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# Stable Management

FALL 2017

*Rehabbing Your Farm and Stable*

**Fall Business  
Survey**

**Dispute  
Resolution**

**Herpesvirus  
Update**

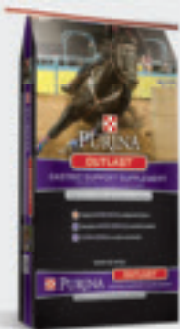


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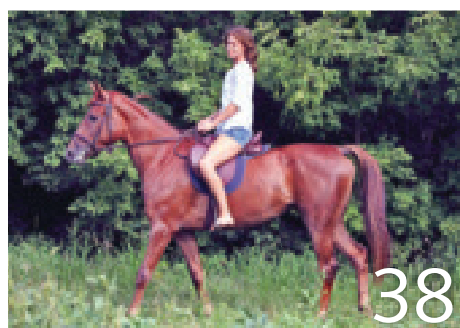
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By Kimberly S. Brown

**On the cover:** Continuing your equine business in the face of renovation can be challenging unless you plan ahead.

Cover photo by Arnd Bronkhorst Photography

[StableManagement.com](http://StableManagement.com)



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## From the Stable Office

# Steady or Growing

**H**ow is your equine business? Are you still struggling to be profitable? According to our most recent survey (*see p. 33*), 34.5% of respondents saw some sort of increase in the number of boarders or clients, with 33.2% seeing steady business compared to the previous year. While 9.4% weren't seeking to change their numbers of boarders or clients, 15.4% saw a slight decrease and 7.5% saw a moderate or great decrease in business.

Keep in mind that the majority of respondents (77.8%) were people who owned horse farms or boarding facilities. Of those, 73.5% had owned or worked at their current facilities for more than 10 years and 47% had been in that business more than 20 years.

When asked how many boarders/clients the survey respondents had, the majority (26.1%) had 1-2, which was down slightly from last year. The survey showed that 19.3% had 3-5 boarders/clients (slightly up) and 19.6% had 6-10 (up 2 percentage points). Those with 11-25 were down slightly, while those operations with more than 25 boarders/clients were up from 11.5% to 13.2% of respondents.

When asked about the number of horses owned/managed/boarded at their equine facilities, 27.8% had more than 25, which is up from last year. In fact, the number of those with 11 or more horses were up, so it seems that facilities with the room for horses were seeing more clients coming in.

We asked a new question this year about what percentage of respondents' income comes from their equine businesses. While 47.7% said that less than 25% of their income is derived from equine-related sources, 28.3% said that 75-100% of income came from their horse businesses.

We also asked what the average yearly net profits were for equine businesses, and 57.1% said that they had made less than \$25,000 profit.

One survey alone can't give you all the facts you need to understand how your business compares to the rest of the industry. However, you can look at how your business stacks up against these statistics (and statistics from previous years).

Are you profitable? If not, why not? If you are, how could you improve your business?

Perhaps you need to do a little rehabilitation to attract or maintain clients. You can find information on rehabbing your farm or stable in our cover story on page 4.

In other content this issue, you can learn about keeping your horses safe from equine herpesvirus (*p. 10*) and where your insurance might be lacking at your equine facility (*p. 16*). The Certified Horsemanship Association (*p. 38*) talks about where potential instructors are weak on safety, and they have tips on using your arena equipment for lessons (*p. 42*).

In addition, we have information about dispute resolution (*p. 28*) and the debate about dogs on your farm, with ideas about controlling both your own canines and those brought in by clients (*p. 22*).

Don't miss the articles and news that are added to StableManagement.com on a daily basis. You can also join our Facebook following, where fun "horsey" posts and serious, helpful equine news can help you have a better day. **SM**



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<sup>3</sup> Based on FDA Freedom of Information summaries and product labels.

<sup>4</sup> Kaplan RM, et al. Prevalence of anthelmintic-resistant cyathostomes on horse farms. *J Am Vet Med Assoc.* 2004;225(6):903-910.

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Consider how you and your horses will remain safe while your farm or stable rehabilitation is underway.

ARND BRONKHORST PHOTOGRAPHY

# Rehabbing Your Farm or Stable

Budget well, and plan your farm or stable rehab for long-term use and enjoyment.

By Tony L. Cochrane, AIA

**E**quine farms and stables are a vital part of the American landscape. But there are far fewer resources to keep them going than in the past.

Domestic horse populations have steadily fallen in number since 1915 until rising slightly in the past two decades. With renewed enthusiasm, farm and

stable owners are tackling the rehabilitation of farms and stables that might have been neglected for years. There is more work to do to fix older properties than there are people to do it, so let's talk about how to get organized with a rehabilitation project and how to get the best results.

## Are You Ready for This?

Rehabilitating a farm can be a lot of work

and take a lot of money. Make sure you are ready. Are your priorities clear? Do you know how long projects will take? Do you have a road map for the projects you want to tackle? Do you know how to function around in-progress construction?

The most important task is to budget properly. This is the budgeting method we recommend:

- Develop a list of projects, and price these



with a contractor on a line-item-by-line-item basis, so you can see what each project costs and decide how to group your desired projects.

- If you don't already have a good relationship with a reputable contractor, then price projects with three contractors, so you can compare prices. Get good references for the work, and be suspicious of prices that are either very high or very low compared to other estimates.
- Once you are ready to go, your chosen contractor will bid the work, and his final number might vary slightly from the earlier estimate.

Add about a 15% overage "contingency" to the costs of the projects when you're in the estimating stage. This is money you should set aside for overages that might result from the contractor's oversight or your own. For example, your contractor might find something he didn't expect that will increase the costs of the project, or you might decide to add more to the project scope as the work progresses.

If you're going to do a project in the coming years, but not today, add 4% for every year before the project will start to cover construction cost escalation. For example, if you get a quote for re-fencing a paddock, but know it will be two years before you do the project, add an 8% escalation to the cost of the project.

Once you have a budget you can afford, you can fine-tune your priorities and timelines around budgetary realities.

## Safety First

Creating a safe and healthy environment for people and horses should be your priority. We have organized safety upgrades into several typical categories:

### Structural Stability

Fixing barns with structural issues can be very costly. If you're purchasing and rehabilitating an old barn and you have any concerns about its structural stability, have the building evaluated before it is occupied. Typical signs of potential structural problems include:

- sagging roofs;
- walls that are bent to one side (out of plumb);
- the edge of the roof is not perpendicular to the walls, indicating the structure is racked;

- the roof of the barn is missing or damaged, which might indicate water intrusion;
- evident water issues and damage;
- cracks in visible foundations or walls.

Hire a structural engineer to review the structure. Ask the engineer to provide a list of the work that needs to be done to stabilize the structure, so you can price this work and decide how to (and whether to) proceed with structural repairs.

*Author's note: If the barn has historic value, you might be able to receive federal and state tax credits and other incentives for rehabilitating the structure. We will expand on this topic later in this article.*

### Creating Safe Enclosures

Before doing any other projects, develop a scope of work for any necessary safety upgrades within your equine enclosures. Remove:

- barbed wire or other unsafe fencing;
- exposed electrical cords in equine stalls and paddocks;
- sharp objects or edges;
- worn-out components that could break
- hazardous materials from barns and paddocks such as chemicals, fertilizers, etc.

### Fire Safety

While fire safety is a broad topic, there are a few good rules of thumb. Be sure to include fire safety projects in your renovation budget.

- Hire an electrician to review your property and barns for electrical code violations, as well as for worn and frayed wiring.
- Clean your barn and remove items that might present a fire hazard, such as:
  - large quantities of stored feed (unless you're certain it is dry and well-managed);
  - fuel, plug-in heating devices, etc.
- Install up-to-date fire extinguishers and "no smoking" signs.
- Remove brush and thick vegetation from around structures.

## Tidy Up

After completing some necessary safety upgrades, general tidying up is a great project for your farm or stable rehabilitation. Unlike construction projects, it doesn't cost much and yields great satisfaction.

Older properties often come with accumulated piles of junk, which can make a place feel neglected and forlorn. Instead,

create a place that feels well-maintained by getting rid of unnecessary objects and the emotional burden that come with them. You might need a variety of methods for removing junk from your property:

- Donate extra tack and other useful equine items to equine charities.
- Donate unnecessary construction materials.
- Recycle metal objects and other recyclable materials.
- Take hazardous materials such as fuel, paints, batteries, old pesticides, etc., to licensed disposal locations.
- Dispose of unnecessary organic materials, such as manure or piles of wood.
- Haul manure off the property.
- Wood can be burned, if legal, or taken to an authorized disposal location for organic debris.
- Call a junk hauler to help you get rid of other items, especially metal.

Once all the junk is removed, do a big cleaning. Air out the barn, sweep the dust and wash the windows. Rake the driveways, and mow the road edges and yards. Your tidy stable will feel so much better and will be easier to maintain in its tidy state in the future.

## Restore Pastures and Grazing Areas

If you're purchasing a property that has been overgrazed, it will take some work to turn it around. An overused farm can take many years, even a decade, to bring back into shape.

Weeds typically intrude in overgrazed areas, and this is especially problematic in the semi-arid regions of the Western United States. If you're not an expert in management of grazing lands, seek all the help you can get from others. This might include:

- Visit well-managed farms or ranches and tour them with the manager, so you can learn from peers.
- Seek help from the U.S. State or Canadian Provincial Department of Agriculture. You might find information such as:
  - how to identify and noxious weeds;
  - safest methods for controlling noxious weeds;
  - how to manage grazing on pastureland;
  - how to rotate your pastures;
  - irrigation rules of thumb.

Begin your property rehabilitation bit by bit, or it will seem too difficult and

overwhelming. For example, one overgrazed pasture might be your project for this year. Have it plowed and replanted if it is poor shape, or let it rest and regrow if the situation is not as dire. Remove weeds that have intruded using the safest methods available to you, and irrigate the land properly, if needed, as the grass is re-growing. It might take a season or two for this pasture to be ready for horses to be rotated onto it again.

Once an area is ready for horses, do not exceed the grazing hours and the numbers of horses the land can support. This might mean limiting turnout or creating specific dry-lot paddocks to preserve pastures for occasional grazing. Err on the side of caution in the first year or two after the land is restored to prevent further damage. Irrigated property will support more grazing than property that is not irrigated, as will land in moister climate zones.

## Restore Barns and Outbuildings

The most fun and rewarding rehabilitation projects involve buildings. Unlike pasture lands, many buildings can be rehabilitated quickly and with reasonable incremental efforts.

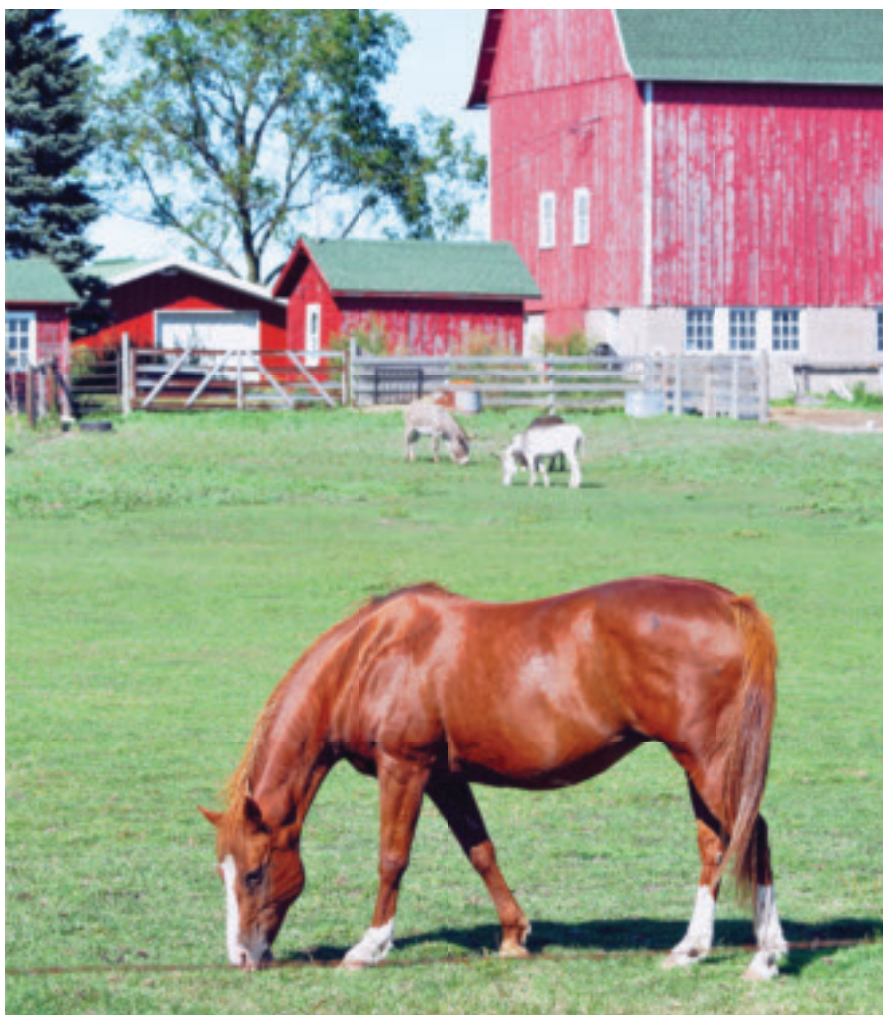
The first thing to determine is whether your buildings have any historic value. If they are older than 50 years and are constructed of wood, stone or a combination thereof, they might have historic value. For example, in the Eastern U.S., older style “bank barns” built into the sides of hills, with stone walls below and wood walls above, typically have some value, especially if they’re unaltered from their original conditions.

