

I have recently become aware of SB 452, which, if passed, will negatively impact Maryland's equine industry by stripping lesson barns, boarding barns, rental stables, and competition venues – including our international competition venues – of any liability protections for recreational activities. It would do the same for any privately owned athletic facilities in the state, regardless of the sport at issue.

My husband and I own Above and Beyond Farm, a boarding facility in Hagerstown, and this would make it extremely difficult, if not impossible, for equine facilities, like ours, to get insurance at affordable rates.

The equine boarding industry operates on very thin margins and the fast-rising cost of hay, feed and shavings in the last several years has made this business even more challenging. Increased insurance costs would require our business to raise our rates – or possibly even close - making it even harder for the average person in Washington County to afford to board a horse at a facility that provides a good standard of care. Many of our boarders are middle-income or retired. Studies have shown that being around horses provides significant psychological and physical benefits. Being around horses shouldn't be just for the wealthy.

Accidents happen on farms and around livestock, such as horses. We live in a litigious society and the potential costs of defending frivolous lawsuits would be financially devastating. As my husband and I are retirement age and are not willing to risk our life savings for a business that operates on thin margins, if this bill passes, we would probably close which would break my heart as our boarders often describe the farm as their happy-place. We are a place to unwind and enjoy the relationship with their horse(s) and fellow equestrians. Having less boarding facilities, if the bill forces equine boarding facilities to close would diminish the ability for the average person in Washington County to own a horse and participate in equine activities. This would also have a devastating ripple effect for the economy in Washington County where a large percentage of our GDP is equine related – feed/hay suppliers, farm equipment companies, equine professionals, etc. Washington County is already suffering due to rising costs and this would make the economy worse.

Our farm is also active in the local community. The last two summers, we have worked with the ARC of Washington County Employment Services summer program to train and employ two disadvantaged teenagers and after the summer ended, we employed each of them. We have also hosted ARC and STAR Community visitations for disabled adults and the joy on the faces of those who visit is priceless. Last summer, we rented our arena to Washington County Fellowship of Christian Athletes for their summer camp. These programs would also be negatively impacted if we were forced to close.

In addition, as our 30-acre property was developed as an equine facility and includes stabling for up to 29 horses and large indoor and outdoor arenas, we are extremely concerned that our property values will be negatively impacted.

The recreational and competition sector of the Maryland horse industry, including my boarding facility, has grown almost 40 percent since 2017. We grew as an industry from \$ 2 billion to \$3 billion in the last 5 years entirely because of the growth in the competition and recreation sector. Putting these facilities out of business would reverse almost 100% of that growth and be devastating to the horse community, which consists of Maryland families – children and adults.

Please consider opposing the bill – or, at minimum – amending it so that it exempts equine activities.

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