

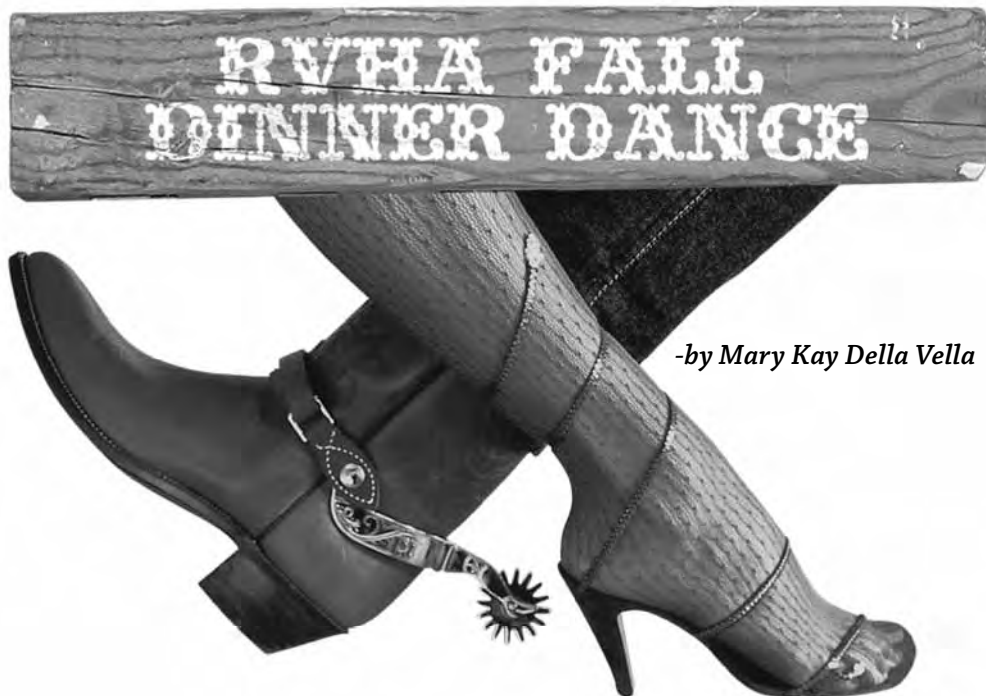
Rio Verde

September 2009



Roundup

The Rio Verde Horsemen's Association serves the unincorporated county lands north and south of Rio Verde Drive. The Association's purpose is to protect all horse properties and privileges and to preserve the equine and rural lifestyle. Membership is open to all, horse owners and non-horse owners alike, who support this purpose. Voting is only open to property owners in this area.



-by Mary Kay Della Vella

I hope everyone is enjoying their summer! I just wish we had more rain! It may have been hot but just think folks, "We don't have to shovel it!!!!" Now summer is almost over and we need to get out of the house and party again!

Our Annual Dinner Dance is coming! It will be on Saturday, October 3. This year we chose to have it early in the month so we don't have to experience the possibility of very cold weather like last year. Once again it will be at Reata Pass. We will need to have your reservations in by Saturday September 26. It is a catered affair so we need to give a final count and payment in advance. Please don't wait until the last moment! We don't want to turn anyone away! Look for your flyer in the mail.

We are also looking for raffle items. If anyone has an item to donate for our raffle, please let us know. It can be an item, a service or just plain cash. Contact Mary Kay at 480-206-2937 or Margaret at 480-473-3777. We need everyone's help to make this successful.

Looking forward to seeing everyone again!

RVHA BOARD OF DIRECTORS

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Rio Verde Horsemen’s Association • P.O. Box 25601
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PRESIDENT’S COMMENTS

Summer’s almost over... it’s time now to start looking forward to cooler weather and the beginning of “Horse Season”. Several horse activities will begin including shows, events, or plain old trail riding. We love where we live we just hate the heat. Whatever it is you enjoy doing the time is here. Have fun.

RVHA General Membership Meeting will be held on Wednesday, September 16th, 7pm at Reata Pass Steakhouse. The RVHA Board of Directors has invited Rural Metro Fire Chief John Kraetz, Bryan Brown of Scottsdale Mounted Police and Sue Livingston from the McDowell Sonoran Conservancy, Horse Coordinator. They along with the RVHA Board will be speaking on issues concerning our area. Hope to see you there.



