

If your printer is cutting off information, switch your paper orientation to "landscape".



North American Equine Services, LLC

Specializing in Equine Appraisals and Litigation Consulting

Second Quarter, 2004

1-800-575-1669

In This Issue

- [-HITS in Arizona](#)
- [-Safety in the Barn](#)
- [-Especially for Attorneys](#)
- [-NAES Spotlight](#)
- [-New Logo for the NSEF](#)
- [-Insurance](#)
- [-NAES Commentary](#)
- [-About Dave Johnson](#)

Email:
david@northamericanequine.com

Web site:
www.northamericanequine.com

Phone:
 1-800-575-1669

Address:
 North American
 Equine Services, LLC
 35644 North 11th Avenue
 Phoenix, AZ 85086-8704

HITS in Arizona



(Tom Brede, Georgetown, KY., Show Manager. Photo by NAES)

Six weeks of horse showing just got completed at the Pima County Fairgrounds in Tucson, AZ.

Horse Shows in the Sun, (HITS), has venues across America during the chilly winter months for hunter and jumper exhibitors.

Pat Carleton, a member of the NAES advisory board, sponsored the Junior/Amateur Owner Hunter Classic and overall Junior/Amateur Owner High Score Hunter Rider and High Score Jumper Rider awards for all six weeks of the Arizona circuit.

Ms. Katie Rosenzweig won the Hunter award on "Who's That" and Ms. Megan Nusz won the Jumper award on "Xstatic."

Safety in the Barn



(Photo by NAES)

In This Issue

[-HITS in Arizona](#)

[-Safety in the Barn](#)

[-Especially for Attorneys](#)

[-NAES Spotlight](#)

[-New Logo for the NSEF](#)

[-Insurance](#)

[-NAES Commentary](#)

[-About Dave Johnson](#)

Thinking about being safe in your barn can sometimes be very boring to consider.

However, when an accident happens there's usually an easily remedied solution that should have been considered beforehand. Taking the time to inspect your horse facility with an eye towards liability will help you so much in the future. I've always said that a little bit of paint-up fix-up can help so much and cost so little.

In addition, your activities at sprucing up your place can go a long way towards mitigating any future problems from someone inadvertently being hurt i.e., it shows you care.

Your state may have an "Equine Liability Statute," (44 states now do), that requires specific signage referencing the state law; (A local tack or feed store may even have pre-printed signs available).

I have been asked to evaluate facilities in the past and usually spotting ordinary building materials in inappropriate places is one of the most common problems.

Loose dogs also make insurance people very nervous. In other words, look at your facility as if you were a plaintiff's attorney, it may just open your eyes to a problem.

Especially for Attorneys



Leases in the horse business are becoming so much more popular owing to the high cost of performance horses, especially in the junior equitation division. Costs for these very smart horses can easily turn into six figures.

In This Issue[-HITS in Arizona](#)[-Safety in the Barn](#)[-Especially for Attorneys](#)[-NAES Spotlight](#)[-New Logo for the NSEF](#)[-Insurance](#)[-NAES Commentary](#)[-About Dave Johnson](#)

A good lease must be very thorough explaining exactly what will happen if the horse becomes ill and who pays for shoeing and other ordinary expenses.

I always recommend to my clients that they personally arrange and pay the necessary insurance then send the bill to the lessee for reimbursement. I recall one lease agreement that required the lessee to get the insurance.

However, no insurance was ever bought. When the horse died from a serious accident the owner had no recourse except to sue the hauler, eventually settling for cents on the dollar.

Do not ever lease any horse without a lease agreement; you're just asking for trouble. Verbal commitments are virtually worthless since, in my experience, when bad things happen people tend to remember the conditions of the lease in totally different ways.

NAES' Spotlight

(Photo Courtesy of Ms. Fershtman)

Ms. Julie Fershtman, Esq. is in our Spotlight this month owing to her terrific background in equine law. I've been privileged to work professionally with Ms. Fershtman and there's no finer horse-knowledgeable lawyer.

In This Issue[-HITS in Arizona](#)[-Safety in the Barn](#)[-Especially for Attorneys](#)[-NAES Spotlight](#)[-New Logo for the NSEF](#)[-Insurance](#)[-NAES Commentary](#)[-About Dave Johnson](#)

Ms. Fershtman has published two books for horsemen and is working on a third. Her books instruct horse owners in the intricacies of the law but in layman's language. I've read both her books and they're very instructive and easy to understand.

