

## Something New!

It's renewal time for ARG members that currently have Personal Excess Liability Insurance Coverage through ARG.

However, this year, in an effort to reduce our paper consumption, you'll be receiving your documents on CD-ROM! Along with your regular invoice for ARG membership dues, this disc will provide you with files containing your membership report form, member benefit information, explanation of membership reporting, and a current evidence of insurance that you will be able to email to members of your club. Of course, you may always request hard copies, just let us know how many you'll need, and we'll be happy to mail them to you.

Look for your renewals to be coming in early November.

## ARG GIVES BACK!

ARG is starting a new program to offer funding for members' projects. See details on page 3.

## ANNOUNCING: NEW MEMBER BENEFIT!



**VPI PET**  
Insurance

Veterinary Pet Insurance (VPI) has recently partnered with ARG to provide discounts on pet health insurance.

Simply Go To:

[www.petinsurance.com/affiliates/ARG](http://www.petinsurance.com/affiliates/ARG)

Or Call:

866-332-3997

And begin taking of these savings to be sure your pets stay happy and healthy!

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[www.associationresource.net](http://www.associationresource.net)

## Tips for Winter Horse Care

*As the weather turns cold, many horses are ridden less and less. It is easy to become relaxed in a horse's daily care since they are not being used as often. However, horses still require much care and attention throughout the winter. Here are just a few of the points to think about when caring for your horses during those frigid winter months.*

- For a horse to be an "easy keeper" during the winter he needs to be free of parasites, in good flesh, and properly immunized going into the winter. We tend to think that if we are cold, our horses must be cold. Not necessarily so. Preconditioning horses before the onset of cold temperatures helps to reduce the effect of cold weather on the horse and will reduce his nutritional needs to maintain weight. A horse shouldn't lose weight in the winter. In fact, a little extra layer of fat to fend off the cold won't hurt. Fat cover acts as an insulator and provides energy reserves during stress. Altering your feeding program for the upcoming winter by providing some extra calories will allow horses to lay down an insulating layer of fat under the skin.
- The winter coat is a horse's first defense from the cold. When allowed to grow, a horse's natural coat acts as a thermal blanket. A winter coat is also naturally greasy, which helps repel snow, ice and sleet. Horses that are to be maintained outside should be allowed to grow long hair coat, plus the hair within the ears and around the fetlocks should not be clipped throughout the winter months. Stabled horses may need blanketing when they are turned out during the day, but the best blanket for an outside horse is his own full winter coat.
- Falling temperatures, wind and wet conditions cause a tremendous demand on the horse's body for heat production. As with all warm-blooded animals, horses must maintain their body temperature to survive.

The environmental temperature and the heat produced within the body determine the extent to which heat must be conserved. The body does little to regulate heat generation and heat loss when the environmental temperatures are within ranges of the animal's comfort zone or the "thermal neutral zone." As environmental temperatures fall below the minimal temperature of the comfort zone or "critical temperature," heat production is increased by the body by speeding up chemical reactions which produce heat.

- The combination of cold wind and rain or sleet is probably the worst case scenario for a horse. Under those conditions, without shelter, he can quickly become chilled. Older horses, in particular, tend to have difficulty maintaining their internal temperatures in such circumstances. The effects of falling temperatures, wind and wet conditions will put an enormous requirement on the horse's body for heat production. How much body condition a horse loses depends on the severity and duration of the cold season and the amount of energy the horse receives from its feed.

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**\*ARG WOULD LIKE TO FEATURE ONE OR TWO OF OUR MEMBER CLUBS IN EACH NEWSLETTER. TO BE FEATURED IN A FUTURE EDITION, PLEASE SEND US AN ARTICLE TELLING US ABOUT YOUR CLUB, WHAT MAKES IT UNIQUE, AND HOW IT HAS BECOME SUCCESSFUL. YOU MAY ALSO INCLUDE PHOTOS OF MEMBERS PARTICIPATING AT A SHOW, EVENT, OR FUNCTION.**

## Looking at Purchasing Horse Insurance?

Purchasing a horse can be a big investment. Just as you purchase insurance for your boat, car, motor home, etc., protecting your horse with Equine Mortality Insurance is an extremely wise investment.

### Equine Mortality Insurance:

Horse mortality insurance covers your animal for the worst case scenario. You may receive payment for your purchase price; or a partial or pro-rated settlement. You may decide to insure your horse for a value less than your purchase price to save on premium costs. Be sure to evaluate premiums over time versus expenses and replacement cost for a new horse. Also, make sure you research policies to determine your needs against costs and available policy options.

