THE Lathan Letter VOLUME XLIV, NUMBER 1 Winter 2023

PROMOTING RESPECT FOR ALL LIFE THROUGH EDUCATION

Partnering With Animals For Mental Health

SERVICE DOG

GRANT UPDATES:

Paws for Life K9 Rescue Soul Friends: Horses Inspire!

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Edith Latham's **MANDATE:**

"To promote, foster,

encourage and

further the

principles of

humaneness,

kindness and

benevolence to

all living creatures."



WELCOME BACK, BROTHER BUZZ!

Brother Buzz, star of Latham's Brother Buzz films and our former Spokesbee, marks the end of articles.



The Latham Letter Balanced perspectives on humane issues and activities

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The Latham Letter

Volume XLIV, Number 1, Winter 2023

BALANCED PERSPECTIVES ON HUMANE ISSUES AND ACTIVITIES



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Publisher and Editor Managing Editor Proof Reader Creative Director and Co-Editor Hugh H. Tebault, III Mary Tebault Sue Spiersch

Tula Asselanis

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ABOUT THE LATHAM FOUNDATION:

The Latham Foundation is a 501(c)(3) private operating foundation founded in 1918 to promote respect for all life through education. Latham welcomes partnerships with other institutions and individuals who share its commitment to furthering humane education.

TO CONTACT LATHAM:

Voice: 510-521-0920 E-mail: <u>info@Latham.org</u> Web: <u>www.Latham.org</u>

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Happy New Year



Partnering with Animals for Mental Health

Partnering is something we do when we find a personal benefit by working with others. Companies partner to improve a product, reach new customers or increase income.

Hugh H. Tebault, President

People partner with others when they find it helps them.

Latham has always promoted partnering by way of humane education. We recognize that by showing respect toward others, and working together, we all gain so much more. Mankind is not intended to be wholly independent, but to be a smart partner with others here on Earth.

To us, the obvious partnership is in the first Latham Step -- kindness toward animals. The actual benefits to individuals by working with animals are profound.

For example, horse therapy can help the body as well as the mind. When riding, a person of limited mobility gets their muscles exercised, increasing blood flow and mobility and seeing things from a different perspective perched atop the back of the horse.

The human-animal

bond is a special partnership we enter into that can provide so much benefit to both partners. Many programs are built to bring together people and animals, each needing help in ways that ultimately benefit both. It truly is not mankind "using" animals, but a partnership where both benefit.

The annual Latham grant program is designed to identify and assist these types of programs, and through the Latham Letter, we help share good programs and their successful results for both people and animals.

Mental health is an issue right now in our society. The increased isolation most recently brought about by the abnormal virus event has caused extra strain on each person. To counter that strain, each person has to find an outlet where they can find fulfillment. By working to help others we are actually helping ourselves.



The programs and organizations we highlight are frequently volunteer based. Individuals just like you take their time to help others -- regular people who want a better

community and recognize the best way is to "just do it." What opportunity to help awaits you?



HUMAN-ANIMAL INTERACTIONS COVER STORY

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"Paws for Life K9 Rescue presents a unique program that turns rescue dogs into amazing Service Dogs who change the lives of veterans with PTSD. This program is a collaboration with the California Department of Corrections & Rehabilitation (CDCR) to take the Paws For Life Program to the next level and give back to the people who safeguard our nation." Alex Tonner, President & Founder

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Dear Datham Foundation

On behalf of our family here gt Paws For Life I want to let you know we appreciate you. There is so much to Paws for Life that a lot of people don't know. Tor example, when we first come into the building you are given a mentor. we are taught safety, and have to control our emotions so that the slogs are in the best of hands and care. To be apart of the transformation of these days is i beautiful experience. Along with their journey I have found that I was along with this change. I never thought I would love these dogs as much as I do. With each they I become a better person I find myself tearing at each ending of the six wet Dessions, only wishing I could spend just a little more time with them People like you make this possible. your not only changing the lures of these dogs but your changing ours as well. Each day each person in Perus For Like is an a positive path. The world is becoming a better place because of your support. I thankyou the clags thankyou.

The Latham Letter Winter 2023

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OUR PTSD SERVICE DOG PROGRAM

ABOUT US

Paws For Life K9 Rescue pulls its dogs from city and county shelters. Often, we choose dogs in need of socialization and training which we place with our incarcerated trainers throughout California State Prisons.

We do this because our program is creating a wholesome training environment that dedicates significant time toward rehabilitation, ensuring the best possible outcomes. After several months of training and completion of their AKC Canine Good Citizen (CGC) certification, our dogs are ready for family life. Some are trained to become service animals for military veterans with PTSD.

By lowering euthanasia rates and preparing dogs for service jobs, PFL is proving that everyone deserves a second chance.

WHAT ARE SERVICE DOGS

Service dogs are trained to help people who have disabilities other than visual impairment. They may provide balance, retrieve dropped items, open doors, toggle light switches, provide assistance in getting in and out of a chair, or respond to seizures. PTSD service dogs are trained to perform tasks, as well as provide a calming effect and sense of security for those with post-traumatic stress disorder.



SERVICE DOG REQUIREMENTS

Per the ADA, anyone with a diagnosed disability that affects their quality of life in one or more major ways can partner with a service dog, as long as the service dog has individualized training to mitigate the person's disability. That means a pet dog without proper training is not a service dog. Additionally, people who can best have their needs met via other accommodations are not eligible for a service dog.

