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### Dogs can nose out toxic mold

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By ANDREW D. SMITH

Currently, insurers in New Jersey are placing a lot more faith in state regulators than canine noses as they try to prevent their mold problems from contaminating the Garden State.

Earle isn't surprised by the industry's skepticism about the use of dogs, but like his counterparts in Florida, he believes dogs like Oreo will prove themselves over time.

"Oreo and I have checked about a dozen homes so far, and she has found at least as much mold as the array of traditional tests we use as a backup," Earle said.

"Better yet," he continued, "unlike any other test, Oreo shows me exactly where the mold is and saves the money spent trying to locate mold after spores have been detected in the house. She makes cleanup quicker, easier and more thorough and I think insurance companies will be pretty enthusiastic about that."

With insurance companies yet to begin using mold dogs on search-and-destroy missions, Earle is

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doing business with private homeowners who suspect mold and want to check for themselves.

However, Earle expects enough business to support a small pack of mold dogs once insurance companies begin to trust his service. As for the insurers, they say they will try any proven weapon in their fight against mold.

"Although we don't cover mold arising from many circumstances, in those cases where we do cover mold damage we want to do everything possible to locate and fix the problem as fast as possible," said Ryan Salonia, a spokesman for State Farm Insurance.

"Nipping things in the bud keeps small problems from becoming big problems. It's a good policy for both our customers and our company."

Mold came into existence millions of years ago and grows in about 100,000 varieties. Of those, somewhere between one and two dozen secrete poisons called mycotoxins, which can kill animals unfortunate enough to eat large amounts of them.

All forms of mold require both food and moisture to survive, which is why mold usually pops up in basements, bathrooms and kitchens.

Although mold is easy to kill with almost any commercial cleaner, it can take over a house if a leaky roof or burst water pipe gives it the chance to fester unseen inside walls, floors and ceilings.

Over the past few years, people suffering from a host of inexplicable medical conditions - problems ranging from memory loss to seizures - have begun blaming their problems on exposure to the so-called toxic molds.

Trial lawyers, as well as companies that sell mold-testing equipment and mold-cleaning services, quickly embraced this theory and began warning people about the dangers of toxic molds.

Lawsuits followed, as did television stories that showed mold cleaners wearing protective gear comparable to the moon suits used to handle ebola.

Then, one Texas woman who lost her house to mold won a \$32 million lawsuit against her insurance company and things really took off. Menace or nuisance? Possible explanations for the recent mold scare include new construction codes that mandate airtight buildings and make it harder for water leaks to dry on their own.

Hartwig, the insurance economist, says those requirements might explain a rise in mold claims over the past 50 years but not over the past three.

"There is no more mold now than there was. There is no new evidence that mold is harmful," he said. "This is a purely man-made phenomenon - a combination of trial lawyers, sensational media coverage and the human tendency toward hysteria."

People like Earle, who make their living by locating and eradicating

mold, accuse the insurance industry of understating the negative effects of mold exposure and predict that new medical studies will soon show how dangerous mold can be.

"I'm not a doctor. I'm not a scientist. But I know what I've seen," Earle said. "And I have definitely seen a lot of very sick people get better real fast after getting away from a moldy environment."

So far, the doctors and scientists are siding much more with the insurance companies than with those who insist mold can be deadly. Experts from the Centers for Disease Control and elsewhere say they have yet to see any evidence of mold having deadly medical effects.

As for mold dogs, the jury remains out.

Gailen Marshall, a mold expert from the medical school at the University of Texas, hasn't seen any data about their effectiveness, but he says he wouldn't be surprised to see dogs prove very effective in the battle against mold.

"They seem to be pretty effective at locating other things," Marshall said, "and after a lot of years working around mold, I can say very confidently that it is pretty easy to smell."

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