



Happ's, Inc.
It's All Happening in Ethel, WA

Happenings

Our Mission: Preserve and share our family's agricultural heritage while providing a safe place for individuals and families to learn, compete and enjoy outdoor recreation.

October 2010

FROM KEN & MAUREEN

Inside this issue:

Meet "Big Bill" 2	The drawing for the beautiful horse quilt made by Pam Reese was Sunday of our VSE DT-T! in September. The lucky (and very happy) winner is Cheryl who many of you know as the Cowgirl Espresso lady. I dropped it off at Cheryl's home and it matches her living room décor and colors wonderfully. Congratulations Cheryl—enjoy snuggling in it this winter—predictions are for a wet and cold winter.
Feature Article: 3 Equine Insurance Commercial Or Personal	Our October Trail Challenge (the season finale) is upon us.....we will soon know who our Series Champion is. Current standings are on the website along with individual event scores..... there is some pressure for that top spot and the gorgeous portrait of the series champion horse painted by Kristina Vandersnick. The following day is our first Game Show of our October through July series.
First Aid for Gates 4	Those of you who competed in our VSE DT-T! can find videos of Saturday's Dressage and Cones at http://www.youtube.com/user/EquineEmagination Click on the Happ's link at the right side and it will drop down to show all the individual competitors' videos. If you order DVDs, they come in much better quality than what shows on youtube.
Inside Maureen's 5 Kitchen	I FINALLY got to go to the Sandpoint, Idaho Draft Horse and Mule Show. I have been wanting to go for years, but always had an event that conflicted. I was only there a day and a half, but got to see some old friends and make new ones. I went from there to Mead, WA where I volunteered for Teddy Bear CDE. One of those "been there, done that" moments, but I can appreciate all the time and money they have put into building GORGEOUS tracks for their marathon—they definitely have the soil type and weather for them. Keep an eye on Warren and Sylvia—they are an up and coming event for the northwest.
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Warren let me take his pair of Fjords out and drive the marathon course...beautiful sunny day on a beautiful ranch. I wish we had some of their hills as they were fun to drive.....as were the mountains at Gerard Paagman's where I drove a pair of his Friesians in May and again in July. Warren and Sylvia tell me I am welcome to come back this winter and go for a drive in their sleigh—I am looking forward to that!

So much is happening right now. Even though we are going into our three "quiet months" with only 2-3 things happening each month, I am running like crazy. Bill just flared up again this morning, so back on antibiotics and probiotics. He is growing...I am guessing he is about 400 pounds (he weighed 203 right after the surgery at 3 days old). Born Aug 30, the pictures in this newsletter were taken September 30, and he has grown noticeably since then! I may have to bore all of you with monthly pictures!



November is going to be hectic and exciting. Diane Zmolek and I fly to Little Rock, Arkansas November 3 and return late November 6. I will be doing a 2-hour presentation about ADS at the American Shetland Pony Club/American Miniature Horse Registry Annual Convention. Diane and I will have the ADS booth that was created for WEG and hope to talk to lots of Shetland and Miniature owners and answer questions about carriage driving. Thanks to ADS for flying me and to wonderful friends who have contributed to help cover most of the other costs. I will be home one day, and then will be taking off for Holland! Again, thank you to some special friends, the arrangements are all being made for me so I can just go and enjoy. Carina Krahn will be looking at ponies in Germany and we will meet up and spend some time together. We will be going to The Royal Stables in The Netherlands thanks to arrangements made by Gerard and Edwin. I will get home for a day and then take off to Yakima for 4 days where I am a voting delegate at the annual WA Farm Bureau Annual Meeting. I remember one vacation with my family as a kid, and one I took with my four sons.....looks like I am making up for lost time.....feeling like a jet-setter, and I am sure I will feel some jet lag! Then a couple days later we are having an apple cider squeezing party here with family and friends and I will get to slow down to enjoy the holidays.

FROM KEN & MAUREEN (continued)

November's newsletter may be brief with all my running around, but I will definitely fill everyone in when we do the December newsletter. There are some changes coming at Happ's and as they fall into place and I know better what they all are I will update everyone. I do know that our CDE will be August 4-7 and Teddy Bear will be taking "our" June 18-19 spot.