There are two primary requirements for a veteran to have a service dog:

1. The veteran must have a diagnosed disability. The disability must be documented in a letter by a Medical Doctor, or Psychiatrist.

2. The veteran must receive or train a dog that possesses the proper temperament and aptitude for service dog work to alleviate the effects of that disability.

PAWS FOR LIFE K9 RESCUE SERVICE DOGS

The Paws For Life K9 Rescue PTSD Service Dog Program utilizes rescue dogs from high intake and high kill shelters and trains them into incredible working dogs. Our specialized curriculum focuses heavily on task-oriented details such as recognizing signs of stress or anxiety, retrieving medications, interrupting night terrors and flashbacks, providing Deep Pressure Therapy and much more. In addition to these tasks, the dogs are obedience trained to ensure their behavior strongly dogs and other types of service dogs. According to the Americans With Disabilities Act (ADA), a service animal is defined as a dog that has been individually trained to do work or perform tasks for an individual with a disability. The task(s) the dog performs must be directly related to the person's disability. Service dogs are allowed by law to accompany their handler anywhere, from restaurants and amusement parks to doctors' offices and shopping centers.

Editor's Note: For a guide on Psychiatric Service Dogs: <u>zocdoc.com/blog/a-</u> <u>guide-to-psychiatric-service-dogs/</u>

represents the professional service dog training industry.

IT'S THE LAW

Under the law, psychiatric service dogs are protected the same as guide



Continued on next page



HOPE IS A FOUR LEGGED WORD

The following is a letter written on 11/14/2022 and received by the Latham Foundation from an inmate by the name of Quoc Nguyen, a participant in the Paws for Life K9 Rescue program.

Dear Latham Foundation

My name is Quoc. I am an incarcerated Dog Trainer at Paws For Life in Lancaster. All of us here want to thank you for your generous donation and support of the PFL K9 Rescue program. It means so much to us trainers to be able to carry out our purpose and mission while serving time. More importantly, your kind donation will help give our fluffy friends the best of care, and in time, a loving family to come home to. and resorted back to my criminal mentality, which led to my first arrest in 1995 when I was 11. Then at age 12 I joined the gang. Since then, I lost my humanity and the value for another human life. The PFL Program gives me a chance to make amends for the wrongs I have done, a purpose to wake up to, and the humanity that I had lost for so long.

In the PFL, working with these dogs, I like to say that we are two broken souls healing each other.

These adorable dogs mostly came in timid, hurt and broken because of neglect, abandonment and abuse. They tell the story that all of us in the program can relate with. But the best of all is my being able to grow along with them. I get to be so proud of our dogs, when each time they overcome an obstacle. By the time they leave here, they are no longer the same dogs as when they first came in. They are confident, approachable and friendly. And that is because of generous people such as you making a positive impact in all our lives with your donations. On that note, I hope you will continue giving to keep the PFL Program alive. Once again, thank you so much for your generosity, with immense appreciation.

Sincerely, Quoc Nguyen Inmate G-10821

Link to all the thank you letters from inmates.

PFL Program is so important to all of us involved in it, especially me. My life of crime started when I was 6 years old. The environment in Vietnam was stricken by poverty; I thought it was normal for children to commit theft crimes and violence. I became desensitized to that lifestyle. Then in the U.S., when my transition got hard, I made excuses



HUMAN-ANIMAL INTERACTIONS GRANT UPDATE



The Power of Equine Facilitated Therapy to Build Parent-Child Connection and Attachment

Horses as herd animals can support families in understanding and exploring interactive, in-the-moment shifts in behavior and non-verbal communication. Horses can support the development of this new skill through connection, insight into movement and proximity in relationship.

Go back to Animals for Help

After 18 years of providing equine assisted therapy at Soul Friends: Animal Assisted Therapy Programs of CT, Nicoll, the CEO and Founder, was struck by what her program might be missing in servicing children and families – and that was parent-child relationship building and family therapy. A teen girl seen by Nicoll for more than 10 years was struggling with her primary caregiver – her grandmother – and therapy was stuck. After 20 years of practice, Nicoll went back to a mantra that has served her clinically, "go back to the animals for help," and that is how the *Horses Inspire!* parent-child psychotherapy program was founded, with support from Nicoll's additional training as a registered play therapist and in Natural Lifemanship. Nicoll is also <u>EAGALA</u> certified and pursuing training in Arenas for Change, a narrative approach to EFP.

Herd Dynamics

Judith Liu brought to the program an undeniable specialization and personal experience in serving veterans and military families – she is herself the child of a military father and is known in the field now as a "dandelion," a child used to coping with multiple transitions and parental deployments. When both Nicoll and Liu saw the wonderful grant support from the Latham Foundation, they agreed Soul Friends should start their pilot program with

veteran/military families. Liu's experience was invaluable in adjusting the curriculum to the needs of the veteran/military families, as well as in understanding the emotional and somatic connections of being together and then letting go and reconnecting. In the program, families see two to three horses in relationship through herd dynamics and it brings to their minds, as one parent said, "a light bulb" moment -- that horses interacting can help us learn to act and connect with each other. Also, they can see that two horses might have a closer relationship or two horses might have conflict, creating insight into how to create family change in the moment through observation and interactions with the herd.

The Parent-Child Dyad

The *Horses Inspire*! program seeks to provide equine facilitated family therapy sessions for the parent/guardian dyad to assist in



building communication skills, improving attachment and connection and providing a positive experience in the human-animal bond. The Department of Defense in 2014 reported that 43% of current service members had at least one dependent child - and an estimated 1.2 million of those children were school-aged (Tunac De Pedro et al, 2011).

