I was in Luang Prabang, Laos – a long way from the Tembo Trail at the Toledo Zoo. But I'd come for the same thing: elephants. I wanted to meet them, feed them, touch them, and play with them.

As I walked into the elephant orphanage, I was struck by how calm the animals were and how little noise they made when they walked. Their wrinkled skin made them look older than they are. Maybe I am anthropomorphizing there, but their big expressive eyes seemed to contain a worldweary knowingness.

At the center of the orphanage is an elevated hut that's open on all four sides. Being there put me at eye level with the animals while minimizing the risk of being trampled. Three elephants came right up to the hut. The other visitors and I stroked them, talked to them, and fed them bunches of bananas, which they dexterously snatched with their trunks.

There used to be many, many elephants in Laos – some say upwards of a million. Today there are about 1,600. Many that remain work in the logging industry, but trucks and other mechanized equipment are replacing them. Since unemployed elephants haven't lived in the wild and can't be turned loose, they become liabilities for the logging companies that own them. Sometimes they are mistreated or even killed. And sometimes they are injured by the land mines that are still buried in the Lao countryside from the

### Law You Can Use Are You Covered When You Rent A Car?

While some personal auto insurance policies will cover you up to your policy limits for bodily injury and property damage you cause while driving a rental vehicle, others will not. Also, even if your liability coverage extends to a rental vehicle, you may be held personally liable for any damage you cause to the rental vehicle if you don't carry comprehensive and collision coverage.

**Q:** *Isn't my insurance company required to cover a rental car no matter what?* 

**A:** No. While some states require insurance companies to cover rentals regardless of the circumstances, coverage in Ohio is purely a matter of contract between the insurance company and its customer, and insurance policy terms will vary. If you have questions about your policy's coverage, consult with your insurance company or an attorney before assuming you will be covered.

**Q:** If my insurance company doesn't cover me when I drive a rental car, might I still be covered for a loaner car to drive while my own car is being repaired?

A: Maybe. Some individual policies that don't cover rental vehicles still will give you limited coverage for a "temporary replacement vehicle" to be used while your own car is being serviced. Not all policies offer such coverage, and there may be restrictions that may include a time limit on the use of the loaner vehicle. Verify that your own policy has liability coverage for claims of third parties as well as comprehensive and collision coverage for damage to the loaner vehicle.

The dealership or body shop providing the loaner car may have a policy that provides customers with liability coverage and even comprehensive and collision coverage for damage to the loaner vehicle. The insurance carrier for such a policy may, however, "subrogate" or seek payment from you or your insurance carrier if you should need to make a claim.

**Q:** Won't the rental company's insurance cover me?

A: Rental companies in all states, including Ohio, must show proof of "financial responsibility" (usually insurance or a bond) on the vehicles they rent to consumers. When you rent a car, however, most companies require you to agree to shift coverage to your personal carrier, and they often take the position that your personal insurance company is primary.

Your own policy may pay before the rental company's insurance or it may state that your policy is excess to the rental company's policy. Even if the rental company's insurance does apply, it might provide only minimum financial responsibility limits.

If neither your personal auto policy nor the rental company's insurance will pay, you can be held personally liable for any damage you cause to people and property. If your personal policy will not cover you in a rental vehicle, then consider buying supplemental coverage from the rental company for the time you have the rental vehicle.

**Q:** What if I don't own a car and don't have car insurance at all?

A: In Ohio it is against the law to drive without insurance. If you don't have a nonowner's policy of insurance, you may be able to buy a supplemental liability policy from a rental company that is also authorized to sell insurance.

Law You Can Use is a consumer legal information column provided by the Ohio State Bar Association. This article was originally prepared by attorney Deborah Zaccaro. It was updated by Linda Ruse, an attorney with Nationwide Mutual Insurance Company. days of the Vietnam War.

The elephant orphanage here acquires those unemployed elephants and rehabilitates them. The people who work there seem strongly dedicated to what they do. Each animal has his or her own mahout (elephant keeper), and there's a full-time veterinary medic on staff. Large-animal veterinarians fly in from Thailand to attend to more serious medical problems.

