



Horse Sense



FALL ISSUE 2010

Horse Care: Autumn & Winter Feeding

Autumn is a period of great change for most horses and ponies in terms of their management, diet and environment. Good management during this period is very important to help maintain health. Weight loss, digestive disorders, respiratory problems or autumn laminitis are a concern for some horse owners. As the amount of daily exercise is reduced and the routine changes, it can be difficult to get the feeding balance right for most horses.

Maintaining Body Weight

Traditionally, autumn has been associated with a seasonal peak in the number of cases of **laminitis**, as we experience a second flush of grass growth. Bodyweight should be maintained throughout the year, as fat animals appear to be at high risk of laminitis. Recent evidence suggests that this may be contributed to by the development of insulin resistance. Insulin is needed to efficiently distribute glucose to the cells and tissues of the body, including the hoof. This process is disturbed when cells of the body become resistant to the effects of insulin. **To reduce the risk**, restrict access to grazing, feed a high fiber, low starch and sugar ration, allow regular exercise, and feed a balanced diet in terms of vitamins and minerals. High oil ingredients such as vegetable oil, micronized linseed or rice bran are valuable sources of extra 'calories'.

Digestive Health

Autumn also brings another concern: digestive disorders, such as colic. Because horses will be ridden less and may be partially or completely stabled for winter, a change in diet is needed to keep the horses healthy. A wet grass-based diet is often replaced with conserved forage like hay. Feed containing high starch is often introduced. Although the dietary changes should benefit the horses, the transition period heightens the risk of colic. There are a number of steps that we can take to help maintain digestive health during this period of change. **Make sure that water is clean and freely available to ensure fluid intake is maintained. When introducing new feeds, start in the field before switching to the stables and transition slowly over 3-5 days. Feed concentrated meals on a small and often basis to promote good digestion.**

Come visit us at the

EQUINE AFFAIRE

North America's Premiere Equestrian Gathering

Eastern States Exposition, West Springfield MA

Booth 607, Better Living Center

November 11-12, 2010

Corinthian Spotlight

This Issue's Spotlight is shining on...

AMY RICHARDS
Office Manager



Amy is the office manager of Corinthian Insurance. When not at work, she can be found at the nearest baseball field watching her son pitch a perfect game, watching him rip up the soccer field, or even playing soccer herself.

Amy grew up in a small town of Maine. She began riding when she was about 7 and competed in dressage and hunter classes.

She loves to cook, when she has the time to. On top of being a soccer & baseball mom, and our office manager, Amy is an avid Boston Red Sox fan.



Advice Column

Please use the opportunity to ask general questions and get detailed answers from us. We know a lot about horses, farms, and the whole Equine business in general. Send us questions about coverages, horse concerns, and other horse or insurance related questions.

Q: Does my homeowner's policy cover damage due to an Earthquake?

A: *Most property insurance policies exclude coverage for losses resulting from earthquakes. Endorsements are available to ensure coverage against losses from earthquakes.*

Q: I have a homeowner's policy. Will that cover any liability issues if I have my horses on premises?

A: *A lot of people call in and ask this question. The first thing you should do is call your homeowners company and ask them what the limits are. Chances are, getting a Private Horse Owner's Liability policy is a better choice because we provide higher limits for low prices. Generally, a homeowner's policy will have a limit around \$20,000 compared to our \$1,000,000 and \$2,000,000 policies.*

Q: How do I go about getting a release form? Can I get a sample?

A: *The best way to make sure you are protected against a lawsuit is to speak to an Equine Attorney about Release Forms. Although they can get a little expensive, they will make sure that you are lawfully protected.*

*Email questions to kerryn@corinthianinsurance.com with the subject **ADVICE COLUMN QUESTIONS**.

Tell Others About Us and Win!!

Do you like money and free stuff? All you have to do is refer us to others that you know. Mention Corinthian to a friend, relative and colleague in need of insurance (ranging from Mortality, Liability, Farm owners, Life, Disability, Automobile, Homeowners, and more). Word of mouth is the best way to impress and attract new clients!

Don't forget to tell them to **mention your name** when they call in so we can enter you in our drawing for prizes!

Thank you in advance.

Congratulations to Susan Zuroff for winning the Referral Contest this season!
Thanks for all of your help!

Breed of the Issue

This season's random "Breed of the Issue" is...

Connemara



The Connemara is a native pony that is exceptionally good for riding. Breeds that led to the Connemara pony are the Irish Hobby, the Galloway Pony, the Thoroughbred, the Arabian and surprisingly the Clydesdale.

