

PRO TRAINER

NRHA 

THE ESSENTIAL GUIDE FOR PROFESSIONAL REINING TRAINERS SUMMER 2022

HIRE GOOD HELP

INSIDER TIPS TO HELP
YOU FIND THE BEST FIT
FOR YOUR TEAM

NEW PRO LIAISON

GET TO KNOW PATTI CARTER

PLUS

- Check Your Cybersecurity
- Manage Inflation,
Price Increases
- Leverage Community Promotion

Summer/22



CONTENTS

14 HERE FOR THE PROS

By Jennifer Paulson • Patti Carter joins NRHA as the senior director of education and officials, as well as the pros' liaison.

18 NO LONGER A SOLO ACT

By Kristin Pitzer • As your business grows, how do you know when it's time to hire an assistant trainer?

AND MUCH MORE:

3 PRO TRAINER NEWS

Wrap-up of the annual Reiners Rope event to benefit RHF.

6 DOLLARS & SENSE

Cyber Security Tips; Take the Community Spotlight; Manage Inflation.

10 LEGAL ACTION

Are you adequately insured if there's an accident on your property?

12 SOCIAL MEDIA TRAINER

Adding video to your marketing can reap big benefits. Use these tips to become confident in front of the camera.

23 FINANCIAL TRAINER

Build your budget so it's a key to your success in business.

25 NRHA PROFESSIONAL CODE OF ETHICS

ON THE COVER: Photo by Jennifer Paulson

PRO TRAINER

NRHA

SUMMER 2022

EDITOR/PUBLISHER

Jennifer Paulson

jenpaulsoncreative@gmail.com

CREATIVE DIRECTOR

Sandy Cochran

NRHA COMMISSIONER

Gary Carpenter

NRHA ASSISTANT

COMMISSIONER

Christa Morris-Stone

MANAGER OF YOUTH,
PROFESSIONAL, & AFFILIATE
PROGRAMS

Sara Honegger

NRHA PROFESSIONALS

COMMITTEE CHAIR

Nick Valentine

NRHA PROFESSIONALS

COMMITTEE STAFF LIAISON

Patti Carter

NRHA PROFESSIONALS

COMMITTEE MEMBERS

Peter Defreitas, Hiram Resende,
Silva Filho, Shane Brown (Ex-Officio)
Ryan Rushing, Mirjam Stillo,
Matt Palmer, Kole Price,
Kaci O'Rourke, Tracer Gilson,
Casey Hinton, Dan Huss,
Billy Williams

NRHA

3021 West Reno Ave.

Oklahoma City, OK 73107-6125

(405) 946-7400 / *nrha.com*

For NRHA Pro Trainer submissions

or story ideas, email

jenpaulsoncreative@gmail.com.

NRHA Pro Trainer is published by NRHA. All rights reserved. Reproduction in whole or in part of any article without prior written permission from NRHA is strictly prohibited. NRHA cannot accept any responsibility for any error or omission which might occur. Receiving this publication does not confirm or imply that your NRHA Professionals membership is current, and NRHA accepts no liability for anyone competing with an expired membership.

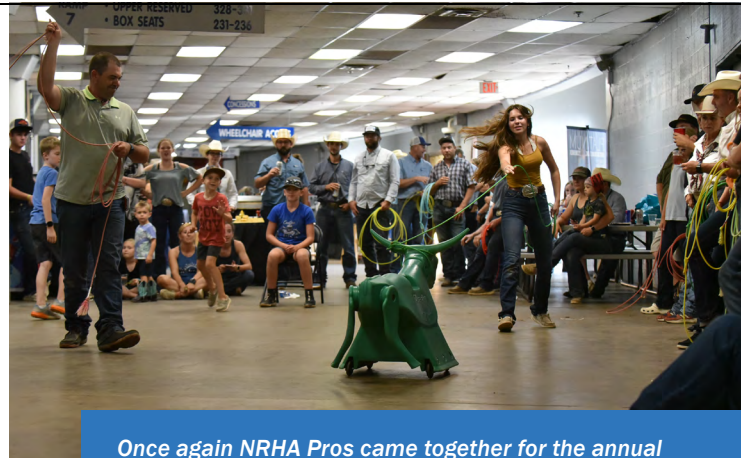
PRO TRAINER NEWS

PEOPLE, REPORTS, EVENTS

Reiners Rope

THE ANNUAL EVENT RAISED \$2,100 FOR THE REINING HORSE FOUNDATION.

BY SAVANNAH MAGOTEAUX
PHOTOS BY SARA HONEGGER



Once again NRHA Pros came together for the annual Reiners Rope event held during the 2022 6666 NRHA Derby Presented by Markel to support RHF.

Whether it's reins or ropes, reiners love a friendly challenge, and Reiners Rope for the Reining Horse Foundation hit the spot.

In the end, it was non pro Shane Walters, owner of NRHA Corporate Partner Diamond Dub Quarter Horses, and NRHA non pro Spence Bell who won the dummy roping. Walters, Bell, and other winners were presented a variety of prizes from numerous generous donors.

This year's event was held following the Platinum Performance Welcome Party at the 6666 NRHA Derby presented by Markel. According to organizers, the fun-filled evening helped raise \$2,100 for the Reining Horse Foundation. That included a \$1,000 direct donation from Kyle Tack, along with \$1,100 that was raised from the roping

entry fees.

NRHA Professional Patrick Flaherty, Marshall Kyle of Kyle Tack, and Jeremy Olsen of Equine Promotion spearheaded the event, which saw more than 40 participants who all entered up multiple times.

"I thought it was really fun," Flaherty said. "There was a handful of horse trainers there, plus a bunch of kids there who were having a great time, so I thought that was kind of cool. I think everybody knew that we were there not only to have a lot of fun, but also to support a great cause."

Flaherty shared that the Reiners Rope event evolved from fellow NRHA Professional Billy Williams' idea.

"Billy actually just did it for fun in front of his stalls at the 2019 National Reining Breeders Classic, and then Marshall Kyle stepped up to set it up for the Derby that year," Flaherty explained. "Marshall got everything together and organized so we could be a little more official. I thank Marshall and Jeremy for all they do, which is pretty much everything. I also thank the people who came out. Some of these guys who show here, or are husbands and dads rope. They darn sure get involved and bring the kids and make sure everybody gets to rope a bunch of times and have some success."

The RHF is a 501(c)(3) nonprofit organization and the charitable arm of NRHA. This particular event supports the Dale Wilkinson Memorial Crisis Fund. Donors are invited to support RHF in numerous ways, including individual donations, memorials/honorariums, and fundraisers. To learn more, visit reiningfoundation.com. ■



Non pro Shane Walters (left) was part of the winning pair, pictured here with Weston Williams, son of NRHA Professional Billy Williams.

