



**FOR YOUNG USAA MEMBERS**

Summer 2007 / Issue 45

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**GOOD GIRL,  
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**A U MAG FAMILY  
RAISES A VERY  
SPECIAL DOG**





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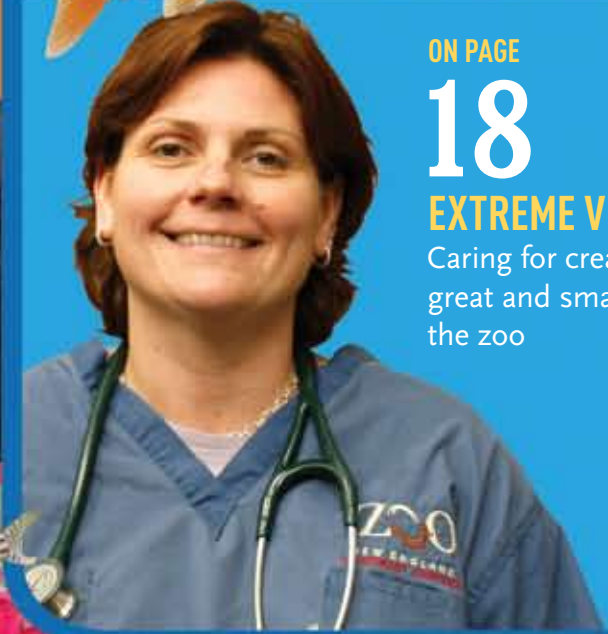


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# JUNE

**Candy Month:** In the mid-1800s, general store owners filled glass jars with hard candies and sold one piece or a handful for a penny. That's why they were called "penny candies."

THIS SUMMER...

**3 National Fishing and Boating Week:** Aquarium fish are the most popular pet in America. The cost of setting up a small aquarium: \$150 to \$200. One fish can cost \$1 to \$2,000, depending on the type of fish.

**4 Hug Your Cat Day:** Not too tight, though.

**Happy Birthday, Donald Duck.** He's 73 today.

**Family History Day:** Who was the first USAA member in your family? E-mail [umag@usaa.com](mailto:umag@usaa.com) to let us know.

**17 Father's Day:** Ask your dad questions about what he liked when he was your age. What was his favorite food? What did movies cost back then? What did he save his money for? What was his most embarrassing moment?

**22 Take Your Dog to Work Day:** If your pooch spent a day at your parents' workplace, what would happen?

# JULY

**National Recreation and Parks Month:** When you take a hike, remember to go in groups of two or more, tell your parents or a trusted adult where you are going, and take plenty of water.

**3 Stay Out of The Sun Day:** If your dog spends a lot of time outdoors, be sure she has access to shade and plenty of cool water.

**4 Keep your dog or cat indoors tonight.** Fireworks can frighten them.

**9 National Rabbit Week:** Early humans were impressed by the rabbit's swiftness, which is due to its powerful hind legs. The rabbit became a sign of good fortune, and its hind foot became a good luck charm.

**15 Cow Appreciation Day:** Did you know? Most cows give more milk when listening to music.

**29 Rain Day:** How many colors can you count in a rainbow? Can you name the colors? Here's a hint: ROYGBIV.

# AUGUST

**National Inventors Month:** Frank Epperson was 11 when he accidentally left his drink, which contained a stirring stick, outside in the cold. He called his tasty discovery the Epsicle, which was later named the Popsicle.

**4 National Chocolate Chip Day:** Chocolate can harm a dog's heart and nervous system. Even a few ounces can be deadly to a small dog.

**7 National Night Out:** In Alaska, it is a crime to wake up a sleeping bear to take a photo. Who would be crazy enough to do that?

**28 Dream Day:** Do animals dream? Yes. Researchers found that animals' dreams appear to replay their earlier experiences from that day.