If you do have an older, possibly historic building or two on your property, consider pursuing a historic preservation designation at the state and federal level (and the local level, if applicable) to be able to take advantage of tax credits and other incentives.

The greatest resource for restoration of historic buildings is the National Park Service, which maintains preservation resources such as “preservation briefs.” These can be found at [www.nps.gov/tpx/how-to-preserve/briefs](http://www.nps.gov/tpx/how-to-preserve/briefs).

### Roofing

If your building has a failing roof, work on repairing it first to keep the interior of the structure dry. If you’re planning on replac-



Rehabbing an older barn can be very rewarding, but it can be expensive. Make sure you plan your budget and get lots of advice from experts before you start.

ing your roof, below is a summary of the best roofing solutions:

- **Standing-seam metal roofs.** This classic, durable roofing solution is a series of long metal panels locked together with hidden fasteners in vertical seams. A well-installed metal standing-seam roof will last more than 50 years. We also like today’s metal roof products, because they can be selected with cool, reflective colors to reduce interior heat gain.
- **Exposed fastener metal roofs.** These are less expensive than standing-seam roofing systems. Exposed fastener roofing systems are created by lapping the metal panels over one another and fastening them to the substrate below. Historic buildings often have this type of roofing solution. An example is a typical corrugated metal roof.
- **Architectural asphalt shingle.** You likely know what asphalt shingle roofs are, but architectural asphalt shingles are made with more texture than what you might be accustomed to, giving them a fancier look. While asphalt shingle roofs don’t

last the longest, they are practical and cost effective. They’re also resistant to fires, so they’re a good solution for fire-prone regions.

- **Tile or concrete shingles.** These are common in California, Arizona and other hot, arid locations. If you want to use a heavy roof product, the structure needs to be evaluated to ensure the roof product can be supported.

### Grading and Drainage

These aren’t the most fun projects, but they have the highest yield for protecting an older structure. Re-grade around your buildings to ensure that water is flowing away from the foundations, and replace rotting wood at the base of the walls.

If any walls have received significant water damage, such as in a flood, they should be evaluated by a structural engineer to determine the extent of required repairs.

### Barn Exteriors

Depending on how your barn is constructed, exterior renovation projects will vary





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widely, but below are some guidelines for getting started.

Stone buildings should be restored with the help of masonry preservation specialists. Review the National Park Service Preservation Briefs if you have an older stone building. Never paint a stone or brick wall on a barn, as this can trap moisture and cause failure.

Painted wood exteriors should start with structural and water repairs, as listed earlier. From there, carefully replace deteriorated exterior siding sections. Have old paint scraped and sanded, and holes filled and caulked, in preparation for repainting. Then repaint your barn with the highest quality exterior paint you can afford. Visit a commercial paint store for advice, rather than a residential paint store, to get the longest lasting product.

*Note: If your building was built before 1978, it could have lead-based paint on it, in which case the new painting prep needs to be done by a professional who has the skills to collect and dispose of paint scraped off during the preparation process.*

Metal skins such as those seen on prefabricated metal buildings can be restored by:

- replacing damaged panels with new ones by the same building manufacturer;
- hiring a well-qualified commercial painting contractor to repaint faded metal panels, as you will need a sophisticated coating system. We recommend PVDFs (polyvinylidene fluoride resin). This type of coating is sold under the trade names Kynar and Hylar. Repainted metal barns can look as good as new.

### **Stall Fronts**

Nothing makes a barn feel more refreshed than new stall fronts. If you're considering these as part of your restoration project, Pinterest is a great source for photos and ideas. There, you can see a wide variety of styles, from "screen" fronts to more enclosed stall styles. The style you choose should be determined by your climate, with more enclosed styles being better for cold climates and open styles being better for hot climates.

Stall fronts can be purchased from local or national sources and from custom barn builders. Their quality varies dramatically, so do your homework. Visit nicer barns in the area to find out where they purchased their stall fronts. You must understand



ISTOCK PHOTOS

You can paint the exteriors of some barns and stables, and you might have to refurbish the wood around windows and doors.

the quality differences between products before you make your decision.

### **Lighting**

Lighting has evolved tremendously in the past 10 years. Today's best barn lights are LED fixtures, which emit bright, white light in a spectral distribution range similar to natural sunlight. Spaces feel clean and cheerful with these lighting fixtures.

LED lighting fixtures are also easy to dim, making it possible to create a variety of different lighting levels. If you're purchasing new LED fixtures, make sure they're designed for harsh and dusty environments.

You can also consider adding some natural light through new skylights or tubular daylighting products. Tubular daylighting products (one brand name is Solatube) are easy to install and less likely to leak than skylights. They can very effectively bring light into barns and arenas. With enough natural daylight, you might be able to operate for portions of the day with the electric lights off.

### **Heating**

If your barn has been heated with plug-in heating devices, you should upgrade to safer, overhead heaters as part of your restoration project.

Heat can be provided by "unit heaters" (box-like heaters that hang in one corner and blow air), or you can choose the more effective overhead radiant heaters that heat surfaces rather than the air.

### **Fans**

While you are rehabbing your stable, get rid of your old box fans. They're not safe, and

they have been known to start barn fires.

Choose new fan products. Companies such as Big Ass Fan (yes, that is the name) make incredible fans that move a lot of air using low-velocity blades. These fans are quiet, beautiful and safe, and they can be used for big as well as smaller spaces.

### **Finishes**

Finally, consider new finishes such as new barn aisle flooring, which might involve removing and replacing the aisle surface entirely.

Other finishing touches might be new interior painting, installation of useful furnishings such as spacious lockers for boarders, and installation of mirrors, bulletin boards and personalization, such as artwork and photographs.

## **Take-Home Message**

With a lot of hard work, even the most neglected property can be converted into a safe and beautiful place for the next generation of people and horses. Because farms are a part of our heritage, this work is important to preserve memories and places for both today and the future.

As you get started with your farm or stable rehabilitation work, budget well to avoid getting in over your head. Prioritize safety and longevity projects, and take advantage of all of the resources you can find.

*Author's note: We did not address fencing or footing projects in this article, as these specific topics have been covered in other Stable Management articles. For more information from Animal Arts, please visit the company's website at [animalarts.biz](http://animalarts.biz). **SM***





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In recent years, horse owners have begun to worry about outbreaks of contagious diseases at equestrian events.

AMY DRAGOO

# Update on Equine Herpesvirus

Infectious diseases are always a concern for horse owners, but practical biosecurity strategies help limit the risk.

By Nancy S. Loving, DVM

**H**orse owners travel extensively with their horses to events where co-mingling occurs with animals from many geographic areas. Usually the horses return home unscathed and still as “healthy as a horse.”

But in recent years, there seem to have been more frequent outbreaks of infectious diseases at venues where many horses congregate, such as racetracks, horse shows and boarding stables. One disease in particular strikes fear in the hearts of horse owners: equine herpesvirus, and specifically herpes myeloencephalopathy (EHM),

which is a devastating neurologic form of herpesvirus.

## What Is EHM?

The culprit behind this serious neurologic condition is the equine herpesvirus type 1 strain (EHV-1). This strain can cause disease in several ways: abortion in mares,



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respiratory infection and neurologic disease.

It is estimated that about 10% of horses infected with EHV-1 develop neurologic disease. The neurologic form occurs due to damage to the vascular system, including blood vessels of the spinal cord and sometimes the brain.

The virus spreads through direct nose-to-nose contact, shared drinking water, aerosolization within a barn from coughing or snorting, and fomites (objects that carry infection) such as contaminated tack, clothing, hands and equipment. Shedding of the virus through a horse's respiratory tract can last from seven to 10 days, and sometimes as long as 28 days.

## Clinical Signs

How can you tell if a horse might be developing disease from an EHV-1 infection? One initial sign you might see (but not always) is a fever greater than 101.5 degrees Fahrenheit. However, it's possible that a mild fever caused by EHV-1 can go undetected. In addition, fever can occur with just about any infectious disease, so what else might you look for?

If respiratory signs such as a cough and/or nasal discharge accompany the fever, the horse should be isolated at least 30 feet away from other horses until the cause is identified. EHV-1 infection can also include signs of vasculitis (inflammation of blood vessels) such as injected gums (they appear dark red) or limb edema (swelling).

On average, the incubation period from infection until the recognition of clinical signs of EHV-1 is about three to eight days, but it might take as long as two weeks or as short as 24 hours for clinical signs to appear. Neurologic signs generally appear eight to 12 days from the onset of fever. These include incoordination of the hind limbs (although it can also affect the forelimbs), unsteady gait, urine dribbling and lack of bladder tone, lack of tail tone and/or recumbency (inability to rise).

## Reportable Disease and Quarantine

Based on the seriousness of EHM infection, you will likely see the importance of isolating a suspect horse for at least two weeks in order to limit exposure of all others on the property.

Ideally, the horse is isolated within the initial 12 hours of presenting with



When attending a public event with your horses, you should follow good biosecurity measures. That includes not sharing equipment and not allowing nose-to-nose contact.

neurologic signs or fever. In addition to immediately involving your veterinarian with the care of the sick horse, strict biosecurity measures should be followed. (See the cover story on biosecurity in the spring 2017 issue of *Stable Management* for essential details.) Some favorable conditions enable EHV-1 to persist in the environment for up to 35 days, but in most situations, environmental persistence lasts for just a week.

This viral disease can be curtailed by disinfecting the environment and equipment with chlorine bleach diluted one part bleach to 10 parts water, or with a variety of commercial viricidal disinfectants.

Equine herpesvirus encephalopathy is a reportable disease that requires oversight by state animal health officials, who will be contacted by your veterinarian. Current recommendations restrict movement of any horse on or off the affected property until there is a confirmed diagnosis.

An effective diagnostic tool is the use of real-time PCR (polymerase chain reaction) testing of nasal or nasopharyngeal swabs and blood, or fetal or postmortem tissue. On a premise where cases have been identified, the typical quarantine is set for 28 days before horses can be released and moved off site, provided there have been no new cases of EHM. This protects against spread of the virus to new locations through horses that have been exposed and are possibly incubating

disease without clinical signs.

Horses that have been in contact with an EHM-infected individual within the previous 14 days are considered at high risk—this includes the seven days prior to diagnosis of EHM and the seven days following a confirmed diagnosis of EHM.

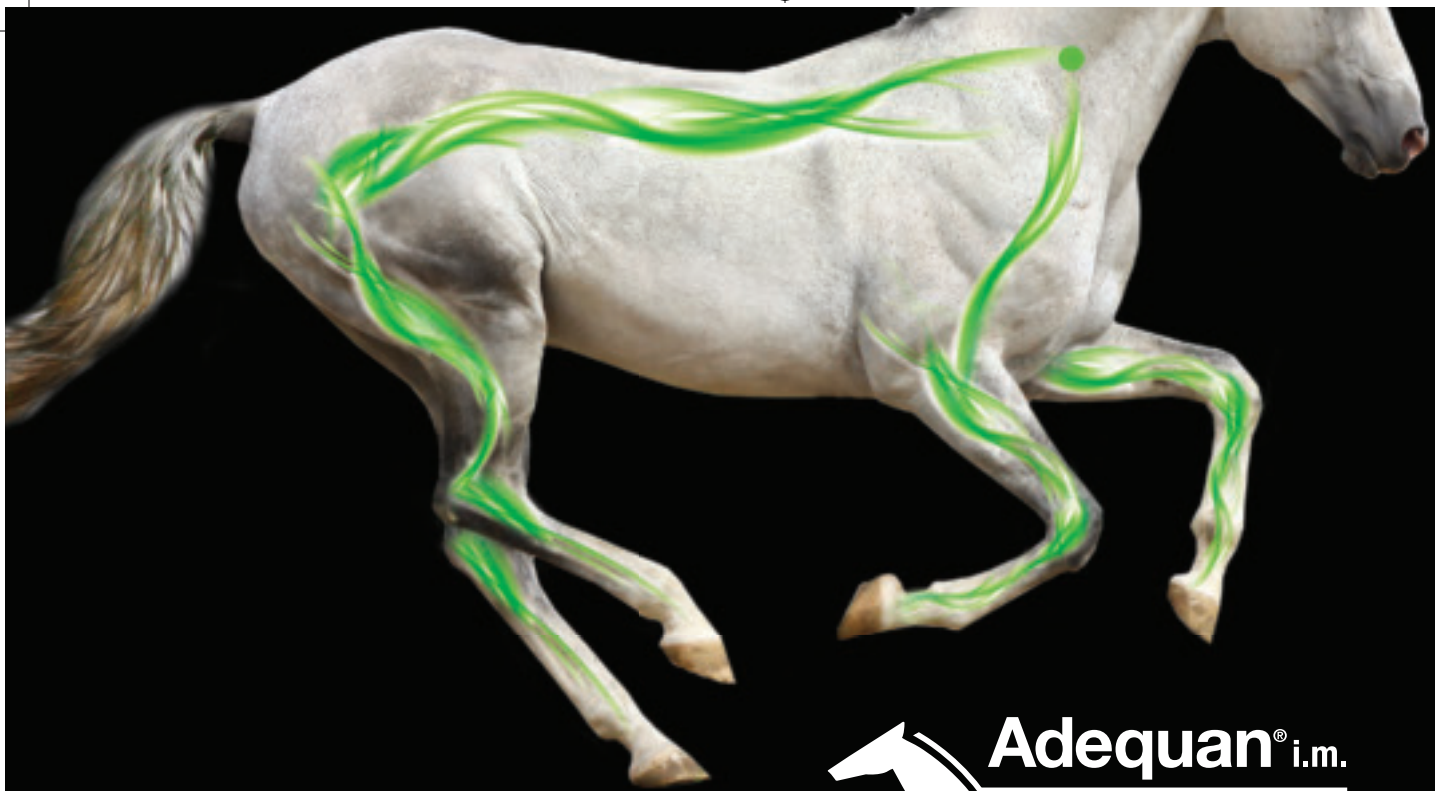
“Contact” includes nose-to-nose access, shared transport, shared feed or water, or hoses that contacted watering vessels of the sick horse, contact with people who handled the sick horse, contact with shared tack or equipment used in managing the sick horse, and/or stabling within 30 feet of the sick individual. Horses falling outside these parameters are categorized as low risk and might not need to be quarantined.