NRHA Event Calendar

Please visit nrha.com and ReinerSuite™ for the most updated information.

July 1

First Sire & Dam Futurity payment due

July 11–17

NRHA European Affiliate Championships

Givrins, Switzerland

For more information, visit nrhaeac.com.

August 1

Fourth NRHA Futurity payment due

August 17–20

RHF Raise A Million

Las Vegas, NV

Auctions to be held at The Run For A Million to benefit the reining community.

Donor opportunities are open. Email Leslie Baker at lbaker@nrha.com for more information.

August 21

NRHA Executive Committee & Board of Directors meetings Las Vegas, NV

September 7

NRHA Markel Futurity Sales consignment deadline

For more information, visit nrha.com/sales or email sales@nrha.com.

October 1

Final NRHA Futurity payment due

Final Sire & Dam Futurity payment due

NRHA Futurity rider designations due

Riders and divisions may be changed through close of business November 1 with no penalty.

October 25–30

Oceania Affiliate Championships Queensland, Australia

For more information, visit facebook.com/oceanianrha.

October 26–30

NRHA European Derby Lyon, France

For more information, visit nrhaeuropeanderby.com.

October 28–30

Judges' School

Oklahoma City, Oklahoma

Pre-registration is required. For more information, contact Patti Carter at pcarter@nrha.com.

October 30–November 1

Judges' School

Oklahoma City, Oklahoma

Pre-registration is required. For more information, contact Patti Carter at pcarter@nrha.com.

November 4

NRHA Futurity stall reservations due

November 24–December 3

NRHA Futurity & Adequan® North American Affiliate Championships

Oklahoma City, Oklahoma

For more information, visit nrhafuturity.com.

November 24–January 10, 2022

Sire & Dam Auction

Visit nrha.com/siredam or contact Haley Carmen at hcarmen@nrha.com for more information.

November 30

Sliders' Night Out, Presented by Toyon Ranch

Oklahoma City, Oklahoma

Donor opportunities are available. Email Leslie Baker at lbaker@nrha.com.

December 1

NRHA Markel Futurity Sales

Oklahoma City, Oklahoma

For more information, visit nrha.com/sales or email sales@nrha.com.

December 31

Rule Change Proposals Due

Rule Change Proposals are due in office. For more information, contact Liz Kelsey at lkelsey@nrha.com.

Affiliate Regional Championships

Tentative and subject to change.

Southeast

July 29–August 7

Ocala, Florida

South Central

August 28–September 4

Tulsa, Oklahoma

Eastern Canada

August 30–September 4

Bécancour, Québec, CN

Northeast

September 8–11

Logan Township, New Jersey

Western Canada

September 8–11

Red Deer, Alberta, CN

Mexico

September 16–17

Querétaro, Mexico

Northwest

October 1–8

Nampa, Idaho

Southwest

October 4–9

Scottsdale, Arizona

North Central

October 13–18

Lincoln, Nebraska

East Central

October 26–30

Cloverdale, Indiana

NRHA MEMBERSHIP

RENEW TODAY!

visit ReinerSuite.NRHA.com



RESPECT THE HORSE. RESPECT THE SPORT.®

(405) 946-7400 • NRHA.COM

DON'T MISS THESE NRHA Professional Membership Benefits:

- NRHA Reiner Subscription
- Professional Resources
- NRHA ReinerSuite™ Portal
- Corporate Partner Discounts
- RHF Crisis Fund
- Voting Privileges
- Services Listed on NRHA.com

DOLLARS & SENSE



Ward off cyber danger with tools recommended by the SBA.

Cyber Security

You might think, “I’m just a small training operation; who’s going to come after me in a malicious cyberattack?”

The answer might alarm you. In 2020, cybercrimes reached \$2.7 billion! Small businesses are common targets because they’re perceived to be less sophisticated and easier marks. But if you’re prepared, you can ward off the danger—and expense—of a cyber attack. The Small Business Administration offers these tips to assess your risk.

FCC PLANNING TOOL. The Federal Communications Commission (FCC) offers businesses a [cybersecurity planning tool](#) to help you build a strategy based on your unique business needs.

CYBER RESILIENCE REVIEW. The Department of Homeland Security’s (DHS) [Cyber Resilience Review \(CRR\)](#) is a non-

technical assessment to evaluate operational resilience and cybersecurity practices. You can either perform the recommended assessment yourself, or request a facilitated assessment by DHS cybersecurity professionals.

CYBER HYGIENE VULNERABILITY SCANNING. DHS also offers free [cyber hygiene vulnerability scanning](#) for small businesses. This service can help secure any of your internet-facing systems from weak configuration and known vulnerabilities. You will receive a weekly report for your action.

FREE CYBERSECURITY SERVICES AND TOOLS. CISA has compiled a [list of free cybersecurity tools and services](#) including services provided by CISA, widely used open source tools, and free tools and services offered by private and public sector organizations across the cybersecurity community. ■

Take the Community Spotlight

When you think about equine media, you might focus on the big brands that you see on the newsstand at your feed store or those with hundreds of thousands of followers on social media. While they play an important role in promoting our industry and serving educational and entertaining information, they're not the only stars of the show.

Community journalism—those publications that serve a much smaller, more localized group of individuals—plays a vital part of our industry and promoting your business. Think local association publications, regional newspapers, and online informational outlets that are specific to your state or region. These informational hubs often rely on community members to provide content so it's truly representative of the local horse landscape and the people who participate in it.

There are a few ways you can be part of their community-driven mission while also promoting your training and breeding businesses.

- **Provide content.** Whether you write it yourself or someone interviews you and writes an article with your information, being a valued content provider puts you in a great spot for self-promotion while providing your expertise to a group of riders in your area.
- **Advertise.** With big audiences come big advertising costs, but with smaller, regional publications, you might find advertising your business is very cost-effective while reaching a more relevant audience.
- **Subscribe.** It probably only costs a small amount for a subscription/membership with these local providers. Make the effort to show your support.
- **Distribute.** Work with publishers to be a small distributor for local news at your barn to support their efforts at building and growing your horse community. ■

Summer Marketing Idea-Starters

There's a lot going on around the barn and in the show pen during these hot summer months. Plan your content ahead so you can stay cool and not feel extra pressure for your marketing efforts.

Have some fun. Plan a barn barbecue, outing to a water park, or even just an "impromptu" water fight, and catch it all on social media to share your barn's family vibe and focus on fun as well as riding and being competitive.

Record and share your best grooming tips.

Have secrets for keeping your dark bay or black horses from sun-bleaching? Share them on your website and on social media. Horse folks are hungry for your best grooming tricks, and they're easy for you to share.

Host a party at your next show. Speak to show management at one of the events you'll attend this summer about hosting an ice cream social, popsicle party, or happy hour to help keep exhibitors cool and happy. It's a great way to make your name part of the event and spread goodwill among competitors in your area.

