

# KHJA News

The Newsletter of the Kentucky Hunter Jumper Association

**Top 10  
Trainer Pet  
Peeves!**



**Page 8**

**Parts of the Horse  
Crossword Puzzle**

**13** **Tips for a  
Stress-Free  
Show Horse**



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# A Note from the KHJA President, Ashley Watts

Summer is upon us, show season is in full swing and the heat is turned up! I want to recognize the influx of young riders who will represent the next generation of horsemen and women.

Have you noticed how large the poles and cross-rail divisions have become since COVID? It's incredible!

I am so very encouraged for the future of our sport by the way the youth are developing an interest in riding and horse showing.

But the excitement goes beyond our kids and cross-rails. KHJA is coming up with ways to cater to all age groups of our membership. The Junior Committee has some fun events for the junior membership, and there are a couple of new programs to include adults! Adults can now apply for a LegUp grant or scholarship to continue their equine education. Please refer to the website to look up important dates so



you don't miss any deadlines should this opportunity interest you.

As for KHJA's efforts to promote competition and reward commitment and excellence to the sport, we are planning for the Fall Classic to be even better than last year. We are adding an additional

day of competition to alleviate the schedule and help shorten the length of the show days. The cross-rail and poles divisions will be spread over two days instead of one. We will have ice cream on Friday, an exhibitors' party during the mini-prix on Saturday and the kid jumps will be back for more fun!

If you have interest in sponsorships at the Fall Classic, please let us know. Your support helps make this show enjoyable for everyone.

Wishing you a very safe and fun summer and rest of your show season!

Cover photo of Jen Kraemer and Bourbon Trail by Victoria Siebe Photography + Film ([www.victoriasiebephotography.com](http://www.victoriasiebephotography.com))

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# Top 10 Trainer Pet Peeves

BY TRENA KERR

Don't be a thorn in your trainer's side! Every trainer has those things that are like little thorns in their side, and many trainers have these things in common. Hopefully this will provide new and old customers alike insight into the minds of your trainers and riding instructors.

I texted my list of professional horse friends to give me their top trainer pet peeves, and I've compiled a list. Some of the topics were more serious than light-hearted, some were predictable, and some I cannot repeat here! Based on my very informal and minimal sampling, the following are the top 10!

## #10. Sparkles, Rhinestones and Glitter!

Bright colors are included in this category. The hunter, jumper and especially equitation sports require modest, traditional attire. Your horse and your riding ability are what's on display, not your

fashion sense. If you feel the need for a little extra shine, put some elbow grease into your grooming habits.

## #9. Canceling

This goes for lessons and especially horse shows. Most stables have a cancellation policy in place for lessons. However, canceling a horse show is not only a problem for the trainer, but also the other customers planning to share the regular splits at that show.

## #8. Training from the Sidelines

This is not OK in any sport, so don't do it. Encouragement is always welcome, but training is not. I had a friend who ran a reputable stable in Cincinnati, and if she caught a parent training from the sideline, that parent was automatically scheduled for a private riding lesson the following week! That usually shut them up.



Photo: Lesley Ward

## #7. Learn Your Course

Before you get to the in-gate! Learning the course is the rider's responsibility, not the trainer's. Know it before you get on your horse. I've seen riders sitting at the show for 6-plus hours prior to riding who still do not know the course when they get to the ring. Unacceptable. While you're at it—get off your phone and watch a few rounds!

## #6. Juniors Discussing Prices

We as trainers applaud a parent's desire to teach their children about finances. This is a personal decision that should be done in confidence. Ultimately, it is an adult's responsibility to pay the bills, sign contracts and purchase the horse. It is in poor taste and almost always causes bad feelings to discuss prices in the barn.

## #5. Poor Sportsmanship

This includes trash talking and negativity. We are privileged to be able to ride. The barn is our happy place, act like it! Don't forget, horses feel our feelings too!

## #4. Lack of Appreciation

You would think this would go along with number five, but you'd be surprised how many people do not say thank you. Thank the stall cleaners, the barn owners, the grooms, the truck drivers, the trainers, the in-gate people, the office ladies, your parents—need I go on?

## #3. Texting

Texting way too much, texting way too early and texting way too late are all violations. Learn

how to use [www.horseshowing.com](http://www.horseshowing.com) or other software at the shows you attend. All of the information you need is probably there. Trainers have families, too. After spending 12 hours with your children, they would probably like to spend one or two with their own. FYI—Mondays are our only day off (if we actually take one)!