Deployments, multiple moves and the mental health struggles of the veteran or active military parent can have major impact on the parent-child relationship. Equineassisted therapy for the parentchild dyad has demonstrated improvements in attachment even in a high-risk population (Beetz et al, 2015).

Barriers To Treatment

It is often recognized that military families have at times had a stigma toward traditional mental health services. Barriers to treatment include shame regarding

disclosure of the veteran parent's emotional health struggles and concern on how it may impact the life of their children (Sherman et al, 2015). There is a wealth of research on the impact of deployment on military children's coping and emotional wellbeing; but little information on the parentchild relationship or resulting emotional health challenges. The parent-child relationship may be adversely affected by parental trauma symptomology, most noticeably hyperarousal and detachment. It is estimated that posttraumatic stress disorder is as high as 23% in veterans of Iraq and Afghanistan (Fulton et al, 2015). Research has demonstrated that having young children in the home was related to an increased severity of PTSD symptoms in parents (Jobe-Shields, 2015). Attachment interactions with the children and discipline styles are often significantly impacted by trauma symptoms and reactions. The PTSD symptoms of "attention

bias toward threat" can greatly impact parenting, particularly related to concerns regarding child safety and the veteran feeling



First session- "horses playing tag" from a boy who shared "I don't pay attention to any of my animals at home"

unworthy and detaching from the connection (Creech et al, 2017). Additionally, PTSD symptomology often leads to an increase of anger in parenting (Sherman, et al, 2016). Guided therapeutic equine interactions actively explore the "windows of tolerance" of affective coping to provide emotional stability in experiences of hyperarousal and its impact on the parent-child relationship.

Animal Partners in Interactions

Soul Friends clinicians identified an important consideration in language 18 years ago: that we "partner" with therapy animals not "use" the animal in interventions. This is a current concern in the last few years but was not a consideration that many years ago. This guiding principle – that our therapy animal partners are sentient beings with their own personalities, needs, preferences, attachment styles and life narratives – has driven our work in connection and is particularly meaningful in practice and experiential connections for the veteran/ military parent-child dyad.

As prey animals, horses are authentically connected to their nervous systems and their body responses, including the ability to attend and be aware of very subtle environmental cues. They have evolved to innately know when to flee, when to fight and when to run. This is well known, but horses can also collapse, freeze, and disassociate when threatened and the other options of running,

fleeing and fighting are not available. Additionally, horses can develop compulsive behaviors in response to threats or stress. Their body-centered response to stress, trauma and change are not unlike our own - and interactions and connection in this context can provide an environment for healing and change.

In fact, some equine programs suggest that humans look to prey animals for evidence of environmental and personal safety (Stewart, 2017). In our pilot program of servicing six families, we noted that the partnership with horses became a source of healing, revelation and building connection in the parent-child relationship.

The *Horses Inspire!* program is a 6-session clinical and humane education phase-based trauma and attachment informed curriculum, recently incorporating components of child-parent therapy – an evidenced based treatment model. Dr. Bruce Perry, an internationally recognized trauma expert, states that "beginning the recovery process for relational neglect can start with animals" (2006, pg. 38). Military families cope with



Continued on next page

many transitions and changes, and animal-assisted interventions can



One of our therapists Keke

provide a non-judgmental opportunity to practice new behaviors. Establishing an environment for curiosity and wonder in the interaction is a foundational consideration in attachment theory. Siegel shares that a brain-based connection of attachment with an awareness and question of wonder/curiosity in the interaction leads to growth, development, and change. Interactions with animals provide an in-the-moment experience of curiosity about their behavior, their choices, and their responses. Since horses are spontaneous and instinctual animals, this provides a unique opportunity for families to consider their premeditated thoughts, conflicted emotional states, and rote behavior patterns. For example, one veteran dad four sessions into the curriculum learned that he "did not need to discipline at lightning speed." This insight - that his trauma response of reactivity could instead be one of responding and connecting to his son first - then set a course of limit setting that was reasonable to the situation and not a response out of hypervigilance.

Outcome Measures

Additionally, the Horses Inspire! program tracked parentchild interactions utilizing the Chandler Psychosocial Animal-Assisted Therapy Interaction Form. For 12 years, we have used this form in all our group programs to provide outcome measures and make program improvements, and secondarily to track clinical considerations. For instance, as often noted in the literature, we realized that the first and sometimes the second sessions demonstrated very high positive behavior particularly in the children – and an important clinical consideration is that the "real" or clinically significant emotional and attachment struggles became obvious and active in sessions by the second or

third session. This held true in the equine-facilitated therapy with military parents and their children. And in the graphing, you sometimes saw

decreased positive behaviors but more sentient interactions with the horses – like "see, that horse is very pushy with that other horse like how you act with me" or "see, that horse just doesn't know how to be close and appreciate the differences in that horse." Exploring the dynamics of affective and body "mirroring" in equine-

assisted interactions will provide an opportunity to build on connection and create co-regulation in the parent-child dyad. When horses notice and respond to such things as parental or child postures and gestures, instant feedback is provided as well as awareness of an often-unnoticed habit such as eye rolling, "talking with your hands," or "arms crossed over chest" in a defensive manner. Interactions with the horse can bring attention to body awareness and lead to powerful changes in nonverbal communication. The benefit to the veteran parent-child dyad is increased self-awareness with the capacity for change and connection.