The orphanage promotes elephant rides. I was of two minds about that. Carrying a few people is hardly a strain for animals used to carrying much bigger loads. I understand that having a job to do can be rewarding for pachyderms and homo sapiens alike. I certainly rode my share of horses when I was younger without qualms. But the idea of riding such intelligent and endangered animals seemed demeaning to me. I wondered if it turned the elephants into larger versions of the ponies that show up at kids' birthday parties.

I wasn't until I saw all the orphanage's operations that I decided to put my concerns aside and take a ride. I walked over to another, higher hut which serves as a sort of elephant jetway.

One of the larger female elephants, named Mae Rai Kham, approached and was guided to the boarding hut. Her mahout got on bareback, straddling her just behind the ears. I climbed on behind him. With the mahout giving commands via squeezes from his knees, we were off and headed toward the bank of the Nam Khan River.

It was hard for me to escape the feeling that I was about to pitch forward into the mahout's back, especially when Mae walked down the steep embankment. Then she waded right into the river; the water barely came up to her chest. When we reached the opposite bank, the mahout asked me if I wanted to drive. I barely knew what I was agreeing to before he hopped off and left me in charge.

Fortunately, Mae knew the drill even if I didn't, and we lumbered along at a slow pace while the mahout called incomprehensible instructions to me. After concluding that I made a lousy elephant driver, the real mahout remounted, using the elephant's trunk and ears as handholds. I was much relieved.

The star of the orphanage is a baby elephant named Maxi. He's still nursing and never strayed more than a meter from his mother's side, but he was definitely playful and curious. Under mama's watchful eyes, we played the kind of tug games that you'd play with a puppy. Maxi circled his trunk around my leg and pulled me toward him; I pulled away. I pushed him on his forehead; he pushed back. Every five minutes or so he left the game to go suckle more milk from momma.

## Mary Pat Cooks Goat Cheese And Chipotle Burgers

The burger is the perfect meal this time of year. Jazz it up with some goat cheese and chipotles and it can't be beat. I like this gourmet burger with a nice big dollop of guacamole on top.

Another summertime favorite is cole slaw. But I don't like the sweet stuff I come across most of the time. I like a nice tangy version with a bit of garlic and tarragon. Try these recipes and I bet you will love them too!

Check out my food blog for more great recipes marypatcooks.com

#### **Goat Cheese and Chipotle Burger**

1 3/4 pounds ground chuck 3 chipotles in adobo minced 4 ounces goat cheese generous salt and pepper 4 hamburger buns

Gently mix all ingredients and form into 4 burgers. Preheat broiler to high. Toast buns in the broiler. Broil 5 minutes per side (these can also be grilled). Serve on buns.

#### **Cole Slaw**

- 1/2 head cabbage thinly sliced
- 2 carrots grated
- 4 green onions sliced on diagonal
- 1/2 cup yogurt
- 1/2 cup mayonnaise
- 1 Tablespoon fresh tarragon chopped
- 1 Tablespoon water
- 2 teaspoons apple cider vinegar
- 1 teaspoon brown sugar
- 2 cloves garlic grated or minced
- salt and pepper to taste

In a large bowl combine the cabbage, carrots and green onions. In a medium bowl combine the rest of the ingredients. Season well with salt and pepper.

Pour the dressing over the cabbage and mix well. The slaw is best if refrigerated for several hours. Serves 4.

– Mary Pat Peltier

Contact me with questions, comments, or thoughts at marypat@marypatcooks.com

## **Elephant Sanctuary**

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After spending most of the day at the orphanage, I reluctantly headed back to Luang Prabang. As the bus bounced along the rutted road, I reflected that touching and playing with animals bonds us to them in a very immediate way. I left Laos the next day feeling a little bit more connected.

– James F. Trumm

You can read more about Jim's experiences of living in China and traveling through Asia at www.jftrumm.com.



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