

PRO TRAINER

THE ESSENTIAL GUIDE FOR PROFESSIONAL REINING TRAINERS WINTER 2021



CRISIS COMMUNICATION

Handle Emergencies
Effectively By
Preparing Now

ARE YOU COVERED? A Primer In Liability Releases

FIND YOUR SIDE HUSTLE Supplement Your Income & Expand Your Horizons

PLUS

- Winter Marketing Calendar
- Preparing Your Will
- Reading Social Media Metrics





Winter/21

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NRHA  WINTER 2021

EDITORIAL CONSULTANT

Jennifer Paulson
jenpaulsoncreative@gmail.com

CREATIVE DIRECTOR

Sandy Cochran

NRHA COMMISSIONER

Gary Carpenter

NRHA ASSISTANT COMMISSIONER

Christa Morris-Stone

MANAGER OF YOUTH & PROFESSIONAL PROGRAMS

Sara Honegger

NRHA PROFESSIONALS COMMITTEE CHAIR

Nick Valentine

NRHA PROFESSIONALS COMMITTEE STAFF LIAISON

Sara Honegger

NRHA PROFESSIONALS COMMITTEE MEMBERS

Bob Avila, Peter Defreitas, Bub Poplin, Hiram Resende Silva Filho, Shane Brown—Ex Officio, Ryan Rushing, Mirjam Stillo, Matt Palmer, Kari Klingenberg, Kole Price, Kaci O'Rourke, and Abby Lengel

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.

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ENGAGEMENT

ADVICE FOR THE CUSTOMER JOURNEY

Build Your Community

YOUR BARN IS A COMMUNITY. ENGAGING YOUR CUSTOMERS WILL HELP IT GROW.

BY JENNIFER PAULSON

You have a barn full of horses. Each stall is occupied, and the turnouts are full. What more could you ask for? (Other than another unicorn assistant or two.)

Just because you've reached this milestone in your career doesn't mean the effort to engage those customers and continue to engage with potential new ones is over. In fact, it's just beginning.

What Is 'Engagement'?

You see the word engagement in social media references all the time, here and in other resources for your business. While it's an important metric on social media, it's also a useful tool for your day-to-day interactions with your customers and those you'd like to add to your barn.

The key to engagement is authenticity and thinking about how you can help someone instead of how you can sell them. In the end, the help you provide to solve their problems and fulfill their needs is what gets you their long-term business—not slick salesmanship. This is especially true for most horse owners because their horses are important and special to them, and the community your barn provides offers them a place to belong.

Here are five ways to engage your customers and leave an impression on potential new ones to keep your barn full.



Education

You're a horse university packed into a human-size package. Taking the time to share your knowledge with your customers allows them to see you as an expert and someone they can rely on. Even a lifelong non pro rider with a room full of trophies is hungry to learn from you.

Your openness and willingness to share your knowledge are key assets for your business and proactive ways to engage your existing customers—as well as garner potential

new ones. Next time you're at a show and see someone struggling with their horse, see if there's a way to share some insights with them in a positive way. Your effort could play big dividends if they decide to join your barn.



Connections

If buying and selling horses plays a big part in your business, then you know your connections can mean everything. But you have other connections that can engage your customers, too.

Think about offering opportunities for your veterinarian, farrier, etc. to educate your customers. This can come in the form of an organized event at your barn or in a more casual connection so your customer can ask questions and learn about their horse's condition, treatment, and care.

If it's an organized event, consider opening it up to riding groups in your area. Inviting other riders into your barn to access your expertise could lead to a boost in customers, sales, or other future opportunities.



Inspiration

The customers in your barn are not only there for your talents, but also for how you make them feel. Horses are your job, but they're your customers' hobby. Share your barn's/business' core values, influences, and ideologies to inspire your customers to "buy into" your philosophy. Doing so engages their interest and helps make them customers for the long term.

Sharing those ideas on social media can enable current outsiders to become connected to your barn and eventually join your crew by bringing their horses to you, buying horses from you, or hauling in for lessons. →



A carefully, authentically engaged customer base leads to you having them in your corner and you in theirs.



Entertainment

This strategy goes beyond taking owners to dinner. Entertainment can come in the form of funny videos, clips of inspiring rides, heart-tugging stories—just about anything. These are most valuable to your business when shared on social media—and they can be shared over and over by anyone. Showing your funny, soft, and victorious sides can help your audience and customers understand you and draw them in to learn more.



Support

Your business is training horses, but you also likely become a sounding board to solve problems, a shoulder after a tough ride, and a confidant when making difficult decisions. Engaging with your customers in this way builds trust and lets them interact with you a different way than they might with other people. Letting your customers be vulnerable around you—and keeping their confidence—build relationships that are difficult to replace. ■

DOLLARS & SENSE



Make use of the new NRHA Professionals' Marketing Toolkit to amplify your marketing efforts and grow your business.

Marketing Tools for You

YOUR BUSINESS IS UNIQUE FROM OTHER SMALL BUSINESSES. FIND TOOLS TO HELP MARKET YOUR PROGRAM IN THIS SPECIAL KIT.

For a few years now, we've been toying with the idea of creating a marketing toolkit that NRHA Professionals can access anytime, anywhere.

Now, we're proud to present to you the NRHA Professionals' Marketing Toolkit, which can be found online at NRHA.com/ProTrainer.

The kit consists of three themed sections. The first, *Your Marketing Strategy*, was emailed to you in December 2020. The next section, *Your Website*, will be sent to you in January. And the final installment, *Your Social Media*, will be sent in February. You'll have access to all three pieces on the website as well, in case you ever lose track of your downloadable PDFs.

Your Marketing Strategy covers mission statements, your

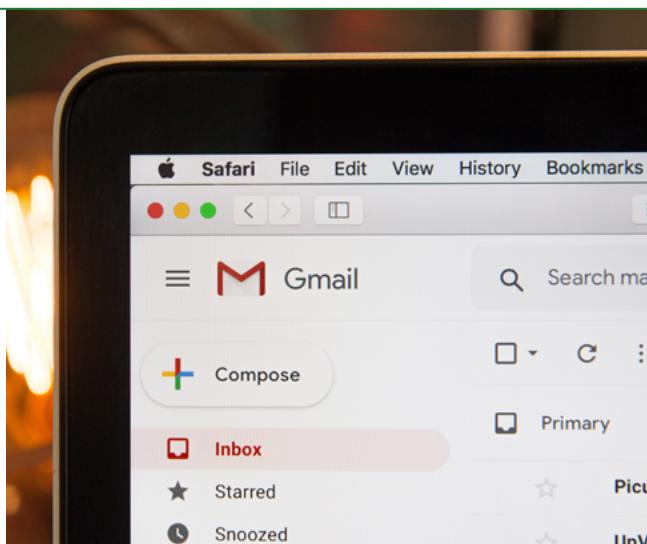
"marketing mix," and getting noticed by your community. *Your Website* offers tips for building and maintaining your site, the types of content to offer there, and ideas for blog posts. *Your Social Media* is a great resource for content creation, calendars, hashtags, and informative blogs to follow. Each section includes clickable links to outside information that can further your learning and amplify your efforts.

"This marketing toolkit is meant to elevate our entire profession, grow our sport, and create a standard other horse professionals emulate," shared Patrick Flaherty, NRHA Professionals Committee Chairman.

Please share your feedback and ideas by emailing jenpaulsoncreative@gmail.com. ■

No 2021 Winter Meeting

There won't be a 2021 NRHA Winter Meeting due to ongoing health concerns. Please be sure to check in with any committees on which you serve or be on the lookout for communications from your committees about any discussions and decisions that need to be handled. ■



Spend time reading valuable newsletters to expand your business acumen and apply new ideas.

