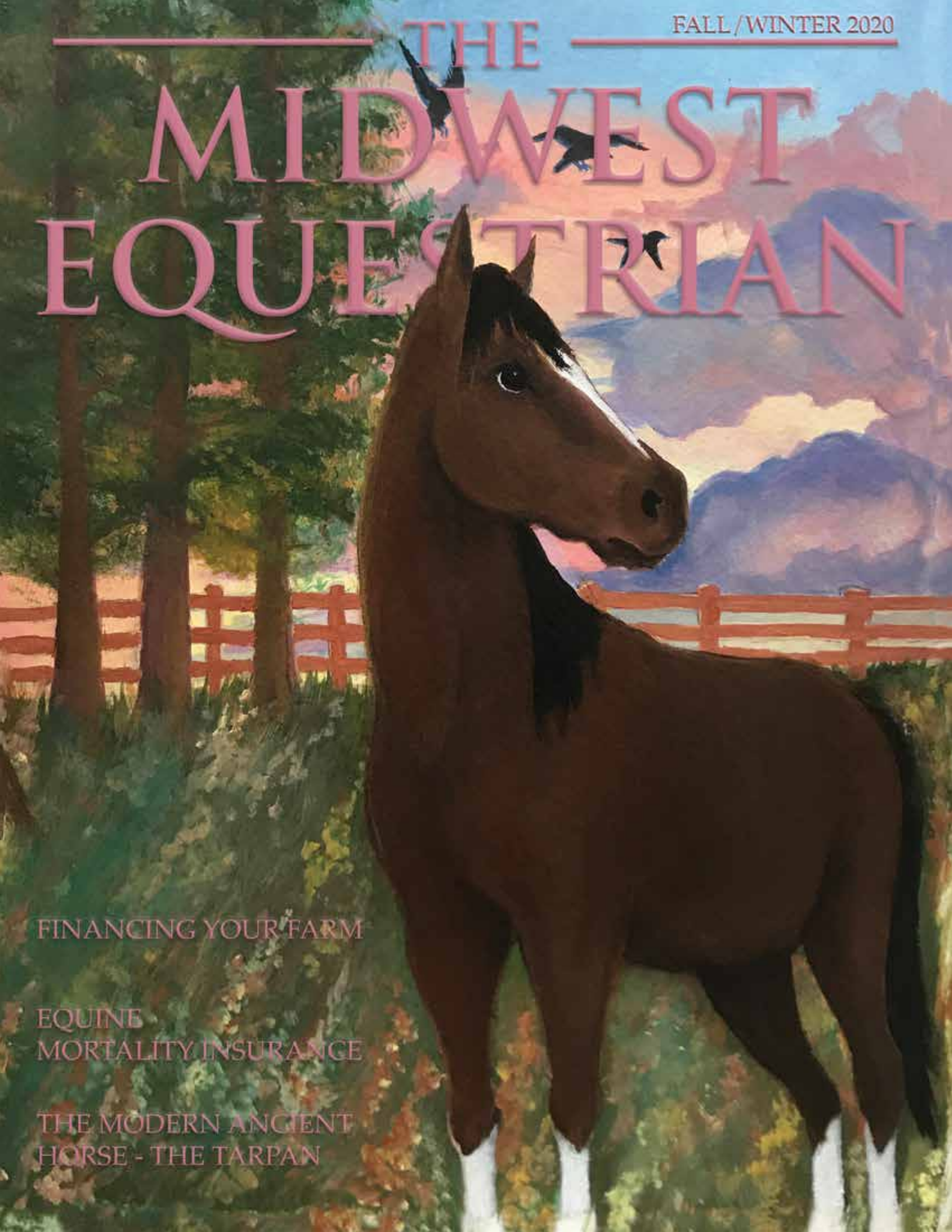


FALL/WINTER 2020

# THE MIDWEST EQUESTRIAN

A detailed illustration of a brown horse standing in a field. The horse is the central focus, facing right. In the background, there are several tall, thin trees, a wooden fence, and a sky with soft, colorful clouds in shades of purple, pink, and blue. Three birds are shown in flight against the sky. The overall style is painterly and serene.

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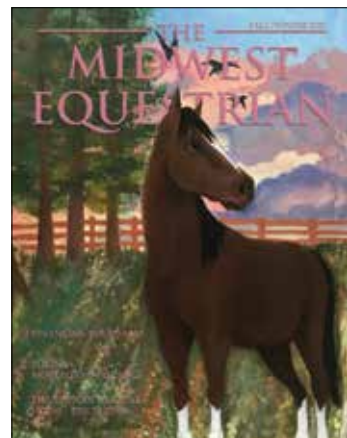
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Watercolor by Rachel Femminella

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## THE MIDWEST EQUESTRIAN

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Oh my goodness gracious me, 2020. What a crazy, tumultuous year. In many ways, it reminds me of my first pony, Smokey, a three year old green broke Connemara. While he was a great pony, a green horse is not the best choice for a beginner rider. But, what did my parents know, they were not horse people. To make matters more interesting, we kept him at home. There were lots of ups and downs (literally) and trials and errors, but in the end we worked things out and it was the best experience of my life. Hopefully the rest of the year will pan out like my life with Smokey and we will glide into the new year with success and happiness.

We thought we would change things up a bit and combine our Fall/Winter issue and create a new section mixed with some old. Our newest section, The Young Equestrian, features our first art contest and crossword puzzles. The art contest is a great winter project for the young and entries will be featured on our website.

Trail Trekking is a staple and Debra Rubel gives us the details on Chain O' Lakes State Park in Spring Grove, IL. I have ridden it several times and enjoy the varied terrain, proximity to home, and length. It's perfect for a winter ride.

Introducing, Sarah Aldridge a new staff writer and copy editor. Last issue she thrilled us with her article on drill teams. This issue she introduces us to Nicole Glenn and the art of riding sidesaddle. Pretty cool stuff.

Our Breeds section features the Heck horse, a relatively unknown breed that's origin and history is quite unique. Also known as the tarpan horse and/or the Heck tarpan horse, find out why it has so many names.

Take the mystery out of farm financing and equine mortality insurance by reading these two informative articles by Tim Kempel and Jordanna Schatz, respectively.

We are now offering the magazine for home delivery. Please visit our website for more details. Next issue will be out Spring 2021, until then stay safe and healthy.

Best wishes and ride on.  
*Janice*



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# Trail Trekking in the MIDWEST

By Debra Rubel



## CHAIN O' LAKES STATE PARK

Looking for a good park for a fall ride? Want one with lots of colorful trees and scenic overlooks? Look no further than northeastern Illinois. Chain O' Lakes State Park has all this to offer and more. Located in Spring Grove, Illinois, near the intersections of Wilmot and Rt. 173, this park lies on the border of McHenry and Lake Counties, 2-1/2 miles south of the Wisconsin

border. It has 8 miles of horse trails arranged in three loops with some unmarked connector trails through the center loop.

This park consists of 2,793 acres and has an adjoining 3,230-acre conservation area. It's named for the series of lakes that chain together alongside it. The park is bordered by Grass, Marie, and Nippersink lakes and the



Fox River. The Fox River connects these lakes to Bluff, Fox, Pistakee, Channel, Petite, Catherine, and Redhead lakes, forming an even longer chain of lakes. In addition, the park contains its own 44-acre lake, Turner Lake.

There are two entrances to the park, one off Wilmot/Johnsburg Road and another off Rt. 173. To get to the equestrian trailhead, you'll want to use the entrance off of Wilmot/Johnsburg Rd. The entrance off of Rt. 173 does not connect to the equestrian trailhead.