### When should you purchase equine insurance?:

Your policy should be in place on the day you finalize the purchase of your horse. Some policies have age requirements, need complete applications, and may need justification of value as well as veterinarian statements. Check the policy carefully regarding coverage definitions and wording.

### Medical and Surgical:

Medical and surgical insurance covers diagnostic and surgical treatments associated with accidents. Just remember, these options DO NOT cover general vaccinations, annual checkups, or any cosmetic procedures.

Remember, working with an Equine Insurance specialist and making sure you are properly covered, gives you piece of mind. **Always know your coverage prior to a claim!!** Equine Insurance Companies may offer different policy options. Make sure you contact your Equine Insurance Specialist for specifics pertaining to their policy.

To find out more about Equine Mortality Insurance and about the many other coverages Equisure offers - call Equisure, Inc.: 1-800-752-2472.

### Other coverages Equisure, Inc. offers:

- 1) Horse Club Liability
- 2) Horse Club Directors and Officers Liability Insurance
- 3) Fidelity Crime insurance
- 4) Horse Trainers and Instructors Liability Insurance
- 5) Personal Excess Coverage exclusively for Association Members ■



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## ARG Gives Back!

ARG wants to help your club carry out a project that will help your organization and the equine community. With ARG's new program, that's just what we'll do. Simply go to [www.associationresource.net](http://www.associationresource.net), print an application, and submit it by March 1, 2009 to be considered.

We're looking for projects that focus on:

- Equine Education
- Membership Recruiting
- Animal Welfare
- Special Events
- Or other projects to advance your organization and equines in your area

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- Know in advance what you are going to feed during the winter months. When first frost kills your summer pasture is not the time to decide on a winter feeding program and it can be detrimental to your horse. When the temperatures dip, the best heat source for your horse is extra hay. During the cold weather it is best to increase the amount of hay, not concentrated feeds. Hay is digested in the cecum and colon which results in heat production by bacterial fermentation.
- Without water, nothing in your horse's body will function. Water should be available at all times. Water should be maintained between 45-65 degrees F and any ice crystals should be removed. If you are in an area that has regular freezing, check the water supply twice daily as horses will drink 8 to 12 gallons a day.
- Stalling is not necessary for all horses but protection from the winter elements is necessary. Horses acclimate to winter conditions extremely well but need to be able to escape the bitter winds and moisture. A small, three sided run in shed or timberline to provide escape from strong winds and snow or ice is often all that is necessary for pastured horses. Horses provided shelter will require less feed, can more easily maintain body weight and are less stressed. These effects make the cost of sheds and windbreaks more attractive by reducing feed bills and reducing stress related sickness.
- Care should be taken when leaving younger, less experienced horses on winter pasture. Running an older horse as a "baby sitter" can help teach the youngsters how to find shelter, food and water.

*Consult your local equine veterinarian when you have questions or concerns about your horses' health and well-being. Create and maintain a proper winter management plan for your horses and they will respond by coming out of winter fit and ready for the new year. ■*

*Reprinted from the New Mexico Horse Council  
Website: [www.nmhorsecouncil.org](http://www.nmhorsecouncil.org)*

## What's Going On?

### Upcoming events

November 9: Schooling Horse Show  
Fire Storm Equestrian Center  
Agua Dulce, CA  
Lia Coloumbe: 661-268-1715

November 15: All-Breed Trail Ride  
Tribble Mill Park  
Grayson, GA  
Boyd Russell: (404) 932-4438

November 21-23: APEX Fun Weekend  
Leatherwood Resort  
Ferguson, NC

November 26-29: AHAF Thanksgiving Show  
Tampa, FL

December 6: Alderwood Schooling Show  
Shelby Farms Equestrian Alliance  
Collierville, TN

To Find out more about these and other events, visit the links page on our website at:

[www.associationresource.net](http://www.associationresource.net)

Here you will have access to all ARG's member horse councils and clubs!

### ARG CONTACT INFORMATION

MEMBERSHIP & GENERAL  
INFORMATION  
CAROLYN MAINS: 800-385-0478

FOR INSURANCE INFORMATION  
OR POLICY/CLAIM INFO PLEASE  
CONTACT EQUISURE DIRECTLY AT:  
800-752-2472