



Just imagine how insurers would behave if we weren't here.

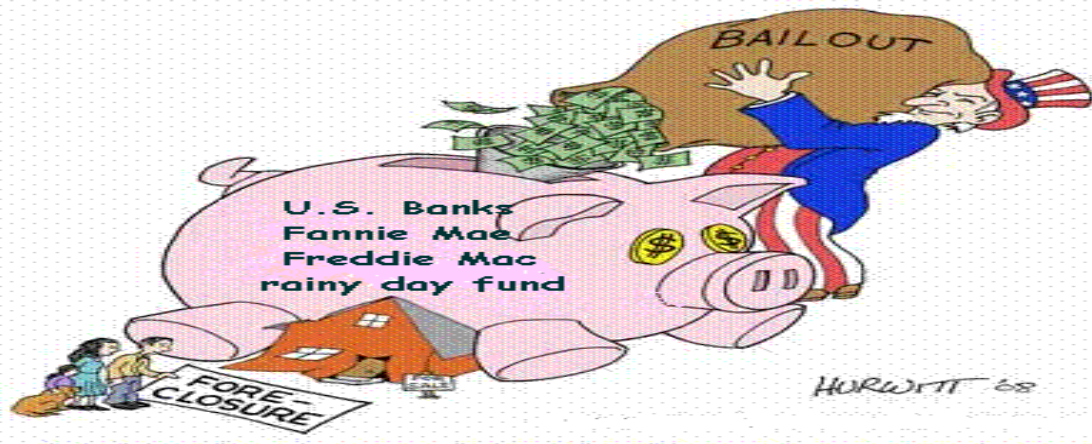
15 Orange Street
Charleston, SC 29401

Phone: 888-648-8823
Fax: 888-648-8823
The best way to reach us is by
E-mail:
info@policyholdersofamerica.org

Policyholders of America ("POA") is a nonprofit, membership-run association serving consumers of homeowner and auto insurance. We assist members, at no charge, with claims so that our members have a far better chance of receiving benefits under the policy. This puts us at odds with the insurance industry.

We are not advocates of litigation and are not associated with trial lawyers, public adjusters or any other group that feeds off of the misfortunes of policyholders. Our only loyalty is to the policyholder.

POA is nonpartisan however we do take a stand on political issues, candidates and policies relating to insurance for one simple reason: You cannot separate insurance from politics.



Isn't it comforting to know that the American taxpayer will bail out the very companies whose bad judgment got us into this mess?

MARRIED TO A CONTROL FREAK? NOT APPRECIATED BY YOUR FAMILY? GET A DOG.

Until recently, psychotherapists viewed those with greater emotional attachments to their pets than humans as having pathologically misplaced affections and an inability to forge healthy connections with other humans.

Today however, researchers are reevaluating the bonds between humans and pets and a startling new theory has emerged.

A recent study by Lawrence Kurdek, a psychologist at Wright State University in Ohio, and reported in the April issue of the Journal of Social and Personal Relationships, found that college students who were most strongly attached to their dogs did not show high levels of anxiety or avoidance. And, according to Kurdek, "people strongly attached to their pet dogs do not turn to pet dogs as substitutes for failed interactions with humans."

Joel Gavrielle-Gold, a psychoanalyst in private practice in Manhattan and the author of "When Pets Come Between Partners", believes the bond between pet and owner is not

surprising. He reasoned, "Humans tend to be very disappointing - notice our divorce rate. Dogs are not hurtful and humans are. People are inconsistent and dogs are fairly consistent."

He also has seen patients who turn to a cat or dog for the uncritical support and love they never received in childhood.

Likewise, pets can provide an outlet for more unpleasant traits, like a need to control others, a refusal to compromise or an inability to grant inde-

pendence to others.

Gavrielle-Gold described one patient as "a total control freak" who became a dog trainer.

"It worked out really well for him," he said. "He was able to marry a woman who was totally laid-back, and he had no desire to control her because he was able to do it with the dogs."



Back Cover