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**Hello beautiful readers!**

It's been a bit longer than usual since the last time we were in touch. We got a little distracted this Summer with Ruby's swimming lessons and grooming lessons with Shugs. Summer just flew right by so if you are looking for our Summer issue, look no further, we skipped it and just tumbled on into Fall. So like the strong winds of Fall we bring you our current issue.

For this issue's featured trail, our wonderful trail trekker takes us over to Stoney Run County Park in Indiana. It's a beautiful park full of tall trees, wild roses and other wildflowers. It's not that difficult to ride, which is part of its beauty. You can just relax and enjoy the lovely scenery.

Dr. Billek's article is the final in a three-part series on lameness. This issue she focuses on lameness prevention. Some of the things she touches on are nutrition, reducing pain, improving balance and conditioning. A great read for all horse owners.

In this crazy tumultuous economy Don Wilson gives us some expert advice to help make sense on what to do with our financial resources. Now is a good time to take the time.

Our feature article is on fox hunting. I have always been intrigued with fox hunting and I think others are too. I have photographed thousands of homes and have seen fox hunting prints in all types, from traditional to modern. Most of the homeowners have never even been on a horse. What is the attraction? Keith Gray, a Master of Fox Hounds with Mill Creek Hunt Club in Lake County, IL., invited me to the club and I found out why. Special thanks to the members of MCHC for having me hanging around.

We hope you enjoy reading this issue as much as we enjoyed putting it together. Take care and see you in the Winter.

*Janice*



THE  
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Cover Photo by: Janice Fischer

Brenda Yost on Shake Rattle N Run, a 16 year old OTTB, with the hounds of Mill Creek Hunt Club

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THE TREES  
ARE TALL  
AND  
THE FOREST  
IS MATURE.

BY DEBRA RUBEL

## Are you looking to range farther with your horse riding?

Interested in trying some trails a little further away? Don't limit yourself to the larger state parks. There are a number of large and small county parks that offer a variety of terrain and trail types.

Northern Indiana, especially along the Illinois border, isn't that far away and offers some lovely county parks in Lake County Indiana. Lake County is the northwestern-most county in Indiana. This county has four parks with horse trails, one of which you can camp at and use as a base station to explore the others.



### Stoney Run

One such county park that I highly recommend is Stoney Run. Located 10 minutes from Crown Point Indiana, this 317-acre park has a shaded 6-mile loop.

The trail is flat and easy to ride. The main trail circles the perimeter of the park.

It's packed dirt and wide enough to ride two abreast. The trail twists about and meanders through the trees.



There are interior hiking-only trails at the eastern end of the park. There are also access trails to maintenance buildings. On the horse trail, none of these intersecting trails are marked as such and can easily throw you off the perimeter trail. I'd recommend printing a map and taking it with or looking at one in advance before riding so it's clear what trail to stay on. There is no map board at the trail head.

All the trails are in the trees but that's what makes this park so beautiful. The trees are tall and the forest is mature. There's a stretch of pine trees at the northern end of the park. Throughout the park, the undergrowth is heavily populated with wild roses. If you ride this park in early June, it smells wonderful. There are some raspberry and blackberry bushes but the roses are the dominant undergrowth.

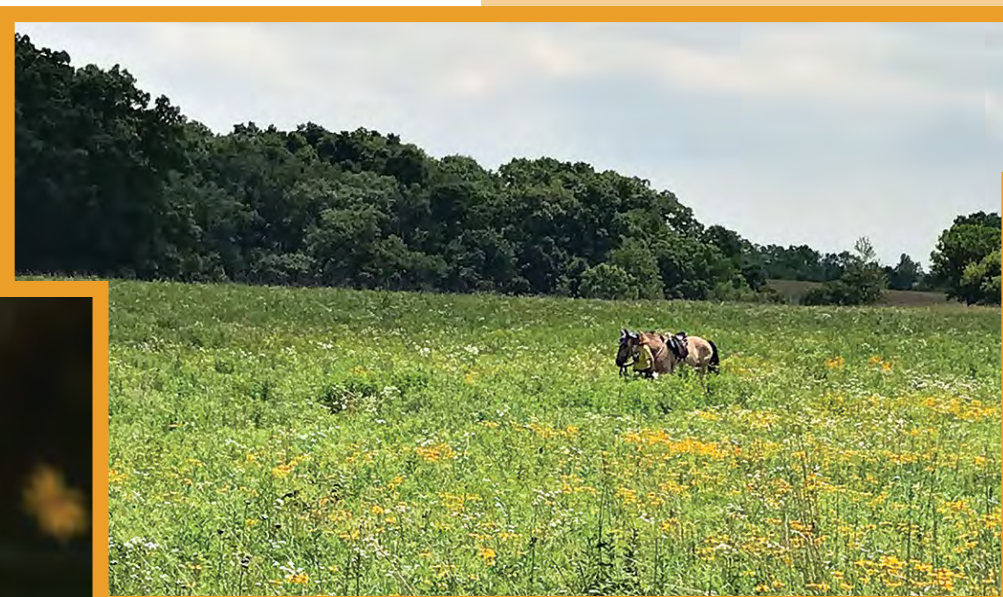
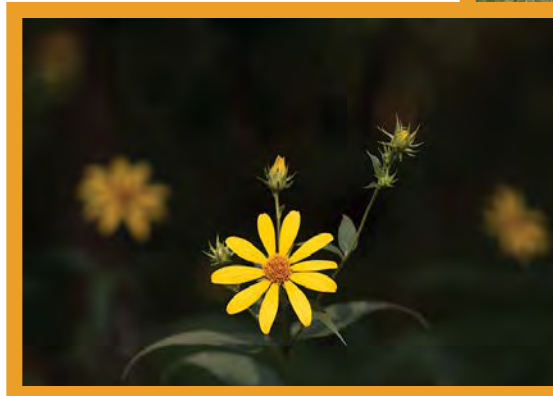
The southwest end of the park has a portion of trail that runs along a prairie field that is heavily populated with a variety of wildflowers. It's a great place to stop for a photo in the flowers with your horse.