**15 Best Friends Day:** Today, walk your elderly neighbor's dog, or find out how to volunteer at an animal shelter.



# Good Girl, Goody

**Goody is one lucky dog.** She was bred and born to have a very special job. When she grows up, she could help the U.S. government sniff out danger in airports and subway stations to keep people safe. Until then, this 10-month-old black Labrador retriever is living with her foster family. This U Mag family's main duty is to prepare Goody for her special dog training by giving her plenty of puppy love, fun, and discipline.

I'm training to be an explosives detection dog. My foster family spends a year helping me get ready for my important job.

PHOTOGRAPHY BY KEMP DAVIS

I think Goody's going to make it all the way through her program.

Going to parks helps Goody get used to people so she won't be distracted or scared in airports.

We're not allowed to spoil Goody, and that's hard sometimes.



Ryan likes to play hide-and-seek with me and my tennis ball. I have to use my sense of smell to find it. Then I play with it until he hides it again.



Everything Goody does (or isn't allowed to do) with her foster family is designed to help her become a good explosives detection dog. Since Goody can only be out of her crate for about 30 minutes at a time, she makes the most of her activities. For a peek at a week in this dog's life, follow Goody and her U Mag family as they visit her favorite places.

You know Goody's in training when you see this patch on her vest.



Goody's foster family: Nora, 9, Addie, 15, and Ryan, 12.



the park





The hardware store is full of loud noises and big equipment. It's a lot like the airports I hope I'll get to work in soon.

the hardware store

Goody's name is officially spelled Ggoody, with an extra "G." Why? Like all dogs in the government's puppy program, she is named after a victim of the Sept. 11, 2001, terror attacks in New York City. Each litter of puppies in the program is given a letter of the alphabet before its name. Because she came from the "G" litter and is named after Harry Goody, who worked in the World Trade Center, her name is spelled Ggoody.

## TALK BACK

How did your pet get its name?

Has your pet ever done anything amazing or heroic?

Write to us:  
umag@usaa.com

## DO IT!

Ryan hides a tennis ball for Goody to find. Try hiding one for your dog. How long does it take your pup to find it?



Goody just kind of has to be out in front and walking along with us. Because she's very strong, I walk her most of the time.



Tug of war

I like to play tug with Nora. Every time I win, I get more confident.

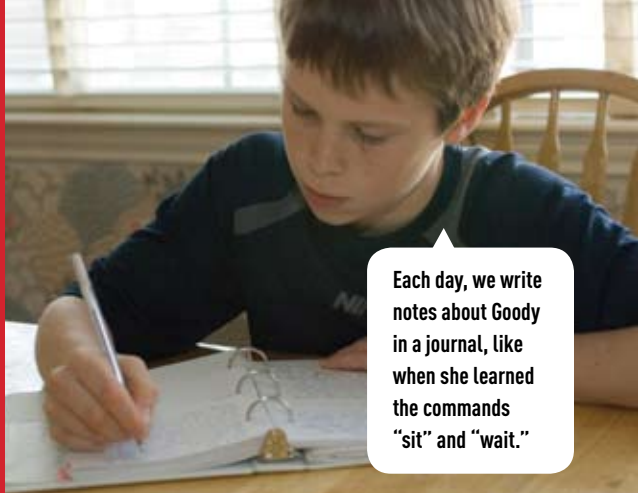
Tug of war is my favorite game. Goody's a strong tugger. I have to let her win every time and give her lots of praise.



## Helping Paws

Goody is part of the Transportation Security Administration's National Explosives Detection Canine Team Program, located at Lackland Air Force Base in Texas. While this program depends on volunteer families in that area, there could be a program for another kind of working dog near where you live. If you would like to volunteer to train a working dog like Goody, ask your parents to go to the Internet and search for programs like these:

- **Guide dogs:** Help people who are blind or visually impaired to navigate better.
- **Hearing dogs:** Alert their hearing-impaired owners to sounds like doorbells, telephones, and fire alarms.
- **Mobility assist dogs:** Pull wheelchairs, carry things in a backpack, and open and close doors.
- **Therapy dogs:** Visit hospitals and nursing homes to help cheer up patients.
- **Police K9 dogs:** Help protect police officers, search for and hold bad guys, and detect illegal drugs.
- **Search and rescue dogs:** Help find lost people in lots of situations, including after a disaster – even underwater.