As always, keep an eye on our calendar and entry dates-

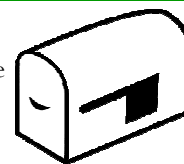
Ken & Maureen



Meet "Big Bill"

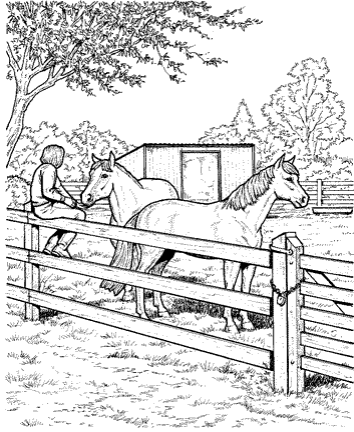
TIPS & TRICKS

Mail boxes make great saddle racks, especially at a lesson barn! the rounded plastic ones hold saddles, and you can use the insides to store things like polo wraps, etc!



When you want to wash a girth you might find putting it in the washing machine noisy so if you place the girth in an old pillowcase first it eliminates the noise and cleans it really well too. Same for polo wraps and sleazies.

EQUINE INSURANCE, COMMERCIAL OR PERSONAL, WHAT INSURANCE IS RIGHT FOR YOU?



If you own a small hobby farm/home like I do you may want to do many different things at your home location that involve your horse and horse activities.

But if you take money for anything involving your own horses or someone else's horses then you may want to talk to your agent about getting a commercial equine insurance policy.

Now this will upset a lot of people because they think that this is going to cost more money. This is not true in most cases. A commercial policy simple has more coverage options than a home policy, and does not exclude liability when taking money for equine activities.

And if you are taking money for anything like boarding, breeding, training, or renting any of your property to a person or group you are voiding your personal insurance for both liability and dwelling coverage in most cases. This can be devastation to the person that has no coverage when they need it most. So you need to check with your agent.

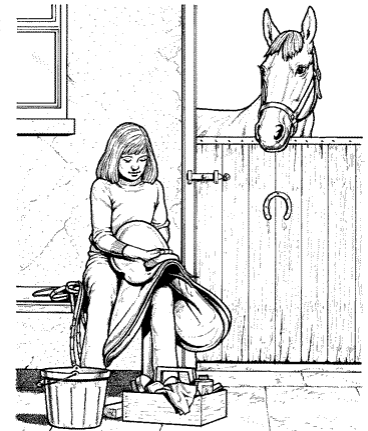
I talk to groups of people all the time that are shocked to hear this. I also see many home owners that have small events that have no idea that if someone gets hurt and sues them their home policy will not cover them. Often the person that gets hurt does not sue but their medical insurance does.

Almost all personal policies specifically exclude any commercial use of any building and excludes any commercial liability. That means if any money is taken for any of the above your policy is voided.

In general a person that boards a couple of horses or has a weekend event 2 or 3 times a year can get commercial insurance at the same cost and sometimes lower cost by having an equine farm policy instead of a home owner's personal policy.

If you train or give lessons you can get just commercial liability coverage for that in addition to your home owner's policy. The average cost is less than \$500 a year for \$500,000 liability limit in most cases.

This does not mean that you cannot let your neighbor's horse graze on your property or let the neighborhood kids ride at your house. It just means if you take money for it you need to check with your agent about getting the proper coverage. As always, you need to have an agent you can talk to about all the "what ifs" and your equine activities. Each insurance company will have different rules about these type of activates so be prepared to have to shop for new coverage if you start new activities. I hope this article prompts some though and was helpful.



JoAnn Maynard

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About the author: JoAnn Maynard has over 20 years of experience in the insurance industry and is specializing in Equine Insurance Coverage. JoAnn is an avid amateur rider and proud owner of a paint gelding "Toby" and a Quarter Horse mare "Witch".

Disclosure statement: This article is not meant to be legal advice or represent any particular company coverage. Check with your insurance carrier for details on your home policy.



FRIENDS OF HAPP'S

The Friends of Happ's is a group of loyal people who support Happ's and the dream that is slowly being built here. The membership fees help with the costs of hosting events and clinics and go toward making improvements to the facilities.

New for 2010 we have added a **Family Membership** plan. Additional family members (same household) may join at the same, or a lower level, for half price of the level they wish to join.

<u>Membership Level</u>	<u>Annual Fee</u>	<u>Member Benefits</u>
Evergreen	\$50	\$10 off schooling*; discount on event photo disks♦
Forest	\$100	Evergreen benefits plus: Preferred Stalling at events**
Shamrock	\$150	Forest benefits plus: Preferred Parking Areas at events**
Emerald	\$200 and above	Shamrock benefits plus: Preferential acceptance of entries for events and clinics**

*\$10 discount each time they come to school on Happ's property (normally \$25) during the entire membership year. This is for individual schooling—it does not apply to scheduled schooling events.

♦Discount from Wendi Ross, Blue Ribbon Equine Photography, on event photo CD's.

**Entries must be correctly filled out and received by Happ's in a timely manner for preferential stalling and parking to apply.