There's an inner-loop trail that begins near Hough Pond. This trail is narrow so it must be ridden single file. The trail route is marked with orange tape on the trees. I think this is the prettiest trail in the park. The trees are thick and the terrain rolls slightly.

If you ride the perimeter loop counterclockwise, before you reach the park road on the southern end of the loop, you'll encounter a cluster of short trails nicknamed the "Cloverleaf" or the "Maze" trails. Be sure to explore these. The Maze trails are longer than you think.

At the park road, you have two options to return to the trail head. For a nice ride, go left and ride the road up to the maintenance building and return along the north and east trails.

*It's a great place to stop for a photo in the flowers with your horse.*



*This park reminds me of Rock Cut State Park because the forest and trails bear a resemblance to the forested trails south of Hart Road, the entrance road to the equestrian campground at Rock Cut.*

*If you like those trails at Rock Cut, you'll love Stoney Run County Park.*

If you're in a hurry to get back, you can turn right and ride the road past the Vietnam memorial, to the park entrance and then back to the horse trailer parking lot.

You are allowed to ride on the park roads but not allowed to ride on the grass alongside the roads. Do not ride across the grass field to get to the equestrian parking lot.

On a busy weekend, the second option will take you past a lot of people picnicking. The southeast corner of the park gets heavily populated.

It has two large parking lots, shelters, toilets, a playground and fields to play in.

This is a beautiful park and well worth the trip. If you're local to the Chicago area, this park reminds me of two Illinois parks. It reminds me of Rush Creek County Park in McHenry crossed with Rock Cut State Park in Rockford.

It reminds me a little of Rush Creek because it's a big loop of the same length. This park reminds me of Rock Cut State Park because the forest and trails bear a resemblance to the forested trails south of Hart Road, the entrance road to the equestrian campground at Rock Cut.

If you like those trails at Rock Cut, you'll love Stoney Run County Park.



### Trail Head

The equestrian parking lot is a gravel lot with a turn around. Trailers parallel park along the parking lot edge. Park faculty are very particular about horses and vehicles not being on the grass so do not park in the grass or walk your horse across the grass. Next to the parking lot is a brick pit-toilet building surrounded by three shelters with picnic tables under the trees. There is no water spigot. There are no hitching posts. There is ample shade around the picnic tables for relaxing after a ride.

### Camping

Depending on where you live, this may be too long of a drive to undertake as a day trip. Lake County Indiana has four parks with horse trails, one of which allows horse camping. The Grand Kankakee Marsh, which is only 12 miles from Stoney Run, is the park that allows horse camping, provided you call ahead for permission.

*The Grand Kankakee Marsh, which allows horse camping, can be used as a base camp to ride the three other Lake County Parks.*

To get to it from Stoney Run, take 142nd west until it turns into 145th and take 145th west of Leroy to Clay Street. Take Clay Street south to the Grand Kankakee Marsh.

As an added bonus, the 952-acre Grand Kankakee Marsh has horse trails of its own. There's a trail that travels along the levee of the Grand Kankakee River and there are multiple trail loops in the marsh. This park is abundant with birds and deer.

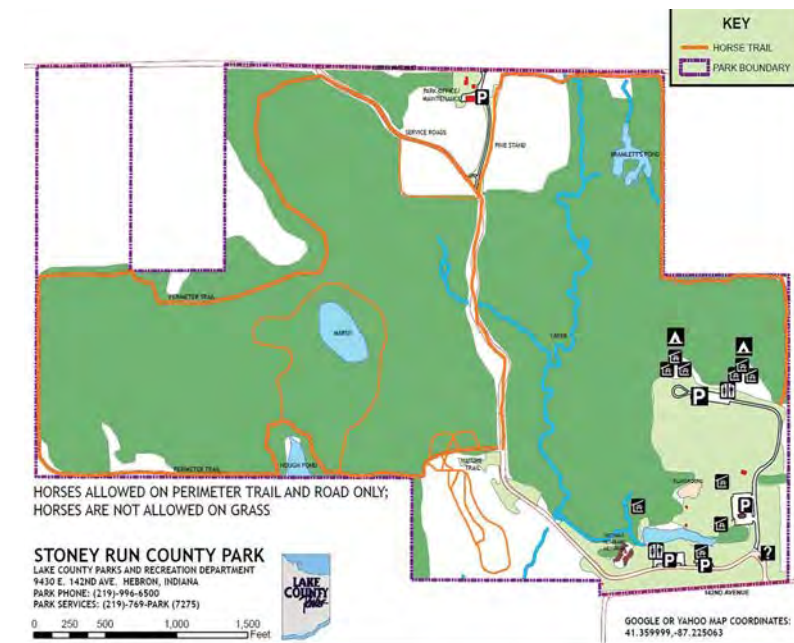
The Grand Kankakee Marsh can be used as a base camp to ride the three other Lake County parks. Bring bug spray though.

### Other County Parks

Buckley Homestead is a 575-acre county park located north and west of the Grand Kankakee Marsh near the town of Lowell. It has a living history farm with live animals and a lot of old farm buildings. There is a large loop trail to ride around an 80-acre portion of the land and some additional trails connecting back to the parking lot.

Deep River is a 1,362-acre county park located east of Merrillville. This park has a Grist Mill, a Saw Mill and a Sulky track. There's a large trail system at this park, consisting of a lot of loops.

This park will be featured in a future article.