## #2. Expectations vs. Commitment

Every trainer I know would love to require five day a week practices, in addition to horse shows, just like every other school sport.

However, we realize that time and money constraints make this challenging for some riders. Seriously evaluate your actual time commitment and weigh those with your expectations.

Riding one hour, once a week, is not going to produce a steep upward curve in your riding progress. Professional riders ride multiple horses (as in 10-15 horses) six days a week, every week, for a long time. If you want to ride like a pro, then you need to ride as much as a pro.

## #1. Cell Phones

Please—we are begging you. Leave your phones in your trunk. You might as well stay home if you plan on sitting on your tack trunk and staring at your phone the whole time you're at the barn.

And for Pete's sake—you do not need to record every moment of your life. You should be able to remember your lessons. Trainers don't want students going home and watching videos without reference. We used to have to

make an appointment to sit in a room with our trainers to review a round of jumping.

And lastly, DO NOT post any video of any horse that you do not own, unless you have specific permission from the owner.

Now, you might be surprised that money never came up in my informal survey, not even once! And don't think trainers don't need it! But it just goes to show that trainers are genuinely more concerned about their horses' and riders' experience and growth than money. We care a lot. And we spend more time thinking about you and your horse than you know.

While these pet peeves might seem like whining, it's actually good advice. After all, isn't that why you pay us?

## Are You Cover Star Material?

KHJA News is always looking for members to grace its cover! Email your high-res casual or show photos to [jenstuart01@aol.com](mailto:jenstuart01@aol.com).

If the photo was taken by a professional photographer, please get written permission from the person who took the photo.



# KHJA

## Kentucky Hunter Jumper Association Scholarship

**Application Deadline: August 15, 2022**

**\*\* NEW FOR 2022: FUNDS MAY BE USED FOR CERTIFICATIONS AND CONTINUING EDUCATION CREDITS**

Two \$2,500 scholarships will be awarded:

- to a high school senior or a student currently enrolled in a college or trade school; and
- to one or more adults seeking a certification or continuing education credits  
(no more than \$2,500 awarded total for all recipients)

**Instructions for completing application:** Applicant must be a current member of KHJA and have been for at least **three (3) years**. Applicant must also be a **high school senior entering college in the fall of 2022; a full-time undergraduate student in the fall of 2022; or an adult seeking a certification or continuing education credit**. The scholarship will be awarded at the 2022 KHJA Medal Finals and Fall Classic in September. Winners will be notified of date and time.

1. Answer all items.
2. Please submit:
  - a. A personal letter explaining in detail what contributions you have made to and your involvement in the KHJA and the sport of hunter jumpers that makes you the most viable candidate for this scholarship. Please limit to two (2) pages.
  - b. Recommendation letters from three (3) adults, not related to you. One must be from your current trainer. These letters must be emailed directly to [sarahc232@hotmail.com](mailto:sarahc232@hotmail.com).
  - c. Official high school or college transcript of grades showing current GPA and full-time status if applying for college or trade-school related scholarship; information on certification or continuing education credit required for other scholarship option (information printed from website is accepted).
  - d. Applicant must volunteer a minimum of one (1) hour at a minimum of three (3) KHJA-affiliated events (horse shows that are members of KHJA, clinics sponsored by KHJA, etc.) in the two (2) years prior to application submission.

Applications must e-mailed by **August 15, 2022**.

E-mail questions and applications to Sarah Coleman at [sarahc232@hotmail.com](mailto:sarahc232@hotmail.com).

**Incomplete applications will not be considered. It is the applicant's responsibility to see that the scholarship committee receives all information requested on this form.**

**If you are awarded this scholarship, a check will be sent (in your name) by KHJA directly to the college in which you are enrolled. If receiving certification or continuing education credits, a reimbursement check will be mailed to you upon presentation of payment receipt.**

## Kentucky Hunter Jumper Association Scholarship Application

### Information About You

Are you (please check one):  A high school senior  Currently in college  Seeking a certification or continuing education credit

Name: \_\_\_\_\_ Address: \_\_\_\_\_

City, State, Zip Code: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Current Grade/Year in School (if applicable): \_\_\_\_\_

What school will you attend in the fall/do you currently attend (if applicable)? \_\_\_\_\_

GPA: \_\_\_\_\_ ACT or SAT Score: \_\_\_\_\_

Number of college credits completed (if applicable): \_\_\_\_\_

List any involvement you have had with KHJA-affiliated events: \_\_\_\_\_  
\_\_\_\_\_

How many years have you been a KHJA member? \_\_\_\_\_

### College and Financial Information

List the college you are attending/will be attending in the fall or the certification/CE hosting organization:

\_\_\_\_\_

What is your college major OR what is this certificate for?

