

Monica Fiss Burdette
Windswept Stables
3731 Aldino rd Aberdeen, MD, 21001
March 25th 2004

Dear Maryland General Assembly:

I am writing to express my concern and the concern of many recreational businesses in the state of Maryland with the proposal of bill: SB 452. Please Do Not pass this bill! In passing this bill, and making liability form clauses illegal, this will put many businesses out of business. I, along with many other horse related and other recreational businesses, will be unable to take the risk required to continue our business. Windswept Stables operates teaching students how to ride, training owners' horses and coaching clients at riding competitions.

Animals and horses are inherently unpredictable. In providing a liability form that explains the dangers, this helps the participant understand the risks they are taking and what is involved in the activity. We do not force people to participate in these activities. These are recreational activities, not essential activities. The participants do not need to participate if they do not wish to. Therefore, they do not need to sign the liability form if they do not wish to participate. It is preposterous to take away the security of a facility to not be held responsible for an accident that happens after giving consent to engage in an activity with associated risks. In making clauses in these liability forms illegal, it will be forcing many businesses to close its doors. Not being able to be protected by the law or by insurance companies, many businesses such as myself cannot take the risk to stay in business. If businesses do choose to stay in business and if the insurance companies will insure them this will come at extreme cost increases making the activity unaffordable to anyone. Many small businesses are already struggling with inflation and increased taxes and will not stay afloat with more costs. In closing so many of the horse industry's businesses it will not only put many people out of work, increasing the state's unemployment rate but it will also exponentially decrease the revenue brought in by the Equine industry. Please do not pass this bill, it will not only be detrimental to many businesses statewide but also to the State of Maryland's economy.

Sincerely,
Monica Fiss Burdette
Windswept Stables