

To whom this may concern,

I am a small business owner in the state of Maryland, primarily who trains and sells horses. The potential ruling to make waivers obsolete will drastically affect my potential to earn income. I know if that if the ruling is in place, and there are no liability waivers, I am hung out to dry and on a limb showing horses to clients and trying to teach riding lessons. I am compliant with my states regulations and have all required insurance. The thought that my premiums could go up dramatically is very scary to me, especially Post Covid, trying to build a new business after I moved out of a failing state, a.k.a. New Jersey I look forward to moving to Maryland with the prospect of a better business future. I implore you to not let this happen because not just me but hundreds of people will be affected by the ruling.

Thank You,
Elisabeth Copeland
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