Share tack maintenance. Sweat and heat put your gear to the test. Share how you keep it all clean and in good repair with a simple reel on Instagram or a longer video on your website.

Highlight a hero. Is there a reining or other horse-training legend you could partner with to create unique content? Think about a past or current mentor who might be willing to work with you to share a campaign of tips, historic stories, or other entertaining content that will draw in fans of yours and your hero's.

Don't forget the Reining Horse Foundation.

When you're at shows this summer, seek out or create opportunities to raise funds for RHF. Many events have implemented loose-change jars, dummy-ropings, and other events to help support RHF. Posting about your efforts will gain you goodwill. ■

Dreaded Price Increases

Inflation has gone from a whisper to a scream in the past few months. Its crippling effects are felt in any business—and yours isn't immune. To stay afloat, you might have to consider increasing your prices and fees for your clients. It's not an easy conversation to have with your customers, but it could be the difference in maintaining your business and falling far behind—or even losing your business.

Here are five tips to consider when passing on a price increase to your customers. These helpful hints can soften the blow to your customers, increase communication, and help build trust and empathy, remembering that we're all in this together, and things will certainly change again in the future.

1. BE HONEST. Explain exactly how your expenses are changing—price increases on hay and fuel are likely your biggest financial strains. Figure out a percentage change from in the past, and share that to drive home exactly how your business is taking a hit. These tangible numbers and honesty can get you a long way in your pitch about raising your prices due to rising costs.

2. CONSIDER A SHORT-TERM INCREASE. It's hard to slap your customers with a price increase, especially when the inflation issues could be short-term. Take a close look at your financials and determine if a short-term increase in fees or a temporary surcharge could help offset some of your pain points during the next few months. Set a date that you'll reevaluate the situation, and keep your customers informed. When you check in, ask about how they've managed and how you can help them, too.



Pain at the pump is likely only the beginning of your increased costs. Increasing your fees might be necessary to keep your business moving forward.

3. LEVERAGE ITEMIZED BILLING. In this situation, itemized billing can be your biggest asset. Your customers see, line by line, where the increases are coming from. When they see that inflation-influenced items increase but other items stay the same, it strengthens trust and understanding of the situation, which helps keep everyone on the same page.

4. CHOOSE A PROFESSIONAL MEANS OF COMMUNICATION. These discussions shouldn't be gossip in the barn aisle. Now is the time to use your e-newsletter template or, at the very least, an email sent to all your customers. Everyone should learn about the changes in the same manner, at the same time.

5. KEEP THE CONVERSATION OPEN. Just as increases in your overhead are hard to swallow, an increase in boarding and training expenses could be tough for your customers to stomach. Open communication can help them see that you value them—not just their checkbook—and want to make the situation work for everyone, including yourself. ■



There are three easy ways you can stay in communication with your association and your professionals' group.

Stay Connected

Are you connected with your NRHA Professionals peers and the association? Be sure you stay in touch with the following communication outlets so you don't miss any news, discussions, requests for input, and opportunities to volunteer.

JOIN THE FACEBOOK GROUP. It's super-easy to join. Get on Facebook, and search "NRHA Professionals" or click this [link](#). Request to join the group, and Sara Honegger will approve your entry if you have a current Professional membership. This group can be a terrific resource for many things. Post when you're looking to find shared lodging for help at a show, hiring new help, have questions for the group, and even to get access to the digital *NRHA Pro Trainer* each quarter.

JOIN THE TEXT LINE. Join the NRHA Professionals text line by clicking this [link](#). Here you'll get notifications of important meetings, information from the association, and receive a link to the digital *NRHA Pro Trainer* each quarter.

UPDATE YOUR PROFILE. Log into the NRHA website, and go to ReinerSuite™ to update your phone number, address, focus of your business, logo, accolades, and more to help new customers find you when they use the Find A Pro button to locate a professional. ■

PHOTO BY MIKE MEYERS ON UNSPLOASH

Your Instagram Bio

The space for your bio on Instagram might only be 150 characters, which isn't many, but you can still get a big bang for so few letters, numbers, and emojis.

Choose your photo. Your logo might not fit well within the circular boundaries of the profile image spot. Consider using a great headshot of yourself so that you're recognizable to the public. Whatever you use, double-check that it represents your business well once you upload an image or logo.

Complete your contact info. Be sure to provide as much contact info as possible for potential customers. This includes a phone number, email address, business address (particularly important for location-based searches), and your WhatsApp information (especially if you seek international customers).

Consider a call to action. If your business uses a scheduling app for lessons, look into adding a Call-to-Action button in your Instagram bio to allow users to directly book a lesson with you.

Bolster your bio. It's tough to represent all you are in just 150 characters, but you can do it! Drill down to the most important aspects of your program and business—major awards, the main focus of your program, special certifications, coaching philosophies, etc. Be sure to include your business-specific hashtag, too, for easy searching.

Use your link. Instagram allows you to place a link in your bio. This can be a direct link to your website, or you can use a third-party app such as Linktree to maintain a list of relevant links for your audience to check out.

Dive into highlights. This might be a more involved tactic than you'd like to try, but using the highlights features that save stories (the circles below your bio), you can feature successes, educational content, and other information about your business that can help drive potential customers to reach out and keep current customers engaged. ■

LEGAL ACTION

INSIGHTS TO KEEP YOUR BUSINESS SAFE

Don't Get Caught Without Coverage

YOU MIGHT THINK HAVING PROPERTY INSURANCE OR A PROFESSIONAL LIABILITY POLICY WILL FULLY COVER YOU, BUT YOU COULD ACTUALLY FIND YOURSELF UNDERINSURED.

BY KRISTIN PITZER

Insurance can be a complicated subject to figure out in itself, and for equine professionals, who often run their training operations on property they own, not being properly insured means higher risk of losing the business—or worse.

Although they might take place at the same address, your business and your property are viewed as two separate entities in the eyes of insurance companies, said Jordan Willette, an attorney based in Phoenix, Arizona. Because of that, insuring one may not cover the other. Willette offered some tips on the difference between professional liability and property insurance, but cautioned that coverage can vary depending on the needs of your business, so it's best to consult with an attorney who's familiar with your line of work or insurance policy adjuster on your own.

Why Property Insurance Is Necessary

When you start a training business, you'll likely invest a large sum of money into either building equine facilities or improving the ones already on the property. Horses are destructive by nature, so it's imperative to purchase property insurance, which protects the land and facilities against damage



Having insurance and being fully insured are two different things. Learn more with these insights from an attorney who also understands the horse business.

caused by a young colt running through a fence or a mare kicking through a stall wall, for instance. Other covered incidents include devastating natural occurrences like fires and floods.