Newsletters You Can Use

APPLY KEY LEARNINGS FROM OUTSIDE THE HORSE INDUSTRY TO YOUR BUSINESS.

While we all loathe seeing emails from unintended list subscriptions in our email inboxes, some subscriptions can be exceptionally helpful to your business by providing quick tips and tricks that you can use immediately. We've compiled a rundown of five digital newsletters that you'll look forward to reading and learning from rather than mass deleting.

[SBA Newsletter](#). The Small Business Association advocates for business owners like yourself. The newsletters offer links to informational webinars, videos, and blogs that can help you build your business and offer ideas for social media. *Delivery*: Once a month.

[The Hustle](#). Read daily business, tech, and culture stories and of-the-moment business innovations. Links to blogs make it easy to expand your knowledge. *Delivery*: Daily.

[The Feifer Five](#). You might not identify as an entrepreneur, but as a small-business owner trying to stand out in a sometimes-crowded marketing space, entrepreneurial thinking can help you go far. Here, you'll find pearls of wisdom, business advice, and encouragement to push you forward. *Delivery*: Monthly.

[Harvard Business Review](#). Choose from a wide variety of business-related newsletters, including the popular Management Tip of the Day mailer, to amplify your business strategy and help you be a strong leader. *Delivery*: Depends on the newsletter.

[AllBusiness.Com](#). This robust website compiles its most engaging of-the-minute news and insights in a newsletter with clickable links for easy access. *Delivery*: Weekly. ■

Winter Marketing Calendar

Take advantage of a slower show schedule to plan your marketing strategy for 2021. Even setting a basic framework for what you plan to do can help keep you on track all year long. Be sure to check out the **NRHA Professionals' Marketing Toolkit** for guidance as you make your plan. In the meantime, here are some specific ideas to get you going at the beginning of the year.

2020 Wrap-Up. Even if you did a play-by-play of every show you and your customers attended all of 2020, put together a highlight reel of the biggest accomplishments, goals reached, new horses acquired, foals born, and other high points of the year. You can do this on Instagram and Facebook Stories, or put together a comprehensive blog post for your website that you share on social media. Keeping it positive (and even COVID-free) will increase engagement and add entertainment value.

2021 Vision. What's the best way to keep you on track? Sharing your vision so you're accountable for your commitments. Develop a 2021 Vision Statement that you share with your employees, customers, and even your social media and web audience. You could create a video outlining what you foresee for 2021, write a blog post to share on social media, or keep it simple with a few memes you create with inspirational quotes that support your vision.

Set Goals. If your customers are up for it, work with them to put together a list of goals that they can share with their friends and family. Showing this level of collaboration with your current customers can draw the interest of potential customers looking for that kind of program.

Share Winter Woes. On your Instagram and Facebook Stories, share the woes of horsekeeping during winter. Keep it light and funny, and ask for interaction from your audience about their biggest pain of having horses in winter. This helps with community-building and can grow your audience. Try using hashtags such as #WinterHorseCare, #WinterHorseProblems, and #WinterHorsekeeping.

2021 Show Calendar. If you keep your website up-to-date, consider sharing your planned show calendar. It's a good service to your customers and can also help people find you when they want to meet you, talk to you about horses you have for sale, and get advice from you. ■

Many NRHA Professionals work with their spouses to manage their businesses. Don't let conflict about finances cause a rift in your relationship.



Marriage, Finances, and Conflict

DON'T LET CONFLICT ABOUT YOUR BUSINESS IMPACT YOUR MARRIAGE.

Debt and finances are two top reasons former couples cite for ending their marriages. Add in the stress of owning your own training business, and you can have a recipe for a tough relationship. But that doesn't have to be the case.

Financial woes can cause marriage trouble for one or more of these five reasons.

1. Stress. Money troubles are stressful. That's not a newflash. But the unintended responses to stress can challenge a marriage. Think about those times when you're stressed. You might isolate yourself, snap at your partner, find yourself dealing with anxiety and/or depression, and have difficulty sleeping. This all influences how you interact with your partner.

2. Resentment. Financial turmoil can lead to resentment when your partner spends money or judges how you spend money.

3. Trust. It's tempting to want to hide financial shortcomings or poor decisions about spending. But that deteriorates the trust between you and your partner.

4. Broken partnerships. Not being on the same page for handling money can cause you and your spouse to turn against each other.

5. Lost opportunities. When you're dealing with huge amounts of debt or poor credit scores, you can miss out on opportunities you and your spouse had planned to seize, whether that's buying a new place or purchasing a great broodmare for your breeding program.

Simply because you face financial problems doesn't mean you can't overcome them. Thinking ahead and enlisting the following tactics can help overcome other issues in your business and partnership.

Communicate openly.

Create an environment of open communication to maintain trust, strengthen your partnership, and work together.

Prioritize. Work with your partner to set goals and priorities that suit your shared vision for your business and financial future.

Ask for advice. Other professionals have been in financial trouble before and found their way through to a better situation. Ask for their insights and advice.

Agree on goals. Work with your spouse to set financial goals, whether saving money or paying off debts. Work together to set a plan of action, and check back regularly to evaluate progress. ■

New Year = Time to Renew

All NRHA memberships last a full 365 days (e.g., an annual membership purchased on July 1, 2020, expires on July 1, 2021). However, even if you have a lifetime membership, you must renew your professional declaration annually. You can do this through ReinerSuite™.

Additionally, it's a good time to go through your clients' horses' competition licenses and complete any needed renewals before the show season kicks back into high gear. These can also be renewed on ReinerSuite.

While you're on ReinerSuite, be sure to check if your ProFile is up-to-date and complete. It's where potential new customers find you on [NRHA.com](https://www.nrha.com) and is great free marketing for your business. All it takes is completing a few fields and adding a photo or your business' logo. ■



Check ReinerSuite to determine when you need to renew your membership, professional declaration, and competition licenses.

SOCIAL MEDIA TRAINER

BECOME THE SOCIAL MEDIA EXPERT YOUR BUSINESS NEEDS

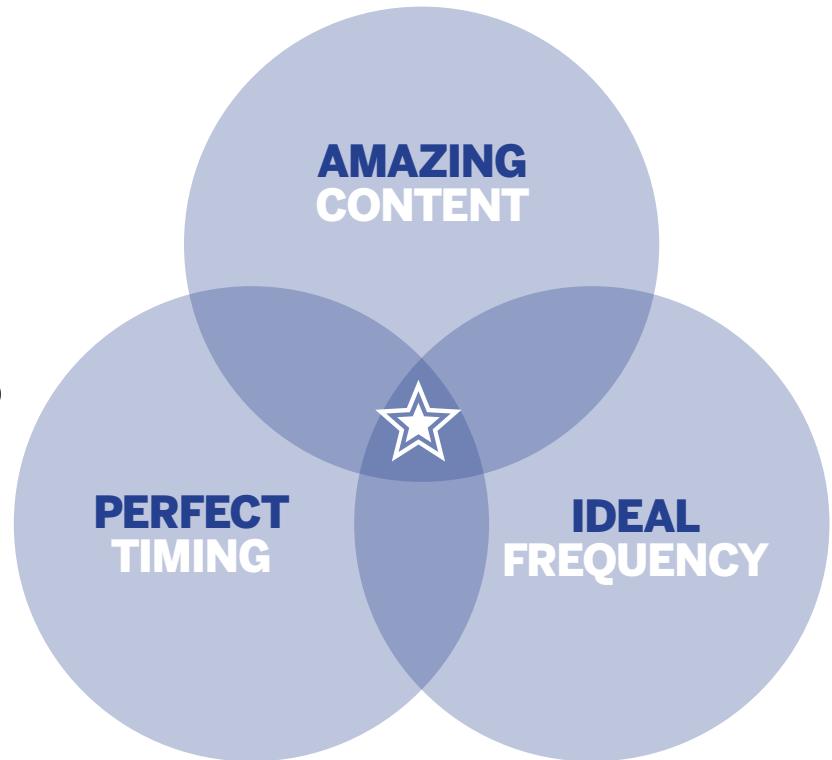
Social Media Analytics, Simplified

THE NUMBERS TELL THE TRUTH ABOUT IF YOUR SOCIAL MEDIA EFFORTS ARE WORKING OR IF YOU NEED TO RECONSIDER WHAT YOU'RE DOING.

