as long as administered by licensed vet in clinical setting	Yes, limited coverage as long as administered by licensed vet in clinical setting
Deductible annual or per incident?	Annual (choice of \$100, \$200, or \$500)	None for routine care; \$50 per incident for accidents/illness; \$100 for seniors	Per incident (choice of \$50, \$100, or \$200)	Per incident (choice of \$100, \$250, or \$500)	Choice of per incident (\$50) or annual (\$100, \$250, \$500, or \$1000)
Payment plans?	Annual or monthly credit or debit card; 5% disc if pay annually	Annual or monthly by credit or debit card	Monthly or annually, check or credit card (add'l \$2 fee for monthly)	Monthly or annual, credit card or auto bank debit	Monthly or annual check or credit card
Age limits to acquire initial coverage?	Min. 8wks; Max age mixed breed 8 yrs; purebred 6 yrs.	Std. plan min. 8 wks; max age 9 yrs; Senior plan avail for dogs over 9 yrs.	Max 8 yrs (No minimum age stated on website)	Min. age 7 wks; no maximum	Min. 6 wks; max 10 yrs. No limit on 'Injury Only' protection
Unique offerings?	Offers discounted pet insurance as a benefit to all U. S. companies, veterinary clinics and hospitals, and not-for-profit organizations. When applying for coverage, applicants have to supply their organization's unique code. Hereditary conditions routinely covered.	Only insurer to offer plan for seniors with initial coverage starting at age 10; also offers riders for breeders, hereditary, chronic, and congenital condition coverage, prescription diets, behavior modification training, etc.	Under Silver & Gold Plans, benefits include advertising & reward fees if pet goes missing, boarding fees if you are hospitalized, vacation cancellation compensation if your pet gets a life threatening illness or injury, compensation if pet dies from illness or injury, etc.	None, except there is no maximum age for initial coverage	Coverage is available for birds and exotic pets, such as ferrets, snakes, pot bellied pigs, iguanas, gerbils, hamsters, chameleons, etc.

Dear Sophie

I am a senior Miniature Schnauzer with arthritis. I have a prescription for Rimadyl which makes me feel like a pup again. My Mom doesn't like me to have this medicine often, because she said it can cause other problems with my liver. Do you know of a natural remedy that might relieve my arthritis pain? Is it too late to start taking glucosamine? I have also heard of acupuncture. Is this effective and how long does it last.

Thanks for your advice,
Achy Artie

Dear Artie:

The type of arthritis that senior dogs like you get is called osteoarthritis, and the best way to manage it is multifaceted. Weight management is the first thing that must be addressed. All other treatments will work much better if your weight is under control. Exercise is the next important step. Exercise that provides for good range of motion and muscle building and limits wear and tear on the joints is best (low impact). No jumping up and down chasing a Frisbee! Going for a daily swim would be ideal, but most of us

Schnauzers don't like water, so having your Mom or Dad take you on a daily leash walk would be the next best thing. I stress the word *daily*, and not just a few days a week or on weekends. Having a warm, orthopedic bed is helpful. Petco (online) and other retailers sell heated orthopedic foam beds for dogs in different sizes.

It is not too late to start taking Glucosamine and Chondroitin. These two supplements are not painkillers. They actually create the building blocks to synthesize new cartilage and to repair the existing damaged cartilage between the joints. It usually takes about 6 weeks to see any results, and then you'll need to be on these supplements the rest of your life to help prevent further cartilage breakdown. These supplements are usually sold together in one product OTC, but not all products are created equal. Ask your vet to recommend one to try. A holistic vet may be more knowledgeable about this than a traditional vet, since it is more of a homeopathic remedy rather than a pharmaceutical one.

Also, acupuncture is effective at reduc-

ing pain from arthritis. It will usually involve 4-8 treatments initially that last about 12 minutes at a time, but it is usually reduced to "tune-up" treatments over the long term. Dr. Raynor at Parker Road Animal Hospital specializes in this and other homeopathic treatments, but there are several other holistic veterinarians in the Houston area, as well, if Parker Road is not convenient to you.

Your vet can also show your Mom or Dad how to perform massage and physical therapy to help relax stiff muscles and promote a good range of motion in the joints.

Our bones actually have nerves in them, and when we lose cartilage between our joints, the nerves of the adjoining bones hit each other. That is what causes the pain you are having.