### Goody's Do's and Don'ts

Goody is a special dog, with special rules. Do you think your pup would like her rules?

#### SHE CAN:

- Stay curious.
- Eat puppy food ONLY.
- Spend time around big equipment.
- Test out her nose on finding objects.

#### SHE CAN'T:

- Get on couches or other furniture.
- Sleep on dog beds or blankets.
- Play with squeaky toys (she could when she was littler, but not anymore).
- Be out of her crate for more than 30 minutes at a time.
- Get spoiled.
- Have any special treats.

Listen to Addie describe her experiences with Goody on USAA's free weekly podcast for teenagers. Ask your parents to help you download episode 41 through iTunes Music Store. Search for "USAA" and subscribe.







# Are you ready for a pet?

Take this quiz with your parents to see if you and your family are ready for a pet. Circle your answer, then turn the page to see how you scored.

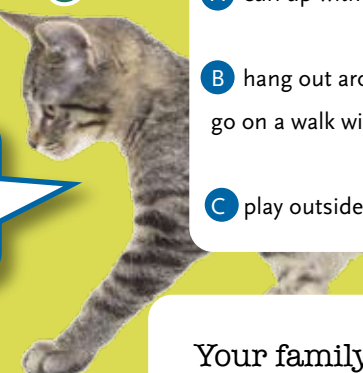
**1** Most days, your family is:

- A** on the go from morning until night. The house is empty all day.
- B** out for school hours, but someone is usually home by the mid-afternoon.
- C** around the house. One parent stays home.



**2** You think a good way to spend some free time is to:

- A** curl up with a good book or movie.
- B** hang out around the house. Maybe go on a walk with your parents.
- C** play outside.



Your family tends to:

- A** move a lot.
- B** move sometimes.
- C** stay put.

**3**



## DID YOU KNOW ?

Besides cats and dogs, some animal shelters have hamsters, guinea pigs, snakes, and lizards looking for homes.

The weather where you live is:

**4**

- A** hot, cold, rainy or snowy. Every day is something different.
- B** usually nice. Bad weather occurs now and then.
- C** comfortable enough to play outside most of the time.

When it's your turn to do your chores, you:

**5**

- A** do as little as possible.
- B** complain, but eventually do them.
- C** are a big help around your house. Sometimes, you even pitch in to help your neighbors with their yardwork.

For your family, a pet would be:

**6**

- A** hard to keep track of because you already have other animals.
- B** a friend to the one or two pets you already have.
- C** the only pet.



Your parents think a pet right now would be:

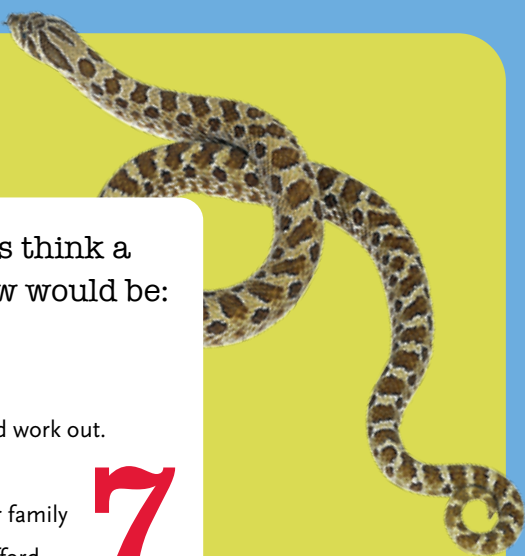
- A** expensive.
- B** a cost you could work out.
- C** something your family could absolutely afford.

**7**

You would like a pet so:

**8**

- A** you can admire it from time to time.
- B** you can play with it for a little while but leave it alone if you get bored.
- C** the two of you can spend a lot of time together and be friends.



**DO IT!**

If you love dogs but your family can't have one right now, see if you can walk a neighbor's dog. You'll get to spend time with a furry friend, show your parents how responsible you are, and maybe earn a little money.