BY JAMIE SAMPLES

“In God we trust; all others must bring data.” I read this quote by American engineer W. Edward Deming, and it made me chuckle. Data is, by nature, not terribly exciting; however, it’s a necessary part of growing a business. Social media, many times, is a task that business owners go about without much thought. A post may be created on the go to celebrate a recent win, new life at the barn, or something else that brings joy and excitement. Creating content this way can be time-consuming, distracting, and frustrating. Wouldn’t it be easier if you had a clear plan?

To bring clarity, order, and a process of success, reviewing your social media analytics is key. The one thing that successful business owners have in common is they regularly compile and review data. They understand who their audience is, when they’re online and active, and what type of content to post



Use your social media analytics to find the sweet spot for your content. It’s at the intersection of quality, timing, and frequency.

and how often. Social media metrics can give you strong insights to grow your business, connect with the right people, and create content that’ll stand out.

You could spend hours each week looking at social media metrics, but instead, let’s break it down and review the four metrics that’ll have the largest impact on your business. Create a spreadsheet to track each of these metrics monthly. This will allow you to reflect back and see what’s working and what needs to be improved to bolster your success.

Content Metrics

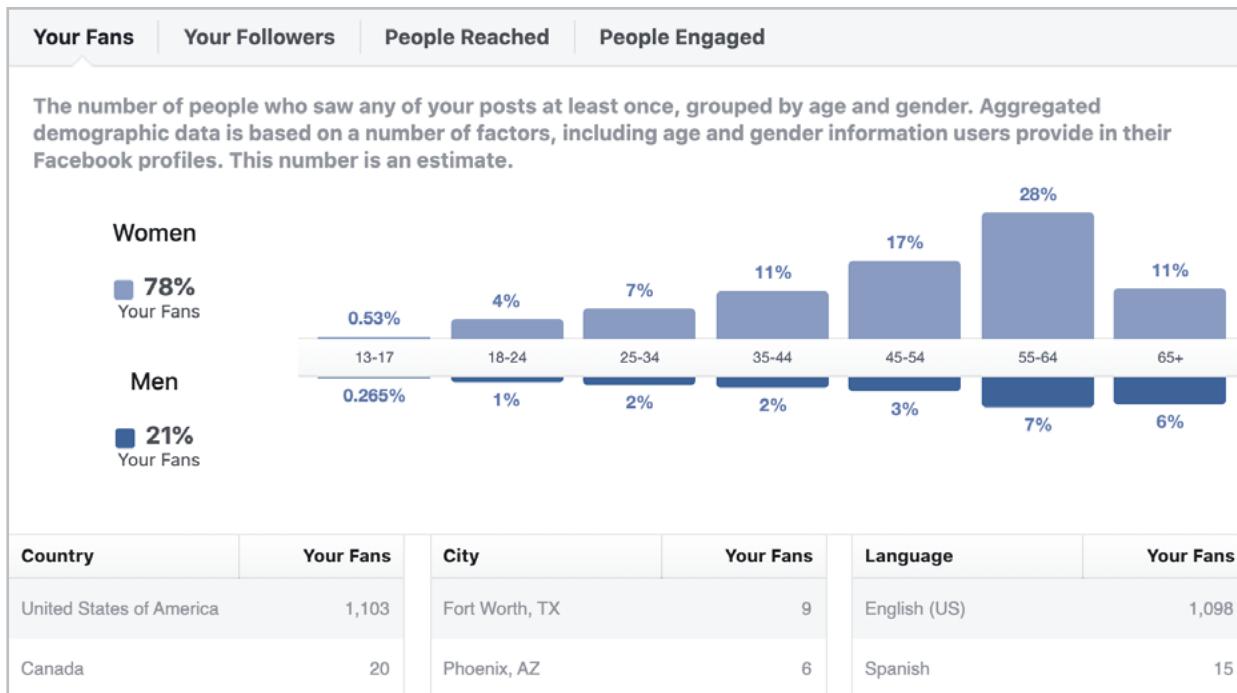
Social media content includes photos, videos, links, text, original

content, and shared content.

Tracking the metrics of these post types allows you to see what types of content garner the most engagement. If you need inspiration to create additional original content, try a platform like Buzzsumo. This allows you to spark content ideas by browsing trending topics, researching popular content, and finding top influencers. As with anything successful, once you find what works, simply wash, rinse, and repeat. Consistency is key!

Timing Metrics

Once you’ve created dynamite content, drill down to evaluate the timing of your posts. When is



Develop an “avatar” (profile of your typical fan) by analyzing basic demographics of your followers.

your audience engaging with your content the most? Are you posting content consistently? Are posts times relevant to your audience?

Tracking timing metrics will give you the clarity you need to ensure that your hard work doesn't go unnoticed. The more clearly you understand your audience and their daily and weekly rhythms, the more successful you'll be. Stay open to trying new strategies with regard to timing. You may think you know when your audience is active; however, it's best to test and measure different times to ensure that you're not missing a high-engagement time.

These are the metrics you'll want to include on your spreadsheet.

- Number of posts per week
- Most engaged audience time

- Most common posting time
- Most engaged audience day
- Number of seasonal/trending posts produced

Audience Metrics

This is my second-favorite metric. Audience metrics can help you discover the base of who your client avatar is. For example, if you're a boarding and training facility in Topeka, Kansas, your client avatar might be a woman working professional between the ages of 35 and 55 who lives within 60 miles of Topeka. The more you can dive into who your ideal clients are, the more targeted your content can be, which will result in a higher level of success. Take a look at these key characteristics.