In this issue you will find several articles concerning this area. SRP sub-station site, Rural Metro, McDowell Sonoran Conservancy, TA2008006-Horse Use Text Amendment, just to name a few. Thank you to everyone for taking the time to write the articles that help keep us informed.

Mark your calendars for the annual RVHA Fall Dinner Dance, Saturday, October 3, 2009 at Reata Pass. Look for your flyer in the mail.

Donations for the auction are needed. If you would like to make a donation please let us know. margaretscott@desertinet.com or 480-473-3777. Or Mary Kay mkdv@desertinet.com 480-206-2937. Your generosity is greatly appreciated.

My deepest sympathy to Theresa Thraen, Mo & John Wachman and Don Scoby & Pat Mixer on the loss of their beloved pets. Joe, Maggie and Bella all crossed over the “Rainbow Bridge”... all very special and deeply missed. “Happy Trails”

Margaret Scott



MEMBERSHIP

-by Mo Wachman

At the date of this writing we have 423 members. Among those are 48 members new to our organization.

We'd like to welcome the following people who have become members since our last newsletter:

Vicki Burgin & Michael Beauchamp

Joshua Finlayson & Juliette O'Neill

Dale Jensen

Jim & Charlie Kern

Don & Rachel Larsen

William Morgan

Dazeera Mourad

Angela Palumbo

The PDF format directory has been sent out to all those who requested that version. A high speed internet connection is necessary for the PDF due to size. The CD format directory will be mailed shortly.

As we've mentioned before, we are only offering these two versions. If you received a hard copy in the past and have not made an alternative selection, you will receive a CD version. This change is being made to save in both printing and mailing costs, and to save our trees.

We're always looking for volunteers for Membership. Let us know if you'd like to give us some of your time.

If you have friends or neighbors who are not members of RVHA, get the word out and get them to join our fine organization.

For any questions we can help you with, please contact either me or Judy.

Membership Committee Contacts

Mo Wachman * 480 471-3131

mo@desertinet.com

Judy Riley * 480 471-0056

jer4horses@msn.com

RVHA GENERAL MEMBERSHIP MEETING

Annual RVHA General Membership Meeting to be held on Wednesday, September 16, 2009- 7 pm at Reata Pass Steakhouse.



Guest speakers include John Kraetz Rural Metro Fire Chief

Sue Livingston, McDowell Sonoran Conservancy Horse Coordinator

Sgt. Bryan Brown, Scottsdale Mounted Unit

RANCH NEWS

It is with great sadness that we report the loss of Theresa Thraen's beloved Border collie, Joe. Reading this column many of you have followed Joe's successes in agility competition, his "movie star" status with TV commercials and having his own agent, and as the best companion Theresa has ever had.

Joe died in July at home with Theresa. He had Valley fever and in a complication the illness attacked his brain. The Valley Fever medication does not cross the brain barrier and Joe died suddenly but peacefully in his sleep. Our deepest sympathy to Theresa and Border collie, Cookie, in dealing with the loss of wonderful Joe.

On a happier note, congratulations go out to Alisha Bridwell and Noel Martinez on their recent marriage. May you both have a very happy future!



RURAL/METRO

Rural/Metro is looking to find a new home in the Rio Verde corridor. We are very excited to be able to finally put a fire station in the area. We are looking for either a piece of property or an existing structure to lease. Below are some of the requirements:

- Can be an existing home, vacant property, portion of an existing larger property
- One acre in size (unless we find a spot on an individual's larger property)
- Water and electric on site
- Between 144th and 155th Streets, as close to Rio Verde Drive as we can get. (We want to be in the center of the area). We can expand our search area if nothing is available in the primary area.
- No deed restrictions that prohibit placing a fire station on the site.
- We may have to initially place a large modular building on site (will be a territorial design to fit in), so again, the deed restrictions will need to allow for that possibility.

- Lease only, long term preferred. (3-5years)
- Lessee will receive free or drastically reduced subscription from Rural/Metro.

Rural/Metro desires to get this project completed as soon as possible to upgrade the fire and medical services in the Rio Verde corridor. We appreciate any assistance from the Rio Verde Horsemen's Association in locating a desirable location.

