



March 25, 2024

To: Maryland General Assembly 2024 Session

Re: Vote AGAINST SB 452 - Courts - Prohibited Liability Agreements - Recreational Facilities

Dear Committee Members & Law Makers of Maryland:

My name is Elizabeth Tate and I have owned and operated Paradise Stables, LLC in Frederick, County, Maryland since 2006. We are a premiere horse boarding facility and have offered lessons, boarding and breeding, rescue, as well as a very large 4-H program over the years.

I have had countless Maryland residents and horses come through our farm gates since 2006. Our contribution to the State of Maryland economy has ranged between \$250,000 – \$525,000 every year for 18 years. If you take an average, that's a contribution of about \$7.5 Million dollars to our state's economy just from our small horse operation alone.

In 2023 I began a new non-profit Common Ground Inc., which is an Equine Therapy program working with Veterans, addiction recovery, the homeless, grief work for families who suffered loss to overdose, kids in orphanages, hospice workers, and a host of other folks that need an alternative to traditional talk therapy. ITS WORKING!

I implore you to vote **AGAINST SB 452** – Prohibited Liability Agreements – Recreational Facilities.

If this bill is passed, it will change the landscape of both of my businesses, and I will likely go out of business altogether. My horse business is low margin if any margin at all. We don't make any money offering horse boarding, etc. We do it because we love it, and we want to help people and animals.

Insurance premiums are almost unaffordable as it is now. I can't image all the money that insurance companies will demand when we are open to so much exposure and liability without a hold harmless in place. Horses are not predictable in almost every way, however we are changing lives with them every day as an alternative to talk therapy. To take this right of protection away from me will be catastrophically detrimental to my little part of our economy and negatively impact the services we provide to our Maryland residents.

Respectfully Submitted,

Elizabeth Tate
Owner, Paradise Stables, LLC

Common Ground Incorporated is exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code.