Property insurance will also protect you, the trainer, if a person is injured on the property, as long as the injury wasn't related to your business. For instance, if a visitor sustains an injury from slipping and falling in mud, or a guest is bitten by your dog, the damages would likely be covered by your property insurance if not related to the business.

To ensure that you have the appropriate amount of insurance, to speak with your insurance agent, Willette advised. Business insurance tends to have fairly high coverage—such as \$1 million per occurrence—property insurance often has much lower limits for liability purposes.

"Depending on how your property insurance is written, it can be a personal property, but different states have different requirements," Willette said. "Your insurance policy adjuster

will be a great resource because some companies will send employees out when they're writing insurance policies to assess the property and potential needs or risks you may have."

Business Insurance

Purchasing property insurance alone won't protect you from every incident that might occur. That's where business insurance comes in.

"Insuring the business is basically what we like to call 'professional liability insurance,'" Willette said. "If something happens and the trainer is sued personally, that insurance becomes available to protect the trainer. That means the insurance company will pay for the trainer's legal fees; they'll hire counsel to act as their attorney to defend any potential lawsuit; and they'll indemnify the trainer under the policy, or pay for potential damages, if there are any damages against them."

Professional liability insurance covers you if you were negligent in some way or if an accident occurred on your property that was related to the business. For instance, if you're giving a lesson and a client falls off and is injured, that person might decide to sue you. Because the injury happened during a lesson, your professional liability insurance would kick in, not the property insurance. The same would happen if a client's horse was injured during a training session.

Sometimes an incident could fall under both professional liability and property insurance, like if you don't keep your fences in good repair and a horse is injured. Without professional liability coverage, though, you may not be protected.

Other Coverages Might Be Needed, Too

While having property insurance and professional liability insurance is a great place to start, there are still things that may not be covered by either. Without professional assistance, you might not know what they are

until it's too late.

"For instance, some trainers don't realize their vehicles need to be under one of those insurance policies [property or professional liability]," Willette said. "A lot of trainers haul horses for their clients. If a horse gets injured while hauling and the trainer only has a personal auto policy, their insurance policy may not cover it because the vehicle was used in the scope of business. In this case, I'd put the vehicle under the business [policy] because it's a more general umbrella."

Nobody likes to spend money on something that might not happen, but if you're underinsured, it might not just be your business at stake—your personal assets could be subject to scrutiny if the plaintiff wins the case.

"If somebody brings a claim against you and you don't have enough insurance to cover the damages, you could be personally responsible," Willette said. "Your personal assets would become available to the recovering party."

There are lots of things that can happen when horses are involved with a business. Seek counsel from a lawyer who specializes in equine businesses to make sure your business is protected from any risky situations. ■

This article is provided for informational purposes only and does not constitute individualized legal advice. When questions arise based on specific situations, please seek a knowledgeable attorney for advice.

Meet the Expert

Jordan Willette, an attorney at Litchfield Cavo, LLP, focuses on civil litigation, including equine law, personal injury, premises liability, and business disputes. When she's not in the court room, Willette enjoys riding.



SOCIAL MEDIA TRAINER

BECOME THE SOCIAL MEDIA EXPERT YOUR BUSINESS NEEDS

Camera-Confident

PUTTING YOURSELF ON VIDEO CAN BE INTIMIDATING, BUT IT CAN PUT YOUR BUSINESS ON THE NEXT LEVEL.

BY JENNIFER PAULSON

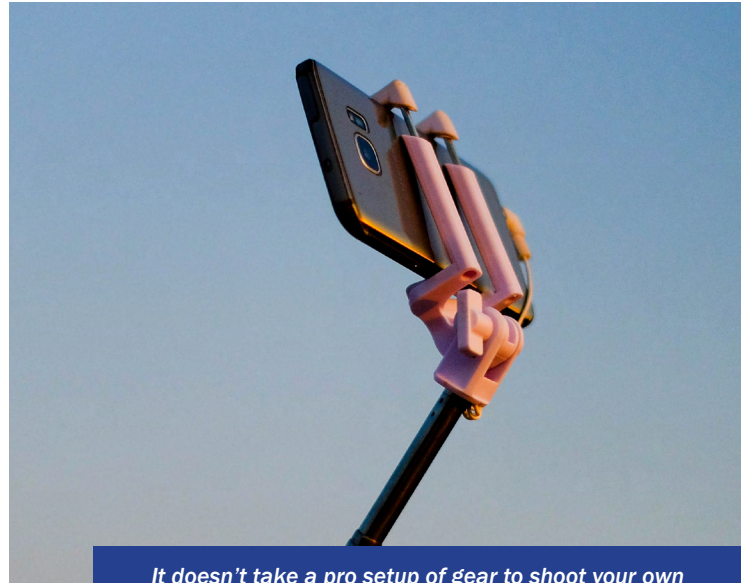
Look at any social media tutorial, and you're likely to see that video is everything. From TikTok to Instagram Reels to Facebook Live, video can play a major role in elevating your marketing game. But just as often as you see the need to jump on the video band wagon, you also hear about people being unsure of putting themselves out there for the world to see... and, potentially, judge.

While it might make you uncomfortable at first, it gets easier. Taking the first step puts you on the path to video success. Here are four tips to kick-start your video marketing efforts.

Conquer Your Fears

The first step to overcoming your fear of being on camera is to identify it and where it comes from.

Are you apprehensive about the technology and equipment involved? That's pretty easy to solve. As a small business, simple is perfectly acceptable! If you were a multi-million-dollar brand, your bar would be set higher. But for your needs, your iPhone on a tripod (or even with someone else holding it) can be just fine. Put in the effort to find some good lighting (early morning and evening natural light are golden!). Do a few practice rounds to get familiar with how close to zoom or how far away to stand from the camera and check that your audio works. But keep it simple.



It doesn't take a pro setup of gear to shoot your own video content. Keep it simple, and start small!

Does public speaking make you nervous? You're not alone! If you make time to gather your thoughts rather than winging it, you'll have more success. But also know your audience appreciates authenticity—the real you! Too much rehearsal can make you seem stiff and less approachable, which works against your goals. Keep in mind that this audience comes to you for your expertise. The people watching already value your advice and tips, so confidence in your content is already handed. You just need to harness the jitters and make them work for you.

Are you nervous people won't care about what you have to say? Don't be. Horse people always want to hear about horses! Also, if they don't, all they have to do is click through to the next post.

Choose Your Length

The “right” length of video depends on where you'll post the video. Here are some best practices, offered by the experts at [SocialMediaExaminer.com](https://www.SocialMediaExaminer.com). →

Expanding Sights to Expand Purses

THIS APPEARED IN THE JUNE ISSUE OF THE *NRHA REINER*.