\_\_\_\_\_

Please tell us how this scholarship would help you in college or your career.

\_\_\_\_\_

\_\_\_\_\_

What percentage of your total anticipated college expenses is covered by other scholarships, loans, grants, etc.?

Please list other scholarships and grants received, if applicable.

\_\_\_\_\_

\_\_\_\_\_

I respectfully request that the above information be reviewed and a scholarship be awarded to me for the upcoming year. If an award is made to me and I do not attend college or class for the date specified, the granting of the award will be void. Please note that KHJA is not required to disseminate any/all scholarship monies if applicants are deemed unqualified.

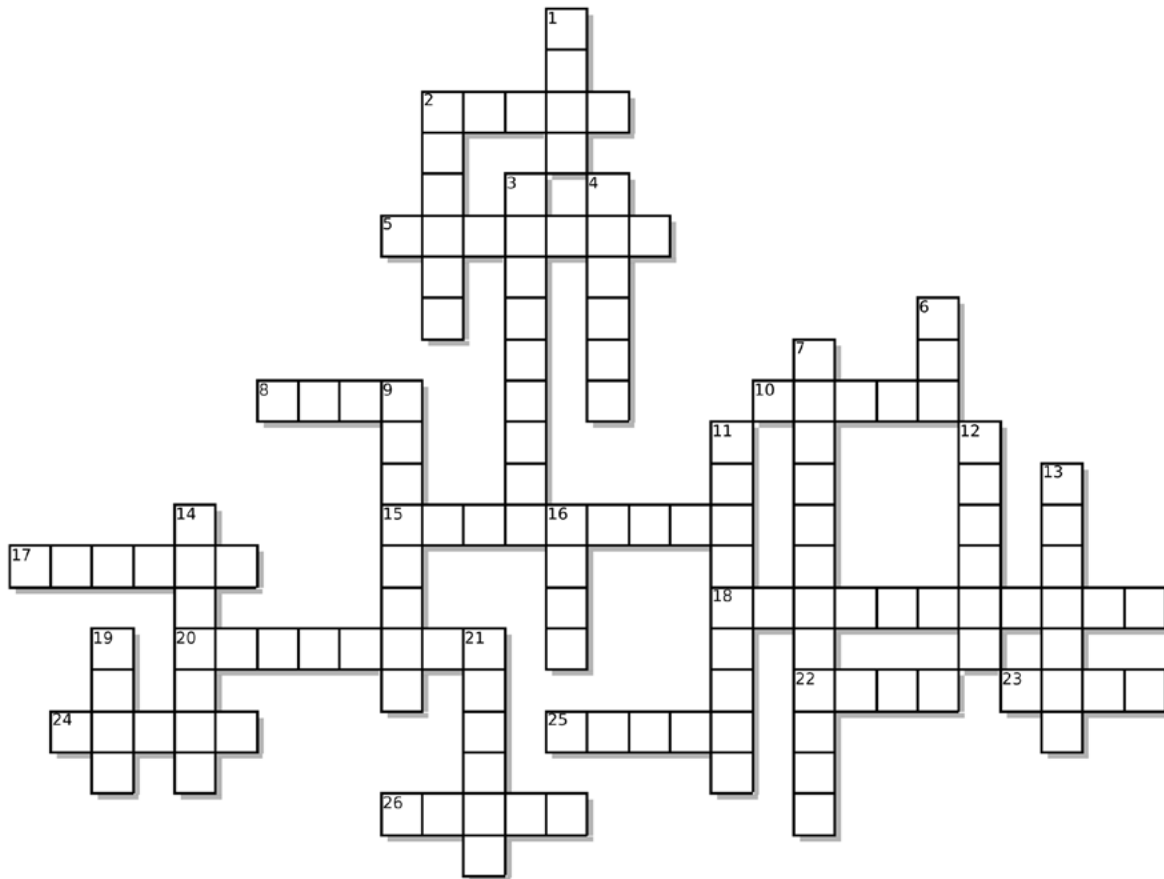
Signed \_\_\_\_\_

Approved \_\_\_\_\_

Parent/Guardian

# Parts of the Horse, Inside & Out

Test your knowledge of the horse's anatomy with this fun crossword puzzle.