The membership year runs March 17 through March 16. Members of F of H have the satisfaction of knowing they are part of Happ's. Members also benefit from "membership perks" which vary with the level of membership.



FIRST AID FOR GATES



A few preventive measures will keep your gate corners square for easier swinging and longer service.

Sagging gates are more than an aesthetic consideration. Once a gate gets really droopy, you'll have to drag the end along the ground every time you use it, and it's next to impossible to operate a dragging gate on horseback. A few preventive measures will keep your gate corners square for easier swinging and longer service.

Install Toe Blocks

A wooden block nailed to the latch post or a smooth stone on the ground will bear the weight of the unhinged end when the gate is closed, taking the stress off the hinges. The support should be just a hair higher than the lower edge of the gate, so you have to lift the gate slightly to set it in place. If the gate is left open for long periods, a second toe block at the open position is necessary to keep the gate in shape. Wherever you place your toe blocks, they must be used consistently to prevent gate sag.

Adjust the Pintles

The L-shaped pivots (pintles) that hold a gate on its hinge post can be tweaked slightly to boost a sagging gate. Tightening the top pintle and loosening the bottom one will often change the gate's angle enough to lift the toe off the ground. The gate must be removed from the pintles to perform this adjustment. Well-seated pintles tighten or loosen with a single turn to right or left, but if the hardware turns loosely on its threads, the wood is split or rotten and lacks the "grab" to hold the metal. If this is the case, forget adjusting the pintles and replace the post. Add a brace wire.

If your gate is beyond the help of toe blocks and pintle adjustment, a brace wire running from the top of the hinge post to the middle of the gate may provide enough tension to raise the gate end from the ground. Putting on a brace wire requires a turnbuckle from your hardware store and some know-how; if you aren't brace savvy, enlist the help of a handy friend.



This article first appeared in the January 1999 issue of EQUUS magazine

CALENDAR OF EVENTS

<u>October</u>	<u>Event</u>	<u>Open</u>	<u>Close</u>
Wednesdays	Open Ride Nights 6-9 p.m.		
16	Happ's Trail Horse Challenge	Sept 1	Oct 11
17	Happ's Game Show	Show Up	
30	Friends of Happ's Celebration		
<u>November</u>			
Wednesdays	Open Ride Nights 6-9 p.m.		
6-7	Lessons w/Terri Jones	Oct 1	When Full
6-7	Happ's Helper Days		
14	Happ's Game Show	Show Up	
<u>December</u>			
Wednesdays	Open Ride Nights 6-9 p.m.		
4-5	Lessons w/Terri Jones	Nov1	When Full
4-5	Happ's Helper Days		
12	Happ's Game Show	Show Up	

CHECK THE HAPP'S WEB SITE CALENDAR FOR UPDATES AND CHANGES.

INSIDE MAUREEN'S KITCHEN

Doughnuts

(from my Mom, Helga Mahoney)

Beat 1 1/2 minutes: 2 eggs
 1 c sugar
 2 T shortening

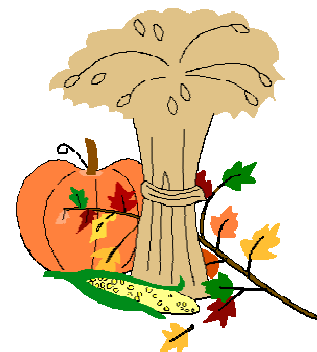
Add:
 3/4 c buttermilk
 1 tsp vanilla

Sift together and add half until blended, then stir in the rest:
 3 1/2 c flour 2 tsp baking powder
 1 tsp soda 1 tsp salt
 1/4 tsp nutmeg 1/4 tsp cinnamon

Chill 2 hours. Roll on floured board 1/3" thick. Cut and fry in peanut oil at 375*

Roll in sugar while warm

One of my family traditions when I was growing up was mom's doughnuts and hot Wassail for Halloween.....have been eating these all my life and they are a another favorite that my sons have always looked forward to.



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NEWSLETTER ADVERTISING



Harkcom's Massage Therapy

Don Harkcom, LMP

Swedish Massage Therapist

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202 N. Tower Ave. #A Centralia, WA 98531

Advertise Here!
Contact Maureen by Nov. 7
to be in the next issue.



For Sale: Vista Valleys Rhythm N Blues

Rhythm is a 2 years old pinto mare, AMHA/AMHR and PtHA registered. She has done very well in the sanctioned breed shows in halter and liberty and is ready and very willing to start her ground work for driving. We expect her to mature around 34 inches as measured for the miniature horse registries or 35+ at the withers.

please contact Joan at 250-545-9566 or vistavalleyminis@shaw.ca

Photo by Katsz Photography {as a weanling}

