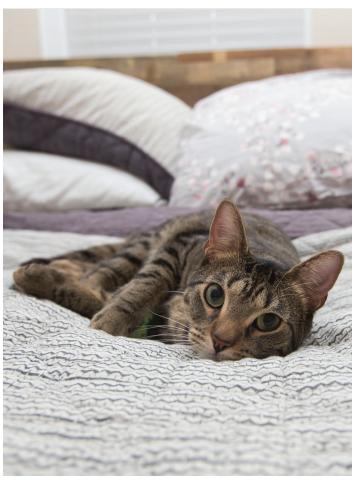


When a strict "No dogs allowed" building policy threw a wrench into their plans to get a pooch, newlywed Kevin Wagner suggested to his bride, Nikki, that they adopt a cat instead. Though she was hesitant at first, it only took a few minutes—and one very special kitten—to turn Nikki into a cat convert.



Adoption advocates

"It was sad when we moved in that we couldn't have a dog," says Nikki. "But [I thought], 'OK, we're not going to be here forever and maybe when we buy a place we can have a dog.' I never even considered getting a cat."

Once she was on board with adding a feline member to their family, Nikki and Kevin—both big proponents of rescue—knew right where to go: PAWS, a no-kill shelter in Chicago, where they live.

"There are animals out there that need a home, and we can give them a home," says Nikki. "I think my mom did a really good job instilling that in me.... It feels like we're helping [them], and they actually change our lives, too."

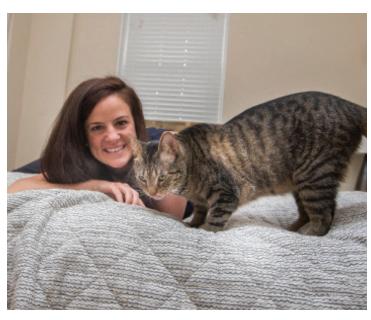
'Call off the search'

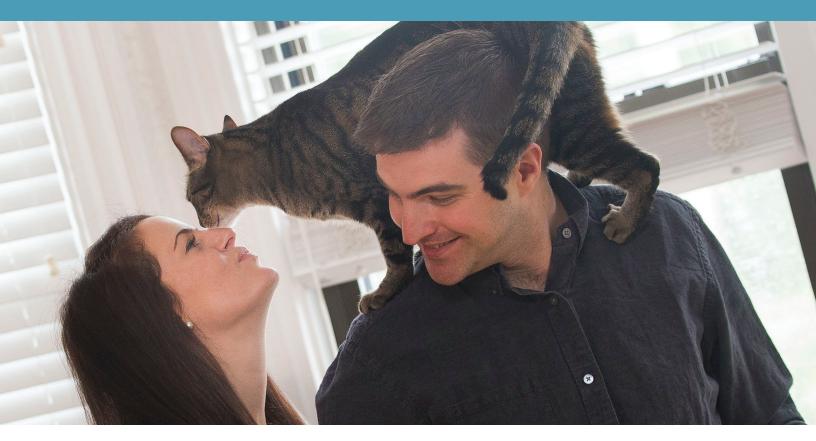
At PAWS, Nikki and Kevin were led to an area designed for potential adopters to try to find the right cat. But as it turns out, the right cat found them.

"Little Winston came and jumped up on my leg and nosed me ... and went and did the same thing to Nikki," recalls Kevin. "I was like, 'Call off the search. We're good.' You could see how happy she was."

He adds affectionately, "That was it—it was all downhill from there. The birth of a crazy cat lady."







Purr-sonality plus

It didn't take long for Winston to make himself at home with his new family, dispelling any of Nikki's preconceived notions about cats, as his affectionate, active and sometimes mischievous personality came shining through.

"He is just full, full, full of spirit," she says, smiling.
"When I'm getting my makeup ready in the morning, he's constantly on the counter knocking my mascara off, helping me with everything in the morning. He's very vocal.... He'll sometimes meow and let us know if something's going on around the house. It's almost like he's a dog."

Winston has even "trained" his parents to feed him on command. Pointing to picture frames displayed on a high shelf, Kevin explains, "If we're not getting up and feeding him in time, he'll get up as high as he can reach [and] start rocking them back and forth. And he never does that when we're not around."

Cat-astrophe strikes

Things were going great for the first two months as Winston and his new parents got to know each other. But one Saturday morning, Nikki found the normally spirited little guy acting sluggish and lethargic.

"He had puked all over the kitchen, and you could see bunches of hair ties," she says. Though instinct told her something was very wrong, Kevin wasn't on the same page.

"I remember my initial thought was, 'We just got him, cats puke all the time. This is something that happens. Let's not overreact," he says sheepishly. When Nikki insisted that they take Winston to the emergency animal hospital, Kevin admits thinking it was "the overreaction of all time ... but she won so we took him."

Always trust a mother's instinct

A series of X-rays confirmed that Nikki's fears were justified: "There were just coils and coils of hair ties" forming an obstruction in Winston's stomach, Kevin recalls.

Nikki was understandably emotional as their sweet kitten was whisked into emergency surgery. "I was hysterical. I was crying and trying to figure out what's going to happen, [thinking] 'Is he going to survive?""

Winston pulled through surgery like a champ, but had to stay a few more days for monitoring and to receive IV fluids before he was allowed to go home.





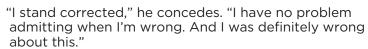


"It looked like he had little cat Ugg boots on," Kevin says, chuckling as he describes the shaved patch where the IV was inserted.





Kevin confesses thinking they'd never need pet insurance—much less need it for two major surgeries within six months—when Nikki decided to sign up for it through her employer.



"For me, it's a no brainer," says Nikki. "I think we pay a couple hundred bucks for the whole year, and we've gotten over five grand back on claims."

Though they would have done anything to save Winston with or without coverage, the Wagners were thankful for the financial safety net Nationwide provided.

"You never want to be in the situation where you're in the ER vet on a Saturday at 10 p.m. and you're having to make a decision about your pet's life based on money," reflects Kevin. "That's terrifying to me. [With pet insurance], that piece of the decision is already taken away ... it's already covered. It's a big deal."



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