Dear Committee Members.

I am concerned that removing the current liability protections from horse and stable operations in the county would jeopardize the opportunities for many to reap the benefits of having meaningful interactions with horses, including riding and caring for these wonderful creatures.

There is risk in horse related activities, which we all recognize. However, enabling insurance costs to become unmanageable for small businesses would mean fewer people would have the opportunity to reap the benefits of relationships with horses. I am the owner of a horse that is stabled in Harwood. I hope there that small stables will continue to thrive, otherwise I will no longer be able to own a horse. Thank you.

Denise Frey

1701 Underwood Rd, Gambrills, MD 21054 4434542861