## ACROSS

- 2 Houses the brain and the organs for all of the senses except touch
- 5 Bony part of the topline that typically reaches its highest point near where the mane ends
- 8 Two of them swivel on the top of the head
- 10 Another word for a cheek tooth, specializes in grinding up feed and forage
- 15 Shape, curvature and length of the barrel floor from the elbow to the stifle when viewed on profile
- 17 Long bone between the knee and the fetlock
- 18 Fleshy area between the head and neck
- 20 Connective tissue that attaches one bone to another
- 22 Span from the peak of withers to the loin
- 23 V-shaped horny tissue of the hoof that helps absorb concussion
- 24 Lies between the last rib and the muscles of the thigh
- 25 Fibrofatty ridge that extends from the withers to the poll, especially noticeable in stallions
- 26 Area between the loin coupling and the dock

## DOWN

- 1 Teeth situated immediately in front of the molars, often interfere with biting
- 2 Tiny bones that lie on both sides of the cannon bones in all four limbs
- 3 Light-colored junction that separates the hoof wall from the sole
- 4 Hairless, horny growths at the back of the fetlock
- 6 Toothless space in the upper and lower jaws between the incisors and molars
- 7 Top edge of a horse's hooves
- 9 Uppermost bone of the forelimb assembly, also a joint
- 11 Scaly, usually peelable growths above the knees and below the hocks
- 12 Anatomical equivalent to the human knee
- 13 Area between the fetlock and the coronary band
- 14 Shape, curvature and length from the poll to the dock
- 16 Eighteen pairs protect the vital organs like the heart and lungs
- 19 Area between the horse's ears structured by the skull
- 21 Connective tissue that binds muscle to bone

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# KHJA Fall Classic Events September 15-18, 2022



Mark your calendars for the KHJA Fall Classic & Medal Finals September 15-18<sup>th</sup> to join in on the exciting events we have planned outside of the show ring.

## KHJA Junior Stick Horse Challenge!

We will help the kids make their own pool noodle stick horses again this year!

## Ice Cream Social provided by KHJA

Who screams for ice cream?



We all scream for ice cream! Join us for complimentary ice cream and time with friends.

## Who Let the Dogs Out! The Annual Dog Show is Back!

Let your four-legged friends shine with some fun competition. We will have agility, obedience, best trick, prettiest, cosmetically challenged and maybe some other surprise events.



## KHJA NEWS Advertising Rates

### KHJA Member Rates

Business card: \$30  
1/4 page: \$55  
1/2 page: \$105  
Full page: \$225  
Back cover: \$280

### Non-Member Rates

Business card: \$50  
1/4 page: \$75  
1/2 page: \$125  
Full page: \$275  
Back cover: \$300

To advertise in the KHJA News, please contact **Jen Kraemer** at **859-414-4154** or email **jenstuart01@aol.com**.

# Spotlight on Junior KHJA Members

## Meet **Abbie Storandt**, Junior Board Representative

My name is Abbie and I am this year's KHJA Junior Lead. I have been a member of the KHJA since I began riding more than four years ago at Findaway Farm.

This year has already been exciting for me. I am one of the winners of the LegUp Grant, I qualified for USHJA Zone Finals at the 1.10m

level and I just completed my first EAP at the University of Tennessee at Martin.

My goal is to get more junior riders involved in the KHJA and relay to the board what activities, events and clinics these junior members would like to have offered.

Currently, I am a working student for Trena Kerr and I

enjoy riding as many horses as I can.

Outside of riding, I work at our boarding barn, as well as with an equine veterinarian who specializes in reproduction.

In the future, I plan to go to law school while continuing to ride and hopefully one day become a riding professional.