Just like humans, pets need to eat right. When it's time for a reward, try one of these healthy recipes that you can make, with help from a parent.

### Bird broccoli pop

1 or 2 pieces broccoli (fresh or frozen)

Olive oil

Bird seed

1. Spread olive oil on the broccoli.
2. Sprinkle a little bird seed on top of the olive oil.
3. Place in bird's cage.

### Cold paws treat

1 32-ounce container of yogurt (plain or vanilla, fat free)

1 or 2 bananas

3/4 cup water

Small paper cups

1. Mix together ingredients.
2. Pour into small paper cups.
3. Cover the tops of the cups with plastic wrap and freeze.
4. Remove from paper cups and serve one at a time to your dog in its food bowl.

### Foods To Avoid

- **Hamsters:** Raw kidney beans, onions, raw potato, rhubarb, chocolate, candy, junk food
- **Birds:** Avocado, cherry pits, rhubarb, apple seeds
- **Cats:** Onions, tomatoes, garlic and chive flavoring
- **Dogs:** Raisins, grapes, chocolate, coffee, onions, avocado

### Happy hamster salad

1 teaspoon alfalfa pellets (available at a pet store)

1 teaspoon shelled sunflower seeds

1 tablespoon thin apple slices

1 tablespoon thin carrot slices

1 tablespoon thin strips of lettuces

Water

1. Soak alfalfa pellets in water until mushy.
2. Drain excess water.
3. Mix apple slices, sunflower seeds, carrots, and lettuce slices in the alfalfa mush.
4. With the palms of your hands, roll the mush into a ball, and put in the hamster's cage.

### Cat tuna balls

1 can drained tuna

1/2 cup chopped turkey or chicken

2/3 cup dry cat food

1 cup bread crumbs

1. Mix all ingredients, except bread crumbs, in a small bowl.
2. Form into small balls.
3. Chill in refrigerator for about an hour.
4. Roll the balls in bread crumbs in a bowl.
5. Serve one ball at a time in the cat's food bowl.

*Tip: These treats should only be a small amount of your pet's daily diet.*

# SPECIAL TREATS



## Answers

### Mostly A's: Not yet

It sounds like now may not be the best time to add a new pet to your family. But have you thought of volunteering at a local rescue organization or Humane Society?

### Mostly B's: With care

You are ready to commit to a pet! Think about choosing a pet that will do well being alone for part of the day. It is a good idea to meet and learn about an individual animal. Did you know some cats need lots of time and attention, while others prefer to be on their own? Some dogs need a few very short walks a day and limited cuddle time. Others have different needs.

### Mostly C's: You're there!

Your family has the time, money, and desire to give an active pet the love and attention it needs. First, try your local animal shelter or Humane Society. If you and your parents can't find a pet there, try a local breed rescue organization, or look for a responsible breeder. The American Society for the Prevention of Cruelty to Animals has several recommendations that could help your family find a responsible breeder. Ask your parents to log on to [aspca.org](http://aspca.org) before you begin your search.

### Problem Pets

Wild animals and some dog breeds are more likely to bite or attack. Each year, dogs bite 4.7 million people in the United States. Because of that, your parents should know some homeowners' insurance policies won't cover or will charge more for certain dogs and wild animals. So it's important to be responsible when you pick your pet.



# JOKE CORNER

Try out these animal jokes  
on your friends.

What's black, white, and  
goes around and around?  
A penguin in a revolving door.  
-Stephanie C., 12, Georgia



Why did the hummingbird hum?  
It forgot the words.

What do you call  
a snake that works for  
the government?  
A civil serpent.



Where do polar bears  
stash their money?  
In snowbanks.



What do you call a dog who  
likes to dig?  
A barkeologist.  
-Sarah S., 10, South Carolina



What's the difference  
between a fish and piano?  
You can't tuna fish.