In a recent program review, Soul Friends staff has also realized the impact of this curriculum with other families with attachment disruptions or connection struggles including foster/adoptive

> parent-child dyads and families in the midst in reunification. The power of the horse connection, the interactive therapy herd dynamic, allows families to explore

a narrative to identify attachment struggles, allows experiences of co-regulation and connection in interactive activities, and is a very powerful treatment modality for families not always finding benefit in traditional mental health therapy. They find the connection and insight with our equine partners.

Canines Teach Compassion

By Genie Joseph, PhD, Executive Director, The Human-Animal Connection, TheHumanAnimalConnection.org



It was the highlight of Zora's week to come to class and share some love

We bring therapy dogs into high school classrooms to teach social and communication skills, to raise resilience, and to lower stress and feelings of isolation. Right now there is a great shortage of compassion on the planet. It seems that people are feeling very divided into "us" and "them" camps. This creates a sense of division, isolation, fear, and mistrust and leads to "defend my territory" or "defend my group" behavior.

Can Dogs Help Students Shift Perspectives on Themselves?

How do we reverse this toxic thinking in our culture? One way is to begin by inspiring high school students to change their perspectives. And we know lecturing doesn't work. In fact, words might fall short of the task of changing minds and behaviors. If we need more gentle kindness, more sweetness, it is time to call in the dogs! Dogs are role models for non-judgement. They sense your essence, not your externals. They don't care about your grades, your clothes, your hair, your skin color. They respond to "your better self." If you are sweet to them, they will return that sweetness tenfold. A little loving touch is returned many times over with trust, acceptance, and a desire to connect.

The First Person Who Needs Compassion is YOU!

How do we begin to grow compassion? You can't ask someone who hates themself to love someone else. If their head is filled with self-judgment, they are not likely to be compassionate about others. So the first step to making a more compassionate classroom and a kinder world is to awaken kids to the high volume of their inner self-criticism. According to The National Science Foundation research, we have around 12,000 -50,000 thoughts daily and 80% of them are negative. This means a lot of negative self-talk filling the brain. If we are under a barrage of critical mind chatter, is it any wonder that it spills out and we judge everyone around us?

All Dogs Are Good Dogs

The Human-Animal Connection is based on 33 principles that change perspectives on how we can live and relate to others.



The first principle is that all dogs are good dogs. This doesn't mean that all behavior is desirable. And we don't have to live with "bad behavior" -- we can teach dogs what we want from them. But the idea is that a dog doing bad things is not a bad being. All behavior is an attempt to either feel safe or connected to something the dog desires.

This perspective helps take the judgment out of behavior and allows one to continue to lovingly support a dog who may be doing something you don't prefer. Helping the kids to understand this in dogs helps them to shift the judgment they may feel towards themselves. They come to recognize their innate goodness through this program. Seeing them all as good and saying *Good Doggie* puts us in the mindset of being able to see how it is true for people too. *Good* dog leads to feeling *good person*!

All Dogs and All People Are Unique

One exercise we do in class is we line up five very differentlooking dogs, a 130-pound Bullmastiff named Shadow, next to a 30-pound Chihuahua mix named

Sophia, next to a sleek greyhound named Mochi. As we line up different colors, sizes, shapes, and breed mixes, we are making an illustration. We ask the kids to notice what is different and what is the same in the dogs lined up before them. They look different, have different personalities, and have different ways of expressing themselves -- they are clearly all unique. Then we ask, "What is the same about them?" -- and we get the obvious answer: "Thev are all dogs." They might notice how they all wag their tails when they anticipate petting, how they all love sitting for a treat, and how they all love to be loved. As they focus on what is the same and begin to notice more things that they have in common, we ask them how it feels to view them through the lens of "sameness" versus the lens of "difference." How does it make you feel when you are seeing sameness versus when you are seeing differences?

We point out that Sophia does not want to be Shadow. And Shadow is not trying to be Sophia. They accept themselves as the dog they are. They don't judge themselves because they are unique. And we remind kids that this self-acceptance is the dogs' superpower!

Many kids are struggling with both their desire to be the same and their desire to be different. We point out that sometimes we want to be the same as everyone else. Sometimes we want to be different. And that is good! We can choose when we want to be the same and when we want to be different. These choices make us who we are.

What We Focus on --We get More of... Teaching Focus for Dogs

In Canines Teach Compassion students learn to teach our rescue dogs basic skills and tricks. The first one we teach is FOCUS! We do this by placing a treat on our forehead, between our eyes. The instant the dog focuses on our eyes, they get a reward, a yummy treat. Treats work wonders to reinforce desired behavior. Most dogs learn this in a few repetitions, and it gives the teens a sense of satisfaction to be able to communicate what they want to the dog and have the dog respond as asked. It builds their confidence that they can communicate clearly, and the dog is happy to indulge. For teaching to be effective, the kids learn the importance of patience, the precision of movement, a calm tone of voice, and the importance of patient persistence in dog training.