Photo: Winslow Photography

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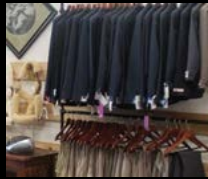
859.721.3535 [EmpireSaddlery.com](http://EmpireSaddlery.com)



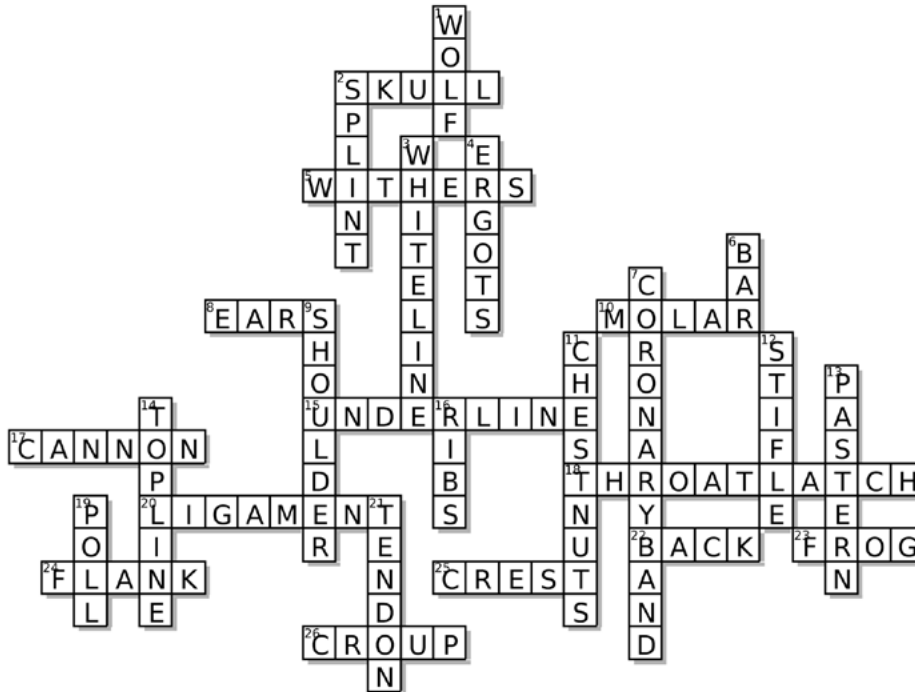
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## Parts of the Horse, Inside & Out *Solution*



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Name in the prize list and listed on thank you page

**DIVISION SPONSOR \$300**

Name in the prize list, 3x8 banner in the ring and a listing on thank you page

**JUMP SPONSOR \$500**

Two 2x2 wing banners, listing on thank you page and announcements during the day

**CHAMPIONSHIP & MINI PRIX \$1,000**

4x8 banner, announcements during the day, presentation of award, quarter-page thank you  
in the prize list

**SHOW RING SPONSORSHIP \$2,000**

4x8 banner, announcements on all days, quarter-page thank you in the prize list

**HUNTER DERBY AND MEDAL SPONSORSHIP \$3,000**

4x8 banner, presentation of award, half-page thank you and announcements  
through the day

**BREAKFAST SPONSOR \$5,000**

4x8 banner in all 3 rings, full-page thank you in the prize list

**SHOW DAY SPONSOR \$7,500**

4x8 banner in all 3 rings, multiple announcements during the day, full-page thank you  
in the prize list

**Contact [Jen Kraemer: jenstuart01@aol.com](mailto:jenstuart01@aol.com)**



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[www.lakesidearena.org](http://www.lakesidearena.org)



2022



### Hunter / Jumper Shows

January 8-9	April 9-10	September 3-4
January 22-23	May 28-29	October 22-23
February 12-13	June 25-28	November 5-6
March 5-6	July 23-24	December 3-4
March 19-20	August 20-21	

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## Join the KHJA!

Sign up for membership online at  
[www.khja.org](http://www.khja.org).

### KHJA Volunteer Form

Please fill out one form for each volunteering event.

KHJA-affiliated event: \_\_\_\_\_ Date: \_\_\_\_\_

Number of hours volunteered: \_\_\_\_\_ (at least one hour)

Activities performed: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature of Horse Show Management or Supervisor

# Is Your Horse Stressed Out at Shows? 13 Tips to Help

Traveling to horse shows and clinics can cause your horse stress and put him at risk for behavioral issues, gastric upset, and infectious disease.

**Alexandra Beckstett, *The Horse Managing Editor***

Horse shows are exciting events that competitive equestrians count the days toward on their calendars. We readily await the chance to get off the farm and showcase our horses and our skills in the show ring.

For our horses, though, shows can be sources of anxiety and stress.