Why can't leopards play  
hide-and-seek?  
Because they are spotted.  
-Jacob G., 8, Pennsylvania



Why did the hen cross the road?  
It was the chicken's day off.  
-Dawson B., 11, South Carolina

Why do cows wear bells?  
Because their horns don't work.  
-Cami P., 12, Alaska



**DO IT!**

E-mail your jokes to  
[umag@usaa.com](mailto:umag@usaa.com)





**When she was growing up, Hayley Murphy (left) dreamed about becoming an animal doctor.**

"I fell in love with elephants when I was young," she says. Unfortunately, her family didn't have even a tiny pet. To get close to animals, she volunteered at the local Humane Society when she was 13. Now, she cares for creatures of all sizes as a veterinarian at Zoo New England in Massachusetts. U Mag asked the doctor what it's like to have patients that range from notably big to supersmall.

**U Mag:** Do you like working on larger animals more than smaller animals? Is one more difficult than the other?

**Dr. Murphy:** I like them all the same. I think larger animals are harder because of their size. You have to be very strong to maneuver them, and they can be very dangerous.

**U Mag:** What's it like to work with so many different kinds of animals?

**Dr. Murphy:** It's a challenge every day, and you never have a day that's the same.

**U Mag:** What's an example of a really small animal you've treated?

**Dr. Murphy:** Fluffy, a tarantula whose shell had cracked.

**U Mag:** What was that like?

**Dr. Murphy:** I really don't like spiders, so it was hard for me. But they really are nice, as long as you are nice and don't startle them.

**U Mag:** What tools did you use?

**Dr. Murphy:** Just my hands and some tiny forceps, which are tweezer-like instruments. I also wore magnifying glasses.



Tarantulas have eight legs and eight eyes, and they can see in all directions at all times.

**U Mag:** What's an example of a really big animal you've helped lately?

**Dr. Murphy:** A giraffe that had problems digesting his food.

**U Mag:** How did you treat him?

**Dr. Murphy:** Beau was a challenge to treat. When we needed to take blood from his neck, we had to train him for six months so that he wouldn't move when we took it. We trained him by giving him a treat when he stretched his neck to get a rubber toy. We also got close to him and scratched his neck lightly so he would be used to our touch and not move.

**U Mag:** How did you finally take his blood?

**Dr. Murphy:** I stood on a catwalk over his stall. To protect myself in case he got scared and moved quickly, I was harnessed to the side of his barn. I also wore a hard hat. He was perfect, though. We used a human needle to take his blood gently. He didn't move.

*continued on next page*



U Mag: Have you ever cared for an elephant?  
Dr. Murphy: Yes, before I worked at the zoo.  
The elephant had an infection in his tusk that  
was severe and very painful.

U Mag: What tools did you use?

Dr. Murphy: Since an elephant's tusk is like  
a really big tooth, we had to design our own  
kind of drills because they don't make dental  
equipment that large.

Masai Giraffe  
Males: 18 feet tall  
Females: 14 feet tall



Dr. Murphy stands  
on scaffolding  
to feed Beau,  
the giraffe.



A zookeeper  
holds Fluffy, the  
tarantula.

**DO IT!**

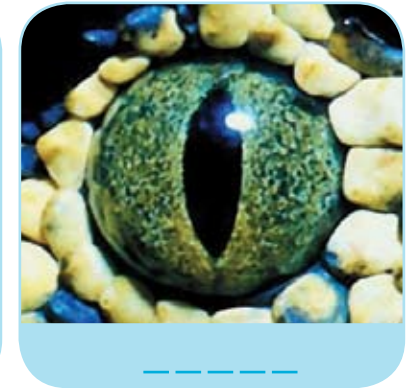
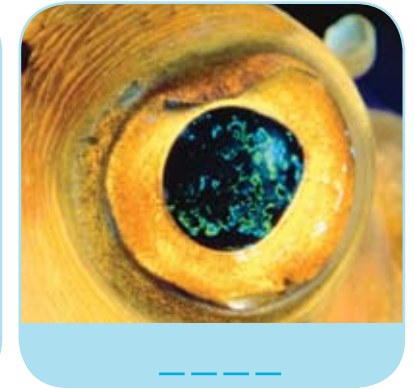
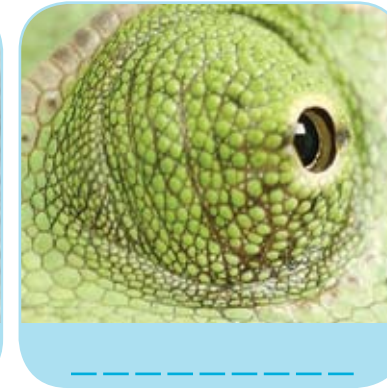
Want to become a vet? Get  
involved with animals as  
soon as you can to find out if  
you like working with them.  
"Volunteer at a vet hospital,  
volunteer at a Humane  
Society, do something that  
gets you down and dirty  
because that's what it's like,"  
says Dr. Murphy.