### In Closing

An important note about Stoney Run. This park has an entrance fee. The three other Lake County Parks do not. Stoney Run is frequently used for special events and when one is taking place, this park will be closed to horse riders. Call ahead and ensure no special event is scheduled before heading out to ride at this park.

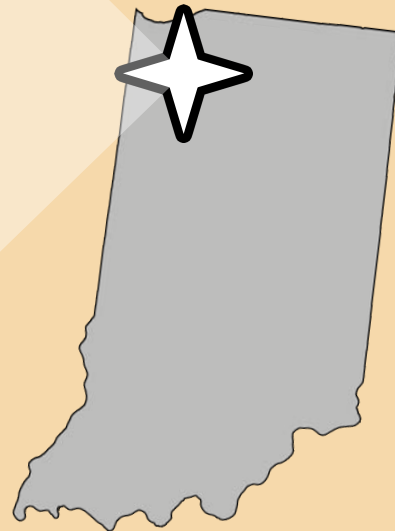
Maps and information regarding all of these parks can be found on-line using the link provided at the end of this article.

I hope you enjoy riding at these parks as much as I did.

**Happy Trails!**

<b>STONEY RUN LOCATION:</b>	9230 E. 142nd Avenue, Hebron, Indiana 10 minutes east of Crown Point, Indiana
<b>TRAIL DESCRIPTION:</b>	Large 6-mile loop with some small internal/external loops. Packed dirt. All trails are in the trees with the exception of a short portion along a prairie field. Some park road riding. Shoes not necessary for horses.
<b>TRAIL DIFFICULTY:</b>	Flat and easy.
<b>TRAIL HEAD:</b>	Gravel parking lot. Pit toilet building and picnic shelters. Well shaded. No water; bring water for horses. No hitching posts. Tie to trailer only.
<b>HOURS OF OPERATION:</b>	Open April – November. Open daily 7am to sunset. Closed to horse riding during special events so call ahead to ensure they're open for horse riding the day you plan to go.
<b>ENTRANCE FEE:</b>	\$5 Indiana resident \$8 non-resident
<b>HORSE CAMPING:</b>	Not available at this park. Horse camping is available 12 miles away at the Grand Kankakee Marsh County Park.
<b>STONEY RUN PARK:</b>	219-996-6500
<b>PARK SERVICES:</b>	219-769-7275, M-F 8:30am-4:30pm, Central time zone.
<b>GRAND KANKAKEE MARSH CAMPING:</b>	219-769-7275, call ahead for camping permission
<b>TRAIL MAPS:</b>	lakecountyparks.com/148/Parks

Stoney Run County Park



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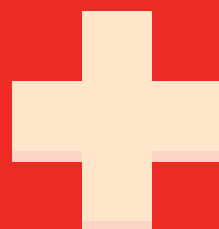
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# LAMENESS PREVENTION

By Paige Billek DVCM, CVMM-EQ, CERPV, CVA

Part 3 of 3 on:  
Equine Lameness



In the first two articles of this series, we discussed lameness diagnostics and treatment. The focus of this article is how to prevent lameness before it happens. While many causes of lameness are inevitable, some of these factors may help prevent those that aren't. Lameness prevention isn't a "one size fits all". Some of these ideas may work for your horse while others may not. Please discuss ways to avoid lameness with your veterinarian as they can help make a plan for your horse specifically.

When aiming to prevent lameness it's best to look at the horse's whole body. The more nutritionally sound, holistically pain free, physically balanced and well conditioned a horse is the more likely they will stay sound. We will touch on all aspects but more closely focus on reducing pain and maintaining balance.

Maintaining a balanced diet and a good body condition (weight) can prevent excess strain on joints, tendons and ligaments. A healthy weight also helps avoid equine metabolic syndrome and subsequent lameness due to laminitis. A nutritionally sound diet also provides the building blocks to build and maintain healthy muscle and heal from injury.

## Nutrition:

Ensuring that your horse's diet is nutritionally sound and balanced is one of the major building blocks of health in addition to lameness prevention.

- **Hay:** In general horses require 1.5-2% of their body weight in hay daily to maintain their body weight. This number changes based on the horse's age, weight, workload and the rest of their diet.
- **Grain:** Most commercially available pelleted grains are balanced in relation to minerals and nutrients. An important thing to consider is that the nutrient profile listed on the bag is only guaranteed if the amount fed is the amount recommended. Senior feeds, for example, are normally complete diets meaning that they would be sufficient as the only thing the horse is fed. On the other hand, ration balancers are meant to be fed at a much smaller amount to supplement vitamins and minerals for a horse on hay or pasture.
- **Grass:** Most horses can be feed grass as an addition to or instead of hay. Horses that are overweight or may have metabolic imbalance generally aren't fed grass or have a very limited grass intake.
- **Supplements:** Supplements are meant to be just that, supplemental. In general, horses that are fed a diet of hay with the appropriate grain or ration balancer don't require additional supplements. However, specific supplements may be used to aid certain aspects of health including joint health, metabolic health, gut health etc.

## Diagnosing and Reducing Pain:

Existing pain, no matter the cause, leads to compensation patterns and guarding. In other words, pain in one area will cause the horse to move differently in another area. This tends to put undue stress in the area of compensation which can lead to pain and injury in that area too.

In humans, for example, knee pain causes more bend through the back when lifting which then causes back pain and in turn leads to more stress in the hips. Therefore, some people require hip replacement and knee replacement in the same leg. In horses much research has been done to determine that hock pain causes back pain and vice versa. Similarly, some veterinarians will recommend treating back pain or tension after treating the hocks with an intraarticular injection. Another example of pain leading to compensation is forelimb discomfort causing the horse to "point" the affected limb forward to reduce pressure. This gives the sore limb a break but causes increased stress on the other forelimb which can lead to new inflammation and pain. In motion, most horses (non-gaited) move in diagonal patterns. Because of this, hindlimb pain or lameness commonly has a compensation pattern leading to soreness in the diagonal front limb.