Shadow, the English Bullmastiff makes everyone giggle

HUMAN-ANIMAL INTERACTIONS



Mochi accurately reads Lyla's emotions

Teaching dogs to focus on you is a positive method of staying in connection. It helps "steer" the dog if they get distracted or too excited to be able to stay connected to you. One of the great reasons to use the focus tool is that without making the dog wrong, you simply give him or her another choice of behavior -i.e. to sit for a treat. The dog gets to choose what to do, which keeps them feeling content and empowered. We show the teens that where a dog's eyes are is where his mind is. And we teach teens that they can begin to drive their own brains away from negative self-talk and toward positive intentions and actions by directing their mental focus. Choosing how to direct your focus gives you a sense of empowerment. When you direct your focus on what is good for you, it helps you feel more in control and less at the mercy of external events and the words of others

Therapy Dogs "Read" Emotions in Humans

Dogs have some superior senses, such as the sense of hearing and smell that give them important information that humans may be unaware of. Additionally, therapy dogs have wonderful "humanreading instincts" or the ability to recognize human emotions.

Just as in people, this range of perception varies from dog to dog, but trained therapy dogs are very good people readers. They have profound awareness

about their emotional states, including the level of stress -- but also the love in a person's heart.

By watching a trained therapy dog's reactions to a person, we can gain an understanding of what a person might be feeling at that moment -- even if the person is unaware of their emotional state. And, as part of our Canines Teach Compassion program, we teach the students to recognize the levels of stress or excitement a dog may be feeling at any particular moment.

Using a ten scale (with one being the calmest and most peaceful, where nothing bothers them -- up to a ten, which

is a dangerous level of fear or anger), they begin to observe the changes in emotional activation or energy in the dog. This awareness of emotional states helps them to better recognize the rise and fall of emotional intensity in themselves.

Towards & Away the Wisdom of Dogs

A dog who is healthy in body, mind, and spirit will move towards what is good and desired, and away from what is stressful or dangerous. For dogs who have been traumatized, this natural impulse or motion gets altered.

They are afraid to move toward a friendly person or a treat. They get stuck or frozen, clinging to what

HUMAN-ANIMAL INTERACTIONS



Practicing good (and bad) leash leading with each other. For more teen insights on: youtube.com

they imagine is a safer position. After a long period of not feeling safe, they no longer gravitate to comfort, instead, they avoid any offers of kindness. When dogs are rescued from hoarding situations, for example, they will not come near a treat offered by a human. You have to toss the treat behind them, so they can move away from you in order to accept it.

When humans have been overriding their natural impulses to move towards what is good, and away from what is unsafe or ungood, then they can start losing connection with this vital sensory wisdom. People who have had a lot of trauma will often move away from a safe and healthy option -and literally move toward danger or unsafety, partly because it is familiar. This often unconscious impulse can keep a person locked into negative behavior patterns. When you introduce a loving dog, this pattern is interrupted, often long enough to change choices.

In our Human-Animal Connection book, principle 21 is called "Towards & Away." Helping students to identify "Towards & Away" behavior -- or as we would call it *communication* -- from healthy dogs, helps them to understand their own visceral responses in certain situations. Becoming aware of your natural "Towards & Away" sense helps you make better decisions about who and what to engage with because your intuition becomes loud and clear.

Connected Leadership Skills

Well-trained therapy dogs are very much in sync with their handlers. You can see this as they

walk together on a loose leash, each tuned into the other's motions or intentions to change direction. This is like a lovely ballroom dance partnership, where both sides sense the slightest change of direction, and move accordingly. To show how it feels both to be in synch and out of sync, we have the students pair up, one person holding one end of the leash, and their partner playing the dog. We have them walk around, make direction changes, and sudden stops and turns. Students can see how harmonious it is when both sides of the leash are cooperating, paying



Continued on next page

attention to each other and sensing the change. Conversely, when the leader just makes abrupt or jerky changes, it is very uncomfortable for the person playing the dog. This exercise builds awareness of the other person's experience, and how they are affected by either our connection or the lack of it.

Teaching is Learning

In **Canines Teach Compas**sion we teach the students to train dogs with a few basic tricks and skills. This helps them understand that not all dogs learn at the same speed or in the same way. It takes patience to help a dog that doesn't at first understand what is being asked of them, but the satisfaction after persistent and positive stepby-step teaching.

Very intelligent dogs, when faced with being asked to do something new, will often resist or find a "better way" to outsmart the human. This always provokes joyful laughter -- seeing how the dog "thinks" and in the end chooses to do the task as asked. Bailey, one very smart dog, seeing the hula-hoop for the first time and being encouraged to jump through, simply walked around to get the treat on the other side. This made everyone laugh, and also made the point that we all have different ways we learn -- or resist learning.



of helping a dog who is perhaps fearful to jump through a hoop or go through a tunnel, but because of supportive, enthusiastic encouragement does so, is very rewarding. It helps students understand that their own learning styles may be different, or they may need more time to understand new ideas in their classes. They see the dogs, reticent or cautious or confused at first, joyfully perform the task

Dogs Are Stress Busters

We teach students to recognize the emotional scale of 1-10 in themselves. We ask them to rate their stress level when they enter our class. Then, after interacting with the dogs, we ask them to rate their new level of stress. We often see 50-60% reduction of stress in just one hour of interacting with loving therapy dogs.

Healing Beyond Words

Sometimes we want to talk about our troubles, but sometimes words are just not the pathway we choose. For students who are very introverted or private, they might need another way to connect. Dogs offer a love and healing that is beyond words. Sometimes what you need is a fun, furry cuddle to brighten your mood and your day. Giving love is as healing as receiving it. For all of these reasons and more, therapy dogs can be our partners in healing.