Contact for Rural/Metro is:

John Kraetz, Fire Chief
Rural/Metro Fire Department
cell 602-616-6363
office 480-575-1372
fax 480-575-4362
email john_kraetz@rmetro.com



FUTURE HOME OF THE NEXT SRP SUB-STATION IN OUR AREA

LOCATION:

**North side of Rio Verde Dr.
BTW. 148th & 150th.**

**QUESTIONS OR COMMENTS..CONTACT:
Stephanie.Winn@SRPNET.com**



E-MAIL ALERTS & REQUEST LINE

-by Mo Wachman

As usual I'd like to define our email alert system since we do have new members not familiar with how this works. We separate it into 3 categories: the Alerts – notices of lost and found animals; **Notices** – information about an upcoming event, meeting, weekend events or invitations; and **Request Line** – where any member can post a request for just about anything (**except if it is monetarily beneficial to the member**). **I still receive a lot of requests to sell items via the email system. Please ---- no "FOR SALE" items.**

Since our last issue, I've sent out a total of 62 email alerts. Lost and found animals only made up 15 of these. I look at that as a good thing. I hope it means that people are making sure their animals are confined properly – both large and small. So many people ask about a certain animal and I'd like to be able to give them information. Remember to keep those collars and tags on your furry friends, and that the information on the tags is current.

As you all know, our Request Line has proved to be quite popular. Since June we've tallied 25! Mary Miller must have great success with this service; she's still my best customer. Keep it up Mary!!!. Senna Wallage sent a request to give away her sourdough starter. This is the second year for Senna and her sourdough. I hope everyone was successful in your requests. All in all the responses to the requests have been pretty phenomenal. We have some very helpful and generous neighbors out here!


We've sent out about 22 emails regarding some type of information – there were several for meeting

information and reminders, as well as a notice to make sure you keep your tiny animals safe from the birds of prey.

Again, we certainly appreciate everyone who takes the time to report a lost or found animal, and those of you who care for the found ones until their owners are located. THANK YOU!!

If you haven't been receiving our alerts, please notify me and I'll make sure I have your current/correct email address in our system.

Alerts are available to RVHA members in good standing. If you'd like to be added to the alert list, please send me an email at: mo@desertinet.com or call me at 480-471-3131.



REMINDER: Be sure your animals have collars and tags with current information. Microchips are also a great idea!

LESSONS LEARNED TRAVELING WITH HORSES

-by JoAnn Dykstra

One goal I set each year is to escape the summer heat. Last fall, Barb Hull and I were talking about places we could travel with the horses. Barb mentioned that she always wanted to ride in Montana so that started this summer's escape. Greg and I grew up in Montana so we knew the state fairly well. However, traveling with horses was a totally new experience for us.

TWO hours. One lesson learned here was to stay on trails when in an unfamiliar area. Although we were never "lost", we kept running into private property and had ourselves in a position where we couldn't return the way we came. The ride turned into a SEVEN hour ride. Other than that, we found some fantastic views and the area was great.

After Colorado, we headed toward Montana.



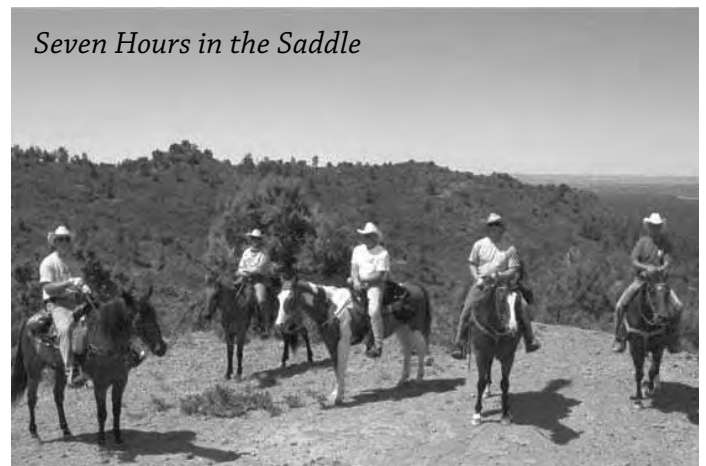
Roping in Colorado

While planning this part of the trip, we didn't find the books available for overnight stabling to be very helpful for the route we chose, but we were able to locate places through the internet and phone calls. We hoped to limit the travel to eight hours each day and spend two nights at each location to give the horses a rest. This would have been good, but our day's drive oftentimes were two to three hours more due to extreme mountain passes, construction, etc. If you do travel with horses, I would recommend no more than 300 - 350 miles per day if you are not familiar with the roads. This would give you ample time for "camp" set up, a little relaxation and would be easier on the horses.