## Testing

Testing is able to differentiate between neuropathogenic EHV-1 and non-neuropathogenic EHV-1. The neuropathogenic form has a tendency to multiply to high levels in the blood and is associated with up to 85% of EHM infections.

Research has demonstrated that there might be a five-fold greater risk of neurologic disease in horses identified as having the neuropathogenic marker. 15% to 24% of horses demonstrating neurologic disease are infected with a “non-neurotropic” form of EHV-1, suggesting that there might be other contributing factors, such as stress, that lead to the onset of EHM.





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 **LUITPOLD**  
ANIMAL HEALTH

The University of California at Davis Veterinary Diagnostic Laboratory's information update noted, "The interpretation of PCR viral detection for EHV-1 should be done only in the context of presenting clinical signs for disease in the horse being tested."

Even horses that have been exposed should only be tested if they begin to demonstrate clinical signs—i.e., fever and/or respiratory signs, with or without neurologic signs.

The UC Davis lab update further stressed: "The finding of a positive PCR test result in an asymptomatic horse does not provide conclusive evidence of either active infection or the potential for disease transmission, because low levels of non-replicating (not able to reproduce) virus may be the source of the viral DNA detected."

A horse that has been exposed should be monitored continuously (including a log of twice-daily rectal temperatures) throughout the quarantine period. If clinical signs appear, then testing is indicated. It is also believed that stress amplifies the risk of

infection. With that in mind, horses with known exposure should not be exercised strenuously, and all efforts should be made to reduce any other environmental stressors.

### Vaccination Options

One of the big problems with controlling EHV-1 infections is based on a simple fact: Most young horses have been exposed to this disease early in life, as early as a few weeks or months of age, and at least by 2 years of age. The infection can become latent (go dormant) in the body, with many horses serving as silent carriers if stress elicits reactivation of the virus. (A silent carrier doesn't necessarily demonstrate clinical signs of disease but is still able to shed virus.)

The latent appearance of a herpes complication in horses is not too dissimilar from what happens with people who acquired chickenpox (*herpes zoster*) in their childhood and decades later develop shingles.

Despite the availability of safe EHV-1 vaccines, EHM is still identified in those

horses that have received frequent immunization boosters. No EHV-1 vaccines have label claims to prevent EHM; instead, they are labeled as a preventive vaccine to decrease the risk of contracting respiratory disease. The use of some EHV-1 vaccines (Prodigy or Pneumobort-K) limits the risk of abortion. To date, there is no vaccine labeled to be preventive against EHM.

It is currently recommended not to booster horses that have been exposed to EHV-1 where EHM has been detected. However, vaccine boosters are recommended for non-exposed horses that have not received this immunization within the previous three months. It takes up to two weeks for their immune systems to respond adequately to a vaccine booster. While they might obtain protection against the respiratory or abortion forms of EHV-1, as yet there is no guarantee of any protection against the neurologic form.

That said, by reducing the likelihood of nasal shedding and viremia (presence of virus in the blood) through booster vaccination, this strategy could protect other horses by simple reduction of the viral load to which horses might be exposed. The more horses in the herd that receive the booster immunization twice yearly, the less nasal shedding is likely to occur.

### Prevention

Some basic principles can be applied to reduce a horse's risk during a busy competition season that involves proximity to large numbers of horses at an event:

- Use your own trailer to transport your horse to and from a venue.
- Don't haul other people's horses with yours.
- Clean and disinfect your trailer at every opportunity, especially upon returning home from an outside venue.
- Sign in at the venue with information that enables horse traceability in the event of an outbreak.
- When away from home, don't allow your horse to directly contact other horses nose to nose, or to contact feed materials, buckets or water vessels that other horses have used.
- Don't pet other people's horses, and don't allow others to pet your horse.
- Don't share tack or equipment.
- Use diligent biosecurity measures, including careful hand washing.
- Clean and disinfect all tack and equip-

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Biosecurity doesn't end when you leave an event; make sure you continue precautions when you arrive at your home stable.

ment before leaving the grounds of a venue.

- Shower and change into clean clothes and footwear (and blow your nose) before interacting with horses on your farm once you return home.
- Confine traveling horses away from other resident horses on your property.

Following these suggestions helps safeguard against not just EHV-1 and EHM, but also against other infectious diseases.

### Take-Home Message

Infectious diseases are always a concern for horse owners, and practical biosecurity strategies help limit this risk.

Equine herpesvirus-1 that can cause neurologic disease is a huge concern because of the potential high rate of fatality (30%) associated with the disease. Even horses that recover often retain some neurologic deficits. An EHM outbreak interferes with training and movement of horses, ultimately leading to a significant financial impact for event managers, trainers and breeders in addition to the awful impact for the owner of a beloved horse that is afflicted.

Horse owners who take extra precautions and collaborate with their veterinarians about biosecurity strategies are instrumental in helping to limit equine infectious diseases. Such conscientious practices could curtail the number of outbreaks of neurologic herpesvirus, making travel and competition safer for all horses. **SM**

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There are several types of horse insurance, including major medical, loss of use and mortality.

ISTOCK PHOTOS

# The Hole That Swallowed the Horse

Learn how to plug costly gaps in your insurance.

By Denise Farris, JD

**S**ecuring proper insurance coverage is tedious, confusing, ambiguous and expensive. Even when you have it, you constantly ask: “Is it worth it?” The answer is unequivocally “YES!” But that is assuming that you have properly covered all of your exposures.

Unfortunately, many claims fall in that uncovered arena known as “coverage gaps.” A coverage gap occurs when the insured *thinks* that he or she has secured

coverage for that exposure, but later discovers that wasn’t the case. How do these gaps occur? Typically, they occur in the following scenarios:

- failure to properly name the insured
- failure to secure the proper coverage
- loss of coverage due to “business” or other policy exclusions
- loss of coverage due to improper notice
- loss of coverage due to claims arising under non-carried “rider” add-ons.

How can the savvy equine business

owner—whether you have a farm, stable or other business—plug those gaps before they occur? Here are some suggestions:

## **1. Use an equine insurance specialist.**

Just as you would not want to rely solely on a general practitioner to treat a specialized form of cancer, neither do you want to rely on a general insurance carrier to advise you with respect to your horse insurance or other equine business coverages. Go to reputable experts with equine



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When you talk to your veterinarian, you'll discover EQUIOXX is the first and only coxib NSAID for horses approved for use up to 14 days by both the AQHA and USEF.<sup>1,2</sup> And one dose conveniently controls pain up to 24 hours, versus multiple doses for others.

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fit in and out of competition needs: Injection, Paste and Tablet.

<sup>1</sup>American Quarter Horse Association. Conditionally permitted therapeutic medications. Official Handbook of Rules and Regulations. 2016:45-48.

<sup>2</sup>United States Equestrian Federation. Guidelines for Drugs and Medications. 2015:8-9.

**IMPORTANT SAFETY INFORMATION:** As with any prescription medication, prior to use, a veterinarian should perform a physical examination and review the horse's medical history. A veterinarian should advise horse owners to observe for signs of potential drug toxicity. As a class, nonsteroidal anti-inflammatory drugs may be associated with gastrointestinal, hepatic and renal toxicity. Use with other NSAIDs, corticosteroids or nephrotoxic medication should be avoided. EQUIOXX has not been tested in horses less than 1 year of age or in breeding horses, or pregnant or lactating mares. For additional information, please refer to the prescribing information or visit [www.equioxx.com](http://www.equioxx.com).



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EQUIOXX® (firocoxib) is indicated for the control of pain and inflammation associated with osteoarthritis in horses. Firocoxib belongs to the coxib class of non-narcotic, non-steroidal anti-inflammatory drugs (NSAID).

**CONTRAINDICATIONS:** Horses with hypersensitivity to firocoxib should not receive EQUIOXX.

**WARNINGS:** EQUIOXX is for use in horses only. Do not use in horses intended for human consumption. Do not use in humans. Store EQUIOXX Tablets out of the reach of dogs, children, and other pets in a secured location in order to prevent accidental ingestion or overdose. Consult a physician in case of accidental human exposure.

Horses should undergo a thorough history and physical examination before initiation of NSAID therapy. Appropriate laboratory tests should be conducted to establish hematological and serum biochemical baseline data before and periodically during administration of any NSAID. NSAIDs may inhibit the prostaglandins that maintain normal homeostatic function. Such anti-prostaglandin effects may result in clinically significant disease in patients with underlying or pre-existing disease that has not been previously diagnosed.

Treatment with EQUIOXX should be terminated if signs such as inappetance, colic, abnormal feces, or lethargy are observed. As a class, cyclooxygenase inhibitory NSAIDs may be associated with gastrointestinal, renal, and hepatic toxicity. Sensitivity to drug-associated adverse events varies with the individual patient. Horses that have experienced adverse reactions from one NSAID may experience adverse reactions from another NSAID. Patients at greatest risk for adverse events are those that are dehydrated, on diuretic therapy, or those with existing renal, cardiovascular, and/or hepatic dysfunction. The majority of patients with drug-related adverse reactions recover when the signs are recognized, drug administration is stopped, and veterinary care is initiated.

Concurrent administration of potentially nephrotoxic drugs should be carefully approached or avoided. Since many NSAIDs possess the potential to produce gastrointestinal ulcerations and/or gastrointestinal perforation, concomitant use of EQUIOXX with other anti-inflammatory drugs, such as NSAIDs or corticosteroids, should be avoided. The concomitant use of protein bound drugs with EQUIOXX has not been studied in horses. The influence of concomitant drugs that may inhibit the metabolism of EQUIOXX has not been evaluated. Drug compatibility should be monitored in patients requiring adjunctive therapy.

The safe use of EQUIOXX in horses less than one year of age, horses used for breeding, or in pregnant or lactating mares has not been evaluated. Consider appropriate washout times when switching from one NSAID to another NSAID or corticosteroid.

The Safety Data Sheet (SDS) contains more detailed occupational safety information. For technical assistance, to request an SDS, or to report suspected adverse events call 1-877-217-3543. For additional information about adverse event reporting for animal drugs, contact FDA at 1-888-FDA-VETS, or <http://www.fda.gov/AnimalVeterinary>.

Rev 10/2016



THINKSTOCK

You need to list all of the structures used in your equine business and make sure they are included in your policies to protect you from fire, theft and other losses.

experience and engage in a detailed and complete dialogue about *all* of your business activities.

## 2. Don't bootstrap your homeowners' policy into equine business coverage.

Many homeowners expand their farm properties into equine businesses almost without realizing it. Perhaps the property owner also owned a horse, but he or she had several empty stalls in the barn and begin to take in boarders. Since it was a small operation, he or she believed that the homeowners' policy fully covered them.

Don't make this mistake!

Homeowners' insurance *specifically excludes* business operations from coverage. What constitutes a "business operation" is any activity that you engage in for profit, be it cash, barter or traded services. Not certain whether you are a business? Talk to your insurance agent.

## 3. Properly identify the insured parties.

Equine business owners are notoriously sloppy when it comes to identifying their proper business names. If the property and operations include both real estate owners and a formally created equine business, then coverages should name both the property owner *and* the *correct*

*legal name* of the equine business as it's listed with the Secretary of State's office. For instance, if you operate as Equine Services LLC and you insure Equine Service, you have not correctly named the insured party.

## 4. Be sure to identify every activity, structure, exposure and personal property item needing coverage.

If your application doesn't specifically identify activities or structures to be covered, then they typically aren't covered. It's *your* job to identify everything requiring coverage.

Before you meet with your agent, walk your property. List all activities that will be occurring on that property, including personal, guest, recreational and business. List all of your building structures, what's in those structures and what activities occur in those structures. List all of your anticipated business activities, both on the property and off the property, and where the off-property activities will most likely occur.

Identify what you believe are your major exposures, but don't omit information about unusual activities to discuss with your agent (for example, allowing guests to use ATVs or to go fishing in the back pasture lake).



Ask your agent to provide a copy of the “Riders Page” of the various insurance policies you have. The Riders Page identifies extra coverages available for an extra price. This review is invaluable in identifying coverages you might think are standard coverages, but aren’t!

##### 5. Understand the differences with liability, fire casualty and care custody and control policies.

Many people think that “the policy” automatically bundles all of the coverages required. Nope. It’s the owner’s responsibility to identify activities and the agent’s to identify necessary and separate policy packages. In general, coverages can include:

**Homeowners:** For liability arising from home use. This doesn’t cover business activities, although it typically does cover fence repair and identified related structures. This policy typically contains liability and fire and casualty coverages.

**Farm policy:** This is for liability arising from standard farming operations, but not necessarily best suited to equine-specific activities. Typically this does not cover

fence repair, and it only covers structures specifically identified in the policy. This policy typically contains liability and fire and casualty coverages.