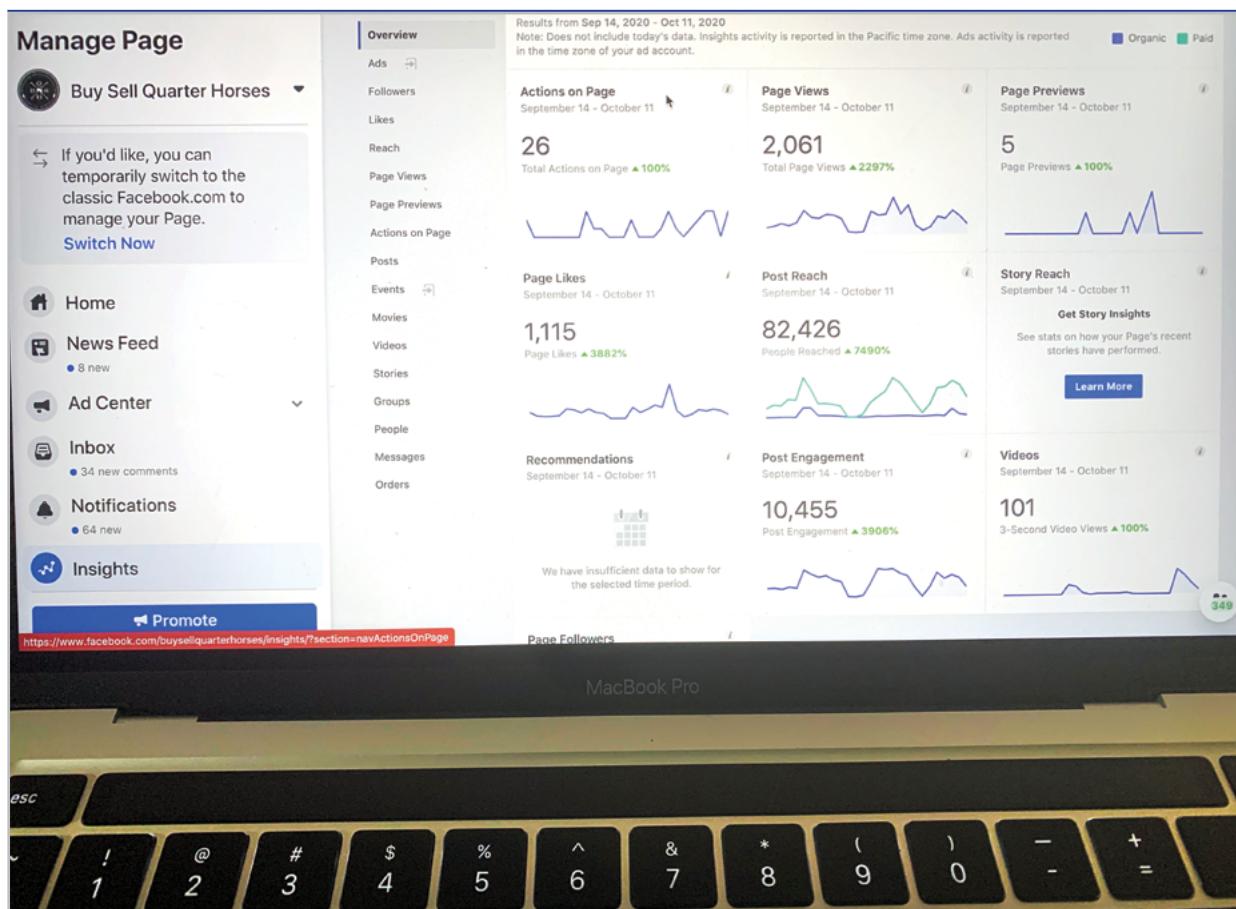
- Age
- Percentage of audience that's male
- Percentage of audience that's female
- Location

Engagement Metrics

I saved the best for last. This metric, by far, is my favorite. It's the perfect barometer for connecting all the dots and giving an accurate picture of how well you're serving your audience with the content you've created.

I've been serving the equine community for almost 15 years through social media content creation, and the one piece of advice I've shared the most is: Growing your numbers on social media is important, but building relationships is more important. →

WINTER/2021 SOCIAL MEDIA TRAINER



The numbers don't lie and can lead you to greater success on social media. If you don't have time to work with analytics yourself, hire it out to make the most of your efforts.

As you look at all four of these metrics, always keep your clients and potential clients in mind, first and foremost. How can you better serve them with your content? How are they feeling about what's happening in the world around them? How can you connect with them in an authentic way?

Just because someone has 75,000 Instagram followers doesn't mean they're trustworthy, authentic, or providing valuable information. I've seen Facebook pages with a small number of likes earn lots of money by using authentic, meaningful, and consistent content. Keep that in mind as you expand your business and focus on these metrics.

Here are the key factors you want to focus on with regard to engagement.

- Likes
- Comments
- Shares
- Retweets
- Mentions

I'd rather have 250 fans or followers with a high rate of engagement than 50,000 fans or followers with little engagement. Social media is about having conversations. Conversations lead to conversions when done right.

Where to Look

All of these metrics are incredibly powerful. So, where can you find this information? On any of your social media platforms, you can go to your Insights tab and find a wealth of information, including each of these metrics. Develop a simple set of spreadsheets to keep track

of your progress monthly, or level up and use a tool like Social Sprout or Agorapulse. These platforms have affordable options to provide monthly reports to save you time. They provide a preview of your metrics on a weekly or monthly basis.

Another option is to hire it out. As with any marketing strategy, you may find yourself just too busy to fully engage so you can drive your social media forward.

With whatever social media decisions you make for your business, the most important thing is to review your social media analytics regularly. When you create amazing content with ideal frequency and perfect timing, your audience will respond. You'll have the ammunition you need to hit the target of success every time. ■



Crisis

Are you prepared for a crisis in your barn? Learn the first steps to take, communication to make, and how to follow up with insights from NRHA Professionals and a public relations expert.

Crisis Communication

WHEN FACED WITH A WORST-CASE SCENARIO,
HOW WILL YOU SHARE INFORMATION WITH YOUR CLIENTS?

BY KATIE NAVARRA

When everything is running smoothly, you feel like you can conquer anything life throws your way. A major win at an event or even a breakthrough in a horse's training rewards the long hours and hard work of your profession. But there's a chance you'll have to address a crisis—whether it's your own health, the health of a client's horse, or the force of Mother Nature.

"Most people simply don't know what to do in a crisis," said David Fuscus, president and CEO of Xenophon Strategies, a Washington D.C. public relations firm. "Chances are, 99% of the time if you're involved with a crisis, it's the first time you've been involved in one. You

have to shape the story that comes wherever that plays out—the media, social media, or within the industry."

It's impossible to predict every scenario, but here are five situations that you're likely to encounter as an NRHA Professional and tips for working through them.

The Crisis: Devastating Weather Event

In 2017, Bud Roebuck faced Hurricane Irma at his Lake Placid, Florida, facility. He invited clients to the barn and offered the options of leaving or taking their horses home during the Category 4 storm. All felt confident his place was safe, and 23 horses were left in his care. The hurricane



Tornadoes, hurricanes, floods—devastating weather events require preparation and an agreed-upon plan for handling your customers' horses.

missed the property, but it spun out a tornado that ripped nearly the entire roof off the barn. The 130- to 140-mile-per-hour winds collapsed metal beams into one horse's stall, causing a severe injury.

"The horse was still alive when I got down here [to the barn], but had some pretty bad cuts with that tin coming down," he said.

Storm conditions and damage delayed rescue efforts. As soon as the horse was freed, they took him to a nearby clinic where the veterinarian recommended euthanasia because the trauma compromised the horse's joints and injured the vertebrae behind the ear.

First step: Contact the owner. Roebuck provided all clients updates throughout the night, but when he discovered one horse had been hurt, he contacted that owner immediately. He shared frequent updates on the horse and developed a plan of action with the owner. This is key to establishing a collaborative effort between yourself and the owner.

Getting word out: Phone first. Social media second. "My wife and I tried to call each client individually," he said. "The ones we couldn't reach, we messaged." After efforts were made to reach customers directly, the Roebucks posted available details on Facebook.

Follow up: Honesty is the best policy. The client who lost their horse in the storm has continued to send horses for training, including two 2021 futurity prospects. "Let people know exactly what's happening," Roebuck said. "When you're honest, they're very understanding."

The Crisis: Rider Injury

Devin Warren remembers the first time he called an ambulance for a client. The rider fainted in his Franktown, Colorado, barn. He was unaware that she had low blood sugar and didn't know who to call.

"I didn't know her insurance or where she wanted to go," he said. "Now I have all customers fill out medical forms."

First step: Call first responders and contact the client's designated contact. Having all this information is key to providing your clients with the help they expect and minimizing your liability.

Getting word out: Let the client decide how much information to share. Barns build communities where people care about one another's health and well-being. When it comes to medical issues, it's important to balance sharing information with confidentiality—especially when minors are involved. Asking an adult rider and/or a youth's parents what details can be shared can help guide the messages that show empathy while respecting privacy.

Follow up: Evaluate what worked and what didn't. Planning for every scenario and predicting every accident is impossible. Even with the best preparation, there are still times you'll have to ad lib, Warren said. Assessing the

situation by reviewing what worked well and what you'd do differently should it happen again is key.