Sincerely,

Sophie



Volunteer Spotlight — Sherry Eitel

Hello Schnauzer Friends,

Most of you know me through e-mail as the "Voice of the MSRH Schnauzers" and beggar of foster homes. I am also a native Houstonian and have lived in Kingwood for 29 years. My husband Darryl and I are retired and split our time between Kingwood and Jamaica Beach.

In 1986, Punkin, our first Miniature Schnauzer came into our lives and this started the love affair we have for the Schnauzer breed. I cannot imagine our home without one or ??

Like so many other fostering families there are some Minis that you just cannot let go and we are no different having adopted several precious Schnauzer babies through the years.

We, and I say we, because it is a joint venture, have been very active with MSRH since 2005. I have been involved in many aspects from Adoption/Foster/Volunteer Coordinator, fostering, fundraising, working with the shelters,



Sherry with Demi, Duffy & foster friends

transport, and I worked on the 2009 calendar. As MSRH has continued to grow I have also created many documents that have benefited both foster families and volunteers. I currently am Vice President.

In 2006 Darryl and I organized and hosted the first "Volunteer Apprecia-

tion Day" at our beach house and again in 2007 and 2008. I was honored to be the first recipient of the "MSRH Volunteer of The Year Award" in 2006.

Being associated with MSRH has been a very rewarding experience. I am happy the common bond we all share is based on saving a Schnauzer and knowing we have truly made a difference in so many Minis lives.

It might take a village to raise a child but it really takes a lot of dedicated volunteers to save a Schnauzer. I want to take this opportunity to thank all of our wonderful volunteers that give their time and love to these little ones while they are waiting for their forever family to come and take them home.

Saving one Schnauzer may not change the world, but it certainly will change the world for that one Schnauzer.

UPCOMING EVENTS

Saturday, May 16

(May 23 Rain Date)

Spring Bark

Where: Northshore Park
7/8 Miles West on Lake
Woodlands Drive
The Woodlands, Texas

Time: 7:30AM—2:30PM

Chairs: Callie & Kevin Wolf

Tel: (281) 381-6309 or
(936) 264-6403

E-mail: callieawolf@yahoo.com

MSRH has been invited to participate by The Woodlands Dog Park Club. Volunteers are always needed to represent MSRH and man the booth either just a few hrs. or throughout the event. This is another great opportunity to show off our foster babies to the public! NO onsite adoptions. Twelve rescue groups will participate. For additional information, go to:

www.thewoodlandsdogparkclub.org

Saturday, June 6

Heights Meet & Greet

Where: Cooper Animal Clinic
1136 Heights Blvd.
Houston, Texas 77008

Time: 3:00PM to 8:00PM

Chair: Laura Virgadamo

Tel: (713) 880-0802
Cell: (713) 826-8105

E-mail: laura@harmonyelectric.com

Volunteers are needed to help man the booth. Those of you fostering a Mini baby are encouraged to bring him or her. All dogs must be on a leash or in a crate. There will be NO on-site adoptions. Several rescue groups participating. Come on out and enjoy the day! Please direct any questions to Laura.

Note: This event occurs every month on the first Saturday. Please note new summer hours. There will not be an event on Sat., July 4, however.

Thursday Thru Sunday

July 16 -19

World Series of Dog Shows

Where: Reliant Park

Time: 8:00AM to 5:00PM

Chair: Paula Tolbert

Tel: (281) 358-2874

E-mail: pjtolbert@yahoo.com

MSRH will have a booth again this year. Volunteers are always needed to represent MSRH and man the booth either for just a few hrs. or all day. Please contact Paula if you can help with this event.



Results of Events Past & Deepest Gratitude to Our Volunteers!

Many thanks to Martha Sarrack for hosting the MSRH Garage Sale at her home on Friday and Saturday, May 1-2. Much appreciation also goes to Regina Schroeder, Crystal Cook, and Debbie Grubbs for assisting Martha on Friday, and Regina Schroeder and Jim Gwinn for pitching in on Saturday. And, last but not least, thanks to all of you who donated items for the sale. We couldn't have done it without you! The garage sale raised **\$1200** for MSRH!

Volunteers who assisted Chairs Laura & Dennis Virgadamo at the Heights Meet & Greet on May 2 were Marilyn Malaney, Sue Ford, Ann Neal, Non Whomes, Callie & Kevin Wolf, Sue Ford, and Ivonne Palacios. Many thanks to all of you.