Wilmot/Johnsburg road is a north/south road. If you're approaching this park from the north, off of Rt. 173, the north/south road is named Wilmot Rd. If you're approaching this park from the south, off of Rt. 12, the north/south road is named Johnsborg Rd. It's the same road with different names, depending on location.

Upon entering the park, you'll pass a ranger shack. You can stop here to pick up a trail map. There's no park entrance fee or bridle tag fee. From here, proceed down the road and take the first left. This will take you to the parking area for day riders. The trailhead is a large, open gravel parking lot. There's one picnic table, a water pump and a portable toilet. This park does not offer equestrian camping. This is a day-trip only park.

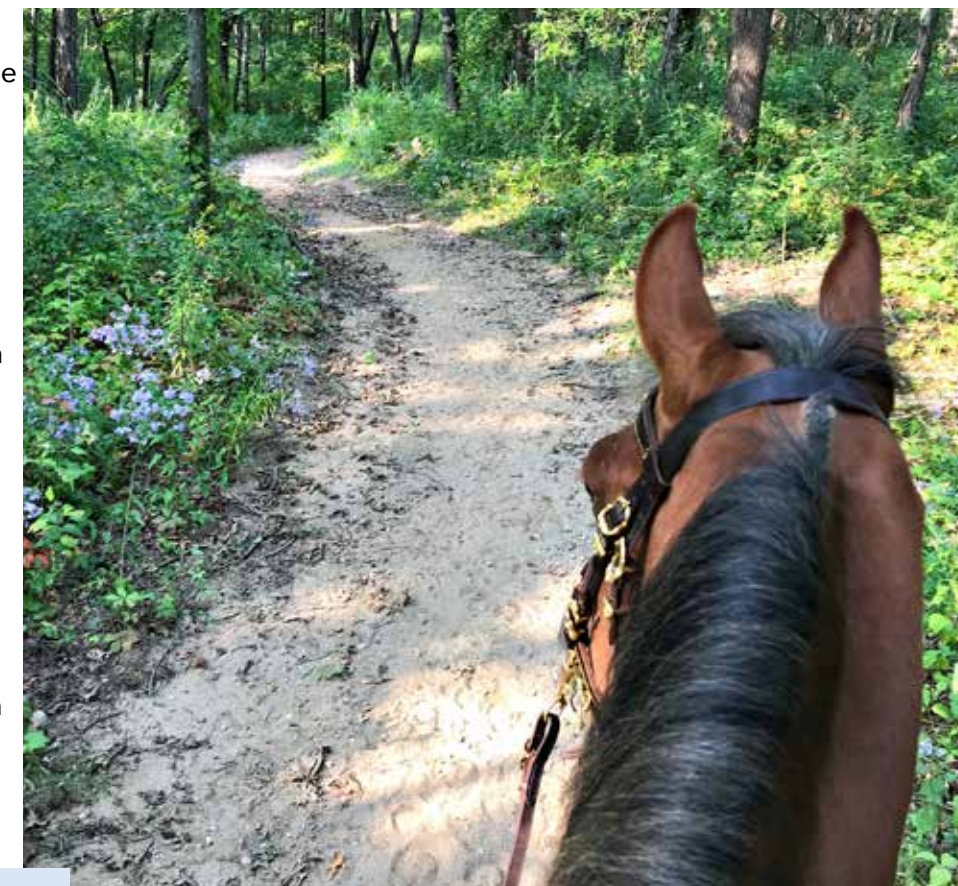
Across from the parking area is the Chain O'Lakes State Park Stables, which provides guided trail rides on the Blue loop from May-October. For people without horses, horses can be rented.

The printed trail maps from the ranger shack are old, and do not show that there are two loops to the Red trail and do not accurately show the shape of the loops. For a correct map, take a look at the information board at the equestrian trailhead. The painted map shows a more accurate representation of the horse trail system.

*The eastern edge of the Blue loop zig-zags through trees and has some spectacular overlooks.*

The three trail loops are stacked on top of one another, with the Green loop being the northernmost loop, the Blue loop in the middle and the red loops are the southern-most loops. The terrain of the park is such that the Green loop is at the highest elevation, the Blue loop climbs up to that elevation and has some spectacular overlooks, and the Red loop is in the lowest area. Near the top of the Blue loop, before reaching the Green loop, you'll cross a service road that comes in off of Wilmot Road. The Red loop is 2 miles long, the Blue loop is 3 miles long and the Green loop is 1.3 miles long. Including the connector trails through the prairie of the Blue loop, there are 8 miles of equestrian trails.

The Red loop is south of the park entrance road. To get to it, ride south out of the trailhead and cross the entry road. South is the direction that takes you past the portable toilet, picnic table and water pump. The Red loop consists of a west and east loop. The Red loop is not the shape shown on the printed map. The west Red loop is very short and circles the field south of the park entrance road. The east Red loop is longer. The western edge of it follows the edge of a field and the eastern edge of it returns through

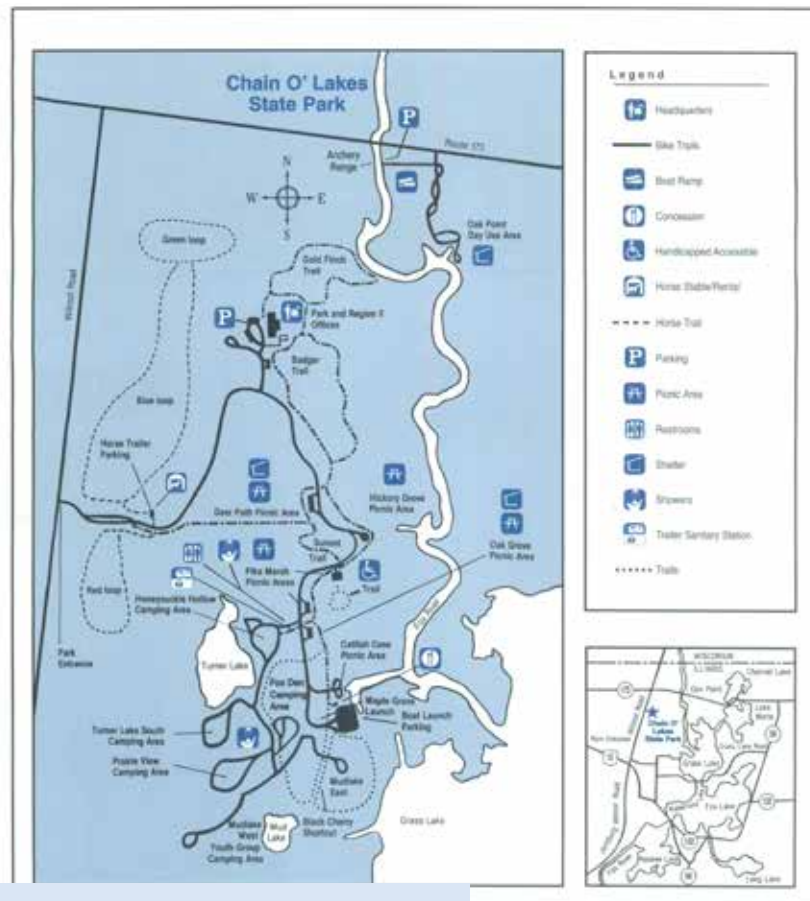


trees. Together these two loops provide a total of 2 miles of trails.

The Blue loop is the largest loop with beautiful overlooks of the prairie below. It climbs in elevation. The trailhead is the lowest spot, and the service road between the Blue and Green loops is at a higher elevation. The eastern edge of the loop zig-zags through trees and offers some spectacular views. It's worth riding this path going up and coming back down to enjoy the scenic vistas. The western edge of the loop is in trees about 1/3 of the way back and then passes into prairie the remainder of the way. The prairie path travels west to Wilmot Road, and then returns east to the trailhead. The marked Blue loop has a total of 3 miles of trails.