Our new book, *The Human-Animal Connection - Deepening Relationships with Animals and Ourselves* will be available February, 2023. (reviewed on page 24)

Genie Joseph, Ph.D. is the founder and Executive Director of The Human-Animal Connection, a nonprofit organization dedicated to creating joy, health, and healing through profoundly enhanced connections between people and animals. She is an Emmy Awardwinning filmmaker, creator of The Act Resilient Method, and author of a book by the same name. Her Act Resilient program facilitates PTSD recovery for U.S. military service members through guided interactions with therapy animals and improvisational comedy and expressive arts. Act Resilient has been successfully utilized by over 4.000 service members and their families. In recognition of this lifechanging work, President Barack Obama honored Ms. Joseph with the Red Cross Volunteer Service Award. Ms. Joseph is an innovative dog trainer and Certified Trust Technique Practitioner who works with scared and traumatized shelter animals to help them become therapy dogs.

A SPECIAL SECTION : HUMAN-ANIMAL INTERACTIONS AND RISK MANAGEMENT



For many people, animals provide therapeutic and educational value beyond what they can get from other humans. Research and anecdotal evidence demonstrate overwhelming support to the profound changes possible by incorporating animal-assisted interventions. However, bringing an animal to work brings extra liability and risk management and liability coverage can be daunting and confusing. Yet the benefits can outweigh the risks when providers have appropriate education, training, and supervision and have adequate insurance coverage. But what does adequate coverage consist of?

Dennis Stowers is a Certified Insurance Counselor and Licensed

By Dr. Amy Johnson Binder and Dennis Stowers

Insurance Counselor and has run the Special Programs Division at Mourer-Foster, Inc. for the past 30 years. During that time, he has developed insurance programs for people working with animals, specifically dogs. "Every dog is capable of a bite," says Stowers. "Ideally people who work with their dogs are good readers of dog body language and can remove a stressed or conflicted dog before anything ever happens; however, if it does, you want to make sure you have the right plan, the right coverage, with the right limits."

For example, a couple in California took their two 12-year-old Akita-mix dogs to a school where children were able to read to them. An 8-year-old girl leaned in to hug one of the dogs who in turn bit her in the face. The couple was shocked, as their dogs had never bitten anyone before. A lawsuit followed. These things can happen; the key is to be prepared. As Stowers explains, his agency alone has processed hundreds of claims over the last several years.

While signed informed consents and waivers of liability that outline the purpose for having an animal on site or in session and identifying potential risks are a good start, they do not preclude someone from proceeding with a lawsuit. Stowers adds, "Having signed waivers of liability may help with your defense if you are sued, but it does depend on the circumstances." When determining the best protection coverage, Stowers starts with the question, "Are you an employee, LLC, or sole proprietor?" His clients include



many teachers who bring their dogs to class and he asks if, as an employee, they have permission to bring their dog to school. Then he asks if they will be covered under the school's general liability policy and if it is in writing. The employer or school administrator may want to know why the teacher is bringing in a dog. For example, is the teacher a reading specialist bringing in a dog who will lie quietly on a blanket while children read to him? Or perhaps he is a geometry teacher who wants to bring his dog to school because he does not want his dog home alone for too long?

"Approval is up to the school system," says Stowers. Underwriters might not want to cover dogs in the building for non-educational purposes. Furthermore, they may require dog training, evaluation, registration, separate insurance, etc. Underwriters may also ask questions about the teacher's experience with dogs, what breed the dog is, whether or not the dog has been registered by a therapy dog organization, and the purpose for having the dog in the classroom.

"Always get things in writing," Stowers urges. "You can talk to an agent and he will tell you that you're covered. Then you file a claim and you're talking to a claims adjuster who works for the carrier and the carrier tells you that you are not covered. Your only protection is what you have in writing." As a note, when working with equines, insurance coverage and plans are different and consulting an insurance broker who writes such plans is necessary. Stowers notes that there are only a few carriers (e.g. The Allen Financial Group) who write policies to cover equines in practice.

Stowers adds another piece of advice for AAI providers who

also do dog training. "If you're doing dog training, put yourself/ your company into an LLC and talk to your accountant and/or attorney. Placing your dog training activities in an LLC will separate your dog training liability from your personal assets (e.g. retirement account, house, car, etc.)." He adds that as a sole proprietor, people can sue and go after everything, but as an LLC, the business is on its own pedestal - and people can only 'attack' the pedestal.

For trainers who train dogs on their own property, home

owner's insurance will not provide liability coverage. Stowers suggests that trainers might want to get an LLC policy as additional insurance. What this means is that if a client is picking up a dog from the trainer's house and she slips and falls in the driveway, the LLC policy would cover the expenses related to the accident. Another example, if a breeder of show dogs has a barn that she converted into a nice, heated kennel, and something happens to the building (e.g. hurricane, fire, etc.), because it is part of a business, the home owner policy will likely have an exclusion and the trainer would need a business policy.

The bottom line is context matters. If the provider is working with a dog in a fee-for-service or as a part of their work, general liability is a good place to start.



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A SPECIAL SECTION : HUMAN-ANIMAL INTERACTIONS AND RISK MANAGEMENT

When the context changes, and the provider takes that same dog for a walk in the park and an injury occurs, because the dog is not 'on duty,' home owner's insurance would cover the expenses. Before talking to an insurance agent, consider at a minimum the following questions:

What type of work is your animal involved with?

Are you bringing an animal to work?

Are you an employee or independent contractor?

Are you a sole proprietor, LLC,

are you a volunteer?

Is there a fee for service?

Then find an agent who understands the AAI business and ask how often they write policies for professionals working with animals or with animals in general.

The following

are some common types of insurance that may apply to your AAI related work.