BY NICK VALENTINE, NRHA PROFESSIONALS COMMITTEE CHAIRMAN

- LinkedIn: 1 to 2 minutes
- Instagram: 3 seconds to 10 minutes
- TikTok: 21 to 34 seconds
- Facebook: 2 to 5 minutes
- YouTube: 7 to 15 minutes

Keep in mind that length doesn't matter if the content isn't relevant and authentic, and don't draw things out to make them reach the maximum recommended length. Focus on making the video as long as it needs to be to express your message.

Strike a Pose & Take a Breath

Getting yourself hyped to hit the record button can make all the difference in your video. First, find a position to stand or sit—even horseback—where you feel comfortable and confident. Take a few deep breaths to steady your nerves. Envision yourself successfully recording your thoughts and your audience taking in your insights, advice, or ideas. And remember it's OK to tell your audience that you're nervous or anxious!

Improve Every Time

When you finish your video, it might be very easy to criticize every second of the recording. It's not uncommon for speakers to dislike their voice or their on-camera pose, to parse every phrase, and to be critical of every word. But that's not productive! Instead, focus on one thing you want to work on, and find three things (at least!) that you're OK with—even pleased with! Positive self-talk is important when building your confidence in a new skill. Too much negativity only brings you down and makes you less apt to try again. ■

Resources

5 Social Media Video Tips to Get More Engagement, [Later.com](https://www.later.com)

Social Media Video Tips & Strategies, [SproutSocial.com](https://www.sproutsocial.com)

In 2021, the Board of Directors unanimously approved increasing the MS Diamonds TX Level 4 Open winner's paycheck to \$350,000. According to NRHA, that makes the NRHA Open Futurity Championship the highest-paying aged event title in the Western performance horse world.

The increase, which was funded by private investors, was made possible by the Futurity Challenge Task Force, a group of reining supporters who made it their mission to find ways to increase payouts for NRHA events. Thank you so much to everyone involved in making this happen! We now look forward to increasing payouts in the lower levels of the Open Futurity, as well as the Non Pro Futurity.

We can make this goal possible through donors of \$10,000 to \$20,000 or \$1,000 to \$5,000 annually. Donors will receive various valuable benefits, depending on the level of their contribution. Please join us in spreading the word about these new opportunities, and reach out to NRHA's assistant commissioner Christa Morris-Stone with your donor contacts.

I also encourage you to flip back to page 9 to find all the ways you can stay in the know regarding all NRHA business, and don't forget to keep using the NRHA *Pro Trainer* at nrha.com/protrainer to stay connected and learn valuable tips to manage your business.

Get involved and stay involved! I'm excited for the future and growing all levels of our events! ■



Nick Valentine,
NRHA Professionals
Committee Chairman

NRHA Pro Trainer

Here for the Pros

PATTI CARTER JOINS NRHA AS THE SENIOR DIRECTOR OF EDUCATION AND OFFICIALS, AS WELL AS SERVING AS THE PROS' LIAISON.

Horse professionals from all disciplines share many commonalities across your businesses, from invoicing to managing customers to training horses. You empathize with each other's struggles and challenges and understand the elation that comes with success.

Named NRHA Senior Director of Education and Officials, as well as NRHA Professionals' Liaison, earlier this year, Patti Carter knows the ups and downs that come with being a horse trainer because she trained horses professionally for 25 years. In 2011, Carter was recruited to join the AQHA staff as senior director of shows and professional horsemen and then senior director of judges and stewards. She also was the 2005 AQHA Professional Horsewoman of the Year.

As Carter familiarizes herself with the ins and outs of NRHA, we wanted to give you the opportunity to get to know a little about her, how she got where she is today, what she sees in the future for NRHA Professionals, and advice she has for up-and-coming trainers. When you see Carter at shows, don't hesitate to introduce yourself, talk to her about your business, and learn what she has to offer. →



Patti Carter brings a lifetime of horse-industry experience to her new role as NRHA Senior Director of Education and Officials and NRHA Professionals' Liaison.

COURTESY PATTI CARTER

PT: Tell us about your life with horses—where it started, where it took you, and where it is now.

PC: I've never not been in the horse industry. I was a self-employed professional until I went to AQHA 11 years ago. Previous to that, I had my own training operation, taught clinics worldwide, and served as an official—I held cards with NRCHA, NRHA, AQHA, APHA, ApHC, PHBA, NSBA, FEI—you name it. I judged every major event at least once, including the All American Quarter Horse Congress four or five times, all the breed world shows multiple times, and the NRHA Derby and Futurity twice. Coming from that perspective of making hard decisions and focusing for long periods of time, the mental toughness you develop being in the horse industry really prepares you to be tough in anything else you do.

My parents made a living in the horse industry, too. They had a great reputation. My mom was a champion at the first-ever AQHA World Show, and my dad is also an accomplished horseman and judge. I was immersed. You either go one way or another. I loved the horses. When I was 18, we helped introduce the Arcese family to Quarter Horses. They came to our place looking for show horses, and I ended up going to Italy to work for them.

I don't have any horses right now. It was really hard to have horses at AQHA. For me to be gone and not able to provide a horse with a regular training schedule would've driven me crazy. Right now, I'm enjoying riding with Todd Crawford a few times a week. We'll see where that takes me. Right now, I'm super-focused on understanding and serving the NRHA governance, judges, stewards, and pros committees.



Carter's experience with horses runs across multiple disciplines, both as a rider and as a judge. She's shown here with NRHA Professional Todd Crawford and AQHA Professional Horsewoman Cynthia Cantleberry.

PT: You've been a professional trainer and held a similar position to the one you have now with AQHA. What have you learned in those roles that'll help you in your new position with NRHA?

PC: When Don Burt was on AQHA Executive Committee, he felt it was important to have a Professional Horsemen committee, so he developed one in 1993 and I was on it, along with Pete Kyle, Bob Avila, Al Dunning, Guy Stoops—an amazing group of horsemen. Being part of that infancy of an idea helps me see the history as well as the potential.

I understand the business. I've made a living in the business, going up and down the road, breaking down on the road, performance pressure, long hours, dealing with customers. I understand that because I've lived it. You never lose that. The work ethic that you learn from being self-employed never leaves you. You work



Carter held cards with NRCHA, NRHA, AQHA, APHA, ApHC, PHBA, NSBA, and FEI and officiated every major event at least once, including the All American Quarter Horse Congress four or five times, all the breed world shows multiple times, and the NRHA Derby and Futurity twice.

from “can to can’t,” it’s just part of industry. That and learning how to navigate people are such big parts of what professionals do. There’s so much to learn about communication and leadership.

One thing I’m proud I accomplished at AQHA was bringing the pros and stewards and judges together on the same page. Judges can then become advocates for welfare, as do the pros. You need that camaraderie to protect the industry. As pros, we need to advocate for welfare. We always need to have a mindset of how would someone outside perceive what we’re doing, whether it’s at home, in the warm-up arena, at the horse show, or even at the vet. We must be aware of that and watch out for each other. A lot of it is education. That’s one thing I look forward to doing: helping pros by educating the public about what we’re doing and understanding our horses.