The Blue loop has some connector paths on it that are not shown on the printed or trailhead map. Off the eastern edge of the loop are two paths that travel west, out into the prairie. These paths connect and go south, returning to the Blue loop where it begins after exiting the trailhead. If you're uncomfortable with riding near the traffic on Wilmot Road, these connectors allow you to ride the field without getting too close to the road.

The Green loop was closed this season. This loop winds through deciduous trees and is similar to the eastern edge of the Blue loop. This loop has a total of 1.3 miles of trails.



The Chain O'Lakes State Park Stables offers guided rides on its rental horses on the Blue loop trail.

The park's summer hours are May 1<sup>st</sup> through October 31<sup>st</sup>. During this time, the park is open from 6 am. to 9 pm. The remainder of the year the park observes winter hours. During this time, the park is open from 8 am. to sunset. The park is closed November and December for hunting.

I hope you enjoy riding at this park as much as I do. Happy Trails!

## PARK SUMMARY



**LOCATION:** Northeastern Illinois. 2-1/2 miles south of the Wisconsin border. On the border of McHenry and Lake Counties.

**TRAILS:** 8 miles.

**TRAIL DIFFICULTY:** Moderate. Elevation change. Horse shoes not necessary.

**TRAIL DESCRIPTION:** Mowed grass and packed dirt. Trees and prairie. No water crossings.

## INFORMATION



**PARK OFFICE:** 847-587-5512

**HORSE RENTALS:** 815-710-7210

**PARK ADDRESS:** 8916 Wilmot Road, Spring Grove, IL 60081

**TRAIL SEASON:** May 1<sup>st</sup> – October 31<sup>st</sup>

**PARK MAP:** <https://www2.illinois.gov/dnr/Parks/Documents/ChainOLakesSiteMap.pdf>

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Horses photographed  
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# A Modern Ancient Horse

By Lany P. and Sarah M. Aldridge

Photos by Janice Fischer

In our current “high-end” equine society, how often do we think about our horses’ ancient ancestors? Chances are, not much. But maybe we should because those prehistoric horses formed the lineage from which our horses derived.

If you consider yourself a horse breed enthusiast, then you probably know there are currently more than 400 recognized breeds in the world. But what you probably don’t know is that one of those breeds, the Heck horse, is both

ancient and modern. It has deep roots, yet new branches.

So, what the heck? Let’s travel back in time to discover the Heck horse’s roots and its fruits. Please allow me to introduce the Heck horse, the most modern, and yet ancient, of all horses.

## An Abridged History of the Horse

The first known ancestral horses, commonly referred to as *Eohippus*, roamed the earth about 55

million years ago. Several different branches of the horse family came from the *Eohippus*, most of which are now extinct. Some lived in the forests eating leaves, others grazed the grasslands, while others did both. One of those was the *Hypohippus*, which had three toes. In contrast, most of the *Dinohippus*, which most closely resembled the modern horse, had only one “toe.”

Fast forward to about 4 million years ago when we have *Equus*, the horse from which all modern-day horses evolved. *Equus*

appeared in North America, South America, and eventually all the continents. The horse disappeared from the Americas after the Ice Age, some 8,000-12,000 years ago, but flourished in Europe and Central Asia.

Several breeds developed from these lines. One hypothesis is that three of these lines are credited as being the domestic stock of the modern-day horse: the Przewalski’s horse, the tarpan horse, and the forest horses of Northern Europe. Of these three breeds, only the Przewalski’s horse remains.

## The Tarpan Horse

The tarpan horse was a wild horse that roamed parts of Europe, mainly Germany, Poland, Russia, and Turkey. It was short and stocky, grullo in color, with a thick mane and tail. It had primitive markings that consisted of a dorsal stripe, leg bars and stripes, and/or

shoulder stripes. Known to forage primarily in the woods, tarpans also ate grass. Their intelligence was coupled with a fierce temperament.

Often referred to as the peasant’s horse, the tarpans were caught by peasants and trained to carry their wares and perform light farm work. But they were also hunted and killed, being considered a nuisance. The “true” breed eventually died out due to breeding with domesticated horses and being hunted to extinction. The last scientifically confirmed true tarpan died in 1879.

In the 1930s, Heinz and Lutz Heck, German zoologists who were also brothers, attempted to breed back the tarpan. They started by breeding some pony breeds and small horses thought to be descendants of the tarpan. The brothers then integrated the Konik, a small feral horse originating in Poland, with

Icelandic horses, Dulmen ponies, and Gotland ponies. The first foal from the breeding program was born in 1933.

The Hecks then bred only the offspring that resembled the tarpan in physical shape and coloring. These offspring were very successful in passing along the desired bone structure, grullo coloring, and primitive markings. Though the Heck brothers achieved success in breeding some characteristics of the tarpan, they were not successful in creating an exact genetic copy. Instead, they created a breed that was very similar. That breed is what is now called the Heck horse, Heck tarpan horse, or simply the tarpan horse.

## The Heck Tarpan Horse in America

In 1954, the first Heck horses were imported to the US from the Munich Zoo in Germany. The Chicago Zoological Park (now known as the Brookfield Zoo) was the new home for a stallion named Duke and two mares. Next, a breeding program was established there. Then in 1955, two mares were imported to the Catskill Game Farm in New York, which established a collaborative breeding program with other zoos.

Known for their sweet disposition and intelligence, Heck horses soon gained the interest of private breeders, who then started buying the horses from the zoos. Breeding programs were established and by 1972, there were enough mares and stallions to form the North American Tarpan Association. The breed and organization grew for the next 30 years. By

A dorsal stripe, a type of primitive marking, is found on all Heck horses.



the 1980s and 1990s, the breed registry had more than 200 horses eligible for breeding.

Two major lines were established in the US: The Catskill Line and the Antiquities Line. The Catskill Line horses came from the Catskill Game Farm in New York, which had imported Heck horses directly from Germany. The Antiquities Line horses came from the Atlanta Zoo's breeding program. Most of the Antiquities Line horses went to private breeders in Alabama and Georgia.

But times change, and so do horses. In 2005, the Catskill Game Farm closed and auctioned off its animals, other breeders retired, and by 2006 the breeding stock of the Heck horse in the US had dwindled to fewer than 20. Not having enough horses to form a breed registry, the breed association eventually dissolved in 2005. By 2019, there were fewer than 100 Heck horses in the US. Currently, there are about 80 Heck horses in the US and 40 in Canada.

## Enter Helen Dixon and the Tarpan Horse Conservation Program

Helen Dixon, an animal lover and self-taught farmer originally from Illinois, established Dixie Meadows Farm in Rappahannock County, Virginia. She raised cattle and exotic animals, and became a well-known expert in animal husbandry of both exotic and domestic animals. She became interested in tarpans and in 2005 she bought her first tarpans at auction from the Catskill Game Farm (actually, she bought all of the Catskill horses).

Dixon continued to search for other Heck horses, bought them, and established a new breeding program at Dixie Meadows Farm. Her vision was to promote the Heck horse and reinstate its breed registry. Unfortunately, she passed away in February 2019, before a breed registry was formed. However, Dixon's dream did not go by the wayside. Linda Martin, herd historian at Dixie Meadows Farm, worked closely with Dixon for more than 10 years. Together, they searched for existing Heck horses, once found their bloodlines were traced and documented. Their hard work and dedication paid off with the

establishment of the Tarpan Horse Conservation Program (THCP) in August 2019. There is now a breed registry within the THCP.