Practicing law from her base in Michigan since 1986, Ms. Fershtman works nationally with insurance companies and individuals interested in getting the best in equine advice. In addition, she's been asked to speak at horse-related forums & seminars in over 22 states and has been honored with numerous service awards.

Ms. Fershtman has developed her niche interest in equine law into a very successful practice helping both horsemen and insurance companies.

(Ms. Fershtman's web site is www.lawsite.com & e-mail to her

may be sent to jfershtman@lawsite.com. Her phone number is 248-851-4111)

New Logo for the USEF



(Logo used with permission USEF)

The new logo for the United States Equestrian Federation is a combination of the USET and USEF old logos. I'm told the logo was actually produced in-house. I think it turned out very well, indeed.

We just found out that the 2005 Annual Meeting will be held in Louisville, KY at the Seelbach Hilton Hotel. Dates are January 12th through January 16th, 2005.

In This Issue

[-HITS in Arizona](#)

[-Safety in the Barn](#)

[-Especially for Attorneys](#)

[-NAES Spotlight](#)

[-New Logo for the NSEF](#)

[-Insurance](#)

[-NAES Commentary](#)

[-About Dave Johnson](#)

Insurance



(Photo by NAES)

Equine insurance is a huge, and in most cases, a very profitable business for the carriers.

The horse owner must look at the many kinds of insurance and have the agent completely explain each type. Policies, in general, pay for more than most owners think.

However, read and understand the fine print BEFORE you need to make a claim.

In general, most carriers don't require much proof that the animal is worth what you're asking unless the value is over \$30,000 to \$50,000.

Then the horse's show record, copy of bill of sale or Certified Appraisal may be required.

The very important "Insurance Exam" must not be taken lightly, but as I've mentioned many times before it cannot take the place of the more rigorous "Pre-purchase Exam."

NAES Commentary

By David D. Johnson



As some of you may know, I'm an adjunct professor in Marketing and Ethics at a small university in West Virginia. In this capacity I meet hundreds of people for whom ethics and its demands are quite new.

In short, ethical behavior is the good and moral qualities that define us. Having students look at marketing and ethics together just makes sense.

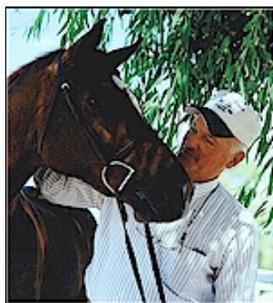
Simply put ethical behavior means we don't ever lie, cheat or steal...kinda like we learned in kindergarten.

In the horse business there seems to be an idea that evil "horse traders," (or trainers, etc.), are commonplace. In my business I can assure you that there are still unscrupulous people but I truly believe that the situation is improving.

What is needed is "full disclosure" of horse sales, just as in real estate transactions. Large breed and horse show associations even have sample "bill-of-sale" forms for your use.

Next issue I'll write more about thoughts I have regarding honesty in your own horse dealings.

About Dave Johnson



Dave started NAES more than 10 years ago with an eye to making sure all horse owners and those interested in horses could depend on NAES for the straight scoop on horses and prices.

In addition, Dave is one of the busiest horse activity experts in North America.

Because of his long history of working with so many breeds and disciplines he's called upon to give his opinion in literally hundreds of legal cases and horse appraisals.

Dave is still an active horse show judge and, when time permits, continues teaching at his wife's nationally known stable, Willoway Farm, Inc., in Phoenix, Arizona.

In This Issue

[-HITS in Arizona](#)

[-Safety in the Barn](#)

[-Especially for Attorneys](#)

[-NAES Spotlight](#)

[-New Logo for the NSEF](#)

[-Insurance](#)

[-NAES Commentary](#)

[-About Dave Johnson](#)

In This Issue

[-HITS in Arizona](#)

[-Safety in the Barn](#)

[-Especially for Attorneys](#)

[-NAES Spotlight](#)

[-New Logo for the NSEF](#)

[-Insurance](#)

[-NAES Commentary](#)

[-About Dave Johnson](#)

Email:

david@northamericanequine.com

Web site:

www.northamericanequine.com

Phone:

1-800-575-1669

Address:

North American
Equine Services, LLC
35644 North 11th Avenue
Phoenix, AZ 85086-8704

**If your printer is cutting off information,
switch your paper orientation to "landscape".**

This newsletter is distributed quarterly.

**If you do not wish to be on our mailing list,
Send an email to: david@northamericanequine.com
with "unsubscribe" in the subject field.**

**Copyright North American Equine Services, LLC 2004.
All Rights Reserved.
1-800-575-1669**