

I have recently become aware of SB 452, which, if passed, will strip 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.

I own a boarding facility in Hagerstown and this would make it extremely difficult, if not impossible, for equine facilities, like mine, 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 my 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. Participating in equine activities shouldn't be open only to 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 wife 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, further reducing 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.

My Farm also is active in the local community. The last two summers, the farm has worked with the ARC of Washington County Employment Services summer program to train and employ two disadvantaged teenagers and after the summer ended, I employed each of them. We have also hosted ARC and STAR Community visitations for disabled adults and, 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 my 30-acre property was developed as an equine facility and includes stabling for up to 29 horses and large indoor and outdoor arenas, I am extremely concerned that my 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 agricultural uses and equine activities.

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