The goal of the new registry is to have a minimum of 10 different breeders and to increase the breeding stock to at least 300. New breeders are welcome. But, before you decide to become a Heck horse breeder, there are strict requirements, including the following: breeders must have ample, sustainable land for the horses to roam, invest a reasonable amount of money to prevent "flipping," verify the identity/lines of offspring by DNA, and not breed outside the Heck bloodlines.



*A gentle and intelligent disposition makes for a variety of uses.*

## Characteristics of the Heck Horse

Heck horses are relatively small, with an average height between 12-13.2 hands. The neck is thick and strong, with a large head, big jaws, and low withers. The legs and hindquarters are strong, and the horse has hard hooves. A dorsal stripe and/or zebra stripes on the upper legs and back stay true to the primitive markings. All Heck horses are dun or grullo in color, and have a flaxen mane and tail. No white markings are permitted. The coat color changes throughout the year, ranging from a silver hue or dark gray dun with black points, to a straw tone in the winter. Foals are born a light white color that darkens with age.

Heck horses are friendly, calm, curious, clever, and very independent. They have a good immune system and a high fertility rate.

## Care and Uses

The best part about these hardy primitive horses is that they require minimal care. Heck horses are easy keepers, not prone to colic, and best kept on a free range. Due to their strong solid hooves, only a basic trim is needed periodically.

The breed has a high stepping movement, resulting in a comfortable gait that is easy to ride and showy to drive. Recently their use as a therapy horse has become increasingly popular. But their uses are numerous. "You can train them any way you want," Helen Dixon once said.

Now that you've learned more about the Heck horse, you can see why it is both modern and ancient.

And, who knows, maybe there's a Heck horse in your future.

## Fun Facts

- Medieval European laws prohibited peasants from riding horses. Instead, peasants trained wild tarpans to pack or pull their carts.
- Some breeders in Europe cross Heck horses with thoroughbreds to develop field hunters.
- In Canada, the Heck horse has been crossed with Welsh ponies and Arabian horses, creating the Canadian rustic pony.
- Tarpan Horse Conservation Program: <https://thcponline.org>.

For those wanting to take a walk on the wild side and feel what it would be like to walk amongst some ancient horses, take a ride to Shalom Wildlife Zoo in West Bend, WI. It is situated on over 100 acres of natural habitat and home to more than 750 animals, including three Heck (tarpan) horses. For more information <https://www.shalomwildlife.com>



*Strong neck, legs and hindquarters with low withers give a well balanced picture.*

Nicolle Glenn and Rumshot Sky, her 15.2-hand paint quarter horse, are outfitted for a formal hunting day. Glenn is a member of the Wayne-DuPage Hunt, and is sporting a wool jacket with the club's colors on the collar. The overskirt, called the apron, is from 1926.



In a roomful of middle-aged women in jeans and barn boots at a local horse expo, the petite young adult in the bowler hat, black veil and calf-length skirt draws attention. Nicole Glenn, 36, a freelance graphic designer from Marengo, Illinois, is a walking advertisement for the sport she adores: sidesaddle riding. All it took was a test ride at a clinic at the Boone County Fairgrounds. "From then on I was hooked," she says. Whether she's giving a clinic at a pony club meeting or riding to hounds with the Wayne-DuPage Hunt,\* Glenn is an enthusiastic promoter of riding aside. "Once you learn to ride it, it's very addictive," she says. "I love preserving the history of it."

If you pictured yourself riding sidesaddle with Lady Mary Crawley as she fox hunted in the PBS Masterpiece series *Downton Abbey*, dream no longer. You can learn to ride sidesaddle, once considered the only so-called "proper" way for ladies to ride.

## HISTORY OF THE SPORT

In the 1300s to preserve a sense of modesty, women rode horses seated on a cushion and facing sideways. Their feet were placed on a planchette, a wooden board, and the horse was led by a groom or servant. By the 1500s, women were interested in joining men in hawking and hunting on horseback. The sidesaddle was developed for those purposes. "When the ladies were allowed to face forward and have control of their mounts, that was a huge step," Glenn says. "That was freedom."

*\*Note: it's a drag hunt with a pre-laid scent; no live animals are used.*

But not everyone saw that as freedom. The suffragette movement in the early 1900s prompted women to advocate for riding astride, either wearing men's breeches or a split skirt. Not until the 1970s did sidesaddle riding's popularity surge, with a whole new generation of women riders.

That said, men do ride sidesaddle. War veterans with lower limb amputations, or those with chronic hip, leg, or back pain, have found riding sidesaddle comfortable.

Over the centuries, the sidesaddle was modified, the riding habit became more practical, and the sport expanded. Name a discipline and it can be done sidesaddle: Western pleasure, dressage, three-day eventing, even show jumping. Period costume classes can be found at horse shows, and sidesaddle riding is offered at some therapeutic riding programs. In 2018, the Calgary Stampede in Canada included sidesaddle racing for women, with competitors ranging from 20 to 70 years old. Glenn exhibits the sport at field fox hunting events. "It's interesting going at speed over some of the fences riding sidesaddle."

## SADDLE DESIGN AND FITTING

The first thing you notice about the sidesaddle is the two pommels on the front. The fixed pommel, also called the upright head, fixed head, or upright pommel, is what you wrap your right leg around. You then point your right toes down, pressing your calf into the horse's shoulder. "It's called your purchase," Glenn says. "Your thigh grips the upright head and that's

how you stay on." The other pommel has a descriptive name: the \*Note: it's a drag hunt with a pre-laid scent; no live animals are used.

leaping head or leaping horn. It primarily comes into play when you're jumping. "If you were going over a fence, you would point your heel up and press the top of your left thigh into that leaping head," says Glenn. In that position, you feel secure, locked in place.

The next thing to note is that there is only one stirrup, and it's on the left side. Although many a student has heard an instructor holler, "Heels down!" during a lesson, that won't work when riding sidesaddle. The stirrup is simply a resting place for your left foot. "If you put too much weight in the stirrup, you'll torque it," says Glenn. Or shift the saddle. "You have to train your left leg to provide cues only."

*This English sidesaddle has two pommels: the fixed pommel, or upright head, and the leaping head, primarily used in jumping. Note the safety release for the stirrup.*



# Riding ASIDE

BY SARAH M. ALDRIDGE, MS

Attached to the saddle you'll see not only the girth or cinch and an overgirth that holds the flaps in place but also a balance strap. The balance strap runs diagonally from the offside of the saddle under the horse's belly, around to the front of the near side behind the girth and under your leg. "It gives you a little more stability if you're going over rough terrain," Glenn says. But be sure to secure it with a keeper, she warns. "You don't want it to turn into a bucking strap."

A Victorian sidesaddle with a beautiful stitched seat caught Glenn's eye at the Midwest Horse Fair 10 years ago. Heck, it was only \$50, so she bought it. "I know nothing about it," she thought. "But how hard can it be?" Once home she discovered that it was too narrow for her mare and didn't have a balance strap. "You have to be meticulous about fitting," she says after her own trial-and-error saddle fitting efforts. The length of your femur, the long bone in your thigh, helps determine the saddle seat length. Also, an English side-saddle has a longer tree point to help with stability on the left side and sits farther back than a regular English saddle. "You have to do a wither tracing on the horse and match the contour to the saddle," Glenn says.

Sidesaddles range in price from \$500-\$600 for an entry level Western saddle to \$1,300-\$2,000 or more for a vintage English saddle. A new custom saddle can start at \$3,000. You can find sidesaddles online, and at estate sales and tack sales. But buyer beware. "All saddles are not created equal," Glenn cautions. You might have to try several before you find the perfect fit. "That's why I started

hoarding sidesaddles," she says somewhat jokingly. "I need a variety to fit different horses."