##### **Equine business coverages:**

- **Commercial general liability:** This covers damages to personal property and/or personal injuries to persons arising out of equine-related activities. This does not cover injury to horses in the care of the stable owner.
- **Care, custody and control:** This covers injury to horses in your care, generally under a boarding, training or transportation contract.
- **Fire and casualty:** This is a separate policy covering damage to buildings from fire, wind, storm, etc.
- **Transportation**
- **Workers’ compensation**
- **Special coverages:** Flood, earthquake, etc.

##### 6. Understand and comply with the unique requirements of your horse care coverages.

Equine care coverage, typically secured

by horse owners to cover illness, injury or death to their own horses, includes mortality, major medical and loss of use. Mortality generally insures the fair market value of the horse at death. Major medical generally insures the medical costs for the horse up to policy limits, subject to certain conditions. Loss of use generally insures a portion of the horse’s value if the horse’s injuries prevent its future use as a breeding animal or competitor.

Stable owners need to secure copies of these policies to ensure that boarded horses can comply.

Each of these coverages is unique and detailed, and subject to various exclusionary clauses. Have your agent discuss all of these areas with you. Some big factors to keep in mind are:

##### **A. Mortality**

- a. Understand what is and is not covered.
- b. Understand what types of notice the insurer requires to trigger policy coverage, and be sure that both the owner and the stable know this information.

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- c. Be sure that the insured value of the horse tracks with its increased or diminished value. If you insure the horse for \$50,000, but competition success raises that horse's value, increase the policy limits accordingly.
- d. If the horse is seriously injured or death is imminent, *call your agent immediately!* Many policies require the insurance company's permission before a horse can be euthanized, or the policy is void.

#### **B. Major Medical**

- a. Understand what is and is not covered.
- b. Understand what type of notice the insurer requires to trigger policy coverage, and be sure both the owner and the stable know this information.
- c. Understand any policy exclusions—for example, a horse with a history of colic might be excluded from future colic coverage for a period of time, or permanently.
- d. Know the notice requirements and be sure to comply with them.

#### **C. Loss of Use**

- i. Understand that the policy covers loss of use from illness, disease or accident—but does *not* cover all exposures.
- ii. Understand what is defined as “pre-existing conditions,” and whether those are or can be covered under the policy or special riders.
- iii. Realize that you will need a vet exam and also co-existing Major Medical coverage on the horse to secure Loss of Use coverage.
- iv. Realize that the insurance might legally delegate an ultimate “disposition” decision on the horse to the insurance company. Also understand that you, as the owner, might not have a say in that decision if you accept the insurance payment.

### **Take-Home Message**

A good rule of thumb is to perform the “Property and Operations” evaluation recommended above, then ask your agent to provide you with a list of all of the coverages potentially available for your type of operation.

Schedule a meeting to discuss your full



AMY DRAGOO

**Does your insurance cover all of your animals and equipment, including your truck, trailers, tack, grooming items, etc., when you are at home or traveling?**

operation, which includes personal, recreational and business-related activities. Special questions to ask should include:

- Will all of my buildings and structures be covered?
- Will all of my vehicles and equipment (trucks, trailers, tack, grooming items, etc.) be covered both here and when I'm traveling?
- Is my property (buildings and personal property, excluding horses) covered in the event of all damage exposures, including wind, rain, water, storm, tornado, earthquake, flood, etc., or are there exclusions I need to know about?
- Have I identified all of the activities that occur on the property to my agent, and am I covered in all respects?
- How am I using employees or “bartered labor,” and do I need workers' compensation insurance?
- How am I using independent contractors as trainers, and how do I work with their insurance companies to ensure that no coverage gaps exist?
- What types of coverages do I need to address personal injury exposure to my friends and family, guests, clients, and friends or guests of clients, both on my property or at stable-sponsored events off my property?

- What types of insurance products do you carry or recommend for my full coverage?
- What riders accompany each policy? Could you explain them to me, and could you recommend the ones I need?

By following this template, you will hopefully avoid ever saying those fateful words: “But I thought I was covered.” **SM**

*Denise E. Farris practices equine, business and veterinary law in the Kansas City area. She is an arbitrator/mediator trained by the American Arbitration Association and is named among EQUUS Magazine's “Leaders in Equine Law.”*

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*Absorbine® founders Wilbur F. and Mary Ida Young*

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Many horse owners also have dogs. Problems can arise when dogs are around horses and humans at a farm or stable.

ISTOCKPHOTOS.COM

# Dogs in the Barn

Dogs are common in stables. Create an environment that is positive for canines, equines and humans alike.

By Katie Navarra

**D**ogs and horses are often synonymous. For some people, it's impossible to have one without the other. Whether the dogs have a job, such as controlling wildlife or herding/protecting livestock, guarding the property or companion duties, they

are often found in both private and public stables. But there are two sides to this: farm or stable owners having their dogs at the barn, and clients bringing their dogs onto the farm or stable owner's property.

Creating a barn environment that includes your own personal dogs has many benefits. These range from deterring

trespassers to lightening the mood with simple, tail-wagging joy.

While the benefits typically outweigh the drawbacks, facilities that are open to the public must consider how clients will react to the presence of dogs, how the dogs will react to visitors, and whether or not clients are allowed to bring personal dogs with them.



# Is it really a lameness? Or is it all in their head?

Equine Protozoal Myeloencephalitis (EPM) is an expert in deception and can be confused with other problems, such as lameness. Only stopping the parasite responsible can stop EPM from causing further damage to your horse's brain and spinal cord. MARQUIS is a powerful anti-protozoal.

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\*Clinical relevance has not been determined.

Time matters. If your horse is showing signs such as gait abnormalities, unexplained stumbling or loss of conditioning — especially to one side — call your veterinarian.<sup>2</sup> The sooner EPM is detected and diagnosed, the better the chance for recovery.

**The signs can be subtle.**

**The treatment should be aggressive.**

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<sup>1</sup>MARQUIS Freedom of Information Summary and Supplement and product label.

<sup>2</sup>Reed S. Neurology is not a euphemism for necropsy: a review of selected neurological diseases affecting horses. American Association of Equine Practitioners. 54th Annual Convention Proceedings. AAEP. 2008;78-109.

**IMPORTANT SAFETY INFORMATION:** *The safe use of MARQUIS in horses used for breeding purposes, during pregnancy, or in lactating mares, has not been evaluated. In animal safety studies, loose feces, sporadic inappetence, lost weight, and moderate edema in the uterine epithelium were observed.*



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# MARQUIS®

## (15% w/w ponazuril)

### Antiprotozoal Oral Paste

**Caution:** Federal (U.S.A.) law restricts this drug to use by or on the order of a licensed veterinarian.

### For The Treatment Of Equine Protozoal Myeloencephalitis (EPM) In Horses For Oral Use Only

#### BRIEF SUMMARY

Before using MARQUIS, please consult the product insert, a summary of which follows:

#### INDICATIONS

MARQUIS (ponazuril) is indicated for the treatment of equine protozoal myeloencephalitis (EPM) caused by *Sarcocystis neurona*.

#### WARNINGS

For use in animals only. Not for use in horses intended for food. Not for human use. Keep out of reach of children.

#### PRECAUTIONS

Prior to treatment, a complete neurologic exam should be completed by a veterinarian. In most instances, ataxia due to EPM is asymmetrical and affects the hind limbs. Clinicians should recognize that clearance of the parasite by ponazuril may not completely resolve the clinical signs attributed to the natural progression of the disease.

The prognosis for animals treated for EPM may be dependent upon the severity of disease and the duration of the infection prior to treatment. The safe use of MARQUIS (ponazuril) in horses used for breeding purposes, during pregnancy, or in lactating mares, has not been evaluated. The safety of MARQUIS (ponazuril) with concomitant therapies in horses has not been evaluated.

#### ADVERSE REACTIONS

In the field study, eight animals were noted to have unusual daily observations. Two horses exhibited blisters on the nose and mouth, three animals showed skin reactions for up to 18 days, one animal had loose stools, one had a mild colic on one day and one animal had a seizure while on medication. The association of these reactions to treatment was not established.

#### ANIMAL SAFETY SUMMARY

MARQUIS (ponazuril) was administered to 24 adult horses (12 males and 12 females) in a target animal safety study. Three groups of 8 horses each received 0, 10 or 30 mg/kg (water as control, 2X and 6X for a 5 mg/kg [2.27 mg/lb] dose). Horses were dosed after feeding. One half of each group was treated for 28 days and the other half for 56 days followed by necropsy upon termination of treatment. There were several instances of loose feces in all animals in the study irrespective of treatment, sporadic inappetence and one horse at 10 mg/kg (2X) lost weight while on test. Loose feces were treatment related. Histopathological findings included moderate edema in the uterine epithelium of three of the four females in the 6X group (two treated for 28 days and one for 56 days).

For customer care or to obtain product information, including a Material Safety Data Sheet, call 1-888-637-4251 Option 2, then press 1.

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Not every dog will be a great barn or farm dog, and sometimes it is the horses that have objections to dogs being in their territories.

“Not every dog will be a great barn dog,” said Erin Van Dyke. She and her husband raise and sell registered Black Angus cattle and AQHA performance horses on their Bozeman, Montana, ranch known as WMR Livestock. Dogs are an integral part of the Van Dykes’ ranch, and the couple is partial to Australian Shepherds.

“If the dog is trained properly and socialized at a young age, your chances of having a nice public barn dog will be good,” she said.

- In this article, you’ll find advice about
- having your own dogs in your barn;
  - whether or not to allow clients to bring

personal dogs to the barn;

- picking a dog breed that is a good fit for your facility; and
- the basic commands any barn dog should know to be a “good citizen” around horses and clients.

### Barn Dog Policy

Deciding whether or not you’ll allow clients to bring their dogs to the barn can be a tricky subject.

“Dogs are like people’s family, so when you tell them they can’t bring them on your property, this could be upsetting to some folks,” Van Dyke said.



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If properly trained and socialized at a young age toward other animals and humans, dogs can work well in a public farm or stable setting.



However, as an owner or barn manager, you have to weigh the risks and liability of having client dogs on the horse property. "Animals are unpredictable, and there are a lot of unforeseen scenarios that could happen," she explained.

There's the unknown of how the dog will react if it feels threatened. It's also important to consider whether the dog has respect for its owner and the horses. And if you have a dog of your own, you'll need to take into account how your dog will interact with another one trespassing on its "home" property.

"I personally would make it mandatory that a dog is either on a leash at all times or locked up while on the property," Van Dyke said. "You have no way of knowing or controlling the situation unless you have the animal on a leash or locked in a safe place."

Even obedient, well-behaved dogs can be problematic in public barns. Some clients might be fearful of dogs. The fear could stem from a lack of experience with dogs or a previous bad experience with a poorly trained one. "You have to be sensitive to that," she said.

Horses unacquainted with dogs might be frightened by rambunctious activity, or they might become protective of their territories. While it can be a great training exercise to develop unflappable horses, it's important to create an environment that is safe for horses, dogs and humans.

### 'Obey Me'

If you welcome client dogs into your barn, you might want to require that the owners demonstrate that their dogs respond to basic commands. "Sit," "down," "stay" and "come" are the most basic and the most important commands for a dog to know.

"We start all of our puppies and dogs with those commands," Van Dyke said. "You don't have much control if your dog won't 'down' or come to you on command."

Another helpful command is "leave it." In general training, "leave it" is used to tell the dog to forget whatever it's sniffing or considering eating or chewing. At the barn, "leave it" can signal to a dog to stop pestering horses or visitors. It is also an important way to prevent the dog from eating something that can be potentially hazardous, such as equine medication.

When client dogs aren't allowed on

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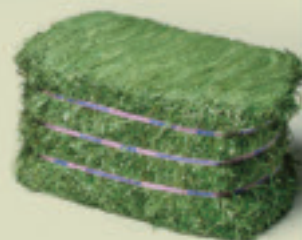
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## 'Stabling' for Visiting Dogs

*Editor's note: Our architectural partner Animal Arts (AnimalArts.biz) has received many questions about what to do about dogs on horse properties. We are sharing this Q & A in an effort to help alleviate the problems that come with allowing dogs at your equine facility versus banning dogs entirely. This might even be an opportunity to earn some extra money if you charge a minimal amount for housing client dogs while their owners are on your property or are traveling.*

**Question:** "A lot of folks have dogs at the horse barn. I love dogs, but I don't want them running around the farm, because not all of them are well-behaved. Usually people lock their dogs in a stall, but I'm getting so full with horses now that I often don't have a stall open. I don't want dogs left in cars, and I don't want to totally ban dogs like I've seen some others do.

"Since you are architects who have worked on large and small animal housing, could you suggest a solution? I wouldn't mind spending a little money on some covered pens and charging the dogs' owners a few bucks to 'house' their dogs there while they are riding or traveling. That might discourage the ones who don't want to pay my fee to just keep their dogs home. I'll also implement a 'no dogs left in cars or trucks' for everyone, to take that option away.

"Any thoughts on types of shelters, size, runs, attach to barn or free-standing, water options, etc.?"

**Answer from Animal Arts:** "This is a common problem, and we'd love to help you solve it!

"You could build a simple kennel for the dogs. We recommend the following:

- Find a covered spot.
- If one is not available, purchase a three-sided run-in shed, with the open side facing east or south.
- Inside this shed, pour a concrete slab, as the dogs will dig out of a gravel enclosure, and concrete is easier to clean.
- On the slab you can then place 6x8 or 6x10 pens for the dogs; this is big enough for any size dog.

"While you could theoretically buy dog kennels at most agricultural supply stores, we don't recommend them, because they rust pretty quickly and aren't durable enough to work for years. Instead, we'd recommend purchasing some chain link pens from Mason Company. This company has been around for many decades. Go to their website ([masonco.com](http://masonco.com)) and click on Animal Enclosures>Dog Solutions>Chain Link Runs.