The Crisis: Sick Horse

Rumors can spread faster than an infectious disease, thanks to social media. Trainers diligently work to keep horses healthy at home and on the road, but outbreaks such as strangles and equine herpesvirus can happen even with the most diligent care. Having a plan for communicating about the disease and knowing whom to contact ensures that accurate information is shared with the right people.

First step: Respond immediately. The Equine Disease Communication Center (equinediseasecc.org) recommends contacting all owners, boarders, and adjunct trainers to inform them about the suspicion of an infectious disease within the first 30 minutes of a suspected outbreak. Keep records of who has been contacted, when, and how. The EDCC also suggests a face-to-face meeting with all workers on the premises to advise of restrictions and changes in biosecurity protocols.

Getting word out: Use facts and truth. Social media spreads stories faster than the speed of light. Take control of your messaging before the story spins out of control. This is important in every situation, but especially at an

event where inaccurate information has the potential to create panic and undermine trust.

“Speed is of the essence,” Fuscus said. “Once a narrative is out there among people in the industry or in the press, it’s much harder to control.”

Fuscus recommends designating one person to monitor social media posts and to correct misinformation. If necessary, you can set up Google Alerts to monitor what’s being said about the situation.

Follow up: Establish good protocols. Talking about facing an infectious disease outbreak doesn’t top anyone’s list. But ignoring the possibility may only make it worse. Once you’ve begun working with your vet and established biosecurity protocols, sharing information about progress and the the measures you’re taking can foster goodwill and trust—and it puts you in charge of the story being shared.

The Crisis: You Get Hurt

Warren has had two serious wrecks that sidelined his training abilities. The first time, he was sidelined for three weeks after an accident that resulted in a four-hour facial-reconstruction surgery. The second time, he broke his sternum, ribs, and a small bone in his left leg. Both injuries kept him out of the saddle for several weeks.



Fires devastated the West last fall. Having a plan in place for evacuation will save you time in the heat of a crisis, as well as possibly save horse and human lives.

First step: Inform clients what happened and what will happen to their horses. “Come up with a plan to tell customers how you’re going to cover things and get their horses ridden,” he said. “Most customers are understanding of that kind of stuff when it’s communicated directly.”

Getting word out: Use phone chains and social media. During his first injury, Warren’s wife, Jolene, used a phone chain. She called a handful of people, provided details, and asked each of them to call a group of individuals. This was pre-Facebook, and helped keep her from getting bombarded with well-meaning questions. After Warren’s most recent injury, they again called clients first, and Jolene followed up with Facebook updates.

“It’s pretty easy to put posts out there,” he said. “When you get four or five shares, all of a sudden everybody knows.”

Follow up: Accept help when it’s offered. Trainers are competitive by nature, but they also make a tight-knit community willing to help in times of need. While Warren recovered from his first accident, Clint Haverty coached Warren’s clients and Bill Horn showed his 3-year-old at the APHA World Show. The second time, Casey Hinton offered to keep Warren’s personal futurity horses going.

“Sometimes we’re too proud to ask for it, but so many people are willing to help,” Warren said. “That’s the coolest thing about the horse industry.”

The Crisis: Wildfire

The 2020 wildfires burned through millions of acres across the West. The record-breaking season forced tens of thousands of people from their homes and livestock owners from their facilities. Private owners and professional facilities alike had to make decisions about when and where to move their horses.

Cindy Schonholtz, the general manager of the St. Paul Rodeo and previous director of outreach for the Professional Rodeo Cowboys Association (PRCA), offered sanctuary at the rodeo grounds.

First step: Establish a plan. During the 2020 Oregon fires, many lost power and cell service. For situations like this, you might need to take action without communicating with the owners during the emergency. Outline a plan and secure authorization from horse owners before evacuation decisions need to be made.

“Get permission from the horse owners to put that plan in place, even if the owners aren’t available,” she said. “When horses are taken into a facility, a written emergency plan should be given to read, sign, and agree to before leaving an animal in a pro’s care.”

Getting word out: Create a group text or message network for emergency communication in advance. Only share information from official sources, and confirm that information before passing it along. Early in the Oregon wildfires crisis, someone put on social media that the St. Paul Rodeo grounds were full. This untrue information was shared countless times.

Follow up: Say thank you. Let volunteers know how much you appreciate their time, assistance, and efforts. Ask for suggestions on how to improve responses in the future. If you establish an evacuation site and open it to other livestock owners, let government officials or those in charge of the evacuation effort know that the site is empty and has closed after the threat passes. ■

Expert Advice

David Fuscus, president and CEO of Xenophon Strategies in Washington D.C., is a world-renowned public relations and crisis communications expert. Here are his five recommended tips to consider *before* a crisis hits so you can control how the story unfolds.

Make a list of key contacts.

“We carry these lists in our heads,” Fuscus said. “It’s a matter of sitting down and working through who needs to be called and creating an accessible list that can be used in the case of a problem.”

Don’t avoid reporters.

Use facts to respond to media questions about the situation. “It’s about establishing relationships and educating the reporters,” he said. “Forward-looking businesses invite reporters out to educate them about the industry before a crisis happens.”

Pay attention to the media.

Inaccurate information can fly around the internet in a matter of minutes. Avoid becoming a “Chatty Cathy,” but do comment on a post or reach out to the person making the post to correct wrong information early on. Setting up Google Alerts can also help you monitor what’s being said about your or your barn.

“Designate someone to monitor social media and what’s being said about what happened,” Fuscus advised. “If a news story pops and you don’t like what’s in the story, call the reporter and let them know they don’t have all the information.”

Create a plan.

“The larger you are and the bigger footprint you have in the industry, the more risk you have,” he said. “An NRHA Hall of Famer or Million Dollar Rider may want to reach out to someone for help putting together a plan, which can often be done in an hour or two. You don’t have to hire a firm, but it’s important to think it through.”

Prepare for emergency responders.

In the event of an accident on the highway or a rider injury at the barn, first responders and police officers will be on the scene. Ask clients to provide information about where they’d like to be treated and who to call in an emergency. Identify someone other than yourself who can make phone calls as needed.

“Ideally, it’s you making the calls, but that might not be possible,” he said.

Thinking Outside the Circles



Podcasting is a hot technology and fairly easy to do with low cost of entry. You can record with guests remotely or in person.

NRHA PROFESSIONALS ARE LEARNING TO BRANCH OUT FROM STRICTLY TRAINING HORSES TO HELP PAY THE BILLS. COULD A SIDE HUSTLE HELP YOU BOOST YOUR INCOME?

BY MEGAN ARSZMAN

Being a horse trainer takes passion and dedication, as well as the cliché blood, sweat, and tears. There are long hours in the saddle, hay to throw, and colts to start. It can take a toll on even young bodies. That toll can determine the longevity of your career. This is why it can be beneficial for NRHA Professionals to look outside the training arena for other options to help pay the bills and keep your business profitable.

Practicing the Side Hustle

“You can only make so much money in your training fees,” said NRHA Professional and Million Dollar Rider Mike McEntire. “A trainer should try to do something besides training horses, whether it’s buying and selling a few horses, giving lessons, or something else.”

Professional horsemen have been practicing the art of the side hustle for generations; there just wasn’t a set name for it. Most NRHA Professionals know that there’s more to being a trainer than just showing and training. For some, it’s about coaching non pros, youths, and rookies; others might take on young colts to start.

McEntire and fellow NRHA Professionals Linde von Koeding and Six Million Dollar Rider Andrea Fappani have learned that having a side hustle (or three) helps supplement income and helps you be a better trainer.

“I don’t like to put all my eggs in one basket,” said von Koeding. “But the biggest benefit for me with everything I do is that it makes me a better trainer, better coach, and a better show-woman.”

Here, these three pros share what they’ve been doing to expand the outreach of their businesses.