## THE WELL-DRESSED RIDER

The sidesaddle rider needs a few items to truly look the part. "The fun part is you get to dress up," Glenn says. The riding habit for women came from hunting field attire. The facial netting, or veil, helped protect a woman from brush and bramble. It is held on by the bowler hat. The hunt coat is cut up higher so the rider can duck and bend, allowing more movement in the waist. "It has only one or two buttons and gives you a wonderful figure," says Glenn.

Then there's the skirt. Long, flowing skirts proved to be not only unwieldy, but also dangerous. "If you came off, you could get hung up in the skirt and dragged to death," Glenn says. So today's rider dons an apron, a half skirt worn over breeches, attached so the rider is not sitting on the fabric. "It's open on one side, so if you fall you're knocked clear of the saddle. It's safer."

Gloves and boots complete the ensemble. "I recommend paddock boots when you're first starting out," Glenn says. Zippers and buttons on tall boots can pinch the back of the leg. "I've found it's better to have a shorter boot on my right foot than my left foot."

## SIDESADDLE RIDING 101

Before you throw that antique sidesaddle from Grandma's attic on old Dobbins, consider what traits make a good mount. "I look for a willing attitude, a good work effort," says Glenn. She needs a horse that won't rear or have bucking fits. "A horse that's smart with footing is important," she adds. Good withers are also a must; so-called "mutton withers" will cause the saddle to roll.

Getting positioned on a side-saddle for a trial run can be a bit daunting. Glenn recalls her own trepidation. "Mom, don't let go of the lead rope," she begged during her first ride. They did a lot of trouble shooting at first. "The trickiest part for me was not putting weight in the stirrups."



Glenn enjoys dressing up for sidesaddle riding. Her linen jacket is circa 1910. The whole habit, with rust-colored apron, is appropriate for fox hunting on informal days.

She also had to get used to transferring her weight across her right thigh and to the back of the right knee.

Her horse Lala had to get used to having Glenn's leg on her shoulder and the sensation of no right leg hanging down. That's where the side saddle cane or a dressage whip comes in handy. "By giving a tap, it reinforces the cue without your leg being there," says Glenn.

Although it seems like you sit sideways on the horse, that's a common misconception. "Your spine should be centered on the horse's spine," Glenn says. Correct posture on the horse is one of the elements judged in the show arena. The rider's shoulders and hips should be straight, not twisted. "There is no slouching in sidesaddle riding," she says with a laugh.

Further, sidesaddle riding reveals your weak spots. For Glenn, it was her core muscles. However, after years of sidesaddle riding, she's gained 10 pounds of muscle mass. "All my core muscles are so built up from sitting straight," she says.

Glenn practiced nearly four years before she rode Lala sidesaddle in the hunt. She wanted to ensure that she wouldn't get in anybody's way and that she was solid in her seat. "I started in the slowest field," she recalls. Joining the faster fields took time and courage. "When you're jumping in a side-saddle, you're a little bit behind the motion," Glenn says. There's no standing up in your stirrups in two-point position, getting ready for the next jump, like she was trained. "Going over the jump you fold in half like a lawn chair."



Jumping sidesaddle means the rider is slightly behind the motion. Glenn folds her upper body in half like a lawn chair collapsing.

## PASSING IT ON

"I started out as an instructor because there was nobody out here doing this," says Glenn, now an American Sidesaddle Association (ASA) certified instructor. Years ago, the closest instructor she could find was in Fond du Lac, Wisconsin. Through training with her mentor and attending a side-saddle camp in New Jersey, Glenn has learned some of the nuances she passes along to students.

An older woman with chronic hip pain didn't want to give up riding, so she took an introductory sidesaddle lesson at Glenn Oaks Farm. "Because it's such a different feel, I make sure we keep the student on a lead line until they're comfortable. I always have a spotter until the rider is used to the saddle," Glenn says. During the lesson, the rider looked like she was about to cry. When Glenn asked her if everything was okay, the rider replied, "This is the first time I've ridden that long without pain." More lessons ensued on the woman's Tennessee Walker, and Glenn helped the rider find a Western sidesaddle. "She's riding trails now and enjoying it."

Glenn admits she's still learning to ride sidesaddle. Practice and the willingness to submit to clinics where she's critiqued keep her humble. But they also build her foundation of knowledge and expertise. "I want to keep sidesaddle riding going."

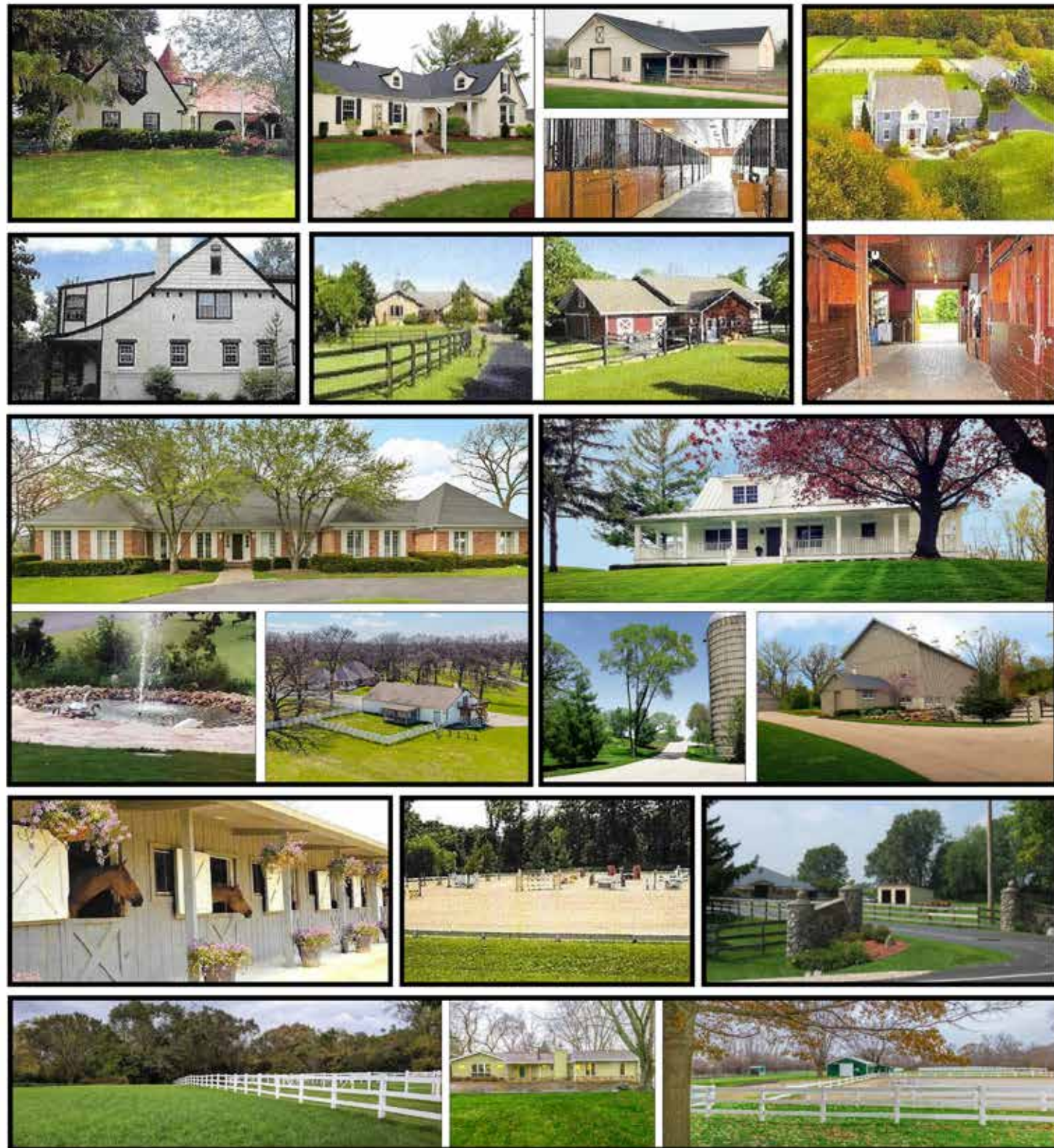
## FUN FACTS

- In 1915 Aussie Esther Stace jumped 6'6" in a sidesaddle at the Sydney Royal Easter Show.
- Queen Victoria sometimes rode 20 miles around London on a sidesaddle.
- Florence Nightingale preferred riding sidesaddle to exercise with bats and balls.