Website Pupdates by Rick Meidel

How many Schnauzers are in MSRH's care? 20? 30? More than 65? YES! The MSRH website has been expanded again to include a new section called "Waiting In The Wings". When MSRH volunteers and friends visit the "Looking For Homes" section, they get only a partial count as to the number of dogs in MSRH's care. Even when someone also visits the "Doggie ICU" section, they still don't have a complete picture. So this new section "Waiting In The Wings" was developed to include those dogs that are not in intensive care, but yet aren't quite ready for adoption. These include Schnauzers undergoing heartworm treatment and those recovering from more minor injuries or illnesses.

With these 3 different sections, we think MSRH volunteers and friends can better comprehend the scope of MSRH's activities and better understand our ongoing and growing need for adoption families, foster families, and financial donations. Questions or comments? Drop Rick a note at webmaster@msrh.org

MANY THANKS TO OUR TRANSPORT & ADOPTION VOLUNTEERS!

Our revived newsletter is still evolving, and each month we remember that there is still more we need to do to make our newsletter better, and even more people to recognize and thank for making our organization so successful. Each month there are so many people that hit the road in their personal vehicles to drive to kill shelters all over Texas to literally save the lives of our precious babies, and in many cases they are actually babies, from being euthanized. These volunteers deliver these rescued babies to our preferred veterinarians for complete check-ups, and if necessary, they receive our required spay/neuter, microchip, and any other care they need to make them com-

pletely healthy. From there, they go to their foster home to await a new forever home.

We know that there were many people who not only transported on behalf of MSRH during the first 4 months of 2009, but many who took part in the adoption process, as well, which included visits to the potential adopters' homes. Since the adoption process is spread among many, we will not attempt to name names in our thanks for that, only because we run the risk of omitting someone, which we definitely do not want to do. We thank all of you for your effort always and forever!



Little Jerry, only 4 mos old, in Galveston Co. kill shelter rescued by

Carol Harrington

The Animals' Savior

By Jim Willis

Copyright 1999

I looked at all of the caged animals in the shelter . . . the cast-offs of human society. I saw in their eyes love and hope, fear and dread, sadness and betrayal. And I was angry. "God," I said, "This is terrible! Why don't you do something?"

God was silent for a moment, and then He spoke softly, "I have done something." He replied, "I created you."

Much appreciation goes to:

APRIL: Ann Neal and Nan Whomes for picking up Forest (stray) on 4/1; Sherry Eitel for picking up Toby at Harris Co AC on 4/4; Sherry Eitel for picking up Lilly Anna at Houston SPCA on 4/6; tag team Waleska Ghini/Ann Neal and Nan Whomes for picking up Bunny & 5 baby boys in Brownwood, TX on 4/7; Sherry Eitel for picking up Mattie Faye at BARC (Houston) on 4/8; Laura Virgadamo for picking up Prescott and Sadie Lorraine at Pasadena AC on 4/8; Sherry Eitel for picking up Gentry at Harris Co AC on 4/9; Sherry Eitel for picking up Logan at Harris Co AC on 4/11; Sherry Eitel for picking up Trent at Harris Co AC on 4/15; Marilyn Malaney for picking up Joey (owner surrender) on 4/17; tag team Sandra and Don Plunk/Sandra and Rob Farquhar for picking up Ricky in Gainsville, TX on 4/18; Sherry Eitel for picking up Trevor (stray) on 4/20; Sharon Rode for picking up Nadia in Missouri City on 4/21; tag team Karen Shiflett/Sandra Plunk for picking up Angie in San Antonio, TX on 4/22; tag team Karen Shiflett/Jeff and Donna Rosenstein's friend Alan for picking up Arnie in San Antonio, TX on 4/22; Carol Harrington for picking up Ben & Jerry at Galveston Co AC on 4/24; tag team Debbie McKerral/Jerry & Pat Strouse for picking up Blanche in Huntsville, TX on 4/28; and Sherry Eitel for picking up Lady at BARC (Houston) on 4/29.