PT: How do you see the business and horse-training sides of being an NRHA Professional complement each other? What are the challenges?

PC: You have to take the business as seriously as you take the training—doing books, paying taxes, etc. You have so many resources now to elevate your business, including your NRHA Pro Trainer. You can learn while listening to a podcast while cooling out a horse. You can take online business courses, learn a language, get better at Excel, etc. There are so many opportunities that can help you make the business part of your business a priority. Make time on Mondays after shows or whenever, but it’s just as important as riding horses. If you don’t have money coming in, you don’t have it to go out. Never be embarrassed to ask questions. Ask your peers how they handle dividing fees? Do they charge ahead of time? How do they stay ahead?

PT: What opportunities do you see to support NRHA Professionals and help them grow as business people and horse trainers?

PC: There are always opportunities. You receive the Pro Trainer every quarter—take time to look at it, read the articles, and apply them to your business.

I want the more seasoned pros to think about how we can give back. Your experience and mentoring can be a great bridge and uplift all professionals. NSBA is doing a program called Tomorrow’s Horsemen. It’s a 2-year cohort funded by their foundation. Every participant is a business owner and must apply to join. In return, they’re mentored for 2 years on the business side of horse training. I feel strongly that, as you become more successful, you need to give back and take someone under your wing.

PT: How can NRHA Professionals more actively share their views and ideas in a constructive manner? →

PC: One thing very impressive about NRHA is that Gary Carpenter is an amazing leader. He's a quiet force to be reckoned with. The Executive Committee is also so engaged, and so is the board of directors. It's always important for the pros to reach out to our leadership and have conversations. Get to know them. It's so educational. Until you're involved in the governance, you don't understand how it all works. Don't be afraid to talk to leadership. Come to the winter meeting, participate, and get on a committee.

PT: You've been in your role with NRHA for a few months now. What are some of the most interesting topics NRHA Professionals have brought to you?

PC: What I really appreciate is that NRHA Professionals are very passionate about raising purses for lower levels of the NRHA Futurity. The Professionals Committee has partnered with the Non Pro Committee in an effort to raise payouts. Working in concert to bring in money for the same reason instead of two competing projects makes so much more sense. They see the value of raising the purses in L3-L1 to support those horses and customers. The owners need to see the value in showing at the NRHA Futurity, and the pros are passionate about it. I appreciate that.

I love collaboration. I always want to have an open door. I welcome pros to call me anytime they have a question or a burning issue. I'll reach out to them, too, as I get more involved and the closer I get to all the committee members.

PT: Drawing from your experience as a professional horse trainer and in association roles, what pieces of advice would you give an NRHA Professional who's just starting out? What about to more seasoned pros?

PC: First, take time and understand the business side. Understand every dollar and where it goes. Develop a mission statement. Understand how to learn accounting. When you're in business for yourself, it's not just about riding horses. You need cashflow, as well as to understand what it costs to buy hay and grain, handle fuel prices, etc. The Pro Trainer has done a really good job of addressing those topics. Young pros need to understand that business side.

Second, get involved. Become a judge. I became better in my training practices once I became a judge. It also built my business' credibility and integrity. Joining committees opened all kinds of doors. You never know where it will lead. I know it's expensive and time away from your business. But when you understand the governance of your industry, it makes things so much better for you, your clients, your business. It helps you serve better. We're all in a service industry. Judges serve members, you serve clients. We always need young points of view and perspectives.

Third, support each other. Customers come and go. You have to work with your fellow pros as long as you're in the industry. It's very important to support your fellow pros.

Finally, never stop learning how to do something better. The older I get, the more I want to watch younger people and see what they're doing and what I can learn. Never stop learning and being open. Understanding how a horse thinks will make you a better horseman. We're passionate about horses because of how they think. Just when you think you have one figured out you don't.

PT: Any final thoughts?

PC: I'm honored to be part of the NRHA team, and I'm very excited to support the membership, including our NRHA Professionals. ■

Going it alone in this industry can be tough. Hiring an assistant could help build your business, but the key is to know when you need—and can afford—the help.

No Longer a Solo Act



AS YOUR BUSINESS GROWS, YOU MIGHT FIND YOURSELF SWAMPED WITH MORE WORK THAN YOU CAN HANDLE—HOW DO YOU KNOW WHEN IT'S TIME TO HIRE AN ASSISTANT TRAINER FOR YOUR BUSINESS?

BY KRISTIN PITZER

Keeping a training business running is already challenging, but it can be even harder when you're the one solely responsible for every piece of it—horse care, grooming, saddling and training, not to mention the financial side, too. Managing everything yourself has some advantages, but it can also limit the amount of new business you bring in. If you find yourself unable to meet the expectations of your clients, or even turning away new customers, simply because you don't have enough hours in the day, it might be time to consider bringing on an assistant.

It's not always easy to find the right person, but a good assistant can share the workload

and help elevate your business. Three NRHA Professionals—Brandon Brant, David Moore, and Mirjam Stillo—offered their tips for deciding when you need an assistant, where to go about finding one and ways to set up the relationship successfully.

How Do You Know It's Time?

There's no easy answer to the question of when to bring on an assistant, but generally, if you feel like your business is starting to lack in some way, it doesn't hurt to consider it. One sign, said Stillo, who trains out of Toyon Ranch in Pilot Point, Texas, could be that you find it difficult to ride every horse you've committed to. →

PHOTO BY JENNIFER PAULSON

“It’s really about the numbers,” said Stillo, who employs two assistants, Sumer Opinker and Shanae Hardy. “If you can manage the numbers you have on your own, or with a groom that helps you for the grooming part, then I don’t think you have to. As soon as your numbers reach a point where you need help riding, though, you have to consider finding an assistant who can learn your program and meet your needs.”

Moore, who lives in Fort Lauderdale, Florida, said if you have trouble meeting the time requirements of your horses and clients at shows, that could be an indicator that it’s time to bring on some help.

“Once you get to the point where you feel like you aren’t doing your absolute best job with the training horses you have—where you start to think to yourself, ‘Maybe a year ago I would have ridden that one twice, or I would have done something a little different’—and you get to the horse show and it leaks a little bit, then you’re beyond time to add some help,” Moore said.

It may not even be just the riding part of the business that you struggle with. For Moore, who teaches lots of nonpros and youth clients at his facility, lots of hands-on help is frequently needed. He said he couldn’t handle the volume of business he receives without his assistant, Nikki Tyndall.

“It just makes sense to have somebody really good who’s knowledgeable about what you do and what you want to have done at your place,” Moore said. “Everybody needs somebody behind them, someone they don’t have to compete with, who has their back.”