## LEARN MORE

Contact Nicolle Glenn:  
[www.facebook.com/Gloakfarm](https://www.facebook.com/Gloakfarm)  
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## DON'T BET THE FARM!

### 3 Ways Refinancing Farm Mortgage Can Benefit You Now

In today's volatile markets, there are precious few ways to materially reduce expenses on the farm or ranch without affecting production levels. However, today's financial environment provides you a unique and valuable opportunity to improve the cash flow of your farm while simultaneously reducing risk and uncertainty.

As the Federal Reserve has attempted to stimulate economic activity by increasing the supply of money in the economy, interest rates have fallen to levels not seen in several generations. For the farm or ranch owner, these remarkably low rates come at time when payment terms for farm mortgages are attractively flexible, making the refinancing of farm mortgages a great opportunity for virtually all owners of farmland. Whether an existing mortgage is close to its maturity date, or there are still several years remaining, it is important to act now to take advantage of the lower rates and longer maturities currently available. The sooner you can lock in these rates and terms, the sooner you can benefit from the improved cash flow from the lower payments.

There are 3 benefits to refinancing your farm mortgage now:

**1. Rate Reduction:** While this is an obvious benefit, it seems few people are aware of the magnitude of change available. Today 7-year fixed rates are available to strong borrowers at rates around 3.65%1, and 15-year rates are available around 3.9%1, which are approximately 1% below equivalent rates as recently as January 2020, and well below rates of a year ago or more.

**2. Repayment extension:** Longer term rates have actually fallen more than short-term rates, providing an opportunity to lengthen the repayment period (maturity and/or the period for which the payments are calculated). The cash flow effect of the rate decline can be "super-charged" by lengthening the time over which the principal payments are spread and reducing each payment even further. The amount of this benefit in cash flow will be determined by the terms of the debt being refinanced, as today's farm mortgages can have amortization terms as long as 30 years.

**3. Target important objectives:** While many borrowers will want to use this favorable refinancing environment to maximize the cash flow benefit of reduced mortgage expenditures, some may instead want to use the range of payment structures available to target specific planned life events. For example, if current earnings are good, a borrower who wanted to retire debt free at a specific date may want to choose a payment structure with an accelerated payoff calendar targeted to that date. Alternatively, if the borrower planned on selling the land within a few years, he or she could choose a longer term amortization with a shorter term maturity to minimize current cash flow costs prior to the planned sale.

Uncertainty has always been the nemesis of the farmer. From weather to insects to government policy, the value of production is subject to forces beyond our control. However, the financial structure of your farm has never offered as much opportunity for improvement as it does today. Technology has even made the process quicker and more efficient than in the past. Now is a great time to take control of your financial future and review the opportunities and alternatives for refinancing the mortgage on your farmland

A good lender should be able to listen intently to your objectives and help you select the loan terms that best permit you to take advantage of today's exceptional rates and structural alternatives. While many banks may not be able to offer the full range of long-term fixed rates currently available, McHenry Savings Bank, through its relationships with Farmer Mac and other leading farm lenders, can provide a full menu of attractive financing alternatives. Please feel free to contact me to discuss your situation or address any questions you may have.

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## What to Know About Your Horse's Insurance Policy

Insurance can be confusing, so when it comes to insuring your horse, it can be tempting to choose the cheapest or easiest option. You fill out the application, pay your premium, and forget about it, hoping not to think about it again for another year and certainly hoping not to need it. But what happens if your horse colics, comes up lame, or gets injured in the pasture and you do need it? Will your policy come through for you in the way you expect and need?

Everything about the equine industry is unique so why should horse insurance be any different? The mortality policy could be thought of as life insurance - it pays an amount of money in the event of death. But this policy is intended to protect your investment, and values have to be justified. Medical insurance is somewhat like health insurance - it will help pay for the costs of medical care. But, there are specific limitations and conditions that must be followed.

Whether you buy a policy to recoup the money you spent purchasing your horse, or to make sure you have finances available for treatment, you want your insurance company to be there for you when you need it. With so many companies and policies out there, it's important to know their major differences so you can feel confident you are purchasing the right coverage for your unique situation. This article is going to touch on many of the factors that go far beyond just price.

### What will you get paid if your horse dies?

The value of your horse, and what you would be paid in a mortality claim could be determined in a couple different ways. One way is called agreed value. Agreed value means that as long as the information that was used to approve the value is accurate, the insurance company will pay that amount in a mortality claim. Other options may be called stated amount, actual cash value, or fair market value. These mean you will be paid the amount the horse is worth at the time of its death or at the onset of the condition that resulted in death. The policy might also indicate that

the amount paid will be the lesser of the value shown on the policy and the fair market value.

### What is your horse worth?

One of the first questions I get asked as an agent is how to place a value on your horse. The value, also known as the limit, is intended to indemnify the owner's investment. Indemnify means to make someone whole again after a loss. For example, if you recently purchased your horse, the purchase price is the value, regardless of whether you got a great deal or not, because that is the amount you paid. You may choose to insure your horse for under its worth but you cannot go above.

Now, let's look at another situation with a horse that you have owned for a while. Start by asking yourself, if you were to buy or sell your horse today, what would the price tag be? If that amount is more than the purchase price, why?

Each company has its own approach to approving value increases. What most want to see is quantifiable information, such as training costs on a young horse, and/or tangible results, such as a show record. The key is, what has your horse done since you bought it, that it didn't do when you bought it? Has he gone from unbroke to broke? Has he moved up a level in jumping or dressage? Did she win a western pleasure class at a big show, or maybe was shown and placed for the first time in a trail class? For broodmares or stallions, have their offspring made any notable accomplishments? If the value your horse is insured for is really important to you, whether a company approves the value you are looking for could be a deciding factor when choosing your policy.

### What are the medical/surgical coverage options?

The medical coverage you choose will be added to the mortality policy. You cannot purchase a stand-

alone medical policy. When comparing options between companies, don't get hung up on the name of the coverage. Just because it doesn't say surgical, doesn't mean that surgeries aren't covered. And the same name of a coverage with one company might offer very different coverage than with another company. What is important is to ask questions of your agent and understand what is covered, is not covered, and up to how much is covered for each option.

Let's dig deeper into the details:

### Medical Coverage Limits

The limit listed on your medical policy is the maximum amount the insurance company will pay in the event of a claim. Look at these numbers realistically and imagine some specific situations. Is \$5,000 enough to cover the medical care you expect the policy to pay for? If not, you might want to increase it.

You will see differences between companies on what limits are available and which ones your horse qualifies for. As a general rule, the amount of medical coverage you can purchase will be capped at the insured value of your horse. However, there are instances where a policy with less coverage (maybe it doesn't cover lameness) could offer more than the horse's value. A good example is a \$5,000 limit on a catastrophic policy or in additional colic surgery coverage for a horse worth \$3,500. I have even seen companies that may sell a full medical policy with a limit above the horse's value, but the wording in the forms says it won't pay above the horse's value.