"Our inclination is that the dogs' kennel should not be attached to the barn, but be kept slightly away from it, as more than one dog can be a little stinky and loud.

"When the boarders lock their dogs up, the dogs might bark their heads off. To alleviate that problem, institute a policy that owners give their dogs a safe treat, such as a peanut butter-filled Kong, for the dogs to chew on while their person rides. Shelters use stuffed Kongs as an enrichment treat to reduce stress and reduce barking.

"You could also provide a little dog bed for each dog—Kuranda beds ([Kuranda.com](http://Kuranda.com)) are common, and they cost around \$100 each.

"For water, provide a hose [spigot] nearby for spraying off the slabs to keep surfaces clean and to fill water bowls. A large, stainless steel water bowl is the easiest to clean.

"For environmentally safe disinfection of the dog area, if it needs occasional deep cleaning, we recommend accelerated hydrogen peroxide. This kills any germs and degrades into oxygen and water. Contact Ogena Solutions ([OgenaSolutions.com](http://OgenaSolutions.com)) for the disinfectant and protocols."—Tony L. Cochran, AIA, Animal Arts

the property, these basic commands are equally important for your own dog to create a pleasant and safe atmosphere for animals and people.

## Welcome to the Barn

Whether you're bringing a new dog of your own or a client has a dog making its first trip to the barn, closely monitor the dog and keep it on a leash.

"Animals are unpredictable, and until you know what the dog will do, it should be on 'probation,' so to speak," Van Dyke said. "A dog should not be one to bite or aggressively chase any other animals or people unless commanded (such as dogs trained for herding)."

In his blog, Matt Johnson, owner of Equine Facility Design in Portland, Oregon, suggested having a helper available during an introduction period. "You'll want a second person who can control the dog," he said. "Leashes can get wrapped around a horse's legs and cause panic, so one person should handle the horse and one person should handle the dog."

## Know Thy Breeds

Dog breeds, like horse breeds, have natural instincts or behaviors that are characteristics of the breed. For example, Australian Shepherds, Border Collies and Blue or Red Heelers are a few of the herding breeds that have the natural ability to control the movement of other animals.

"Australian Shepherds are my personal favorite," Van Dyke said. "They are fairly even-tempered, very smart and a nice all-around dog," she said. "Other dogs such as Border Collies, Jack Russell terriers and Shelties are typically what you will find around a barn."

Terriers, including the Jack Russell, the Parson Russell and the Fox Terrier, are popular barn companions. These dogs' ancestors were bred to hunt and kill vermin, and many continue to project the attitude that they're always eager for a spirited argument.

Labradors, retrievers and other mixed breeds make excellent companion dogs and can bring a variety of energy levels.

"Dog breeds with specific traits might be more apt to act negatively around horses, so get to know as much as you can about your dog's instincts," Johnson's blog said.

Johnson uses herding dogs as an example. "A herding dog might nip at a



horse's heels to try to bring him into line—sometimes they just can't help themselves," he said. "Introducing an older herding breed to horses shouldn't be impossible, but the dog might need extra training and supervision."

"An older dog, depending on age, will typically have its personality and training," Van Dyke added. "Older dogs can come with unbreakable habits that can prove to be good or bad."

After spending a little time with the dog, you will also have a pretty good idea what type of dog you will have from observing its actions in the horse farm environment.

Puppies, on the other hand, can be trained. "You don't have much of an idea of how it will turn out until you take it home and start working and spending time with it," Van Dyke said. "It doesn't have habits like the older dog, but it also doesn't have the training."

### Give Them Space

There might be times when you'll need to ask clients to place their dogs in confined areas for the dogs' safety or the safety of horses and other clients. You might decide to dedicate a stall or kennel for this use, or ask the client to keep the dog in his or her car if the weather allows.

For your dog, it's equally important to provide an area where it can be kept out of harm's way. That space can range from a kennel to a stall or a room in the barn that the dog associates with its space.

"When I say 'home,' I mean a kennel or room that is its safe place. This might turn into a place that the dog gets territorial over," Van Dyke said. "It's a good idea to make that a place that animals or other people won't be going into often."

### Take-Home Message

Dogs can brighten any barn. Seeing the wagging tail and happy body language of a well-behaved canine can be a positive for the stable environment. While a good dog enhances any trip to the barn, incorporating canines into an equine business that is open to the public presents a list of considerations and potential liabilities for stable owners. With all of that in mind, you need to determine the best option for your stable.

Whether you choose to allow client dogs or not, make sure that you create and enforce a policy that is consistent for every client. **SM**

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Stable Management Fall 2017 **27**



Arbitration or mediation could be a better or less expensive solution to a legal dispute.

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# Dispute Resolution

If you have a disagreement heading toward litigation, consider arbitration or mediation instead.

By Denise Farris, JD

**T**he horse business world is a unique environment. It has issues, terms, practices and customs not familiar to the normal layperson or judge in a court of law. For example, if you talk about hyaluronic acid injections to a Saddlebred owner, he or she will probably understand that you're talking about an industry-accepted veterinary practice. If you mention the same term to a non-horse person, that person wants to know why you're injecting your horse with horrible acid.

Let's look at this scenario at your stable. You purchased or sold a horse, and the deal went south. One of the parties

is dissatisfied and is making demands that the other party believes are unfair or unjustified. You've reached a stalemate where it appears the only options are living with the deal or litigating. The thought of litigation is scary, and even if the value of the horse is \$15,000 or higher, your legal fees will soon outstrip any potential of recovery or value of defense. How can you estimate the litigation costs? What impact could that lawsuit have on your business and your reputation? What if you lose?

All of these are valid questions that apply to any business dispute directed toward litigation. So is there any other choice?

## Alternative Dispute Resolution

Most people are unaware that they can submit their disputes to voluntary ADR, or "Alternative Dispute Resolution." ADR is a dispute resolution mechanism that has been widely and successfully used for centuries. Remember the famous Bible story of Solomon presiding over the two women claiming maternal rights to one baby? Solomon assumed the role of a neutral mediator in resolving the dispute—he suggested the baby be split in half, then found the mother to be the woman who immediately relinquished her claims to the infant to avoid his death.



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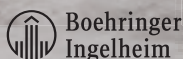
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Federal Law restricts this drug to use by or on the order of a licensed veterinarian.

#### INDICATIONS

LEGEND® Injectable Solution and LEGEND® Multi Dose Injectable Solution are indicated in the treatment of equine joint dysfunction associated with equine osteoarthritis.

#### CONTRAINDICATIONS

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#### RESIDUE WARNINGS

Do not use in horses intended for human consumption.

#### HUMAN WARNINGS

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No side effects were observed in LEGEND Injectable Solution clinical field trials. Side effects reported post-approval: Following intravenous use: Occasional depression, lethargy, and fever. Following intra-articular (LEGEND Injectable Solution – 2 mL only) use: joint or injection site swelling and joint pain. For medical emergencies or to report adverse reactions, call 1-800-422-9874.

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LITIGATION	ARBITRATION	MEDIATION
Is a civil right	Requires <u>written</u> consent by <u>both</u> parties	Requires mutual consent of both parties
Litigated before a judge or jury	Litigated before an arbitrator	Discussed with a mediator
Judge randomly assigned	Parties mutually select arbitrator	Parties mutually select mediator
Limited to one judge	May be single panel of arbitrators	Typically limited to one mediator
Right to jury trial	No right to jury	No right to jury
Subject to Civil Rules of Procedure	Subject to rules of arbitration and/or per statute	Informal
Decision cannot be based on legal error	Decision <u>can</u> be based on legal error	Decision is by parties, not mediator
Requires final judgment	Requires final judgment & judicial registry	Results in settlement agreement if successful
Involves documents, witnesses & discovery	May involve documents, witnesses & discovery	Involves limited documents but no witnesses
Time-intensive	Less time-intensive than litigation	Typically one day
Decision is binding; subject to appeal	Decision is binding; limited right of appeal	Process is non-binding unless settlement reached
Costly (court and legal fees)	Less costly (arbitrator fee & legal fees)	Least costly (mediator fee & legal fees)
Resolution typically within 12 months	Resolution typically within 16 months	Resolution typically within days or weeks
Judge typically does not intervene	Arbitrator may ask questions	Mediator works actively with both sides to settle

In modern practice, ADR has been used successfully for more than 30 years in the resolution of legal disputes. It also is now mandated as a preliminary trial requirement by many courts in an effort to clear clogged litigation dockets.

While many in the equine business world are not familiar with ADR practices, they should be. ADR is ideally suited for equine disputes, where damages are, relatively speaking, limited, but

the parties have a high emotional investment in the dispute. By utilizing an ADR process, the parties can quickly and cost-efficiently resolve the dispute. They also can feel as if they have had their “say” in the matter and move on with their lives and businesses.

In considering ADR methods, recognize that there are distinct differences between the two ADR mechanisms, arbitration and mediation. Briefly summarized,



arbitration is more formal, is conducted by a neutral third party who sits as a “judge,” and the arbitrator’s decision is binding. That means the decision of the arbitrator is final and in most instances cannot be legally challenged or appealed.

By contrast, mediation is less formal and involves a neutral third-party mediator who actively participates in the discussion in an attempt to move the parties toward a compromise. Unlike arbitration, the mediation process is non-binding. That means the mediator does not issue a binding decision, and either party can elect to terminate the settlement negotiations at any time.

In both arbitration and mediation, the parties agree to submit the matter for consideration to a neutral, third-party arbitrator who typically has received formal training as an arbitrator.

The parties have the ability to choose, through mutual consent, their arbitrator or mediator. This factor alone can be beneficial in equine cases, as it allows the parties to seek someone familiar with industry practices, a benefit not always available in the judicial process. The process can be informal, or the parties can agree to submit the dispute to arbitration under set rules established under the American Arbitration Association (AAA).

## Arbitration

As a more formal proceeding, arbitration can be conducted through AAA offices or elsewhere if the matter is not being arbitrated under the AAA’s exclusive jurisdiction.

In arbitration, the parties jointly decide how to manage discovery, witness depositions (if needed), and the time and manner for the arbitration hearing. In most instances, the parties agree up front to a mutual exchange of documents intended to be used at arbitration and a date prior to the hearing to exchange the documents. This limited discovery is typically conducted on an expedited timeframe, thus speeding up both the process and the ultimate resolution while keeping costs down.

The arbitrator hears the evidence, much as a judge would, but can interrupt at any time to ask questions or request clarification from the parties. The arbitrator then issues his or her decision, which can be detailed or simply a summary disposition of the case, depending on the request of the parties.

The arbitrator’s decision is then registered with the local court as a “final decision,” and it typically cannot be challenged legally or appealed, except in limited circumstances involving:

- evidence of arbitrator bias that affected the final judgment; or
- evidence that the arbitrator exceeded his or her authority.

Typically, an arbitration decision cannot be appealed or challenged for errors of law or misjudgments of fact. This is

perhaps the largest drawback to arbitration, particularly where a dispute is based upon novel or “first-case” impressions of law, or where total damages are significant enough to reserve a right to appeal.

In such cases, the dispute might be best suited to litigation, where a losing party has the right to appeal if he or she feels an error of law has been made. However, the appealing party must recognize that the appeal process adds one more layer of legal fees to an already costly proceeding. These accumu-

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## Purina's Outlast

*Katie Young, PhD, a senior nutritionist and product manager, Equine Technical Solutions, with Purina Animal Nutrition, provided the following information about the company's new Outlast™ Gastric Support Supplement to Stable Management readers.*

Outlast™ was designed to support gastric health and proper pH in horses, especially in stressful situations. The supplement can be top-dressed on the normal feed ration or fed alone as a snack. Outlast is also part of the newly formulated Ultium® Gastric Care Horse Formula and Race Ready® GT Horse Feed.

Horses continuously secrete stomach acid, which can cause pH to drop very low (acidic) levels during times of stress. A normal horse's stomach is considered "buffered" at a pH of 4, but horses that are exercising, stressed or fasted will often have stomach pH drop down to 1 or 2.

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Mediation and arbitration decisions are confidential, which might be another reason to use them.

lated legal fees are limited through the ADR process's quick resolution timeframes.

## Mediation

Mediation is a more informal dispute resolution mechanism. It employs a neutral third-party facilitator who listens to the claims of both sides, then actively dialogues with both sides in a confidential setting to bring them to some middle-ground settlement position.

The mediator typically hears each party present opening statements that summarize their positions. The mediator then splits the parties into separate rooms and moves from party to party discussing facts, law, and case strengths and weaknesses. He or she also discusses practical concerns such as the estimated costs of litigation, the impact on time and business, and the pros and cons of settlement.

The statements and opinions of the mediator, while non-binding, can be helpful in allowing both sides to consider the strengths and weaknesses of the case to determine whether compromise and settlement is the best alternative. Statements made by either party during the mediation process are deemed confidential and cannot later be used against the party in court.

Unlike arbitration, mediation is non-binding. Either party can elect to terminate the mediation at any time or agree to continue settlement discussions at a later date, even if settlement is not achieved on the mediation day. Even in instances where the mediation is not successful, both parties receive more impartial reviews of their cases, which can be beneficial in moving to litigation, if necessary.

## Take-Home Message

If you have a dispute that is heading toward litigation, consider the accompanying chart, then ask your lawyer if arbitration or mediation might be a better and more cost-efficient alternative.