While we can't eliminate stress from show environments completely, we can take steps to minimize it for horse welfare and human safety. Dr. Carissa Wickens, assistant professor and extension equine specialist in the University of Florida's Department of Animal Sciences, in Gainesville, recommended ways to do just that.

Horses encounter a variety of stressors before and during a show, said Wickens, including:

- Transport to the competition venue;
- Social separation from herdmates;
- An unfamiliar environment; Increased activity and arousal; and
- Changes in housing, including more time spent in a stall.

The level of stress associated with these factors depends on the horse's experience, distance traveled, stall location on the showgrounds, and more.

## **Why Should We Care?**

From a welfare perspective, owners should be concerned

about their horses experiencing severe acute stress or, worse, chronic stress.

While some stress is normal and acceptable, said Wickens, "if we continue to show without doing our part to acclimate our horses in an effort to minimize stress, chronic or long-term stress could occur, potentially leading to detrimental effects related to health," such as reduced immune function and gastric ulceration.

Stressed horses, who are often more reactive and aroused at competitive events, might also misbehave, posing a safety risk to themselves and their handlers, she said. On the far end of the spectrum, the chronically stressed horse might even shut down mentally.

"Stress over time might be manifested not as bad behavior, but as horses becoming withdrawn and not performing as well," Wickens explained. "So in addition to not feeling as well as they could, horses can also experience learned helplessness, where they can't escape that stressful and fearful environment. That's the extreme, but we do have to be careful. Observing how our horses are responding to the show environment is very important."

As a rider and handler, you can take steps to help your horse feel good and perform well while also keeping yourself safe.



Photo: Lesley Ward

### **Get your horse used to traveling to low-stress events first**

Take short trips to different environments so your horse can get out and see new things before introducing him to a busy show venue. Wickens recommended outings to other farms and to smaller and quieter events such as schooling shows and clinics.

“In gradual increments, practice taking them away from the home barn to meet other horses and be in different environments, but with low pressure,” she said. “Give them the opportunity to acclimate to a show without it being the biggest and most competitive one, because if the stakes aren’t as high for you, the rider or trainer, you’re not going to be as stressed, which helps your horse not be as stressed.”

### **Practice stabling at home if your horse isn’t used to a stall**

If you’re planning to stay overnight at the show venue, give horses that typically live outside the chance to adjust to housing changes by bringing them into a stall for increasing periods at home first.

### **Reduce transport stress**

Prepare your horse properly for transport, especially before trips longer than four hours, said Wickens, to mitigate transport stress that can lead to immune, respiratory, and gastrointestinal issues.

This includes making sure your horse is well-adjusted to the trailer (study results [Schmidt et al., 2010] show that horses need

up to 10 practice trips to acclimate to transport, said Wickens), has access to plenty of forage before and during the trip, and can lower his head to drain accumulated nasal fluids and particulate matter upon arrival.

“When you get to the showgrounds, feed their hay from the stall floor so they are naturally in a grazing position, and let debris drain out of their nasal passage,” she said, adding that hand-grazing works well, too, particularly if you’re just hauling in and don’t have access to a stall.

### **Minimize separation anxiety**

If your horse experiences separation stress when taken away from his stall or pasture-mates, practice short periods of separation before taking him to a horse show, said Wickens. Sometimes a companion horse can help him stay calm on the trailer or at the showgrounds; other times, it can make the issue worse each time you take him out to ride or show.

“Every time you have to take one to a class, it keeps introducing and even escalating that separation stress,” she explained. “One suggestion is to physically separate them on the showgrounds, so they’re not in the same barn and can’t see or hear each other.”

### **Provide gastrointestinal support**

To reduce horses’ chances of developing transport—and stress-related gastric ulcers, ask your veterinarian about supplementing or medicating with an ulcer-prevention product before hauling to the show.

### **Offer free-choice forage**

Make sure your horse has constant access to hay. This helps reduce gastric ulcer risk, prevent boredom, and provide a distraction from the busy atmosphere around him.

“Engaging in natural foraging behavior can help reduce stress,” said Wickens.

Also, pack your own feed and forage to the showgrounds so as not to upset your horse’s digestive system.

Wickens recommends bringing jugs of water from home or adding a flavoring agent to the water at the showgrounds (acclimate the horse to flavorings at home first) to encourage normal drinking behavior.