We planned several stops during our trip. Our first stop was Saul's Creek Stables, just east of Bayfield, CO (near Durango). The owner, Tim, has 35 acres of property bordering national forest. Seven RVHA couples with 12 horses were there. Tim had plenty of room for all horses with stables and large turnouts. Although, he wasn't able to provide full hook-ups for all of us, he went out of his way to provide everything possible (including wireless internet if you can't live without). The horses seemed to love it.

The group was able to meet up with another RVHA couple, who were staying in the area. Their friends had a large roping arena and invited us to join them one morning. Chris and Barb were able to throw their ropes at a few heads and feet.

One morning, most of the "girls" took off on gaited horses. The rest took off for a leisurely scenic ride for



Seven Hours in the Saddle

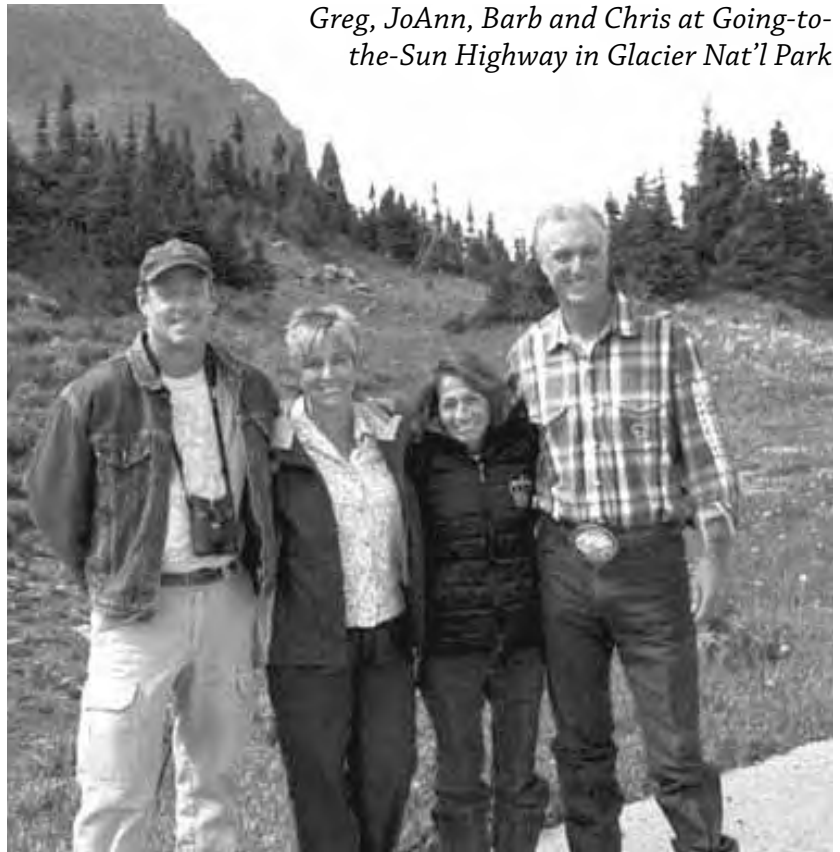
Our first day took us in and out of Utah and Colorado, ultimately ending in Richfield, WY, where we stayed at the Sweetwater County fairgrounds. This drive took

us over a steep, winding pass and through Rangely, CO. Although not the best route for pulling horse trailers, we had gorgeous views! We then drove through the Flaming Gorge Recreation Area, which was also beautiful. We took off toward Jackson Hole, WY area the next morning to our next destination in the Big Sky, MT area. Chris located a private residence just south of Jackson that had ample room for our two trailers. We had a leisurely night there with Barb cooking a fantastic Italian dinner. We didn't get a chance to check out the riding in the area, but most likely would have needed to trailer the horses for trails.

We then traveled to the 320 Ranch, which is about 20 miles south of Big Sky, MT and north of West Yellowstone. The ranch did not have an area for our trailers, but bordered the national forest. We were able to pull the trailers to a camp area near the trailhead and leave the horses in the ranch's stables that had ample room with a nice set-up. The area has several trail options, some of which lead into Yellowstone Nat'l Park. Barb tried her luck at fishing in the small creek in camp. She caught a record-sized fish, but I'll let her tell more about that story!!