Due to the propensity of horses to develop compensatory movement patterns it is important to look for subtle signs of lameness or asymmetry in the gait. For this reason, routine soundness exams or performance evaluations are advisable to allow your veterinarian to pick up on imbalances before they become ingrained patterns of imbalance. In general, biannual exams are a great way to ensure that pain is addressed before it becomes lameness.

If a specific lameness is diagnosed it must be treated to prevent compensatory movement patterns (specific treatment options were discussed in the last article of this series). Additionally, things like saddle fit and comfort must be considered. Also, more generalized pain or soreness through the body needs to be addressed to prevent abnormal motion patterns. Some more systemic treatment options include: Acupuncture, Medical Manipulation, Massage and Pulsed Electro-Magnetic Field therapy to name a few.

## Reducing Compensation Patterns and Improving Balance:

Once appropriate nutrition and pain reduction are achieved, the next step in lameness prevention is reducing compensation patterns and improving balance. These patterns are held by "memory" in the joints, muscles, fascia (body's connective tissue) and nervous system. Therefore, the first step in removing the compensation pattern is removing the physical restrictions in each of those areas. Medical manipulation (another name for chiropractic for animals) is generally a good place to start. Your veterinarian will check for and treat physical restrictions in joint movement in addition to imbalances in the nervous system. Acupuncture and trigger point massage, in addition to myofascial therapy can be used to alleviate compensation in the muscles and fascia. Other causes of physical restriction such as hoof balance, tack fit and rider asymmetry must be considered and reduced. Once the physical restrictions and imbalances are removed, the horse's body needs to be retrained to move correctly. This can be done many ways, so a veterinarian with additional training in rehabilitation or sports medicine is a great resource to help make a plan specific to each individual horse.

Some components of this plan may include:

- **Stretching:** Static stretching can be done to help reset the muscles to a longer resting length thus reducing spasm and tension caused by guarding or compensation. It's important to do longer duration (30-60 seconds) static stretching after exercise since elongating a muscle's resting length prior to vigorous exercise actually causes the brain to take a fractionally longer time to register changes in footing which could lead to a higher risk of injury. Dynamic (motion) stretching, i.e., a nice long (10 minutes) walking warmup should be done at the start of every ride or workout to ensure that the tendons, muscles, joint surfaces are stretched and lubricated well with sufficient blood flow.

- **Vibration Therapy:** Vibration therapy in the form of vibration plates or floors or more targeted hand-held vibration devices can be used to relax the muscles by stimulating certain vibration specific receptors. Vibration can also help "wake up" the nervous system to increase nerve stimulation to a certain muscle or group of muscles.

- **Proprioceptive Exercises:** Proprioception is the brain's understanding of where the body is in space. These types of exercise are aimed at fine tuning the horse's body awareness and balance. Examples include:
  - **Static (still):** balance pads, body rocking and leg lifting
  - **Dynamic (motion):** walking (or backing) over polls, walking on different surfaces, walking on uneven/unsteady surfaces, walking in water
  - **Misc.:** other proprioceptive trainers include kinesiology tape, applying bell boots or weighted bracelets to certain limbs and posture trainers such as the Equicore saddle pad

- **Strengthening Exercises:** Targeted exercises can be used to strengthen certain muscle groups. The more balanced opposing muscle groups are the more support the muscles will be able to give the joints. Some examples of strengthening exercises include:
  - butt tucks, sternal lifts, poll stretches and carrot stretches.

### Conditioning:

It is of the utmost importance to make sure that each horse is appropriately conditioned to do the job that is asked of them. Muscles, tendons, ligaments and even bones are constantly remodeling based on the stress and strain that is placed on them. This stress and strain comes from the activity that they have been doing. This means that the horse's body actually changes to be better suited to the job that they are doing. For this reason, it's important to condition a horse for its job, but it may also be beneficial to implement cross-training as a way to strengthen the horse in a way that its discipline normally doesn't as an additional way to prevent injury.

### Take Home Points:

The main factors when it comes to preventing lameness are balanced nutrition, diagnosing and reducing pain, screening for compensation patterns (guarding), reducing compensation patterns and improving balance, and appropriate conditioning. Not all types of lameness are preventable. However, by considering these factors and implementing strategies with your veterinarian, it's possible to set your horse up for soundness as much as possible.

## Main Factors in Preventing Lameness

<b>BALANCED NUTRITION</b>	<ul style="list-style-type: none"> <li>· Prevent excess strain on joints, tendons, ligaments</li> <li>· Helps prevent metabolic syndrome</li> <li>· Provides building blocks to build healthy muscle</li> </ul>
<b>PAIN DIAGNOSIS AND REDUCTION</b>	<ul style="list-style-type: none"> <li>· Routine soundness exams or performance evaluations for early diagnosis</li> <li>· Treatment of pain or discomfort</li> <li>· Prevention of compensation patterns</li> </ul>
<b>REDUCING COMPENSATION PATTERNS AND IMPROVING BALANCE</b>	<ul style="list-style-type: none"> <li>· Removal of physical restrictions or imbalances                             <ul style="list-style-type: none"> <li>- Spinal restriction, muscle trigger points, in proper hoof balance, poor tack fit, etc..</li> </ul> </li> <li>· Retraining muscle memory and balance                             <ul style="list-style-type: none"> <li>- Stretching, vibration, proprioceptive exercise, strengthening exercise</li> </ul> </li> </ul>
<b>CONDITIONING</b>	<ul style="list-style-type: none"> <li>· Appropriate fitness for expected "job"</li> <li>· Stronger tendons, ligaments, muscles, bones</li> <li>· Discipline specific training and cross training</li> </ul>

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# A Timeless Tradition



By Janice Fischer

Keith Gray, MFH, and the Staff of Mill Creek Hunt Club bring out the hounds for the day's sport.