### **Find quiet moments**

Allow your horse to get out of his stall and away from the commotion periodically. “Take them out and hand-walk or hand-graze,” said Wickens, “Or find a quieter area where you can work on light groundwork or longeing—something you can do where you’re relaxed and the horse is as relaxed as possible.”

### **Give your horse daily exercise**

Remember that your horse is spending more time in confinement at the show.

Even if he’s stalled at home, he’s not getting his routine exercise and turnout. As such, your horse might benefit from more exercise than just warming up and heading to the show ring. Take him for walks or hacks or even spend a few minutes on the longe line to reduce that nervous energy.

make sure they're working for your horse."

### Stay calm

Your anxiety level can affect your horse's. "Part of the horse's anxiety and stress is also the rider," said Wickens. "We have evidence that horses do truly read our heart rate. When our heart rate goes up, our stress hormones go up, and the horse is taking that on as well."

The more you can relax and be calm, rather than getting excited or nervous with anticipation of competing, the better. Learn stress management techniques, such as breathing exercises or meditation, you can practice at shows.

### Take-home message

Consider the transport, lifestyle, social, and activity changes horses face when they go to a show, and take steps to minimize those stressors to keep your horse performing at his best.

"Some stress is going to come with the territory, and that's appropriate from a horse welfare perspective," said Wickens, "but the goal is to minimize the stress by preparing our horses and promoting fair training and management practices during and outside of competition."

Doing so can help your horse feel good physically and mentally, and help you stay safe on the ground and under saddle.

*This article originally ran on The-Horse.com, an all-breed, all-discipline equine education provider for hands-on participants in the horse industry.*

### Don't overface your horse

Ensure your horse is well-prepared to do the job you're about to ask of him.

"Make sure you are entering classes that are appropriate and not at a level above the horse's training or physical ability," said Wickens. "Otherwise, you're trying to ask that horse to do something it's not physically or mentally prepared to do."

Also, don't wait until you get to the showgrounds to try to teach your horse something new.

### Provide enrichment

Curious and mouthy horses might benefit from objects to play with. "If they're used to having toys or enrichment in their stall or paddock, bring some of those familiar items with them so you're setting up the stall at the show to be as much like home as possible and keeping their brain occupied while they're not being ridden."

### Check tack fit

Make sure your saddle and bridle fit well and are applied properly (e.g., the noseband isn't too tight) so as not to cause pain or discomfort, said Wickens. "Horses will experience less

stress and perform better when they are comfortable," she said.

### Add calming products to your whole-horse approach

If your horse continues to struggle with stress despite making management and preparation changes, you might experiment with products that contain horse-show-legal amounts of ingredients such as magnesium and tryptophan.

"Some products are meant to have a calming effect, but there's little scientific evidence proving their effectiveness," said Wickens. "Some of these products could have some potential if used in conjunction with the management that's being implemented to help prepare and familiarize horses with the stressors we're going to introduce them to."

She cautions, however, against relying on calming products without first preparing your horse properly to show.

"Read labels and be careful, and don't rely on the day of the show putting your horse on the trailer and expecting a pheromone or oral supplement to fix the problem," Wickens says.

"Try these things for a while to



# THIS IS THE MOMENT

When the commitment to be better than yesterday pays off. Working and supporting our equine athletes reach their goals day after day is one of our greatest achievements. We are looking forward to a great season by the side of some of our favorite athletes doing what we do best, fueling champions. Cheers!



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# Muirfield Insurance: Covering Your Home with an Equine Farm and Ranch Policy

BY JULIE MOSES

**QUESTION:** How does insuring your home on a farm through the usual homeowner channels compare with lumping it in with a Farm and Ranch Policy?

**MUIRFIELD INSURANCE:** Equine Farm and Ranch Package policies are designed for people who own or lease farms where horses, or other livestock, are boarded and pastured.

If you own or lease a farm, the chances are that both your Farm Property and Liability coverage needs would be best met under an Equine Farm and Ranch Package Policy.

If there are owned dwellings on the farm, from a cost perspective, it makes the most sense to include these dwelling property coverages within the Farm Package policy, to have all coverages bundled together.

The main difference between your run-of-the-mill homeowner's policy and a Farm and Ranch

Policy is the liability coverage. As a horse owner, or farm operator, you face unique risks that are not covered under a homeowner's policy.