### What is covered? What is not covered? Read the exclusions

The wording in policy forms and endorsements details what is and is not covered. This is one of the biggest and most impactful places you will see differences between insurance companies. There are many common themes that are present throughout all markets, but each company has its own way of constructing a program that addresses the ever-changing horse world and constantly evolving veterinary industry.

Typically, the policy will detail what is intended to be covered and then it will take away coverage in the form of exclusions. There are many exclusions automatically included in every policy that a company sells, and some are applied specifically, based on each individual horse's medical history. This is the part of the policy I go to immediately when reviewing a policy for a client.

Some automatic exclusions you will see repeated on every policy offered by every insurance company. You can expect to see exclusions for pre-existing conditions, congenital defects, elective or cosmetic surgeries, dental procedures, and homeopathic or other alternative therapies. Others may be automatically excluded with one or more companies but not others. Look out for exclusions on bone chips, arthritis, navicular, laryngeal hemiplegia, or Osphos® and Tildren®.

The above lists of exclusions are not exhaustive. The point I want to make is that the exclusion section is very important in understanding what is covered and what is not covered under your insurance policy, and there is a lot of variation between companies. Also, check the definitions of any subjective words, such as "catastrophic," "lameness," "cosmetic," and "elective," for how each company will interpret them. If you have any specific conditions on your list of deal breakers, check the exclusion section carefully.

### Pre-existing Conditions and Manual Exclusions

The insurance company may also choose to add manual exclusions on a case-by-case basis, depending on the horse's specific medical history. Shopping around for how each company chooses to word the exclusions can be beneficial. For example, if your horse has a history of lameness, one company might be broad and exclude an entire joint or leg, and another company might be more direct and exclude the specifically affected structure within the joint or leg. The more specific the exclusion wording, the better for you as the policy holder.

When you compare the manual exclusion wording between companies, you must also take into account the automatic exclusion wording. If the policy already has an exclusion for arthritis, that company

doesn't need to add another one manually for your horse's pre-existing arthritis. However, a company that doesn't automatically exclude arthritis might add a manual exclusion. Check the specific wording that is part of every policy every year. When in doubt, contact your agent for clarification.

### Read the fine print

Now that you know how to tell what is covered and not covered, let's dig down one more layer and talk about sublimits and copays. Sublimits are a lesser limit within a coverage that represents the maximum that can be allocated to a specific type of expense. Copays are a percentage of the charges you are responsible for. A medical policy may have one or more of the following

Sublimits might include:

- Diagnostics
- Lameness treatment
- Nonsurgical lameness treatment
- Gastric ulcers
- Regenerative therapies (IRAP, PRP, Pro-stride™, Stem cells)
- Osphos® or Tildren®
- Shockwave therapy

Copays might include:

- All Diagnostics
- MRI or bone scan
- Shockwave
- All charges

### Additional Policy Wording

Here are a few final things to consider when choosing an equine insurer:

- **Amount of emergency colic surgery coverage in the mortality policy** – This typically ranges from \$2,500 - \$5,000.
- **Deductibles** – This is the amount of money you will pay toward the claim before the company pays. These vary company to company and coverage to coverage.
- **Length of time for a claim to stay open** – Some policies have no time limit through the end of

the policy term, and some companies may have a limit of up to a certain number of days.

- **Extension period** – This is the length of time a claim can stay open and you can continue to submit invoices past the policy's expiration date.

- **Guaranteed Extension or Guaranteed Renewal** – Most mortality policies will have one of these. The guaranteed extension defines an amount of time, typically a few months to a year past the expiration date of the policy, that the horse's death, due to a claimed condition, will still be covered. A guaranteed renewal allows the mortality policy to be renewed under the same conditions or terms.

- **Age Limits** – At what age does a company allow certain coverages? A foal may have to reach a particular age before it is insurable, and yet another age to qualify for medical coverage. On the other end, what is the oldest age each company will insure your horse through or when does the premium start increasing because of age?

**Additional Coverage Options** – Do you have needs that go beyond mortality and medical policies? Is your horse going to be out of the country? Are you interested in loss of use coverage? Do you have a breeding stallion and want to insure his fertility? Let your agent know what you are doing with your horse and what you are interested in.

### Making your choice

As the horse world changes and veterinary medicine evolves, so does your insurance. There are multiple companies out there with different programs and options for a reason. Not every policy is right for every horse, or every owner. Talk to your agent, ask the hard questions, and review your policy every year. Be honest about your horse's medical history, clear about what you expect, and know what you are purchasing. It is better to do the planning and research ahead of time than to be surprised with unexpected expenses during an already stressful time.

### Bio

Jordanna Schatz is a licensed insurance agent at Schatz Insurance, serving Illinois and Wisconsin.

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Drawing by young artist N. Glaser

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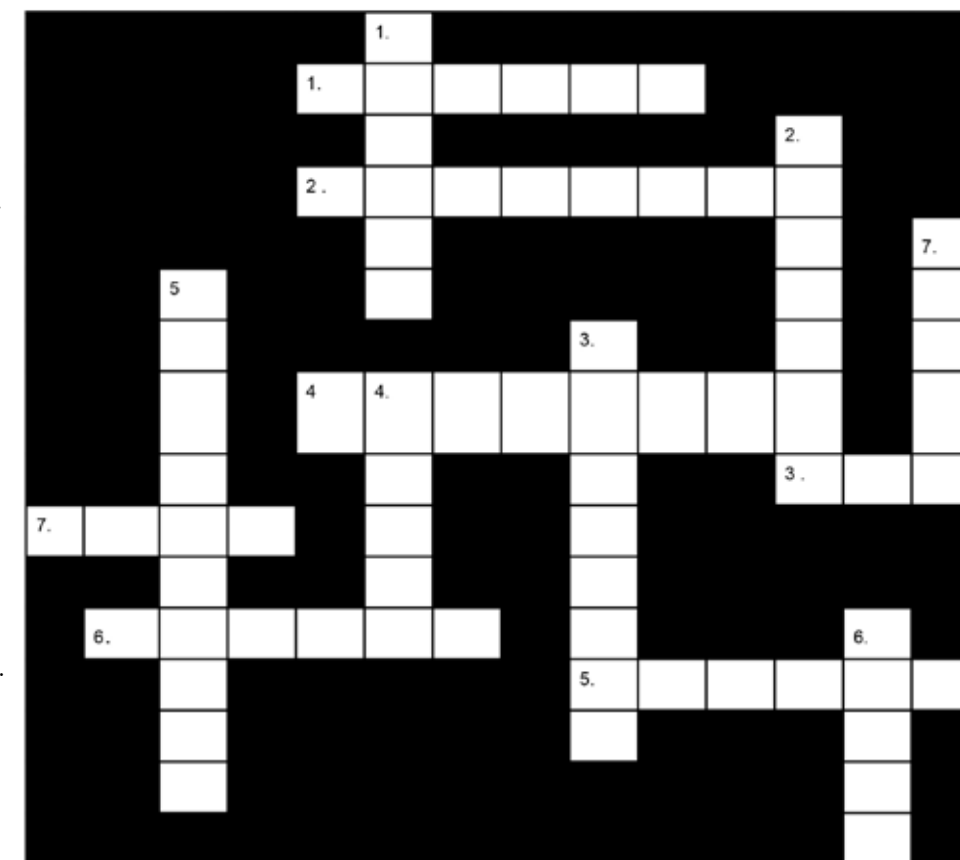
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- 3) Grass that has been cut and dried and used as feed for horses
- 4) Two metal loops to place your feet in while riding a horse
- 5) A fast gait that has four beats
- 6) Headgear placed on a horse for the purpose to control it
- 7) When a rider rises out of their seat and then settles back down in the saddle according to the pace of the trot