## The Allure of the Hunt

What can be more alluring than a Fox Hunt scene? The trees ablaze with the rich colors of autumn and black capped riders in red, galloping across the countryside astride their long-legged mounts draws you in. How beautiful it is to see the tan and white blurs of the hounds as they dart about the riders. You envision yourself there; you hear the blare of the horn and barks of the hounds. You feel the adrenaline as you imagine you and your horse jumping over downed trees, wading through rushing creeks and running across miles of open land.

I have always been drawn to the Fox Hunting scene. I have a room decorated with English Fox Hunting prints, brass fox fixtures and antique hunting horns.

Funny enough though, I have never ridden in a Fox Hunt nor did I know a lot about it, other than the decor.

I happened upon a "stirrup cup" a few years back. People were milling about on horseback dressed in traditional riding attire and drinking port from their "stirrup cup". It was a lovely morning and my interest was piqued. This year, I had the opportunity to attend a few events with Mill Creek Hunt Club (MCH) in Wadsworth, IL and was able to learn more about the sport and its traditions.

*You do not have to hunt or chase a fox to experience and enjoy the traditions of Fox Hunting.*

## Past and Present

Fox Hunting is the pursuit of a fox on horseback with a pack of hounds. Hunting with scent hounds can be traced back to Assyrian and ancient Egyptian times, but the sport of fox hunting can be credited to the English. The earliest known use of hounds to track a fox was in Norfolk, England in 1534 when farmers began chasing foxes for the purpose of pest control. This evolved into training hounds and horses specifically for Fox Hunting. With urbanization and land development Fox Hunting eventually became a sport rather than a necessity, mostly amongst the landed gentry.

The sport of Fox Hunting came to America in 1650 when horses and hounds from England were brought to the states. The sport gained popularity here with people of all social levels from presidents to farmers. George Washington not only rode in the hunts, but he also took an interest in the breeding of the hounds.

In 1907, The Masters of Fox Hound Association of North America (MFHA) was established. It governs organized mounted hunting with hounds in the United States and Canada. Originally started to help with land disputes, it is now a non-profit organization that sets high standards for its members. Some of its guidelines include etiquette, attire and quarry. It publishes a "Code of Hunting Practices" to which its clubs' members must adhere.

In England, The Hunting Act of 2004 banned the hunting of foxes (and other animals) with dogs. In America it is not banned, but most clubs do not hunt a live fox. The MFHA states, "The sport of mounted Fox Hunting as it is practiced in North America places emphasis on the chase and not the kill."



A vintage print of a Fox Hunting scene.

Trail and Drag Hunting are alternatives to hunting or chasing a live fox. Trail hunting is when the hounds follow an artificial scent, usually fox urine, that is laid out ahead of time. It is intended to replace a live hunt and the huntsman does not know the route. Drag Hunting or a Mock Hunt follows a pre-determined route that is laid with a scent familiar to the hounds. Fox Hunting is now commonly referred to as Fox Chasing since no actual hunting is involved. With these two alternatives you do not have to hunt or chase a fox to experience and enjoy the traditions of Fox Hunting.



A modern day Fox "Hunt".

## Clubs

If you want to partake in the sport you will want to find a club. Most clubs are hierarchal and a Fox Hunting club is no exception. There are specific roles and courtesies given to each position. The main positions are held by “staff members”. Staff members include the Master of Foxhounds, Huntsman and Whippers-in. All staff members must adhere to the MFHA’s Guidelines and Code of Hunting Practices.

Master of Foxhounds (MFH) is the highest authority in a club. There can be more than one MFH in a club and the utmost respect must be given to them. In addition to being in charge of the day’s hunt, their duties include scheduling the hunts, supervising the breeding program, acting as liaison with the landowners and managing the club.

Huntsman or the Master of the Hounds is usually a professional. A MFH may be both the Master and the Huntsman. They must be skilled riders, knowledgeable of hounds and the lands they ride. The Huntsman is leader of the hunt and commands the hounds with vocals or a horn.



*Theo Yost and Max Kaplan, both 16, are junior whippers-in.*

They are responsible for the care and training of the hounds.

Whipper-ins are staff members who assist the Huntsman. They usually ride out in the flank and help with bringing in stray hounds.

The rest of the riders are referred to as Field. There can be a number of different Fields in a hunt and it is often broken into different flights, usually relating to skills. The 1st flight rides closer to the hounds and is generally faster paced.

The rest of the flights are slower, may include novice horses and/or riders that do not want to jump. Each flight has a field master.

## Horses

Let’s cut straight to the chase and talk about what most of us want to know about, the horses of course. The horses, or “field” horses as they are often called, should be very athletic with good stamina. They can be any breed or size but must be well-mannered.



*Heather Kuenzi rides Teddy, a Percheron/Appendix cross.*

Brenda Yost has been a fixture at MCH for 33 years. She started as a groom and has been their professional huntsman for 26 seasons. She rides “Elvis” a 16-year-old OTTB. She has done training level Eventing with him and they are currently working at 4th level Dressage. She prefers Thoroughbreds for their speed and work ethic. She believes the skills and training necessary for a Fox Hunting horse include Eventing, a great asset, Dressage basics, for ride ability and Cross-Country riding which helps the horse cope with obstacles and terrain.

Keith Gray, MFH at MCH, rides his polo horses to hunt and his hunt horses to play polo. He likes them because they are unflappable and adaptable.

Heather Kuenzi, has been a member with MCH since 2008. She started Fox Hunting on a Thoroughbred. Currently she rides Teddy, a 19-year-old Percheron/Appendix cross. Kuenzi loves the draft crosses for their sturdiness and “chill” temperament.