If you feel like you’re on the cusp of needing an assistant but still not sure, Brant, who is based in Belle Center, Ohio, and has two assistants, Julia Roshelli and Peyton Derr,

offered the formula he follows. He said he can manage seven to eight horses—that includes riding, cleaning stalls, and feeding—successfully by himself. With a person who saddles for him and cares for the horses, his number goes up to 10 to 12 horses.

“If I have 12 horses, I think I could probably manage that, but for more, I’m going to need a second person,” Brant said. “Then, if I get past 24 horses, I’m going to need a third person.”

Where Do You Find Them?

Once you’ve decided to bring on an assistant, it’s time to start looking for the right person. This is often easier said than done. There’s a reason they say “good help is hard to find,” and that’s especially true in the horse industry, which necessitates long hours of hard labor and often little tangible reward.

Possibly the easiest place to start is by word of mouth. If one of your colleagues can recommend a person to your program, that will save you a lot of time and effort. Social media provides a great way to connect, especially with people overseas that want to come and ride in the U.S. (See “Broadening Your Horizons” in the [*Spring 2022 issue of the NRHA Pro Trainer*](#) for tips about navigating this process.) If you can find a person who already works in the industry, they have the advantage of being familiar with expectations.

“I think it’s important that anytime I want somebody to be a part of my team, it’s better if they come from a reliable source,” Brant said. “I’ll call people I’m very close with because I trust certain people in the industry, and I’ll put feelers out. I’ll also get on Facebook, or I’ll contact a couple of the universities that have equestrian programs. I’ve been fortunate to get one of my assistants from the University of

Findlay. My other assistant's sister worked for me; I met her through a mutual friend."

Going through equestrian universities has worked out well for Moore, who said he doesn't have as many options to hire people organically due to his location. Instead, he keeps in contact with those in charge of placement at the colleges, letting them know he'll have a position opening up well in advance.



Early in the selection process, be honest with your potential assistant about what he or she will do as part of your business. If the assistant has expectations of showing but will mostly perform support tasks, that disconnect can cause an early rift in the relationship.

"Because I live so far away from the rest of the reining industry, I can't call the guy down the road and say, 'How about your cousin Billy? Does he want to come over here and learn how to do this?'" Moore said. "My philosophy is that I start ahead, and I keep in contact with wherever I can find a source of younger people who think they really want to do it, but

maybe aren't fully formed yet. I build my own [assistant] that way.

"You may have to go through a significant number of them before you find a great fit," Moore added. "We've always been pretty lucky. We ask them to commit to two years, and our last five assistants have stayed an average of six-and-a-half years."

Another option for professionals looking to bring on help is the new rule change that allows for youth members to become working students under trainers. This provides a pathway for young riders who are interested in becoming trainers to gain experience, while also giving them the ability to retain their nonpro status if they decide to go in a different direction once they turn 19. The benefits of hiring such a student include working with someone who's already familiar with the industry and often has reining experience.

"I think this can only be a positive because, if you look at numbers, even kids who come out of colleges that are equestrian-oriented don't always end up being horse trainers," Stillo said. "Unless you're doing it day in and day out for years, you won't realize what kind of workload and commitment it is, or the kinds of sacrifices you have to make to achieve your goals. This way, there's a little more availability for trainers to find people who want to try it out, and for the students, it's an eye-opener to see if it's really what they want to do."

How Do You Start Off Strong?

You've put out your call for help and found a person who sounds like a great fit. Before you make them an offer, though, you need to make sure you're familiar with industry standards as far as salary, housing, and hours. If the two of you aren't on the same page from the get-go, you



Your assistant trainer will learn the ins and outs of your training program, but also how you interact with your customers. These are key skills if your assistant goes out on their own.

might find yourself looking for another person sooner than expected.

For starters, you'll need to come to an agreement on what tasks the assistant will perform on a daily basis. If you are hiring them to saddle, warm-up, and cool off horses, make sure it's clear that it isn't a training position. Generally, people who are hired to ride will want to know when they can start showing, so having a good timeline readily available instead of an ambiguous answer will help keep resentment from building.

"That's a key question they always ask, and it's a tough one," Moore said. "It doesn't do anybody any good to start showing before they're ready. In Nikki's case, it was about her third year when she started, and now, she has a significant horse to show almost every single show we go to. Showing just to show doesn't do so much, but

showing a good horse and doing well will help your career."

After the person understands the job they are being hired to do, it's time to get down to brass tacks—pay, housing, and time off. Expectations for these things are often high, but there are many variables that can go into them. In Moore's case, he offers lower pay but minimizes expenses by providing housing and utilities, along with opportunities to add income through lessons and sales. He also gives his assistant Mondays off, along with a half-day on Sundays, and slowly increases responsibility over time.

Stillo tries to hire people who own their own vehicles, but provides weekly pay and housing. Before she commits to anything, though, she undergoes a one- to two-week trial with a new hire. That way, she can make sure the relationship is going to work before the person

Meet the Pros

Photos Courtesy of Each Professional

fully moves, especially if they're coming from overseas. Then, as they improve and demonstrate their commitment to the program, they'll have opportunities to increase their salary or be promoted to a different position.

Brant also provides housing and pay that's contingent on the assistant's abilities. He said these days, a person who can ride a 2-year-old well and show decently, while also allowing him to not worry about his place when he's at a horse show, can be worth quite a bit. In addition to providing them with a salary and amenities, he strives to help them think about their financial future.

"I think it's important you help them with retirement," Brant said. "I talk to all my assistants about having some sort of a retirement plan. You see a lot of people in this industry who were pretty good in some fashion and go 25, 30 years doing it, and they don't have anything. I'm a big believer in saving, so I urge my help to buy a horse, try to flip it and save a percentage of the money."

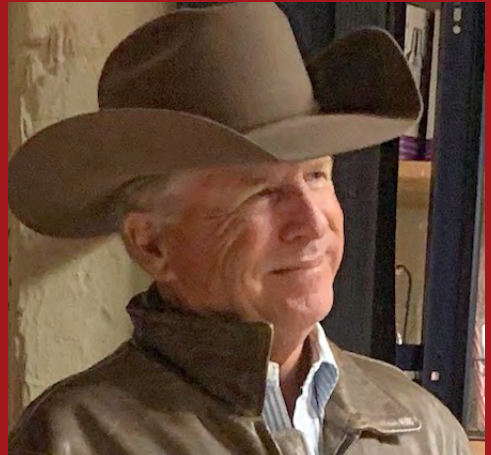
As long as you can be clear in your expectations, are willing to teach your employee, and will support them should any difficulties arise, you should be able to start your professional relationship off on the right note. As they learn your program and your clients, the value they'll provide to your business should only increase, especially the longer they stay. Plus, you'll be setting them up for success should they decide to leave one day and start their own program.