Experienced equine law arbitrators and mediators can typically be located through a Google search on the internet. Be sure to request their backgrounds in the field. Evaluate the pros and cons of equine ADR, measuring your total time, damage exposure, cost of litigation and chances of success versus your loss of right to appeal an adverse judgment. Remember that both arbitration and mediation proceedings and results are confidential, a factor that might tip the final evaluation scale. **SM**

*Denise E. Farris practices equine, business and veterinary law in the Kansas City area. She is an arbitrator/mediator trained by the American Arbitration Association and is named among EQUUS Magazine's "Leaders in Equine Law."*

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# More Stability in 2017

Results from *Stable Management's* 2017 Business Survey show improved stability over last year.

By Kimberly S. Brown

While the general economy seems to be recovering, and the stock market is seeing record highs at this writing, there are still areas in the equine industry where recovery is slow. Perhaps “stabilizing” is the key word for many equine businesses. But, having said that, there are operations that are showing improvements in their bottom lines and profitability.

One of the first trends: While 32% of equine business owners surveyed reported some sort of decrease in their income compared to the previous year, more than half of the respondents had no change. In addition, nearly 17% said business was up (see Economic Impact chart below).

It's also interesting to note that in the Number of Boarders/Clients chart, almost 10% of respondents were not trying to increase their number of clients. You'll note that 34.5% of respondents said their number of clients was up, compared to 22.9% who said their client numbers were down. Slightly more than 33% said their client numbers were stable.

Economic Impact	2017	2016	2015	2014	2013	2012
<b>No change from previous year</b>	51.2%	49.8%	52.1%	42.2%	37.6%	30.0%
<b>1-15% decrease</b>	20.4%	20.6%	17.4%	22.1%	25.7%	17.0%
<b>16-30% decrease</b>	7.0%	9.4%	8.2%	11.3%	13.5%	21.0%
<b>More than 30% decrease</b>	4.57%	6.0%	3.9%	8.6%	10.5%	23.0%
<b>Business is up</b>	16.8%	14.2%	18.4%	15.9%	12.7%	9.0%

Number of Boarders/Clients	2017	2016
<b>Increased slightly</b>	26.0%	26.7%
<b>Increased moderately</b>	6.6%	7.8%
<b>Increased greatly</b>	1.9%	1.2%
<b>Same as last year</b>	33.2%	26.3%
<b>Decreased slightly</b>	15.4%	20.0%
<b>Decreased moderately</b>	5.0%	4.7%
<b>Decreased greatly</b>	2.5%	2.7%
<b>Not seeking to change</b>	9.4%	10.6%

## About Their Businesses

The audience for this survey consists of people who own horse farms and stables, those who teach riding lessons and those who



are involved in equine-assisted therapy. Because of suggestions from our readers and our audience, we added some new categories to our responses this year to more fully encompass those taking the survey. We added rehab/retirement, equine-assisted therapy and rescue categories as three new business selections based on write-in responses to previous surveys.

When looking at the primary businesses of those who responded to the 2017 survey, boarding continued to be the primary business. This was followed closely by lessons. Rehab/retirement facilities was one of the new categories, and it ranked seventh, with a double-digit response.

Survey takers were allowed to select their top three areas of focus for their equine businesses.

Primary Business	2017	2016	2015	2014	2013	2012
<b>Boarding</b>	53.6%	52.1%	50.0%	43.9%	42.8%	33.0%
<b>Lessons</b>	49.5%	49.8%	46.3%	18.2%	18.9%	22.0%
<b>Training</b>	33.9%	33.1%	34.7%	11.0%	12.3%	15.0%
<b>Competitions/ events</b>	21.5%	20.9%	17.0%	4.4%	5.8%	5.0%
<b>Trail riding</b>	16.7%	23.2%	19.6%	8.7%	4.1%	3.0%
<b>Breeding</b>	5.9%	13.3%	9.4%	9.9%	12.3%	10.0%
<b>Rehab/retirement</b>	12.3%					
<b>Equine-assisted therapy</b>	6.4%	6.8%	8.8%	3.2%	2.9%	3.0%
<b>Rescue</b>	5.4%					
<b>Children's camp</b>	5.1%	5.5%	8.8%	0.7%	0.8%	1.0%

Among the 13.6% who answered “other” to the question of their business' main focus, there were a wide variety of responses

and multiple facility uses. These included a 120,000-acre cow/calf and horse ranch, overnight boarding, pony rides and an importation facility.

The survey also broke down responses into profit centers. We included the additional categories mentioned before in this section, as well. Boarding and lessons were by far the biggest money makers for the survey respondents, with boarding showing the largest increase from last year and surpassing the percentage seen in 2015.

Profit Center	2017	2016	2015	2014	2013	2012
<b>Boarding</b>	38.1%	29.1%	34.9%	44.3%	42.0%	30.0%
<b>Lessons</b>	22.1%	27.6%	28.3%	26.8%	26.9%	28.0%
<b>Training</b>	7.0%	7.8%	7.2%	10.7%	11.3%	11.0%
<b>Sales</b>	6.0%	8.2%	4.6%	7.9%	6.6%	9.0%
<b>Breeding</b>	3.6%	2.2%	2.9%	4.6%	5.7%	4.0%
<b>Equine-assisted therapy</b>	3.6%					
<b>Rehab/retirement</b>	3.6%					
<b>Competitions/events</b>	2.7%	3.4%	4.6%	4.4%	4.2%	6.0%
<b>Trail rides</b>	2.1%	3.0%				
<b>Camp programs</b>	1.5%	1.9%	3.9%	1.4%	3.3%	2.0%
<b>Rescue</b>	1.5%					

The 8.2% who answered “other” mentioned everything from sleigh rides and a university equine program to leasing portions of the facility and horse show or racing income.

We asked what type of horses were on the respondents’ properties, prompting them to include all categories that applied. The top answers are as follows:

Type of Horses	2017	2016	2015
<b>Personal (my own)</b>	88.0%	86.6%	85.4%
<b>Boarded</b>	69.3%	56.9%	58.4%
<b>Lesson</b>	38.3%	37.9%	36.0%
<b>In training</b>	32.2%	24.9%	26.9%
<b>Rehab/retirement</b>	22.6%		
<b>Rescue</b>	13.3%		
<b>Therapy</b>	6.3%		

The 4.5% “other” responses included broodmares and stallions, sale horses and lease horses.

Respondents to the 2014 survey also wanted to know whether the number of boarders/clients was increasing or decreasing, so we began asking that question in our 2015 survey. The responses were a mixed bag this year, with some increases and some declines in the lower and higher categories.

Boarders/Clients	2017	2016	2015
<b>1-2</b>	26.1%	27.0%	33.7%
<b>3-5</b>	19.3%	18.9%	18.3%
<b>6-10</b>	19.6%	16.4%	15.4%
<b>11-15</b>	10.0%	13.1%	10.4%
<b>16-20</b>	8.0%	8.2%	6.8%
<b>21-25</b>	3.9%	4.9%	3.6%
<b>More than 25</b>	13.2%	11.5%	11.8%

A new question added in 2016 concerned how many horses the respondent owned, managed or boarded at his or her farm or



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stable. It seemed that facilities that had more horses grew since last year, with slight declines for those with 10 or fewer horses.

Number of Horses	2017	2016
<b>1-2</b>	7.2%	8.2%
<b>3-5</b>	14.7%	18.6%
<b>6-10</b>	17.1%	20.8%
<b>11-15</b>	12.6%	11.9%
<b>16-20</b>	10.8%	9.7%
<b>21-25</b>	9.9%	7.1%
<b>More than 25</b>	27.8%	23.8%

## Discipline

Trail riding showed a decline from 2016 in this year’s results, but it still (barely) topped the chart as the primary discipline or use of horses for the respondents’ businesses. We allowed respondents to select the top three at their facilities, and those responses are reflected below. We added the new category responses to this question, as well, with rehab/retirement making a strong showing.

Discipline	2017	2016	2015	2014	2013	2012
Trail riding	35.9%	44.2%	40.1%	23.8%	19.7%	12.0%
Dressage	35.7%	31.6%	34.4%	19.3%	23.4%	18.0%
Hunters/jumpers	28.4%	27.7%	30.1%	19.5%	20.6%	18.0%
Western Pleasure	25.8%	34.2%	32.4%	15.0%	9.2%	7.0%
English Pleasure	23.3%	23.5%	23.9%	7.5%	6.4%	7.0%
Eventing	15.3%	12.6%	11.6%	6.4%	6.9%	7.0%
Rehab/retirement	12.9%					
Equine-assisted therapy	10.0%					
Driving	8.8%	9.0%	4.5%	2.4%	4.1%	1.0%
Roping/cutting/ barrel racing	7.0%	8.7%	8.0%	4.0%	4.6%	4.0%
Rescue	4.9%					
Saddle seat	4.4%	2.9%	2.3%	1.1%	3.2%	3.0%
Reining	3.9%					
Racing	3.6%					
Endurance	1.6%	3.2%	4.0%	2.4%	1.8%	0.5%

## Making Money

In the 2017 survey, 37.6% of respondents said their equine businesses were their primary means of income, which was an increase from last year’s results, but still didn’t match the results in 2015 (the first year we asked this question). However, a gain in this area shows that more individuals are considering their equine businesses as their primary means of financial support.

Income	2017	2016	2015
<b>Primary</b>	37.6%	32.2%	40.8%
<b>Secondary</b>	62.4%	67.8%	59.2%





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Based on suggestions from our survey respondents over the past two years, in 2017 we asked several new questions to help determine incomes for equine businesses. First, we asked what percentage of your yearly earnings comes from your equine business.

Percentage Income	2017
Less than 25%	47.7%
26-49%	15.2%
50-74%	8.8%
75-100%	28.3%

We also asked what the average yearly income was from the person's entire equine business. However, for 2017, we broke down the lower end even further, based on respondent recommendations, to give you a clearer picture of the industry.

Equine Business Income	2017	2016	2015	2014	2013	2012
Under \$25,000	34.3%					
\$25,000 - \$50,999	17.2%					
Under \$50,000		55.6%	59.7%	63.7%	64.3%	64.0%
\$51,000-\$99,999	10.5%	15.0%	12.9%	13.5%	15.7%	19.0%
\$100,000-\$149,999	10.2%	6.4%	4.5%	6.9%	10.9%	7.0%
\$150,000-\$199,999	3.3%	4.1%	4.8%	3.2%	1.7%	3.0%
\$200,000-\$399,999	6.0%	2.3%	3.5%	2.2%	5.2%	-NA-
More than \$400,000	4.8%	1.1%	1.3%	0.7%	2.2%	2.0%

And for 2017, we asked what the average yearly net profits were for a respondent's entire equine business.

Net Profit	2017
Under \$25,000	57.1%
\$25,000 - \$50,999	13.0%
\$51,000 - \$99,999	9.4%
\$100,000 - \$149,999	1.8%
\$150,000 - \$199,999	0.6%
\$200,000 - \$399,999	0.6%
More than \$400,000	0.9%

When survey respondents were asked whether they considered themselves well compensated, the majority felt they were underpaid. We added the response "highly paid" to this year's options based on suggestions from previous years' survey results.

Compensation	2017	2016	2015	2014	2013	2012
Underpaid	57.6%	56.6%	53.6%	55.4%	56.2%	53.0%
Average paid	37.2%	38.1%	41.6%	40.7%	38.6%	35.0%
Well paid	4.3%	5.3%	4.9%	3.7%	4.3%	11.0%
Highly paid	0.9%					

A new question that we asked last year was whether the facility hosted or ran a horse show; 82.1% did not host a show in 2017. Even hosting a small schooling show or fun show for your boarders and lesson students can provide income for your bottom line.

Horse Shows	2017	2016	2015	2014
1-5 per year	13.9%	12.3%	16.9%	15.6%
More than 5 per year	3.9%	3.3%	1.6%	1.7%

## Farm/Facility Staffing

It comes as no surprise to those who understand the horse business that many horse people work more than 40 hours per week (48.2% responded that they worked 40 or more hours). Here is the breakdown of all responses based on how many hours they worked per week in their equine businesses:

Hours Worked/Week	2017	2016	2015	2014	2013	2012
More than 50 hours	32.1%	30.3%	30.4%	26.8%	27.4%	30.0%
40-49 hours	16.1%	14.2%	13.6%	15.4%	19.0%	20.0%
30-39 hours	17.0%	16.5%	16.2%	15.9%	16.9%	18.0%
20-29 hours	22.4%	27.3%	23.3%	22.7%	23.2%	18.0%
Fewer than 20 hours	12.4%	11.6%	16.5%	19.3%	13.5%	14.0%

The majority of respondents in the survey said they have fewer than five employees, and nearly 40% are the sole "employees" at their facilities.

Number of Employees	2017	2016	2015	2014	2013	2012
Just me	39.5%	42.5%	44.4%	43.4%	46.2%	38.0%
Fewer than 5	49.1%	49.3%	45.7%	49.0%	44.5%	48.0%
6-10	7.5%	6.3%	6.1%	5.3%	4.2%	10.0%
11-20	2.1%	0.4%	1.9%	1.5%	3.0%	3.0%
More than 20	1.8%	1.5%	1.9%	0.7%	2.1%	1.0%

When we first started doing these surveys, many respondents wanted more information about what equine farm/stable employees were paid. We included survey questions about the number of people who had full-time barn/farm managers, and what the facilities paid those people. The vast majority of barns do not employ a manager, but for those that do, fewer than 10% pay a salary with benefits. Nearly 5% trade their managers for labor with no cash outlay; those facilities should speak with their tax advisors, as those "trades" are likely eligible to be reported and taxed.