The horse’s temperament and athleticism are more important than the breed. I think Kuenzi, sums it up the best, “I think Fox Hunting is a great discipline because a horse’s value is based more on if they are safe & sane vs. a specific breed/conformation type.”

The only thing prettier than a well-turned-out horse, is a field of well-turned-out horses. Attend any Fox Hunting event and you will be sure to find all the horses impeccably turned out. Saddle choice is most likely a hunt seat with all the tack a classic brown color. The horse’s mane and tail considerations can vary. The main thing is horses and tack must be clean and the horses healthy and fit.



*Keith Gray, MFH, rides Sanyo for polo and Fox Hunting.*



*All levels of horse and riders are welcome, you may gallop, canter, or trot.*

The hounds enjoy a swim on a morning exercise.



## Hounds

The English Foxhound and the American Foxhound are the standard breeds used for Fox Hunting. According to the American Kennel Club (AKC) the English Foxhound was bred by breeding large stag-hunting hounds with Greyhound-type hounds. The American Foxhound is taller and slimmer, the result of cross breeding the English Foxhound with a French hound.

The MFHA sets forth guidelines for the care and breeding of the hounds. A club must have a breeding program and are required to have a minimum number of hounds, depending on the type of hunt. The hounds are counted as couples; two dogs make a couple. A hound is referred to as “entered” when it has hunted for more than one season.

The hounds are an integral part of fox hunting and their care and training are of the highest standards. They live as a pack but some clubs, such as MCH, raise puppies in homes first so they learn their names and manners. The hounds are exercised regularly on foot and horseback. When it comes time for retirement they are placed in loving homes. Kuenzi enjoys the company of two retired hounds at her farm in Wisconsin.

## Attire

One of the traditions I like the most about the Fox Hunt is the clothing. The attire is very traditional, stratified and dictated by the seasons. The MFHA sets guidelines and the clothing rules can be pretty specific, even down to the number of buttons on a coat, but the rules can also be a bit ambiguous. It is always best to check with your club before you go into the field. Here we will generalize on a few of the basic attire requirements.

Fox Hunting has a formal and an informal hunt season. The informal season begins a few weeks before the formal season and the riders wear ratcatcher, which is basically informal attire. It typically is a dark solid tweed coat, buff sand or rust breeches, canary waistcoat, black or black/tan tall riding boots. Neckwear is a collar and tie for gentlemen, a choker for women and brown riding gloves.

For the formal season staff and riders awarded colors wear a red coat with white breeches. The coat color is often called red, scarlet or pink. The Field wears a plain black, dark navy or gray coat with buff, sand or canary breeches. Everyone wears a waistcoat and a white stock tie with black polished boots.

No matter what the season, a black or navy velvet safety helmet should be worn. I love a traditional black velvet riding helmet. Last year I bought a new helmet, it is the first riding helmet I have owned that is not velvet. I love my new helmet. It is super sharp and comfortable but every time I look at it, I feel a pang of guilt because it's not black velvet. A black velvet helmet is timeless, classic and traditional.



Dr. Ed Barnett, a senior member and board of director with Mill Creek Hunt Club, wears a red coat. The coats are often referred to as “pink” after an English tailor.

## The Day

The assembly of Staff, horses and riders for the day is referred to as the meet. The physical location is also called the meet. Upon arrival you should introduce yourself to the MFH and hunt secretary. Always arrive on time and be ready to ride at assigned time. If you are a guest, you might be expected to pay a capping fee and sign a waiver. A capping fee is the amount paid to ride in the day's hunt.

On the opening day of the formal season the Blessing of the Hounds takes place. It is a ceremony performed to honor and bless the hounds, riders, and the fox.

Before a hunt, most likely at the meet, a stirrup cup is held. A stirrup cup, by definition, is the parting drink given to riders before they leave for the day's hunt. But it has evolved into something more and can be as simple as a glass of port or more elaborate with various types of food and drinks.

The actual hunt varies on length of time, but is generally around two hours. You may leave early, if need be, but you must excuse yourself.

The hunt usually ends with a luncheon full of food, banter and camaraderie.

## Social

Like the hounds, Fox Hunting clubs are very social. There are events throughout the year with or without horses. I attended MCH's annual puppy show this year and found it to be as much social as it was functional. It was a beautiful day of both mingling with people and enjoying the beautiful hounds.

It takes many people to make a club function. Everyone works together and friendships are formed. Kuenzi says, “We consider our membership with the hunt as being part of a big extended family - we all take care of each other along the way and it's great to share the many memories we've created over years!”

Check with a local club and find which one suits you and your lifestyle the best. Some clubs offer tiered membership.

If you do not want to ride, but would like to enjoy the camaraderie and tradition of a hunt, social memberships may be available.

There is something romantic about galloping across the open country side with a pack of loyal hounds by your side. We are fortunate to have clubs and lands available on which we can experience that. I hope you get a chance to get out and enjoy it.

### There are three clubs in Northern Illinois:

Massbach and Fox River Valley Hounds  
<http://www.frvh-mh.com>

Mill Creek Hunt  
<http://www.millcreekhunt.org>

Wayne-DuPage Hunt  
<https://www.waynedupagehunt.com>

References & Suggested Reads:  
*Introduction to Foxhunting* 4th Edition  
Written by Lt. Col. Dennis J. Foster

Master of Fox Hounds Association of America  
<https://mfha.com>

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

<https://www.huntingact.org>

Riders gather and “collect” as Brenda Yost calls the hounds with her horn.



The hounds are exercised regularly on foot and horseback.