"The [hiring] process is not fun, and there's a lot of turnover of help in a lot of places, just because it's hard to find that commitment nowadays," Stillo said. "But, if you have a certain number of horses, you need somebody to help. As they help you, you'll help them develop their skills to fit the needs of your business and also improve their own skills so down the road, they will have the tools to run their own business at some point." ■



Mirjam Stillo

Pilot Point, Texas



Dave Moore

Fort Lauderdale, Florida



Brandon Brant

Belle Center, Ohio

FINANCIAL TRAINER

TIPS AND INSIGHTS TO PLAN FOR YOUR FUTURE

Build Your Budget

YOUR BUDGET IS ONE OF THE KEYS TO YOUR SUCCESS IN BUSINESS.

BY JENNIFER PAULSON

Let's be honest: Budgeting isn't fun. Whether it's for your household or your business, it can be one of those items that you keep putting off, avoiding, and ignoring. However, for the sake of your financial success, it's something you have to sit down and figure out.

You'll find countless articles online with budgeting tips directed at small businesses. Here, you'll find a roundup of a few of the most relevant one, along with links to the articles so you can take a deep dive into your budget.

Identify Your Risks

Businessnewsdaily.com astutely points out that every business venture involves risk—and that's wholly true for horse professionals. Once you consider your risks and insure your business appropriately (as discussed in Legal Action on page 10), you can identify how much money you need to save in the event you have an emergency, a down month, a natural disaster, or other event that requires substantial funds to work your way out.

Key Tip: List your guaranteed income and expenses month to month to set a financial baseline, identify how liquid your business is, and see where you need to keep a close eye due to the risks you've identified.

Look at Revenue and Expenses

A look back can be your path forward, according to nerdwallet.com. Take a look at past income,



Building a budget can be a daunting task, but it's a necessary activity to keep your business financially on track.

fixed costs, and variable expenses. Consider all of your income—that's all money that came in, not just profit. Add up all your expenses, both fixed (rent, mortgage, payroll, etc.) and variable (equipment replacement, gasoline, marketing costs). A complete view of these numbers will help you set a budget for each type of expense that falls within your normal income.

Key Tip: Do this month by month. You'll see patterns where you have a slower month (maybe in January) and those when you have much higher numbers (perhaps in the busiest summer months or when you have a big win at a large show). Knowing these patterns lets you plan ahead.

Try the 50-30-20 Rule

This often is applied to personal finances, but it can help in your business, too, when you're just starting your budget. Investopedia.com explains the philosophy as 50% of your income goes to needs such as rent, insurance, and other must-haves. Wants, such as new equipment, comprise



If you manage your own business, it's your job to know where every penny, dime, and dollar comes from and goes. This helps you anticipate needs and expenses and allows you to prepare for them.

30% of your budget. The final 20% goes toward investments and an emergency fund that help you plan for your future and the future of your business.

Key Tip: When you must dip into your emergency fund, any extra income should immediately replenish that account so you're prepared for the next emergency.

Don't Forget Yourself

Many small-business owners leave out one very important salary: their own! Due.com notes that employees are a huge budgetary expense, but it's key to pay yourself, too, especially because you're an ongoing expense that needs to be part of your budget from the start.

Key Tip: Along with paying yourself, don't underpay yourself. Otherwise you stand to never make the income you deserve.

Evaluate Regularly

Especially when you're first working within your budget, check your progress and if you're staying on track monthly. Business2community.com even suggests weekly check-ins, but that can be cumbersome with a busy schedule.

Key Tip: When evaluating your progress, look out for things you underestimated as well as overestimated. This will allow you to adjust and set new goals.

Get Help

You might expect this from 1800accountant.com, but it makes sense: Consult with an accountant anytime you're in doubt or don't feel equipped to make decisions. An accountant can help you with your bookkeeping, which is your main tracking device for your budget, as well as teach you viable saving practices and budget structure.

Key Tip: Keep your accountant in mind when paying income taxes. He or she can be immense help and ensure that you pay as much as necessary—no more and no less. ■

Resources

7 Smart Budgeting Tips for Small Business Owners, [businessnewsdaily.com](https://www.businessnewsdaily.com)

How to Create a Business Budget for Your Small Business, [nerdwallet.com](https://www.nerdwallet.com)

What Is the 50/20/30 Budget Rule?, [investopedia.com](https://www.investopedia.com)

50 Budgeting Tips for Small Business Owners, [business2community.com](https://www.business2community.com)

5 Budgeting Tips for New Small Business Owners, [1800accountant.com](https://www.1800accountant.com)

NRHA Professional Code of Ethics

We, the members of the National Reining Horse Association Professionals, in carrying out our role of providing service to the reining horse industry, recognize the need to do so in a professional manner, and to represent the sport of reining in a professional manner with the highest degree of integrity.

Therefore, we have set forth the following code of ethics, which shall govern our endeavors in the industry. By signing this application, I agree to be bound by the rules of the NRHA Professional Code of Ethics. To participate in this program, I concede to maintaining a continuous individual membership with NRHA.

As a member of the NRHA Professionals, I will:

- Adhere to the professional standards of the NRHA and work to further its goals and objectives.
- Ensure that the welfare of the reining horse is paramount and that every horse shall always be treated humanely and with dignity, respect, and compassion, regardless if the horse does not reside under my direct supervision.
- Positively influence all members to refrain from any perceived misconduct or inappropriate actions towards either horses or other members.
- Conduct my affairs in the sport of reining with integrity, sincerity, and accuracy in an honest, transparent, and forthright manner.
- Act with integrity in my dealings with reining clients, other NRHA members, and the public when representing the sport of reining. In this regard, any horse shown by my spouse, client, or child will be economically owned as prescribed by applicable NRHA rules.
- Handle my reining horse business, operations, and communications (including those through social media) in a manner, which promotes a positive image of the reining horse industry.

- To fully disclose to customers the actual sales price and commissions involved in the sale or purchase of a horse.
- To not charge or receive a monetary commission, or other remuneration constituting a commission, from both buyer and seller of a horse.
- Model the proper ideals of positive sportsmanship and fair competition, and show cordial courtesy to fellow competitors, members, and Judges.

The Professional Code of Ethics is intended as a general guideline for reining professionals' behavior and is not intended to be an exhaustive list of conduct for NRHA Professionals. NRHA Professionals' conduct is also governed by NRHA Rules. This Code is intended, however, to state basic standards, which should govern the conduct of all professionals and to provide guidance to assist professionals in establishing and maintaining high standards of conduct within the reining horse industry.

This Code of Ethics generally identifies the ethical obligations of NRHA Professionals and does not substitute for, nor is it intended to substitute for, or in any way alter or modify the NRHA rules.

The members of the NRHA Professionals Committee created the NRHA Professional Code of Ethics to further promote the humane treatment of reining horses and ethical business practices. If you have questions regarding this code, please reach out to Sara Honegger at shonegger@nrha.com.