Professional Liability

Professional liability and malpractice insurance is designed to protect the professional from charges of negligence (defending the professional's license). Stowers recommends using the professional liability insurance through one's professional association, as it has already negotiated on behalf

of professionals in that field. For professionals bringing their dogs or animals into sessions, if a dog bites someone, the client can claim that the professional is negligent, and if their license is being threatened, this would fall under professional liability. Stowers also recommends that when asking the insurance agent if AAI is covered under the policy, also request it in writing or review the endorsement of the policy, ensuring that the endorsement has the same limit of liability as the general liability. There may be an extra fee for coverage of AAI work.

general liability policy - but it is important to read the policy. Stowers explains, "Sometimes, to remain competitive, agents will write a policy for \$1 million for slip and fall, but \$100,000 for a dog bite when it should be the other way around." General liability policies do not have an exclusion for bringing an animal to work or to class because the animal is seen as a 'prop' for learning or therapy, no different from a rug or projector. However, while the first dog bite incident will be covered, the underwriter will most likely drop the school or not renew the



General Liability

liability policy coverage (e.g.,

bodily injury, property damage,

personal injury) anywhere in the

United States, Canada and Puerto

Rico. Employees are insured un-

der companies' general liability

policies. If a student trips over a

dog in the classroom, the teacher

is an employee and the teacher

might be covered by their school's

General liability is the standard

policy. For this reason, school administrators might require the teacher to carry their own general liability policy.

Two-million dollar coverage is standard for school liability policies, but more can be added. Stowers also reminds professionals

that general liability is like a checking account. "If it has a limit of \$2 million and it's only in your name, you write the checks. Adding others to the policy means that they can also take from your account, and once the money is used up, it is gone." This means that if the policy has to pay out for something else, there might be less, or none, left for the AAI professional. Also be aware that if the same teacher who includes her dog in the classroom takes the

A SPECIAL SECTION : HUMAN-ANIMAL INTERACTIONS AND RISK MANAGEMENT



dog to visit a hospital or nursing home, the general liability policy (her own personal policy or the school's policy) no longer applies. This volunteer would want to acquire coverage through a therapy dog registration organization (e.g. Pet Partners) to cover any incidents.

Some specific examples of AAI work and coverage include:

A W2 employee who handles the facility dog is automatically covered under the facility's general liability policy.

Those working with someone else's animal still need to carry their own general liability insurance.

A 1099 independent contractor or someone who is not paid by the facility needs their own coverage.

Home Owner's Insurance

Home owner's insurance covers the home, the family, and the contents in the home. Stowers advises having a minimum of \$500,000 limit and reading the policy to be sure of what is covered. Stowers warns that underwriters do not like dogs under a home owner's policy, so reading the endorsement is important. Also, as noted above, insurance agents like to be competitive and in doing so may include lower limits. Some carriers will include \$1 million worth of coverage for an additional \$25-30, typically seen as worth the investment.

Umbrella Policy

An umbrella policy is not meant to be stand-alone coverage, but rather it provides additional coverage that may be needed with another policy. Stowers describes, "As soon as the need/ lawsuit exceeds the limit of any policy (auto, boat, homeowner's), the umbrella sits atop that to give more protection; however, if a homeowner's policy excludes business exposures, the umbrella is not going to make up for that."

Worker's Compensation

If the LLC has employees that work with dogs or partner with other organizations or municipalities, it may require worker's compensation protection for onthe-job injuries.

Farm and Ranch Policies

As noted earlier, there are few agencies that will write policies for equine-assisted treatment.

Those that practice equine-assisted therapy are encouraged to do it as a sole proprietor since most farm policies are issued as sole proprietors. He adds, "A typical farm policy is like a commercial and personal policy combined, and there is some business liability under a farm policy. If you talk to your agent and the underwriters are willing to include therapeutic riding, then, in most cases, it's automatic coverage under your farm owner's policy." Farm policies typically cover items related to the farm business such as crops, livestock, farm equipment, but may not want to cover therapeutic aspects. If dogs are also trained on farm property, the policy may not cover dogs or dog training as it is not considered farm exposure. In this case, an additional general liability or dog training policy is needed. If the farm is a sole



proprietorship, the dog training would be set up as an LLC, and a separate policy would be written for that. It is worth repeating: talk to the agent and read the policy to ensure coverage for fee-forservice work with animals. If the underwriters are willing to write that into the policy, there is automatic coverage under the farm owners policy in most cases.

Continued on next page

Sole Proprietor

As a sole proprietor or LLC working out of an office, professional liability and general liability coverage are the most common policies. The sole proprietor should review their insurance plan to ensure that the dog is covered, as he is part of a fee-for-service agency. Again, if the dog is not 'at work,' home owner's or the therapy dog registration insurance

policy should be used. It should be noted that there is an exclusion in home owner policies for business exposure. If your dog is included as a part of your business and there is a fee for service, home owner's insurance will not cover him. Stowers provides an

example, "Say a trainer owns a board-and-train company and the kennel is on the property of the home. If the wind blows the roof off the kennel building, the claims adjuster will see that the roof is gone, but will ask what the building is used for. If you say dog training or grooming or some other business, he is going to say 'no coverage' and walk out the door."

LLC

Professionals with an LLC policy should make sure that all parties (e.g. themselves, their partners, the land owner, the landlord, etc.) are on the policy. Working with some municipalities requires that vendors maintain a certain level of coverage. If a \$3 million limit is required and the individual or LLC has a \$2 million general liability, they can purchase an umbrella policy to make up the difference.