MARCH: Sherry Eitel for picking up Paddy (stray) on 3/2; Sherry Eitel for picking up Winston at Harris Co AC on 3/3; Carol Harrington for picking up Dusty Rhodes (stray) on 3/3; tag team Waleska Ghini/Marilyn Malaney for picking up McGregor at Town Lake AC on 3/3; Marilyn Malaney for picking up Quincy at Harris Co AC on 3/4; Sherry Eitel for picking up Lila at Harris Co AC on 3/9; Sherry Eitel for picking up Fritz at Harris Co AC on 3/10; Sherry Eitel for picking up Fiona at Harris Co AC on 3/11; Sherry Eitel for picking up Cody at Harris Co AC on 3/12; Sherry Eitel for picking up CiCi (owner surrender) on 3/14; Marilyn Malaney for picking up Abigail (owner surrender) on 3/19; Marilyn Malaney for picking up Barclay at Harris Co AC on 3/19; Carol Harrington for picking up Lizzie Bea at La Porte on 3/19; tag team Linda Love/Marilyn Malaney for picking up Sammy B at Bay City on 3/20; Carol Harrington for picking up Rodney, Tasha & Candy at Galveston Co AC on 3/23; Waleska Ghini for picking up Buddy at Town Lake AC on 3/25; tag team Linda Love/ Sherry Eitel picking up Simon (stray) on 3/25; Marilyn Malaney for picking up Sam and Danny (owner surrenders) 3/28; and Sherry Eitel for picking up Jesse and Willow at Harris Co AC on 3/30.

Continued on Page 7

MANY THANKS TO OUR TRANSPORT & ADOPTION VOLUNTEERS! Continued from Page 6

FEBRUARY: Sherry Eitel picked up Minnie (owner surrender) on 2/1; Marilyn Malaney picked up Sheba (stray) on 2/1; tag team Kris Mihalic/Ernie & Cindy Miller picked up Bartolo at Town Lake AC on 2/4; Sherry Eitel picked up Corbin & Darby (both owner surrenders) on 2/8; Marilyn Malaney picked up Robbie (owner surrender) on 2/8; Sherry Eitel picked up Sasha Louise (stray) on 2/19; Darryl Eitel picked up Ernie and Lawry at Galveston Co AC on 2/19; Sherry Eitel picked up Bobby Joe at Montgomery Co AC on 2/19; Carol Harrington picked up Megan at Baytown on 2/20; Sherry Eitel picked up Murdock at Montgomery Co AC on 2/21; Sherry Eitel picked up Izzy at Harris Co AC on 2/23; Sherry Eitel picked up Samantha (stray) on 2/25; Carol Harrington picked up Rhett Butler at Pasadena AC on 2/25; Marilyn Malaney picked up Grover (stray) on 2/25; and Sherry Eitel picked up Bernie and Sally at Harris Co AC on 2/27;

JANUARY: Sherry Eitel picked up Savannah Rose (stray) on 1/3; Kris Mihalic picked up Olive at Town Lake AC on 1/6; Sherry Eitel picked up Sassy Babe on 1/7; Carol Harrington picked up Elvis at Pearland on 1/10; Sherry Eitel picked up Devon at Harris Co AC on 1/12; Marilyn Malaney picked up Schatzee (owner surrender) on 1/14; Sherry Eitel picked up Doc (owner surrender) on 1/17; Marilyn Malaney picked up Bronson (stray) on 1/17; Sherry Eitel picked up Stevie Louis at Harris Co AC on 1/21; tag team Sandra Plunk/Ann Neal and Nan Whomes picked up Gidget and Bridget in Mesquite on 1/22; Sherry Eitel picked up Jefferson at Montgomery Co AC on 1/22; Carol Harrington picked up Burk and Billy at Pasadena AC on 1/30; Sherry Eitel picked up Oliver at Montgomery Co on 1/31; and Marilyn Malaney picked up Wylie at Harris Co AC on 1/31.

I RESCUED A HUMAN TODAY

BY JANINE ALLEN

<http://rescuemedog.org/dog-blog/i-rescued-a-human-today-by-janine-allen/>

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I rescued a human today.

Her eyes met mine as she walked down the corridor peering apprehensively into the kennels. I felt her need instantly and knew I had to help her. I wagged my tail, not too exuberantly, so she wouldn't be afraid.

As she stopped at my kennel, I blocked her view from a little accident I had in the back of my cage. I didn't want her to know that I hadn't been walked today. Sometimes the shelter keepers get too busy, and I didn't want her to think poorly of them.