Judging

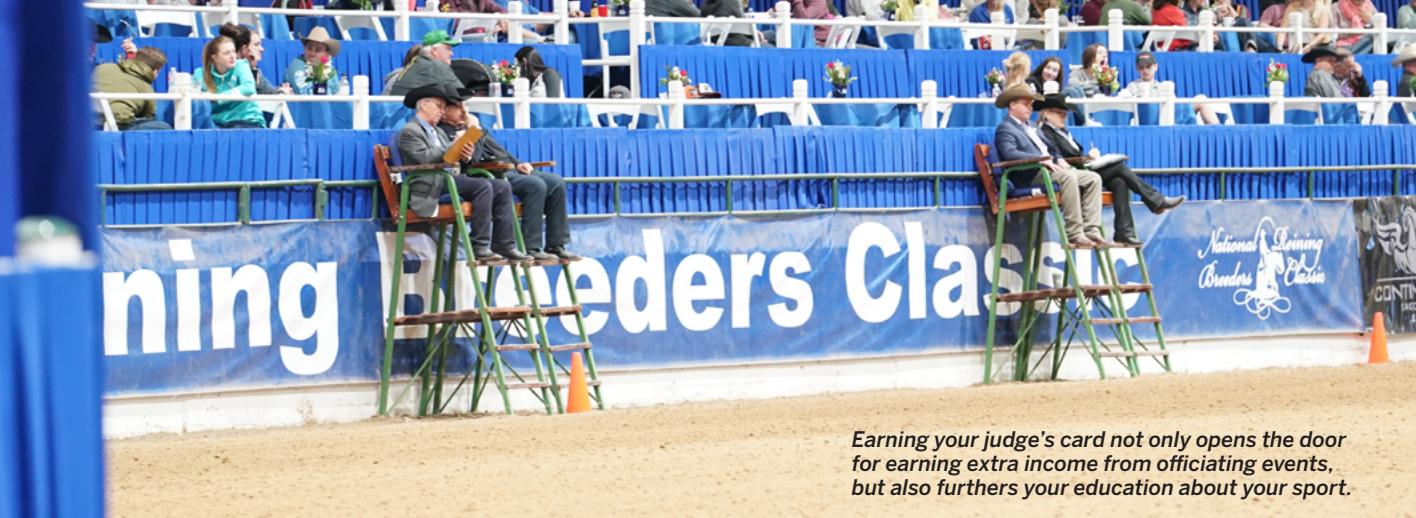
Von Koeding and McEntire both carry judges’ cards for NRHA and the American Quarter Horse Association. McEntire also has a card for the National Reined Cow Horse Association. It started with attending a judge’s seminar as a way to learn what the judges are looking for in a pattern as an aid in their training.

“I feel like every NRHA Professional—even non pro—can benefit from the education I get when I attend the judges’ seminars,” von Koeding said. “Having a judge’s card is helpful as far as the extra income, which can help if I ever get hurt, but the educational part is even more important for my business, I think.”

Both McEntire and von Koeding judge five to seven shows in a typical year, depending on how the shows fit into their training and showing schedules. When it comes to scheduling the shows she judges, von Koeding looks at how the length of the show compares with the length of the drive to the show.

“The show [length] needs to be reasonable with the number of days I’m judging,” she commented. “If I’m only judging one day and it’s a three-day drive, it’s not worth it. It just needs to be the right ratio.”

Both trainers put their clients and horses first before accepting a judging assignment. If the show is immediately before a big show that they’ll compete in, they won’t accept



Earning your judge's card not only opens the door for earning extra income from officiating events, but also furthers your education about your sport.

the gig. They also need to know that their horses and riders can manage the time off.

"The older show horses can usually use a break for a few days, but sometimes the younger ones can't," von Koeding shared. "I work out of Outwest Stallion Station [in Scottsdale, Arizona], so there are a few different trainers here who can help me with riding one or two of my horses, if needed."

"I always say first that I have to take care of my clients and get to the important shows for the horses I'm training," McEntire agreed. "It all has to fit into my schedule."

Coaching

For most trainers, coaching non pros and youth riders goes hand in hand with training, but it requires more time than just training your own open horses because you're doing double-duty training the horse and the rider. But it's not only the clients that need coaching. Sometimes, the coaches need a few tips every now and then. That's when the 33 years of experience McEntire has comes into play.

"I got into helping fellow trainers not because I didn't have anything to do, but because I've gained a lot of experience thanks to the guys I've ridden with and the lessons I've learned," he said.

McEntire's knowledge comes from years of training and showing, riding with legendary NRHA Hall of Famers such as Bob Loomis and Tim McQuay, and training horses all the way from 2-year-olds to aged champions.

"I try to stay current to assist with my own training, and I'm always happy to share that knowledge to help everyone," he said.

Clinics

Another way to share your expertise also happens to be one of the best ways to expand your brand and grow your client base. Both Fappani and McEntire have recognized how offering clinics across the country, and sometimes around the world, allows you to not only travel, but share your knowledge and skills with a new crowd of potential customers and fans.

Just like judging, scheduling clinics among a busy training and show schedule can be difficult, but McEntire has found that most hosts are able to accommodate a

tight schedule. Clinics can last as long as a few hours to a couple of days, depending on the nature of the information and your own goals and comfort level. McEntire typically does two to five clinics a year.

Fappani used clinics as a way to get his name out there and showcase his skills. They were more of a building block to his next steps, but an important one, nonetheless.

"I wanted people to see that the name Fappani was connected to quality and honesty," he said.

Selling

Buying a young horse to later turn around and sell is called pinhooking, and it's something von Koeding enjoys doing with one or two yearlings each year.

"It's fun for me to put a foundation on a horse," she said. "Sometimes, I'll purchase one for myself, or a customer will partner with me on a couple. It just depends because I have to balance it with the amount of board I want to pay each month."

Again, it's all about balancing your time and your finances when it comes to taking on a project such as purchasing young horses to turn around and sell later in the year. The timing of the sale generally correlates with the timing of the horse's training and maturity for von Koeding. If she feels a prospect is ready and she has some prospective buyers, she'll sell privately; but, if not, there are always the NRHA/Markel Futurity Sales.

"A big part of selling horses isn't just to sell the horse, but to sell at the right time," she pointed out. "I just try to look at the horse and see what he's ready for me to do."

Catch-Riding

Many newer trainers fill their stalls with young horses shipped in from other pros who need an extra hand. Whether it's starting and training 2-year-olds prior to their start on the futurity trail or helping to add mileage on greener horses, von Koeding works with fellow Arizona trainers and others to not only assist their business, but build her own as well.

"Sometimes it can be interesting to ride horses from different programs—that trainer might ride differently than you do, so you might be able to pick up a trick here or there that helps with your program," she pointed out. "I know it takes a lot of trust for a trainer to send me their horses."

Clinics allow you to expand your brand's presence while sharing knowledge. They're also great opportunities to acquire new customers and sell horses.



Producing Videos

As mentioned earlier, Fappani used the success of his clinics as a step up in his plan for growing his business. After consulting with friend and fellow trainer Clinton Anderson, that next step was producing training videos.

"As soon as I developed a training program that people recognized as being a contender at the NRHA Futurity level, I started doing videos," Fappani said. "That helped me quite a bit as far as income in the fact that, with horses, you've got to be on the horse all the time in order to make that money. But with the videos, you invest a week to make a good video series and that's going to last for years."

That's what happened with Fappani's video series. Produced 15 years ago, he still sees a monetary benefit from the series. It started with initial sales in the United States, then the videos gained a European following, and now he sees a trend in sales in South America. Reining training video sales tend to see strong growth as reining continues to gain popularity throughout the globe.