Manager	2017	2016	2015	2014
No barn manager	75.4%	77.3%	72.6%	79.3%
Manager, salary				
(more than \$10/Hour)				
and benefits	9.4%	7.8%	11.1%	6.9%
Manager, more than \$10/hour	7.9%	5.6%	7.5%	3.9%
Trade for labor (no cash)	4.6%	3.7%	4.9%	5.7%
Manager, \$7.26-\$10/hour	2.4%	4.1%	2.9%	3.9%
Manager, \$5-\$7.25/hour	0.3%	1.5%	1.0%	0.2%

We asked past survey respondents whether benefits were given to managers and staff. While the majority don't give benefits, those who answered "other" included free housing, cell phone, tips, gifts, lessons and horse boarding.

Benefits	2017	2016
No benefits	78.0%	80.4%
Paid vacation/holidays	8.8%	8.4%
Health insurance	1.6%	1.6%
Other	11.6%	9.6%





## Economics

Expenses related to horse keeping have been in the news for years. Here are the respondents' biggest expenses for their businesses.

<b>Biggest Expense</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Hay/feed</b>	51.6%	51.5%	63.0%	64.8%	60.5%	52.0%
<b>Labor</b>	21.0%	17.4%	14.8%	14.0%	14.3%	20.0%
<b>Mortgage</b>	8.4%	14.4%	7.5%	9.7%	7.2%	9.0%
<b>Insurance</b>	6.6%	6.7%	5.9%	4.6%	7.6%	6.0%
<b>Vet/farrier</b>	5.7%	5.2%	4.6%	5.1%	6.7%	5.0%
<b>Travel to teach/compete</b>	2.1%	0.7%	1.3%	1.8%	3.6%	2.0%

The 4.5% of equine businesses that listed "other" responses included maintenance, bedding, water and facility upgrades.

## Who Answered the Survey

The vast majority of people who answered this year's salary survey said that their primary jobs in their equine businesses were as barn/farm owners (76.1%). Starting in 2015, we allowed respondents to select the top three positions they held at their facilities. That might account for the rise in the barn/farm manager and instructor numbers, as the farm owner might have selected "owner" in past years rather than the other categories.

Our association with the Certified Horsemanship Association and PATH Intl. certified stables and instructors started in 2015. Therefore, it's not surprising to see that the percentage of instructors and trainers rose dramatically in 2015 among those answering the survey, and continued to climb in 2016. The percentage of breeders also rose significantly in the results compared to past years.

<b>Work Position</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Barn/farm owner</b>	77.8%	76.1%	71.8%	73.8%	66.1%	57%
<b>Barn/farm manager</b>	44.3%	46.8%	37.6%	8.4%	11.3%	14%
<b>Trainer/instructor</b>	41.7%	43.2%	35.3%	10.9%	15.6%	19%
<b>Breeder</b>	11.0%	11.9%	5.4%	2.2%	5.4%	6%
<b>Barn/farm employee</b>	8.4%	8.1%	11.6%	4.7%	1.6%	4%

The longevity of people working at or owning their current equine businesses was another topic in our survey. The results showed that 73.5% have owned or worked there for more than 10 years.

### HOW LONG WORKED OR OWNED CURRENT BUSINESS?

<b>Length</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Fewer than 5 years</b>	15.7%	21.9%	22.9%	21.1%	10.7%	23.0%
<b>6-10 years</b>	10.8%	13.2%	21.0%	22.3%	25.7%	26.0%
<b>11-20 years</b>	26.5%	25.7%	24.6%	23.2%	26.8%	26.0%
<b>Over 20 years</b>	47.0%	39.2%	31.4%	33.4%	36.8%	25.0%

The age of the respondents continues to be of some concern, with 73.8% of respondents indicating that they are 51 years old or older. While we know that older women are the

backbone of the general horse-owning population based on many other industry surveys, this still raises concerns about who will own or manage these equine facilities and farms when these women decide to retire.

<b>Age of Respondent</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Under 30 years</b>	3.6%	4.9%	9.3%	4.9%	4.0%	9.0%
<b>31-40 years</b>	7.5%	9.7%	11.0%	7.4%	10.2%	19.0%
<b>41-50 years</b>	15.2%	15.9%	17.3%	18.1%	19.3%	23.0%
<b>51-60 years</b>	35.5%	38.0%	36.0%	38.8%	36.0%	35.0%
<b>Over 60 years</b>	38.3%	31.5%	26.3%	30.8%	30.5%	14.0%

The respondents to this survey are highly educated, with nearly 81% having a college or advanced degree.

<b>Highest Level of Education</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>High school</b>	19.2%	21.3%	22.5%	20.9%	20.4%	20.0%
<b>College</b>	56.0%	52.6%	57.5%	56.5%	57.3%	59.0%
<b>Master's degree</b>	18.9%	20.6%	16.0%	16.9%	17.2%	17.0%
<b>Doctorate degree</b>	5.9%	5.5%	4.0%	5.7%	5.1%	4.0%

The areas of North America where the respondents reside was fairly evenly distributed and seemed to match the demographics of horse numbers seen in other surveys. A higher number of people from the Northeast answered the survey this year.

<b>Geographic Location</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Northeast</b>	22.2%	19.4%	18.1%	5.1%	17.5%	20.0%
<b>Midwest</b>	20.9%	25.2%	21.2%	23.2%	22.3%	25.0%
<b>Southeast</b>	15.7%	16.8%	18.4%	21.3%	20.1%	20.0%
<b>Pacific Northwest</b>	8.3%	5.5%	7.9%	7.7%	7.3%	5.0%
<b>Southwest</b>	8.3%	6.1%	7.4%	9.4%	6.6%	10.0%
<b>California</b>	8.0%	7.1%				
<b>California Southern/Central</b>		5.7%	4.9%	8.4%	5.0%	
<b>Mid-Atlantic</b>	6.7%	5.8%	6.5%	6.0%	7.7%	7.0%
<b>Rocky Mountains</b>	4.9%	5.8%	5.9%	3.4%	4.4%	5.0%
<b>Canada</b>	4.1%	7.1%	7.9%	8.9%	5.1%	3.0%

*(Editor's Note: We had a glitch in the survey and didn't include Northern California in 2015, and in 2016 we began tallying all of California together.)*

## Take-Home Message

Surveys only take in a small portion of the equine industry, but these members of the Stable Management community who participated in our survey have given us some insights into the health of this important segment of the industry. We appreciate the time that it took for them to respond, and we encourage others to do so in the future. You can use these figures as benchmarks to see how your equine business is doing compared to the industry as a whole. You also should use the Spring Fees Survey in conjunction with these business benchmarks to see how you could improve your bottom line and make your equine business more profitable.

Stable Management will continue to use your feedback and suggestions to make the information we collect in the *Stable Management* surveys more useful to you throughout the year. **SM**

How many safety problems can you pick out in this photo? While this "set-up" photo is extreme, there are safety shortfalls that riding instructors need to be aware of.



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# CHA Certification Shortfalls

Most instructor candidates at CHA Instructor certification clinics arrive with adequate safety skills, but leave with greatly enhanced safety awareness.

By Polly Haselton Barger

**T**here are many areas of concern when it comes to safety in the equestrian world, but perhaps none so important and far-reaching as the safety skills of riding instructors.

Any deficit in the knowledge of safety rules and procedures on the part of the instructor has an exponential effect as

students and clients then proceed with ill-advised safety protocols in their interactions with horses. This includes safety as taught by the instructor, as well as those practices commonly demonstrated by the actions of the instructor. Students and clients are as likely to assume the personal safety habits they observe in their instructors as they are to adopt those taught.

Therefore, both routine interactions with horses, as well as the procedures practiced when conducting lessons, are important to evaluate.

The Certified Horsemanship Association (CHA) conducts instructor certification clinics to evaluate instructors and assign them a level of instructor competency. Candidates for certification are evaluated





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in the categories of safety, horsemanship, teaching skills, group control and professionalism. Safety is the most important of these, and the only category in which a minimum score must be achieved in order to receive certification at any level. The CHA does not certify newfound knowledge, but it is very common for participants to expand and improve their bases of safety knowledge through the certification clinic process.

The majority of candidates who present themselves for certification at CHA instructor certification clinics are competent in their safety skills, usually developed through training or experience. All CHA-certified instructors have met the minimum competency level in safety, both personal and instructional.

The safety deficits identified in this article come from a casual survey of CHA clinicians. They in no way characterize the successful candidates for CHA certification, nor are they listed in the order of frequency or importance.

Commonly observed deficits in safety awareness reported by CHA clinicians will be categorized into two sections: a) personal safety habits; and b) knowledge and enforcement of safety rules and procedures within the context of lessons or trail rides.

## Instructor Safety Habits

Most of the problems with personal safety habits stem from the lack of awareness of the horse's "danger zones," or a cavalier attitude toward working in close proximity to the horse. It is common for people who work regularly with the same horses to become careless in their movements and overly casual in their handling of those horses.

Indications of lack of awareness of potentially dangerous actions include, but are not limited to:

- ducking under the rope of a straight-tied horse to get to the other side;
- passing directly behind a horse without speaking to and touching him;
- facing toward the rear of the horse when reaching under him for the girth or cinch;
- placing one's own foot carelessly when picking up the horse's foot;
- failing to use a quick-release mechanism or knot when tying a horse;
- carelessly having fingers in the loops of



One area where best personal safety practices might be lacking among instructor candidates is in leading more than one horse at a time.

- knots while tying horses;
- standing directly in front of the horse;
- holding the horse by the halter instead of a lead rope;
- wrapping the lead rope or reins around a hand;
- putting oneself between the horse and any immovable object, such as tie rails or walls;
- having fingers inside of the latigo knot when cinching;
- placing the grooming tool box on the ground where a horse or human could trip on it.

Other areas where best personal safety practices might not be demonstrated by instructor candidates involve:

- approaching (coming at an incorrect angle and not watching out for other horses);
- catching (grabbing the mane);
- haltering (not putting a lead rope around the horse's neck first);
- turn-out (not opening a gate or stall door far enough, not going all the way through the gate, not making the horse turn and stand quietly before release);
- leading (incorrect position in relationship to the horse, leading more than one horse at a time, leading without taking the reins over the horse's head, leading a rider without letting the rider have the reins, failing to run English stirrups up);
- inattention to the horse while grooming (not noticing body language such as ear pinning, tail swishing, etc.).

Other indications of lax safety skills might include:

- inappropriate clothing and jewelry, including big earrings, loose bracelets or connected facial piercings;
- improper footwear (sandals, flip-flops, tennis shoes, etc.);
- chewing gum while riding or in direct contact with horses;
- smoking while working with horses or around the barn;
- talking on a cell phone while in direct contact with a horse.

The CHA strongly promotes modeling excellent and consistent personal safety practices among instructors as the best way to instill good habits in their students/clients.

## Instructional Safety

The second broad category of deficiencies in safety knowledge observed in instructors presenting themselves for certification by the CHA involves rules and procedures in the actual instructional phase of their interactions with students/clients. There are some common areas of deficit mentioned by CHA clinicians that include all segments of the lesson process, from pre-ride to post-ride.

For example, some instructor candidates seem unaware of the factors to consider when assigning horse/rider combinations. Beyond the experience level of the rider, there are such things as:

- height and weight of both horse and rider;
- under- or over-training of the horse



(i.e., a quiet, insensitive horse that is appropriate for the beginner might be frustrating for a more advanced rider, and a finely-tuned horse could be overly reactive to the less-refined cues from a beginner);

- disposition and confidence level of both horse and rider, age of horse and rider, etc.

One of the more important issues clinicians find they have to address is helmet use. Many instructors don't really know how to properly fit and adjust protective headgear to riders, and some don't understand the importance of ASTM/SEI ratings. Many have no idea of the importance of protecting helmets from abuse by dropping or improper storage.

Ineffective supervision of students and clients during ground work (grooming, leading, feeding, tacking, etc.) is frequently akin to the instructors' personal safety habits. That means if the instructors have weak safety skills on the ground and are careless about how they move around the horse, they will often be inattentive to the student or client doing the same things.

CHA clinicians stress the importance of comprehensive safety checks, and clinicians often have to be persistent with candidates to sharpen their skills in this area.

Awareness of the riding environment is the first element of a complete safety check, including such things as:

- weather;
- open arena gates;
- things hanging on rails;
- dogs/cats in the arena;
- spectators leaning on rails;
- extraneous equipment in the arena;
- unused jump cups projecting from standards, etc.

Secondly, the horse needs to be carefully assessed to determine if he:

- is acting normally or is uncharacteristically listless, nervous, etc.;
- is traveling sound;
- is displaying his customary temperament.

Then the rider needs to be carefully checked. The instructor must take note if the rider is:

- unusually nervous, inattentive or overconfident;
- dressed properly in long pants;

- has a properly fitted and adjusted helmet;
- is wearing boots with a pronounced heel and relatively smooth sole;
- has on a body protector and/or gloves for some activities.

The tack must be carefully checked before each rider mounts, as well as periodically during the ride—especially after a warm-up period. The tack check should include all equipment, checking carefully for:

- fit, both to the horse and the rider;
- adjustment, such as tightness of the girth/cinch, chin strap tension, placement of martingale or breast collar, etc.;
- condition—any place that leather touches metal is a common site for wear, so buckles that are never adjusted often are covering weak places.

The CHA also recommends riding with the stirrup bar on an English saddle in the open position unless the hinge is well-maintained. Instructors might want to remove the rear cinch strap if it is not in use, as well as the cinch ring tongue if a latigo knot is used. Make sure to use stirrup hobbles and cinch hobbles on Western saddles.

## Safety in Mounting

The next area where CHA clinicians often find a lack of familiarity is the mounting procedure, especially the correct use of a mounting block. The CHA suggests that with Level 1 and 2 riders, an instructor or assistant be right there during mounting and dismounting to provide any needed assistance in controlling the horse or helping the rider.