Incident reporting

If an incident does occur, report and document it. If it occurs during a hospital visit as a volunteer, report it to the therapy dog agency. If it occurs in private practice, even if minor, call the insurance



agent. At that time, the agent will advise you if the situation requires a claim to be submitted. By documenting an incident, it affords an accurate record on file rather than relying on memory. Claims can come back three years later to sue. If the dog is injured, pet dog insurance can be used or the person who caused the injury to the dog would use their home owner's insurance.

In conclusion, there is no "one size fits all" coverage for including animals in practice. Knowing how the various types of insurance work as well as what types of questions to ask the insurance agent will help animal-assisted service providers make the best decisions to protect themselves.

Dr. Amv Johnson Binder, EdD, MA, MAT, LPC, CPDT-KA, UW-AAB, is a faculty member at the University of North Florida where she teaches animal-assisted intervention classes through the Brooks College of Public Health and Department of Continuing Education. She is a Licensed Professional Counselor in Michigan and is a certified dog trainer through Council of Professional Dog Trainers. In 2005, she founded and still directs the non-profit animal-assisted intervention program called Teacher's Pet: Dogs and Kids Learning Together. This 20 hour program (10 week program) pairs troubled and at-risk youth through the court and community mental health systems with harder-to-adopt shelter dogs for the benefit of both. Additionally, she is Secretary for the American Psychological Association's Human Animal Interactions Section 13 and Co-Chair of the Uniform Terminology Committee for an IAHAIO/AAII collaboration. She has published several journal articles and book chapters on the topic of Animal Assisted Interventions.

Dennis Stowers began working in the insurance business in 1970 and has continued providing coverage as a Certified Insurance Counselor, Licensed Insurance Counselor and for the last 30 years has run the Special Programs Division at Mourer Foster, Inc. where he has developed many special programs, including Kennel Pro. Kennel Pro was developed initially for pet sitters and dog trainers but has been expanded to include the majority of dog-related businesses. Mr. Stowers previously served as the Director of Insurance Services for the Michigan Hospital Association for four years. He has also bred and trained English Setters and English Pointers for over 50 years.

MEDIA REVIEWS

HUMAN-ANIMAL



DEEPENING RELATIONSHIPS WITH ANIMALS AND OURSELVES

Genie Joseph, Ph.D.

The Human-Animal Connection by Genie Joseph, Ph.D,

The Human-Animal Connection helps you deepen your relationships with all animals. By connecting with our own animal nature, we open to our essence, our sensory intelligence, our intuition, and our true purpose. In doing so, we dissolve the barriers to authentic communication through the language of silence.

• Understand the feelings, thoughts, desires, and opinions of animals

• Discover love beyond words and profound animal communication

• How animals and people can heal from trauma

• Rebuild a sense of safety for animals and people

• How Therapy Animals bring comfort and smiles

• Access your Divine Connection with all living beings

The Human-Animal Connection features journal questions, practice exercises, and a workbook with 33 Principles to guide you on your journey of self-discovery through respecting animal wisdom. It is time to embrace the joy and healing that comes from profound connections with animals.

Reviewed by our own Sue Spiersch

This book is quite different from other books about the Human-Animal relationship. The author invites you to learn more about yourself and what unspoken messages you send out to other humans and animals about you. She shows you what signs to look for when animals respond to your unspoken needs.

This part came home to me because I recently lost my husband quite suddenly. Our cat, Thelma (yes, her sister is named Louise) became very demanding of me. When I would turn out the lights to go to sleep, I would tell my husband that I miss him and love him. At that point, Thelma would climb all over me and come up to my face, tickling it with her whiskers, and try to get under the covers with me. I was at a point in the book where the author talks about how animals can go into a room with several veterans and instinctively know which one was hurting the most and immediately go to that person to comfort him. I thought about Thelma and how she

More Reviews:

I have had the privilege of being a part of The Human Animal Connection's high school class, Canines Teach Compassion. I am always delighted to see how much joy the Therapy Animals bring to the students, how they help lower their stress levels, and to feel better about themselves. I heartily recommend this program and the methods described in The Human-Animal Connection book. Brig General Ken Johnson RET USAF, Ken Johnson



responded to me at night, so I tried an experiment. That night when I went to bed, I purposely didn't talk to my husband. That was the only time that she didn't climb over me and try to comfort me.

This book has so much insight about how animals communicate their needs to humans and how we can learn to understand what they need and want. It also gives much insight into how animals react, think and communicate with each other.

The author also embraces the ideas of "shelter helper dogs" and "play groups" at some forwardthinking shelters and shows how they can help make even the most challenging pets more adoptable. She offers some very innovative ways that shelters can help animals be better pets when they find their forever home.

Non-human animals can reach people in ways that are deeper than ideas and thoughts. Love, authentic connection, and peaceful comfort are gifts of being sincerely present with an animal. The Human-Animal Connection methods provide a significant and profound contribution to trauma healing beyond words.

Richard I. Ries, Psy.D., M.S.Ed. Chairperson of the Hawai'i State Council on Mental Health





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Sign up: <u>human-animal-interaction.org/blog/</u> animal-assisted-interventions-webinars/.

March 2 at 3pm EST Working with clients with developmental trauma using animal-assisted services Presented by Nancy Parish-Plass

April 6 at 3pm EST Assessing Handler Competence in AAI Presented by Ann Howie

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