# BAD BETS? PUT AWAY THE RULER.

BY DON WILSON & TIM KEMPEL

## WHY PREDICTING FINANCIAL MARKETS IS A LOSING PROPOSITION

There probably has *never* been a shortage of people willing to forecast what will happen in financial markets – today’s communication tools simply amplify their presence and widen their distribution. In times of turmoil, these pundits seem to shout louder and exude boundless confidence in their positions. Ironically, the failure of any one prediction does not in any way diminish their certainty in their next prediction.

However, if there is anything I have learned in more than forty years in the banking industry and as a participant in the markets, both personally and professionally, it is that these predictions are almost always wrong, not only in magnitude, but often even in direction.

So why do we keep reading and listening to these erstwhile astrologers? The answer is that we all feel comfortable with the momentum of a trend. Our favorite forecasting tool is usually a ruler – we intuitively extrapolate any given trend far into the future, while reality unfolds with unseen inflection points kicking trends to the curb.

Betting the financial future of our investments, of our agribusiness, of our borrowing capacity, on such predictions provides a false sense of security. Geopolitical events, trade disturbances, regulatory shifts, weather instability, social trends, monetary policy shifts, etc. all can change very quickly and arbitrarily. Not recognizing the risks posed by these inflection points poses material risk to our financial well-being.

Here are some practical steps to break away from betting your financial future on the current trends and pundit predictions:

**1.** The most important question to ask in developing any financial strategy is: “What happens if I am wrong?”

For example, if everyone thinks rates are going to go up over the next year, what happens to my agribusiness if rates fall instead? What happens if they go up twice as much as predicted?

**2.** Develop the “four corners” strategy:

A. For every aspect of agribusiness, identify the key drivers of performance and what happens if price or availability improves or deteriorates substantially.

C. Determine how you would react under each of these unlikely scenarios. What benchmarks would you use to determine when to change course and take different actions?

B. Develop three or four very unlikely, but still plausible, scenarios around the mix of various changes in these key drivers and roughly estimate the effect each of these alternative scenarios would have on your financial well-being.

D. The objective here is to plan so you can perform adequately at the corners of unlikely possibilities – if so, you can perform well anywhere inside those boundaries. Preparing for those changes/inflection points allows you to see them on the horizon sooner and to react more decisively than if you were focused only on one core prediction.

**3.** What buffers do you have to assure adequate access to capital/funding and to take advantage of opportunities when they are presented?

A. Talk with your banker about their view of the key drivers of how they view your credit capacity and risk profile.

B. How close are you to those thresholds and what risk does that pose for your next loan renewal or expansion request? Are there financial performance metrics that, if achieved, might allow a reduction in your loan rates?

**4.** Optimize your financial strategy, don’t try to maximize it. If you are currently experiencing good financial results and have a loan against long term assets (e.g. real estate) that is coming due in the next couple of years, consider refinancing it now for as long a term as possible. By taking control of the timing of the roll-over, you are in a stronger negotiating position than if you wait until its maturity is near and you will have to deal with whatever market conditions and financial results exist at the time. Long-term debt is a key piece of your financial structure – don’t make bets with it.

**5.** Schedule periodic (at least annual, if not semi-annual) performance updates with your banker or their credit analyst to keep them informed as to changing dynamics of your agribusiness and prepare for any changes as early as possible.

Do they seem to be actively trying to understand the dynamics of your situation and future plans? If not, make the effort to bring them up to date. They will appreciate it and will be better prepared to help you with strategies to achieve your goals.

Pursuing these questions with your banker and staying up-to-date on them can provide both parties with comfort that you are protecting your financial resources and operating with the maximum credit flexibility available. While it might seem that your current arrangements are “good enough”, taking the time to manage the relationship can pay enormous dividends when pricing or production hiccups occur.

If you would like to explore these topics further, we would welcome a conversation. 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 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 us to discuss your situation or address any questions you may have.

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# MCHENRY COUNTY BUCKS THE TREND OF LOSING FARMLAND TO DEVELOPMENT

BY ELAINE RAMESH

Amidst the usual and frequent bad news of large rural parcels of land being sold off and broken up into small pieces for development, there is good news of an historic farm being saved from such a fate to report. Due to the action of concerned residents who worked diligently to preserve a Bull Valley property and its bridle trails, instead of simply standing by and watching it being carved up McHenry County is once again bucking the trend of urbanization.

Historically, Bull Valley Riding Club (BVRC) had permission to ride on a 323-acre farm on Thompson Road in unincorporated Bull Valley as part of their network of private trails. - But BVRC came close to losing those riding privileges that they had enjoyed since 1963, as the property owners decided to sell their land in 2020.

A concerned group came together to seek a solution that would be beneficial to the Village, the neighbors and the riding community. Thus, the Thompson Road Farm Project (TRFP) working group was born, with the Equestrian Coalition of McHenry County (ECMC) as a participant. TRFP formed a plan to seek funding to purchase the property, in partnership with The Land Conservancy of McHenry County (TLC).

The property is not only significant for riders, but also has ecological significance as part of the Boone Creek watershed. Conservation of the property and wetland restoration will contribute to the overall health of Boone Creek as well as the native flora and fauna.



*A trailer parking area will be designated on a flat dry part of the property.*



*It is anticipated that approximately five miles of picturesque multi-use trails along open farm fields, through forested areas and hilly terrain will be opened to the public.*

To buy the land, TLC successfully applied for Illinois Clean Energy Community Foundation grants which provided three-quarters of the purchase price. A loan was secured to cover the remaining cost temporarily until the rest of the funds could be secured.

The work is ongoing to complete the first phase of the project, which is to assemble the remaining amount to pay off the loan. This is to be accomplished by a sale of a small piece of the land to a farmer and private donations. Going forward into the second phase of the project (providing necessary improvements and amenities to support public use) assistance from the equestrian community such as fundraising activities and grant seeking will be called for. Even in the third and final phase of the project, equestrian community and local resident support will still be needed to pay for and/or volunteer to do ongoing maintenance of the trails.

