

Dear Maryland Officials,

I run a small (16-18 horse) hunter-jumper stable in Accokeek, Md. It's, as you know, extremely difficult to quantify the financial impact of banning contributory negligence clauses without knowing how extensive the ban will be, whether barn and stable owners will be exempt, etc.

However, in my own case I can say my barn is a nonstop loser financially and has been for years. I subsidize it with my retirement savings. If you pass a law that exposes me to litigation and health care costs, lawsuits and damages, I will have no choice but to sell my farm and get out of stable ownership entirely. Please, please, if you pass this law under consideration, be sure to include an exemption for equine activities which covers barn and stable owners.

I already buy farm liability insurance and have done so ever since I purchased my farm 17 years ago. Same with workers compensation insurance, years before it became a legal requirement.

Being around horses is innately dangerous as they are fight or flight animals and even the calmest of horses can spook and injure humans on or near them. People should only be allowed to ride if they accept personal responsibility and agree to pay for any injuries they incur or cause to others while riding, absent of course gross negligence on the part of stable operators.

If I go out of business, I no longer buy \$50,000 worth of hay or more from Maryland producers each year, \$20,000 worth of feed from Maryland dealers, tens of thousands of dollars of wood each year from Mennonite mills and on and on. So if you want to punch what amounts to a \$100,000+ hole in the Maryland economy just by closing my little operation, go ahead and pass your comparable negligence law. I'll be among the first to shut down. And I'll hardly be alone.

Sincerely

Bonnie G. Leckar