Brazilian Black Tarantula  
5 to 6 inches long

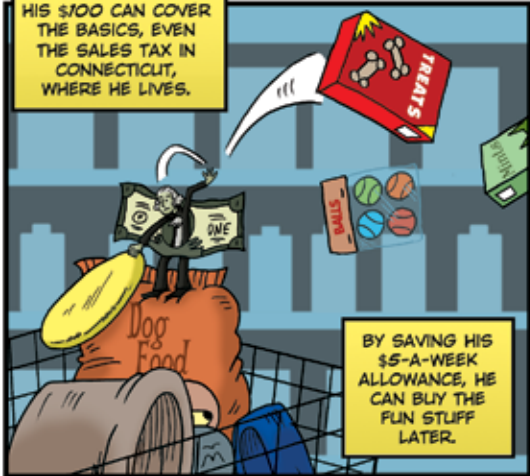
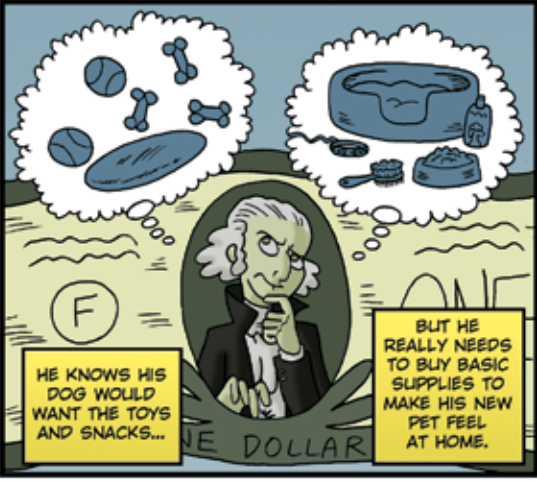
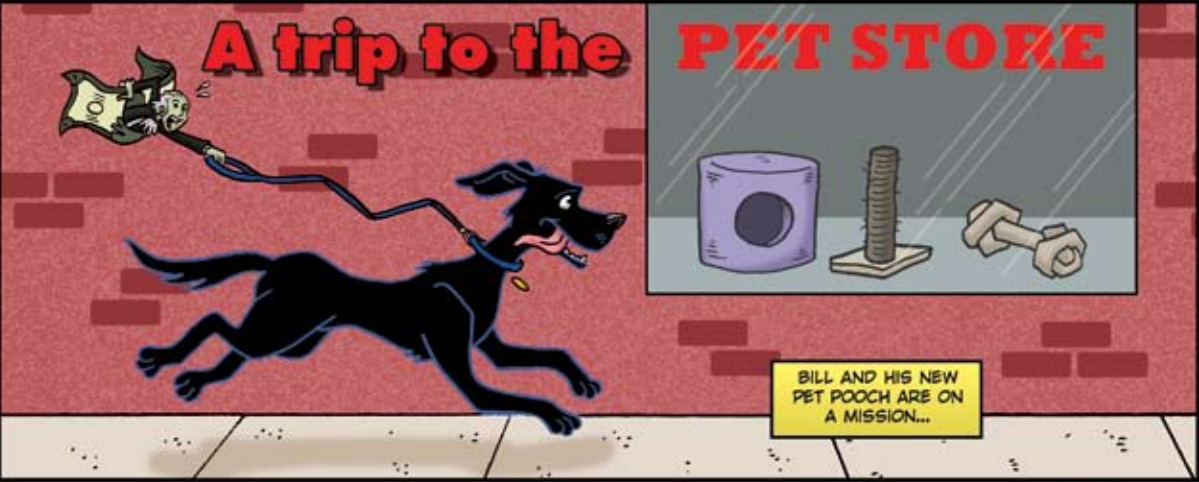


# EYE SPY

What animals do you spot?  
Answers on back page.