As she read my kennel card, I hoped that she wouldn't feel sad about my past. I only have the future to look forward to and want to make a difference in someone's life. She got down on her knees and made little kissy sounds at me. I shoved my shoulder and side of my head up against the bars to comfort her.

Gentle fingertips caressed my neck; she was desperate for companionship. A tear fell down her cheek, and I raised my paw to assure her that all would be well.

Soon my kennel door opened, and her smile was so bright that I instantly jumped into her arms. I would promise to keep her safe. I would promise to always be by her side. I would promise to do everything I could to see that radiant smile and sparkle in her eyes. I was so fortunate that she came down my corridor. So many more are out there who haven't walked the corridors. So many more to be saved. At least I could save one.

I rescued a human today.

Written by Janine Allen, CPDT, Rescue Me Dog's professional dog trainer. Janine's passion is working with people and their dogs. She provides demonstrations for those who have adopted shelter dogs, lends email support to adopted dog owners that need information beyond our Training Support Pages, and aids shelter staff and volunteers in understanding dog behavior to increase their adoptability. Copyright 2009 Rescue Me Dog; www.rescuemedog.org

Featured Pet—Sable

Hi! I'm a nine year old Wire Hair Fox Terrier. Sable is my name. I hope you don't wear it out, but you're probably going to. It's not that I am hard of hearing. It's because I'm hard headed. I am a very loving girl, though---a total lap dog! I like to go for long walks and car rides! OH MY GOD! Car rides are one of my favorite things. There's just something about sticking my head out of the window and letting my ears flap around in the wind and making my cute face look all funny that makes me feel like nothing can hold me back.

I kind of get along with cats. It's not that I don't like them. I just like to play a little too rough with them. You know, I like to show them who is boss, and when I moved in with my new foster mom, I soon figured out that it wasn't me. So, I have now learned to be gentle with the cat or my mom will put me in time out for 5 minutes.

I am completely house and crate trained. I get along with other dogs. I go to doggy daycare 3 times a week. When I go to the dog parks, I tend to

run around and have fun, but I don't really socialize with other dogs.

I am a very sweet girl, but you have to keep a close eye on me when the front door is open. I like to go on adventures! But I think if I had nice backyard that I couldn't get out of, I don't think I would try escaping as much.

I promise to be a good girl, if you will take me to your forever home!



Sable



Be sure to mention that you are associated with MSRH when you board your dog at Parker Road Pet Resort and a donation of \$1 per day per dog will be made to MSRH. Not only will your dog be treated like royalty, but MSRH will be receive a benefit, as well.

Parker Road Animal Hospital
& Pet Resort

6740 Airline Drive
Houston, Texas 77076

Tel: (713) 694-0552

www.parkerroadpetresort.com

From the Editor

Dear Readers:

I hope you will find my research on pet health insurance helpful, and if you do not already have a policy, you will consider purchasing a plan at least to cover accidents and illnesses. Medical costs for both humans and animals are through the roof these days. It is the exact reason why the first pet health insurance company was founded by a veterinarian who could no longer stand the thought of euthanizing another pet, because its owner could not afford its medical care. If you would like to know more about the history of pet health insurance in the United States and interesting facts about it, the Embrace Pet Insurance website has some great information on this in their Press Room section.

Our newsletter continues to evolve as you can see. This month we are adding a section recognizing our transport volunteers that spend so many hours on the road picking up our precious little ones at kill shelters, from owners surrendering their pets to us,

and from various places where strays are held for pickup. During the month of March, I participated in this on two occasions myself for the first time. I must say it was the most gratifying experience of all the volunteer activities that I have done for MSRH so far.

You will note that the newsletter has gone to 8 pages in this edition, but this is an unusual month with the insurance article, plus the fact that we are reporting back to January on the transports. Going forward, we will be up to date on that, so I expect the size of the newsletter to go back to normal for future editions.

Special condolences go out to Karen and Mike Coleman, and daughter Michelle Gayeski, on the passing of Karen's mother, Ruth Swanson Heck. As many of you know, Karen had the opportunity to be with her mother in the Chicago area during her final months, which was such a blessing for both of them.



Linda with Sophie & Barkley

School will soon be out, Memorial Day is right around the corner, and the lazy days of summer along with its heat are soon to be upon us. Enjoy yourself, but don't forget the sunscreen or the bug spray! Don't let yourself or your pets get overheated or dehydrated.

Sincerely,

Linda Love