Many mobile mounting blocks are not as steady as they should be and need to be stabilized (with a foot on them) by the instructor/assistant. Mounting blocks must also be immediately removed from the working area so the horses will not trip over them.

Sometimes instructors with a trail riding background don't realize the importance of unhitching a horse before mounting a rider.

## Safety in Groups

Since CHA instructor certification is for group riding, some instructor candidates who are inexperienced in managing a number of riders have a lack of understanding about the basics of group control. Those who have primarily taught private

or semi-private lessons haven't necessarily developed effective strategies for:

- getting several riders mounted and moving;
- supervising safe spacing;
- traffic control (for instance, when several riders are reversing or circling simultaneously);
- using assistants;
- bringing the lesson to a close in an orderly fashion.

Trail guides who have experience in taking just a few riders out at once sometimes don't understand spacing issues, the importance of "order of go" in terms of horse placement in the line, and the effective positioning of outriders.

Some instructors lack the ability to assess the earliest signals given by the horse that might indicate an action/reaction to the rider, the environment and other horses.

Awareness of these signals is necessary in order to take proactive measures to prevent an incident. Some examples of this might be the horse becoming inattentive or shifting his focus away from the task at hand—or signaling displeasure with ear pinning or tail wringing.

## Emergency and First Aid

The CHA stresses the importance of emergency procedures and the importance of first-aid training for riding instructors. Some instructor candidates have simply never thought about the consequences of not having a well-thought-out plan and action protocol if an urgent situation arises.

In the arena and on the trail, normal operating procedures should dictate securing the scene before any other action is taken. Some potential instructors don't realize how quickly one incident can precipitate another if loose horses are not secured or other situations mitigated.

## Take-Home Message

Most instructor candidates at CHA instructor certification clinics arrive with adequate safety skills, but leave with greatly enhanced awareness. As mentioned earlier, the deficits we see in instructors attending certification clinics are in the areas of personal safety and instructional procedures. All candidates certified by the CHA must achieve a minimum score in safety in order to attain certification. **SM**



ARND BRONKHORST PHOTOGRAPHY

- Recommended pole spacing:
- 3' between poles for small ponies
  - 4' between poles for large ponies
  - 4'6" for average horses
  - 4'10" for large-striding horses

# Arena Equipment and Lessons

An experienced CHA instructor explains how to use your arena equipment to create better riding lessons.

By Rachel Anderson

Setting up and using arena equipment during a lesson can be overwhelming. Before you can decide which equipment to use, you need to have your lesson focus and lesson plan ready. Then it is much easier to decide which tools will best benefit horse and rider as

they learn a new skill or practice a challenging technique.

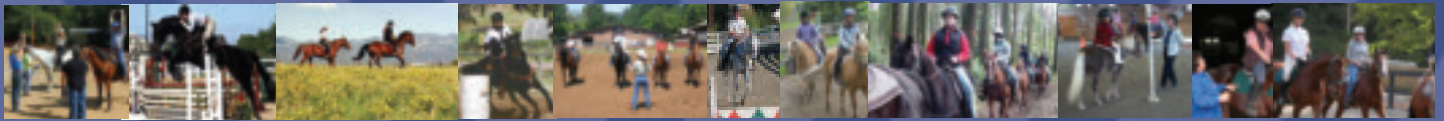
When introducing new equipment, it is crucial to practice using them with your lesson horses beforehand to ensure the safety of both horses and riders in a lesson.

There are a number of items that can be used in lessons: cones, barrels, ground

poles, cavalletti, bridges, tires, gates, hula hoops, water noodles, tarps and so on.

I have found that with lesson props, my students and horses are more relaxed and have more fun because it gives them something on which to focus. A few of my go-to tools are cones, barrels, ground poles, cavalletti and bridges. Cavalletti are wood





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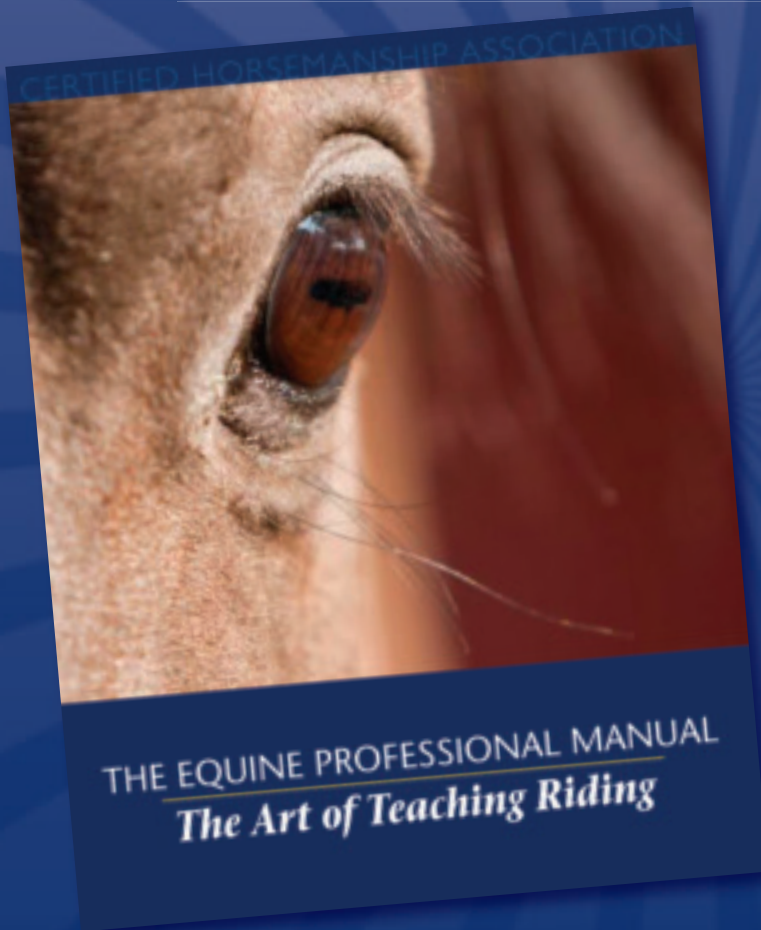
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rails, 4 inches in diameter and 10 feet long, which can be rolled to three heights.

Cones are a quick and easy way to mark where a rider needs to make a transition or a maneuver, as well as where to prepare a horse for a transition. Cones can also be used to help a rider learn how to ride a geometrically correct circle and to go deep into the corners of the arena while riding.

I often use the octagon from the Cowboy Dressage court, and my students love it! The octagon is 8 feet across with 4-inch pipe, so it's a good step. The octagon is useful when teaching leg yields and bending as you walk around the octagon and ask the horse to step in and out without losing bend or forward motion.

Poles and cavalletti are wonderful tools to help a rider develop rhythm, balance, softness, straightness and bend.

Poles are also greatly beneficial, as they encourage a horse to engage the hindquarters and lift the back and neck, all while encouraging stretch. Because of this, poles are a favorite among jumpers and dressage riders. You can set the poles up in a circle, a straight line, a serpentine, a figure-eight

or any other pattern you can imagine.

Most poles are 8 to 12 feet in length; I have poles ranging from 4 feet in length to 12 feet. I have found that the 4-foot poles help a rider with precision and keep the horse straight between the rider's aids. Pole spacing depends on the horse's length of stride and should be comfortable for the horse.

Tires, gates, tarps, bridges and hula hoops are great to help get a horse and rider ready for a trail ride or for showing in ranch riding, working equitation and trail. They also build confidence in both horse and rider.

Tarps are light and easy to move and make perfect practice bridges. I have two bridges that are different heights, a 4-inch and an 8-inch. Bridges are useful in preparing for classical trail and working equitation. Bridges are great to walk over, stop on or just put front hooves on.

Hula hoops can be good to help a rider with pivots on the hindquarters and forehand. To do this, have the rider stop the horse with either the front or hind feet in the hula hoop and slowly walk the other end around the hoop. I have also used the

loop on a lasso for this.

Tires are fun to drag, and the students think it is cool to feel like real cowgirls and cowboys when they drag a tire. If a tire is too heavy for a student, cones are a good alternative, especially for younger kids. You can also fill a tire up with dirt and sand to use as a step-up for a horse.

If a student can move the horse's shoulders and hips and perform a side-pass, learning to open and close gates teaches the importance of being able to move the horse's body parts around.

Just keep in mind that horses need to be desensitized to all of these items with an advanced rider on the ground—then mounted—before putting more novice riders up.

Be creative with your arena equipment and have fun coming up with new patterns for your students to get excited about during lessons. **SM**

*Rachel Anderson is a CHA-certified instructor in English and Western. She is also the owner and operator of Rein with Grace Horsemanship, serving Oklahoma City, Oklahoma, and surrounding areas.*

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# FALL PRODUCT SPOTLIGHT

**W**e know that readers of *Stable Management* want information about new products and “old reliables” they might not have tried before.

Our Fall Product Spotlight offers a closer look at products from our advertisers, the companies behind these products and information about where you can learn more.

Horse farm and stable owners



and managers, as well as those who teach riding lessons, are seen as a respected source of information by their horse-owning clients. Why not educate yourself about cutting-edge equine products so you can make recommendations when needed?

Also check on *StableManagement.com* under “Products” for information about new products coming on the market.



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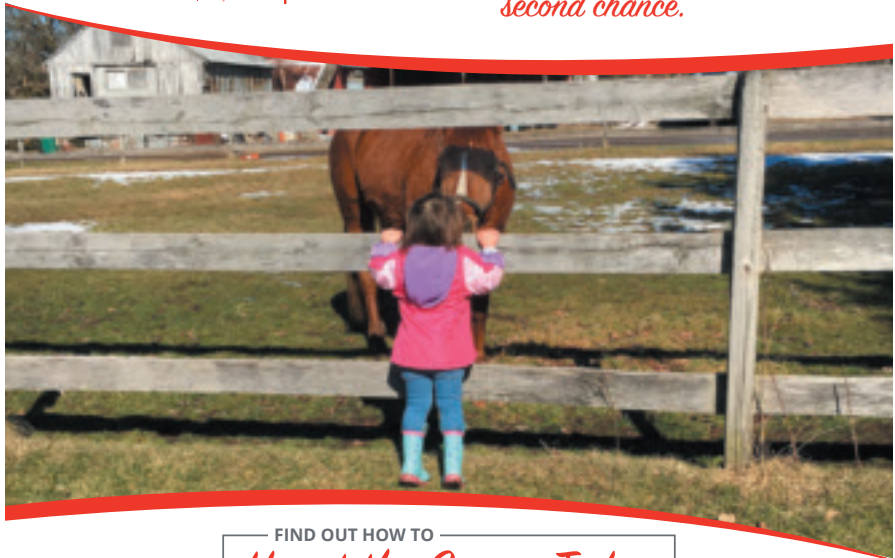
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# Recommended Reading

Here are some articles from StableManagement.com that should prove useful in your equine business.

By Kimberly S. Brown

Each day on StableManagement.com, we post new articles and news from the equine industry. We have thousands of articles in our online library that can help you run your equine business more smoothly and profitably. We also have others that can help you manage the horses, land and people associated with your business. You can look any of the following articles up by title on StableManagement.com.

In 2017, we featured a series on **Leptospirosis**. The articles in that series included:

- “What Is Leptospirosis?”
- “Equine Leptospirosis Prevention”
- “Equine Leptospirosis Treatment”

Because the **hay supplies** this year might be of lower quality due to spring rains, StableManagement.com offered a series of articles about hay:

- “Types of Horse Hay”
- “Buying Local Hay for Horses”
- “What Affects Pricing for Horse Hay?”
- “Buying Horse Hay in Bulk”
- “Horse Hay Shortage”
- “Help! I’ve Run Out of Horse Hay!”

A popular series we ran on StableMan-

agement.com in June addressed **Collections and Payments**, a hot topic for anyone who has a horse farm or boarding stable. The articles included:

- “I’m Leaving Your Facility, and I’m Not Paying!”
- “I’m Late on My Payment, but...”
- “Where’d the Horses Go?”
- “Legal Ramifications of Non-Pay to Equine Businesses”
- “Why Contracts are Important to Equine Businesses”

To continue on that theme, attorney Denise Farris provided a great resource in “Stable Owners: Learn Your Lien Laws.” Farris also offered some good insights about why contracts are important in her article “Doing Business on a Handshake and a Prayer.”

Dr. Nancy Loving covered several topics on **liability** when she created this series of articles:

- “Equine Liability Laws”
- “Equine Business Waivers”
- “Equine Safety Checks and Balances”
- “Normal Equine Standards of Care”
- “Written Rules for Your Equine Facility”

The **NAHMS study** of the equine in-

dustry released results that might be of interest to you and your clients:

- “NAHMS Equine Study Overview”
- “NAHMS Equine Survey Findings”
- “NAHMS Survey Results on Age of Equine Population”
- “NAHMS Survey Results on Equine Insect Control”

Here are some articles on **farm and stable business management** from our archives that you might find useful:

- “Compilation of Boarding Basics for Managers”
- “Background Checks on Horse Stable Clients”
- “50 Shades of ‘No’ ”
- “Defining the Target Market for Your Farm or Stable”
- 7 Social Media Tips That Work
- “ ‘People’ Whispering”
- “Good Communication Is Good Business”
- “Downloadable Gift Certificate”
- “Client Dogs on a Horse Farm”

Please sign up for our monthly StableManagement.com newsletter to stay up to date on new articles posted on the website and archived articles that can be useful to your business. **SM**

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