Embracing Technology

McEntire has embraced online video coaching. After a few reiners asked if they could send him a video of their run and get his critique, McEntire realized it was a virtually untapped market and something he could do when he's not in the saddle. Clients send him a video from a show or

training session, and then McEntire records himself talking over the video to offer critiques and timely tips. He then sends the video back to the client.

"I may send a video of myself demonstrating something as well, just to help the client understand better," McEntire said. "It's a very cool tool. It's like having a lesson without them actually being at my barn."

McEntire is able to do a few coaching videos at a time, using slower training periods when he can sit in the office and focus. While it's not something he's advertised much, he knows it's something he can ramp up when his training starts to slow down.

"One day, there might be a time where that's all I do," he said.

Fappani embraced another hot form of technology with his very own podcast. *Along for the Ride With Andrea Fappani* debuted in 2019 with the help of his production team consisting of his wife, Tish, and friend, Jim Essick.

"Now, the podcasting itself is probably not going to make me a fortune, but I'm using it as a platform," Fappani said. "I'm thinking about later on in my career when I don't want to ride the 10 to 15 horses a day or I'm not comfortable doing that."

Down the Road

When you're just starting out on your own, it's hard to think about 10 or even 20 years into the future, but doing so is essential for maintaining your business.

"I think most trainers have a hard time looking down the road," Fappani shared. "It's a hard business; you have to pay bills and you're looking at the end of the month. I made some sacrifices early on. I went and got some loans and invested in my brand early, because I knew that I wanted to do something bigger later on when my business got bigger. I think that's probably one of the smartest things I've done."

Most of those side businesses aren't only meant to help supplement your income, but also to supplement your knowledge and training.

"It's important to diversify so we can have extra income," McEntire emphasized. "Sometimes, training horses is having money come in and go right back out. It's what makes the business, but it can also make your business in other aspects of the horse industry if you can make it work. That's why it's important to do something different." ■



Producing training videos is a great option if you're comfortable in front of the camera and enjoy sharing your knowledge with those eager to learn from you.



Contracts can be intimidating and might seem like a place you can skimp. Don't be tempted to cut corners. Instead, invest in covering yourself and your business.

Are You Actually Covered?

IT MIGHT SEEM LIKE HAVING ANY GENERIC CONTRACT OR LIABILITY RELEASE WILL COVER YOUR NEEDS, BUT NOT ALL OF THEM ARE LEGAL FOR EQUESTRIAN BUSINESSES—AND THE RESULTS OF USING THE WRONG ONE CAN BE DEVASTATING.

BY KRISTIN PITZER

Striking a business deal is a tale as old as time, but in a society that's increasingly litigious, NRHA Professionals need to do more than have a handshake and verbal agreement with their clients. To protect yourself, choose a contract that lays out the terms for the services to be provided and includes a liability release.

Jordan Willette, an attorney and reiner in Phoenix, Arizona, addressed the following five broad problems, presented with fictitious trainers, that you might experience when constructing a contract. Remember that laws vary by state. Consult your own state laws, ideally with an equine attorney, to ensure that you're covered.

The DIY Contract

The situation: Rather than working with an attorney to obtain a legal liability release to use for her clients, Homemade Hannah created her own. It mentions she'll not be held responsible in the event of a personal injury or death on her property. Hannah has used it for years, and even though she doesn't know 100% whether it's legal, she believes having her clients sign something will protect her in the event of a lawsuit.

The problem: If the language used in a liability release isn't specific enough, Hannah might not actually be protected

from liability. Simply creating a contract for clients to sign, without ensuring that the proper terminology is used, could set her up for an expensive legal battle.

"One of my colleagues had an exact situation like this," Willette said. "The trainer had a liability release, but the release was inadequate under the state law, and a lawyer never reviewed it. The case ended up going to trial, and the approximate legal fees were \$90,000, plus damages. All of this resulted from inadequate language in the liability release."

The solution: Be as specific as possible in contracts and liability releases, and ensure that the document has the right language according to state law. Additionally, liability releases and contracts should address not only the people who enter the property, but also all the horses. Freak accidents can and do happen.

"I always look at three different types of issues," Willette said about determining the enforceability of a release. "I want the contract to be specific and explain how horses are considered inherently dangerous animals and can be unpredictable. The contract must have exculpatory language, if permitted by state law [a provision that relieves one party of liability if damages are caused during the term of the contract]. Secondly, I want the parties signing



Chances are, you have a sign like this posted on your property. But don't think it covers all situations.

the release to be identified and their authority to sign set forth. For example, you might not be protected if a parent signed a release for their child, but did not sign a release for themselves. And, finally, you want very clear identification of what's being covered by the release—trainer, ranch, clients, etc.—and what isn't."

The 'Inherent Risks' Sign

The situation: Risky Ralph has a sign posted at the entrance to his barn telling visitors that equine professionals aren't liable for the death or injury of an equestrian participant if an accident arises from the risks inherent to equine activities. He believes he's protected simply by making this notice visible to all on his property and doesn't think he needs to collect liability waivers.

The problem: Depending on Ralph's state's laws, this sign may or may not be enforceable on its own, which means that even though he has the sign on his property, he may not be protected. He needs more coverage than just telling his clients he's not liable for the client assuming the risks because they're working with livestock—that may not hold up in court if someone gets injured or killed on his property.

The solution: Ralph should ensure that his sign has the proper language or legalese for his state, and then he should have a liability release drafted by an attorney and signed by each participant.

"Most states [48] have enacted Equine Liability Acts that protect trainers from liability when their clients engage in horse-related activities," Willette said. "These states require that these 'Inherent Risk' signs be posted on the property. However, some states have additional requirements.

"Contracts and liability releases are designed to be more specific than 'Inherent Risk' signs and provide increased protection to the trainer," Willette continued. "When applicable, you want to include [this exculpatory clause] in a contract, and you want to ensure that you have specific language as to the liability being released. You typically would want to have an attorney review the release to confirm that the language you're using is enforceable in your state. Some states require the signs to be posted on the property by statute; in others, it's a suggestion."

Anyone who comes onto your property should sign the release, Willette added. It may sound extreme, but you could otherwise find yourself unprotected in the middle of a very expensive court case. Additionally, talk to your insurance company to find out exactly what kinds of liability you're covered for, Willette said.

"If you don't have the right insurance policies, some things may not be covered because you're engaged in a business," Willette said.

The Assumptive Contract

The situation: Not wanting to seem persnickety, Supposing Susan doesn't have any of her long-time clients sign contracts or liability releases. After all, they've been friends for years, and she assumes they'll have her back in the event of an accident. Maybe they've even verbally told her they won't pursue legal action if they or their horses are injured while in her care. →

'Be as specific as possible in contracts and liability releases, and ensure that the document has the right language according to state law. Additionally, liability releases and contracts should address not only the people who enter the property, but also all the horses. Freak accidents can and do happen.'
—Jordan Willette

In a perfect world, one might not need to worry about making their friends sign liability releases. In today's society, though, it's better to be safe than sorry. If you aren't using a contract with your clients already, start using one immediately to ensure that you're protected from future mishaps and misunderstandings..'

—Jordan Willette

The problem: Without a contract to protect her, Susan has opened herself up to the possibility of having to cover any damages herself. It won't matter what a client has said if Susan isn't able to prove it legally in writing. No matter how close a friend is, when it comes to money, all bets are off.

The solution: In a perfect world, one might not need to worry about making their friends sign liability releases. In today's society, though, it's better to be safe than sorry. If you aren't using a contract with your clients already, start using one immediately to ensure that you're protected from future mishaps and misunderstandings.

"It's a very small community; we all know each other very well, so sometimes the contract is an afterthought," Willette said. "It's usually something that you think about down the road, but it really should be something that's taken care of first and foremost once you engage in business."

It may seem awkward to have friends or long-time clients sign a contract saying they won't sue in the event of an injury or death, but it's necessary to protect yourself from becoming involved in a lawsuit that could ultimately result in the demise of the relationship, anyway.