If you own horses that are boarded on the property, the package policy includes liability for your owned horses while on and off premises, including, but not limited to the racetrack, show ring, breeding shed, etc.

Farm owners who board non-owned horses also have the option to place care, custody, or control insurance, which covers the insured if something were to happen to a non-owned horse while in their care.

The liability portion of the package covers the owner or lessee's business pursuits, such as boarding, training, riding instructions, etc., which would otherwise be excluded under a homeowner's policy. Any litigation that may arise because

of the farm and equine operation, including pending litigation costs, would be covered under the Farm and Ranch Policy, but may be excluded under a homeowner's policy.

Regarding coverage for property, most homeowner's policies exclude farm outbuildings, so appurtenant structures used for business purposes such as barns, offices and arenas, are often excluded from homeowner's policies.

Additionally, coverage for business personal property is also typically inadequate or excluded on a homeowner's policy, which results in inadequate or no coverage for farm equipment such as machinery, tack, tools, feed and hay.

On a Farm and Ranch Policy, farm personal property can be scheduled to provide replacement cost and there is no limitation for the business use of the property.

Photo: Lesley Ward



If These Stalls Could Talk....

## My 2 Cents... Before Inflation

By Justin Watts

After publication of last quarter's KHJA Newsletter (the swimsuit edition), I received a hefty amount of hate mail from the Mane & Tail Braiders Union regarding my erroneous misuse of the word "tip" in the wrong context.

It appears that some of the readers took things literally and have been pushing the poor braiders off of their step ladders.

People, please, do not push the braider off their ladder, unless you give them some gratuity.

Speaking of gratuity, I am sure that many of you are wondering how our current national financial crisis is going to affect your equine interests.

With inflation at record levels, I will help you navigate the cascade of trickle-down economics as it applies to all things horsey.

You may have noticed while on your daily commute that gas prices have quintupled over the past few months.

First, let's review some background information. Gas prices are determined in two ways: by a single old lady in Missouri using an arbitrary method of pulling numbers from her losing Bingo cards, or something called OPEC. I believe they take turns each week.

Rising gasoline costs are of legitimate concern, but do not worry—most commercial hauling trucks such as the ones that deliver horse feed or those used for horse transport happen to run on diesel fuel, and diesel fuel is just a less-refined version of gasoline,

meaning it costs a whole lot less to make the diesel fuel than it does to make the gasoline.

So rest easy knowing that diesel is cheaply made... basically just a plain batch of crude oil with the nasty gunk removed... as opposed to gasoline which undergoes expensive pressure treatments, chemical breakdowns, testing, analysis, etc. So just chill about the price of fuel....

...Except diesel fuel costs about \$1.35 more per gallon!

Do not ask me how, but I have a gut feeling that the Mane & Tail Braiders Union is to blame.

Unfortunately, higher fuel costs means that the shipping industry can pass the savings on to you.

Now, I'm going to assume that the lot of you readers are not well-versed in Economics 101, so the fouled logic of linear rates of change needs to be dispelled right away. You may think that for every dollar of cost increase for production would equal one dollar of cost increase at retail. That sort of backwards thinking does not equate to sustainable profits in record numbers for businesses.

Think of it as more like a bag of popcorn that swells exponentially with each passing minute. A 10 percent increase at production means a 20 percent increase at distribution, a 30 percent increase in stocking, a 40 percent increase in sales, and a 50 percent increase in delivery.

\*A note to all the check-writing dads reading this: the \$1.69 blue



ribbon that your daughter won for showing Patches the Pony in the under saddle/over fences/cross rails class at the Summer Jubilee Horseshow and Tobacco Expo just one year ago, will now—according to the math above—cost approximately \$6.09.

So, as the old joke around the show arena goes, "This \$1.69 ribbon cost me \$1,000 in training and board" will sound more like, "This \$6.09 ribbon cost me... (looks at show invoice)... \$1.2 million!!!" And that's only if we don't have to convert to the Euro.

So, here is my financial advice to help you plan for the future. Motor vehicles will soon eclipse the horse as the more expensive mode of transportation. I speculate that within the next year, at these trends of prices, you will be using entire teams of Patches the Ponies to haul your daughter's diesel pickup truck to the Summer Jubilee Truck Show and Tobacco Expo in hopes of winning a \$21.94 blue ribbon. Sadly, they'll only have flat classes in the truck divisions.

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