The advocacy, financial support and volunteer efforts of equestrians will enhance our vibrant community of horse owners by providing approximately a thirty percent increased number of miles of trails to ride in McHenry County. It is anticipated that approximately five miles of picturesque multi-use trails along open farm fields, through forested areas and hilly terrain will be opened to the public. A trailer parking area will be designated on a flat dry part of the property.

For more information about the property and to follow the progress visit the TLC website at <http://conservemc.org> or plan to see the project for yourself. There is a tentative tour planned for November 15th and a public meeting on November 10th from 5-7 p.m. at Loyola University Retreat and Ecology Center 2710 Country Club Road, Woodstock, IL. <http://www.bullvalleyridingclub.org/The-Thompson-Road-Farm>

# THE OAK LANE STABLE ADVENTURES

By Kerri Lukasavitz



The Oak Lane Stable Adventures is a series of books about the trials and tribulations of horses, youth and growing up. Cassie, the protagonist, and her two best friends Ingrid and Allison are a group of tweens who've got the horse bug really bad. They live in Wisconsin and ride on the hunter/jumper circuit in Northern Illinois and Southern Wisconsin. This series takes us through their world as they go from beginners to competitors and horse owners to teenagers.

## MYSTERY HORSE At Oak Lane Stable

Cassie is twelve years old and for as long as she can remember she has always wanted a horse. After a few years of riding lessons her parents finally agree to buy her one. They start their journey in looking for her first horse. Cassie naturally wants every horse she sees but her dad is a bit more pragmatic. She falls in love with a Bay that needs to be rescued. Her dad refuses as he is uncertain of the health and temperament of the horse. Cassie's trainer has a gut feeling about the horse and rescues him. Cassie is besotted with the Bay. She watches and helps with his recovery with the hope of owning him one day. But things take a mysterious twist as the Bay's past comes out. Who is this horse? Why won't her dad buy him for her? Will she ever get a horse?

## GRAY HORSE At Oak Lane Stable

At Oak Lane Stable Cassie finally gets her own horse. She and her friends begin eighth grade and a new year of training and competing on the hunter/jumper circuit. Cassie is working real hard to win the Children's Hunt Seat Equitation Championship. She is getting very close until someone puts threatening notes in her tack trunk. Who would do such a thing? Should she quit? This is a tough decision for Cassie to make. This is also a time when Cassie decides her future as either a hunter or a jumper. Can her horse take her to the next level?

To order and find out more please visit her website:  
[www.kerrilukasavitz.com](http://www.kerrilukasavitz.com)

## DARK HORSE At Oak Lane Stable

High school has begun and boys are finding their way more and more into the girls' lives. Between dating and horses Cassie and her friends are busy. The girls continue competing on the show circuit with each one improving in their own right. Did Cassie become a jumper? I cannot tell too much without giving it all away. You will have to read the book to find out.

Kerri Lukasavitz is an award-winning author and lifelong horsewoman. Lukasavitz's knowledge of the horse and the show world mixed with her riveting storytelling make for an educational and delightful read. Her books teach us the values of lessons in horsemanship, friendship, and sportsmanship. The books are geared toward twelve to sixteen year-olds but I enjoyed reading them as an adult because they reminded me of these values.

Have a barnful of fun with these math word problems!

1. Kaitlyn has a miniature pony named Willow. She likes to drive Willow on their favorite course which is 1 mile long. She drives him on this course 3 times a week.

- a) How many miles do they drive this course in a week?
- b) How many miles in 4 weeks?
- c) How many miles a year?

2. Willow gets 1/4 of an apple for a treat every day. There are 3 apples in a pound and a pound of apples is 99¢ a pound. Kaitlyn's allowance is \$5 a week.

- a) How many apples does Willow eat in a week?
- b) How much does it cost a week to feed Willow his apples?
- c) Rounding up, what percentage of Kaitlyn's allowance goes towards Willow's apples each week?

3. Sally's favorite park to ride at has a loop trail that's 6 miles long. When Sally rides Dotty, she can finish the entire trail ride in 2 hours. When Sally rides Spirit, she can complete the ride in 1 hour and 30 minutes.

- a) How many miles per hours faster than Dotty is Spirit?
- b) If Sally only had an hour and a half to ride, how far out could she ride Dotty before she had to turn around and come back?
- c) If Dotty trots at 5 mi/hr and Sally only had an hour and a half to ride before the sunset and really wanted to ride the entire trail, how much trotting would she have to do on Dotty to get back in time? Answer in time and distance of trotting.



- d) The sun sets earlier in October. Sally now has only 1 hour to ride before sunset. Spirit gaits at 7 mi/hr. How much gaiting on Spirit would Sally need to do to ride the entire trail and get back in time? Answer in time and distance.

(Answers on page 28)

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math word answers (pg 27):

1A: 3  
1B: 12  
1C: 156

2A: 1.75 apples a week  
2B: 58 cents  
2C: 12%

3A: Spirit is 1 mi/hr faster than Dolly  
3B: Sally can ride 2.25 miles before having to return  
3C: Dolly trots 45 mins and walks the rest. She trots 3.75 miles  
3D: Spirit gaits 40 mins and walks the rest. She gaits 4.66 miles



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**Highlighted Accomplishments:**

- 2022 - collaborated with a community group and The Land Conservancy to purchase and preserve 300 acres of land in Bull Valley for conservation and public use including horseback riding.
- 2019 - partnered with Visit McHenry County to promote equestrian activities.
- 2018 - advocated for and led fundraising efforts to build a horse trailer parking lot in Woodstock.
- 2017 - hosted educational forum for horse owners.
- 2016 - advocated for opening 5 miles of new public bridle trails in Woodstock.

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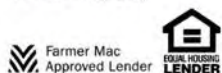


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