"I know that's a personal issue because people don't want to seem like they're trying too hard to protect themselves," Willette said. "It's a delicate line, but you want to ensure that you're protected legally and financially."

The Form Document

The situation: Hardworking Harry uses contracts with liability releases in his program. He goes online and searches for different types of form documents, selecting the ones that seem closest to what he needs for his business. He asks his clients to fill it out exactly as it reads, without adding on any additional terms.

The problem: If Harry did his due diligence in selecting the correct form to fill out according to his state, he's off to a good start. Without adding specific terms to the contract, though, he can't rely on it to fully protect him. A generic contract may not cover every situation that arises in his business.

The solution: When you decide to start using contracts for your business, start by visiting an attorney, Willette

recommended. Find someone who's familiar with equine law and the types of situations that can happen while working with horses. That way, the attorney can review the contract to be sure it'll cover any situation that might arise.

"Many contracts are form documents, and we all use them," Willette said. "Always include a blank space where you can write in specific services that are being provided. Always include a liability release and a clear identification of what's being released from liability. Be sure that exculpatory language, as required by your state, is enforceable."

If you're not sure where to find an equine law attorney, Willette suggested going to an equine insurance carrier, which may recommend an attorney or point you toward certain contracts and liability releases.

"There are a lot of different avenues you can pursue," Willette said. "It's important to have a contract and liability release reviewed by an equine attorney."

The Termination Clause

The situation: Client Claudia wants to remove her horse from Trainer Ted's program. She calls him to say she'll be picking her horse up at the end of the day. It's a week into the month and Claudia hasn't paid her fees yet, but since they're only a few days in, she believes she doesn't need to.

The problem: Ted already cared for Claudia's horse for part of the month, meaning he's performed services she hasn't yet paid for. If he didn't have any type of contract with Claudia on file, he might be limited in the actions he could take.

However, Ted did have Claudia sign a contract—one that an attorney originally reviewed to ensure that all his bases were covered. The attorney also added in a legal termination clause to protect Ted in the event a client wanted to change or terminate their agreement. That clause requires a 30-day notice before removing a horse from the premises.

The solution: Sometimes relationships go south, and people want to sever ties immediately. Willette suggests using an attorney to draft a termination clause that's appropriate for the services you provide. In many cases, Willette normally writes up contracts that can be terminated at will by either party, as long as the services covered have been addressed. →

In the horse business, clients can become more like family and friends. Clear liability contracts can protect your relationships and your business.



“Contracts should include a notice of termination and provisions for breach of contract,” Willette said. “For example, with a boarding contract, if a client didn’t pay their bill on time, there should be a grace period where after so many days, payment is due and late fees are imposed. Should the contract be breached, there should be a provision for the return of the client’s property and payment for services rendered. In the event that the breach of contract results in legal proceedings, attorneys’ fees and court costs shall be awarded to the prevailing party.”

Be cautious with liens, which are the right to keep property belonging to another person until they have paid a debt, as they’re state-specific. Under some states, they’re not enforceable or require certain paperwork to be filed with the county or state.

“My general advice is to follow state procedures for liens, and if you’re going to have it in your contract, be sure you know what the terms mean,” Willette said. “Have the terms delineated and list the

steps that each party must take in order for the lien to be enforceable.”

Contracts Can Save

Having a contract with your clients is a vital part of owning a horse business, and liability releases are one of the most important parts of that contract. Used in conjunction with the correct insurance coverage, a liability clause is one of the only things that will help protect you in the event of an injury or death of a client or horse in your care.

“When you look at a contract, the more specific it is, the more protection you will have,” Willette concluded. ■

This article is provided for informational purposes only and does not constitute individualized legal advice. Contract drafting and business disputes can be very complex. When questions arise based on specific situations, please seek a knowledgeable attorney for advice.



Jordan Willette, an attorney at Litchfield Cavo, LLP, focuses her practice in civil litigation, including equine law, personal injury, premises liability, and business disputes. She graduated in 2017 from the Sandra Day O’Connor School of Law at Arizona State University, where she was named a Trial Advocacy Fellow and served as a judicial extern at the Arizona Court of Appeals, Division One.

When she’s not in the court room, Willette enjoys riding—she’s been reining for 15 years—and is the fundraising chairman for Horses Help, a therapeutic riding organization for children with disabilities.

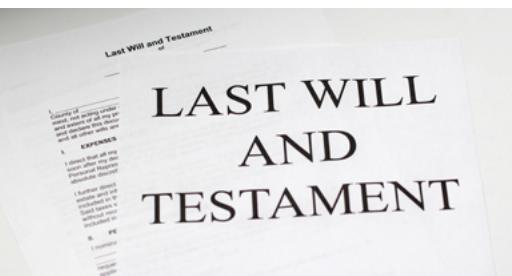
FINANCIAL TRAINER

TIPS AND INSIGHTS TO PLAN FOR YOUR FUTURE

What Goes Into a Will?

CHECK YOUR WILL AGAINST THIS LIST, OR LET IT GUIDE YOU AS YOU WRITE YOUR WILL.

BY JENNIFER PAULSON



Don't slack on preparing for the inevitable. Let these tips get you started on your will.

Talking about your will can feel... uncomfortable. But having a will is an essential component of your family's financial health should something happen to you. If you have a will, you're one step ahead. If you don't, start gathering the following information and find yourself a lawyer to write your will.

A survey published on rocketlawyer.com says 55% of Americans don't have a will because they "haven't gotten around to it yet," 26% are will-less because they don't think it's important, and 19% are without a will because they don't have a lawyer. Don't let yourself fall into one of those statistics.

Here are five key things you'll need to get the process started. If you already have a will, be sure it has these five elements.

1. Your basic information. This is the easiest part—your name, address,

and the date you signed the will. Be sure to note that the newest version of your will supersedes any past version.

2. An executor. This is the person who'll ensure that your wishes are carried out as you intended and describe in your will. Not sure how to pick someone? Choose a responsible, honest, financially savvy person who's close to you, but ideally younger. The sometimes-tricky part is asking the person and them accepting the role, but it's key to having a functioning will.

3. Distribution instructions. Your will states who gets what in terms of money, property, and investments. Cover everything you own. With today's plethora of passwords and online accounts, don't forget to provide a list of login information to deactivate or manage any digital accounts and memberships.

4. Guardianship instructions. It's hard to think about, but it's essential if you have kids: Who'll care for your children if you and your spouse die? Work with your partner to come up with a list of possible candidates, discuss the best fits, and then ask them if they'd be willing to take on the role. The court can then consider your wishes when enacting the directives of your will.

5. Signatures. Generally speaking, your will requires three signatures:

Tips for Peace of Mind

Writing a will can be stressful and difficult, but it doesn't have to be. Keep these tips in mind.

- If you employ a lawyer to write your will, be sure that he or she is familiar with your business. Working as a horse trainer isn't a familiar profession in all parts of the country, and there are intricacies only some people understand. A lawyer familiar with your work will help give you comfort that your will covers everything from all angles.
- Keep your will current. When you acquire major assets—property, real estate, large equipment—add the items to your will. You'll rest assured that those items go to the people or organizations of your choosing.
- Revise your will following major life changes. This is particularly important when your family grows or shrinks, either by death or divorce. Major life changes require an alteration to your will.
- Keep a copy accessible and make sure your executor knows where to find it. If your will is easy to find, you'll be more likely to keep it current. Additionally, your family and executor will know where to find it if you pass unexpectedly.

your own and those of two witnesses. Your witnesses attest that you were there, that you weren't coerced, and that you're competent to sign. Experts suggest that the witnesses not be listed anywhere in your will to avoid any perceived partiality. ■

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.