Most Connemara's today are grey, although bay and brown are accepted. They are exceptionally hardy ponies with sound feet and well-made legs, which make them good jumpers.

In 1935, "The Nugget", a 22 year old Connemara gelding cleared a 7'2" jump. He measured only 15 hands high. In 1939, another Connemara "Little Squire" won the Open Championship by clearing fences that were 7 feet high. He was only 13.2 hands, therefore being named "the littlest horse with the biggest heart"



The Facts of Life... Disability & Health Insurance



Do you have a plan for the unexpected?

If you were unable to earn an income, what would happen to your lifestyle?

What would happen to your children's, spouse's and horse's lifestyle?

How many lives are counting on your ability to bring home a paycheck?

If you were injured, would you be able to continue to support your family?

What would happen to you if you fell off your horse TOMORROW and were unable to work?

TAKE THE TIME TO THINK ABOUT THESE QUESTIONS. YOU SHOULD ALWAYS EXPECT THE UNEXPECTED. FOR THE SAKE OF YOUR FAMILY AND ANIMALS, YOU MUST MAKE A PLAN B.

Call (877)250-5103 to inquire about our life & disability lines. After an accident is not the time to wish you had disability coverage, or unfortunately, life coverage. A personal income protection plan is a wonderful way to help you sleep better at night.

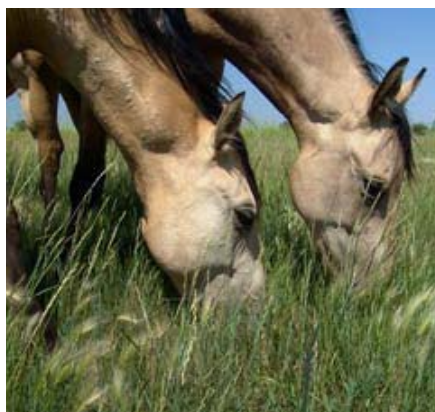
Making the best of your **GRASS TURNOUT**

As land becomes scarce, horse farms begin to have more horses on their farms than acres. Because of this unfortunate circumstance, it is important that you pay close attention and take good care of your land, especially the pasture.



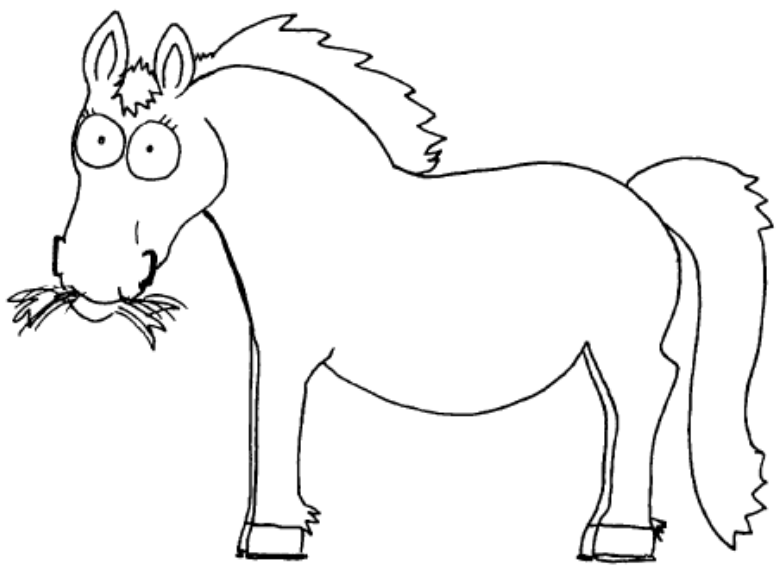
Start off by getting the soil tested. By taking several samples from each paddock, you can get more accurate results back which will give you the information you need to know regarding what type and how much fertilizer you need. Ideally, spring and fall are the best times to apply fertilizers because rain can carry them into the soil.

If your grass is weak or being overtaken with weeds, you should re-seed. An example of a good pasture mix is 40% Brome grass, 25% Orchard grass, 20% Bluegrass and 15% Timothy grass. Keep manure piles off of the grass as well. For a small paddock, a pitch fork and a wheel barrel will do the trick. For larger paddocks, pulling a drag with a tractor through the field on a regular basis should do the job.



Like all living things, grass needs OXYGEN at its roots. Soil tends to seal up or get compacted, cutting off oxygen to the grass roots. Getting your fields/paddocks aerated will allow oxygen back to the roots. It will also help water to seep into the ground and not puddle as much.

Lastly, one of the most important hints—do not overgraze your pasture! No grass can overcome that.



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