**DOWN**

- 1) The gait of a horse that falls between a gallop and a trot. Includes 3 hoof beats
- 2) A style of riding typically using a smaller saddle and the rider takes a rein in each hand
- 3) Refers to a highly skilled form of training and this riding usually is performed in competitions.
- 4) A marked path or route established for horseback riding or hiking usually in a forest
- 5) A rider or performer on horseback
- 6) An event or sport with riding and roping contests and usually riding an untamed horse that bucks
- 7) A female horse age four yrs or younger



## THE YOUNG EQUESTRIAN - BOOK REVIEW

*Sparkles, The Rainbow Pony*

*Sparkles, The Christmas Pony*

*Sparkles' Pony Parade*

Written and illustrated by Sandra Ann Nowicki; \$9.99 each

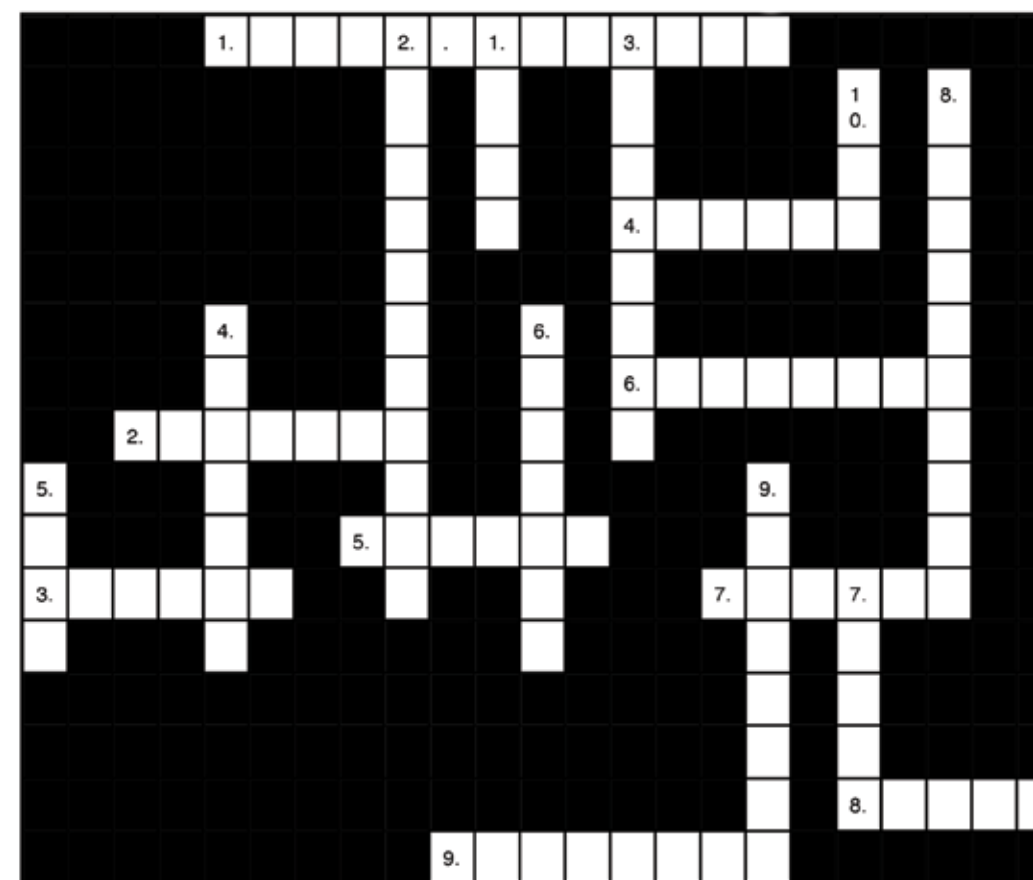
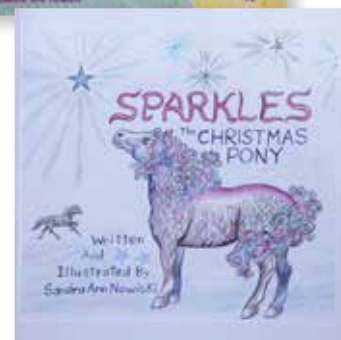
Meet Sparkles, a Shetland pony, and trot along in her adventurous life.

This trilogy starts when Sparkle is accidentally separated from her mother at birth. Sparkles is found and raised by a woman and her gentle herd of goats, her Arabian horse, and her collie. Her life is upended and future becomes uncertain when she is found by her mother's family. What will she do?

As Sparkle matures she learns a lot about life. After losing her best friend to old age, Sparkle learns what it is like to grieve. She finds joy and love again when she is gifted as a Christmas present to a young girl.

The last book is written as a poem paired with colorful illustrations. Giggle and tap along to the clippity-clop of hoof beats in this rhythmic stanza of words. Bonus; there is a musical composition at the end.

Nowicki is an avid horse person whose illustrations are extremely creative, yet true to the horses natural form. Her knowledge of horses gives us a series of children books that are not only aesthetically pleasing, but educational as well. To order your books please contact Sandy direct at 262.889.4802 or sannowicki@aol.com



**ACROSS**

- 1) German word for "slackening the rein."
- 2) A playing period in polo.
- 3) A side saddle has two of these and some saddles have only one.
- 4) AQHA recognized word for horse with dun enes.
- 5) Extinct wild horse.
- 6) Medical instrument used to hold a horse's mouth open.
- 7) Throatlatch on a hackamore. Also, the name of the big, symmetrical knot on the bottom of a rope halter.
- 8) Spanish word for mare.
- 9) One of three horses named as one of the top 100 athletes of 20th century.

**DOWN**

- 1) Four beat gait that gaited horses perform.
- 2) This horse has more streets named after him/her than any other being.
- 3) A part of the government that has two assemblies, also one of the world's largest breed horse shows.
- 4) Another name for laminitis.
- 5) Acronym for a youth horsemanship club.
- 6) Riding pants modeled after traditional trousers from India.
- 7) A race named after a British politician.
- 8) A French term relating to classical equitation. It involves the Ramener (Vertical position of forehead with a raised poll) and engagement of the hind end.
- 9) Breed originating in the Netherlands.
- 10) Number of different types of tissues that make up a horse's stomach.

Answers will be up on our website starting 12/1/2020

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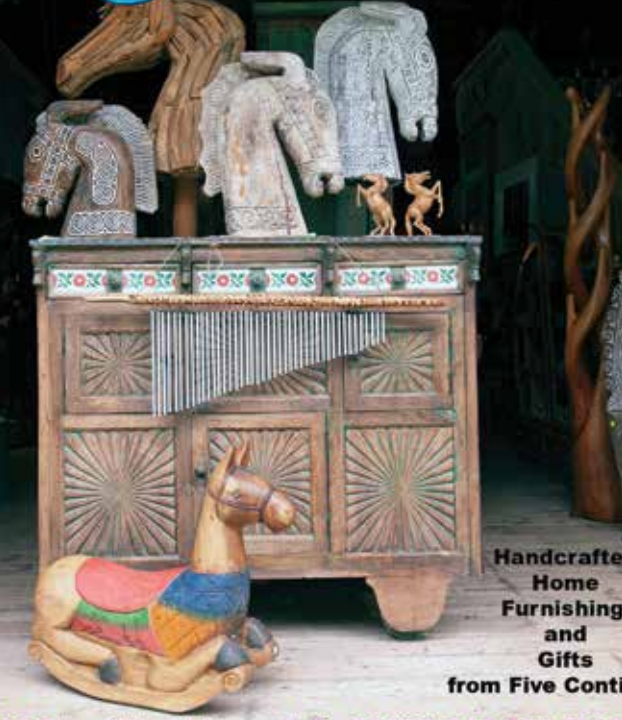




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