**TIP:** WHEN YOU SAVE UP TO BUY SOMETHING, REMEMBER TO FIGURE IN THE SALES TAX. SALES TAX IS EXTRA MONEY YOU PAY FOR EACH DOLLAR YOU SPEND. STORES CHARGE THE TAX TO HELP YOUR STATE PAY FOR EVERYTHING FROM SCHOOLS TO ROADS. THE TAX RATE IS DIFFERENT IN EVERY STATE, SO ASK YOUR PARENTS WHAT THE TAX RATE IS IN YOUR STATE, OR YOU CAN LOOK IT UP ONLINE AT [SALESTAXINSTITUTE.COM](http://SALESTAXINSTITUTE.COM).

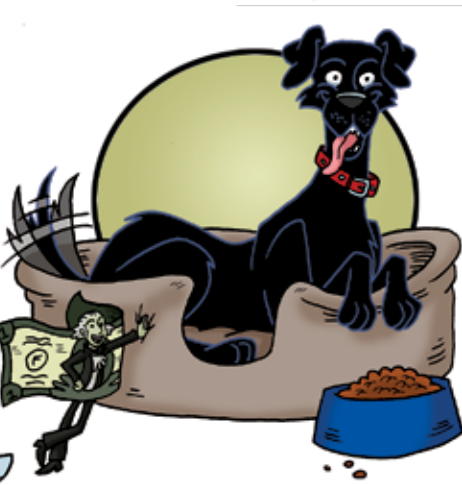


**DO IT!**

The sales tax in Connecticut is 6 percent. That means for every dollar you spend, you pay 6 cents in sales tax. So if you spend \$4 how much sales tax should you expect to be added to your bill?  
 $\$4 \times \$0.06 = 24 \text{ cents.}$

JUST THE BASICS:

LARGE BAG OF DOG FOOD:	\$17.99
ADJUSTABLE COLLAR:	\$7.99
LEASH:	\$6.99
FOOD AND WATER BOWL:	\$5.99
SHAMPOO:	\$6.99
BRUSH & COMB:	\$12.99
SOFT ROUND DOGGIE BED:	\$29.99
<b>TOTAL:</b>	<b>\$88.93</b>
	<b>PLUS \$5.34 TAX</b>



BILL PLANS TO PUT HIS LEFTOVER MONEY IN HIS BANK ACCOUNT, WHERE IT WILL BE SAFE AND EARN INTEREST UNTIL HE'S READY TO SPEND IT ON MORE PET SUPPLIES. **USAA FEDERAL SAVINGS BANK** CAN HELP YOU SET UP AN ACCOUNT WITH JUST \$1. WHEN YOU AND YOUR PARENTS ARE READY, YOU CAN GRADUATE TO A **USAA PREPAID CARD**. FIND OUT MORE AT [USAA.COM](http://USAA.COM). YOU CAN LOG ON WITH YOUR PARENTS TODAY.



Bank products provided by USAA Federal Savings Bank, Member FDIC.



# TALKBACK



*Some responses may be  
used in a future issue of  
U Mag.*

By July 1, 2007

**E-mail your answers to the questions below to:**

**UMAG@USAA.COM**

Or Mail Your Answers To:

U Mag, USAA

Attn: Youth Media, E-1-E

9800 Fredericksburg Road

San Antonio, Texas 78288-0264

\$

**How do you help with the weekly grocery shopping?**

**How much money has your family saved using  
grocery coupons?**

**What's your favorite snack at a sporting event?**

LB