We were then off to Whitefish, MT, where we stayed at the Gaynor River Bend Ranch. The area for our trailers was not what we expected, but in the end, worked out fine. The ranch has a lot to offer including fishing on the Stillwater River. The trails were great for the horses and Barb enjoyed all the loping she was able to do through the trees.

We took one day to go through Glacier Nat'l Park and we hoped to see a bear. Although it made for a long



Greg, JoAnn, Barb and Chris at Going-to-the-Sun Highway in Glacier Nat'l Park

day, I felt confident we would see bear and we weren't let down. The fourth grizzly bear we saw came down the mountain and crossed the road in front of us. We didn't get back to camp until almost midnight, but the trip was worth it.

We made our way back home stopping in Idaho and Utah. Although the Rose Ranch Resort in Marysville, UT, normally caters to ATV use, they made special arrangements for us to board the horses and had a great set up for us. They have three very nice cabins and five RV hook-ups. This is a place we'd like to revisit.

Learning lessons:

- Contact the National Forest Service for area and/or quad maps.
- Recommend creating a checklist of items to ask about each area you plan to stay, including:
 - ◊ Size of horse stalls?
 - ◊ Indoor or outdoor horse stalls?
 - ◊ Turnout area for horses so they are able to move around after trailering all day?
 - ◊ Surroundings of the camp area (e.g. alongside a major road?, amenities offered?, planned events?, etc.)
 - ◊ Location and type of trails?
 - ◊ Trails shared with other motorized vehicles?
 - ◊ Arena and/or round pen available?
 - ◊ Hook-ups available (water, sewer, electric)? If no sewer, location of dump stations?



Grizzly at Many Glacier, MT



FOUR PEAKS ANIMAL RESCUE CORNER

Our current economic situation has been critical for the pets left behind in the foreclosures.

We have never seen such record numbers of animals in need of foster care. Four Peaks Animal Rescue is desperate to find caring, loving foster homes to help these pets abandoned due to loss of homes, jobs and so many other elements of the financial bust. If any of you can open your home to any type of pet looking for temporary shelter from the financial storm, please call us at Four Peaks Animal Rescue 480-471-3520. Four Peaks is very limited in space and we need your help!

Smooch is an approximately 2-3 year old, neutered male, dachshund mix. He loves attention and does well with people, kids, cats and other dogs. He is doggie door trained, does well on a leash, loves to ride in a car, and is a great lap dog. He knows how to sit, and with time and patience will be able to learn more commands and tricks. He is very playful and loves to run, so will need a home where he can get his exercise.



Moxie is an eight month old (as of 08.15.09), neutered male, Lab/Terrier mix. He currently weighs about 20 pounds and will likely not go beyond 40 lbs. Moxie is an easy dog, sweet and loveable, great with adults,



Four Peaks Animal Rescue
All donations are tax-deductible

28150 N Alma School Pkwy
Ste 103/470
Scottsdale, AZ 85262

480-471-3520
Fax: 480-471-2201

www.fourpeaksanimalrescue.org

children, cats and other dogs. He is very responsive to attention and training. He is doggy door trained and his house training is also very good, but not yet quite perfect. He loves to play and would probably do best in a home where he has another dog for a playmate.

Nellie is an all white, short haired spayed female cat, less than 2 years old. She is extremely sweet and enjoys being picked up for a snuggle, some petting and a good chin scratch. She is extremely comfortable with people and not too nervous with children. She is not fearful of dogs but can be aggressive with some cats. Given the proper introductions she could probably learn to live with one or two easygoing cats who are neither dominant nor submissive.



Four Peaks Animal Rescue

Home About Available Animals Other Pets of Interest Contact Us Lost and Found Us About Us

"Placing People with Pets"

Call Us: 480-471-3520

Hours: Monday - Saturday 10:00am - 5:00pm

E-Mail Us: info@fourpeaksanimalrescue.org

Paws Around The Fountain
Pet Adopt-A-Thon & Family Fun Day

Free Admission
Sunday • March 29th • 9am - 5pm

MISSION STATEMENT
Four Peaks Animal Rescue is a non-profit organization dedicated to the rescue, rehabilitation, training and placement of animals in need of care in Maricopa County, Arizona.

THE FOUNDATION
The foundation for our efforts is best symbolized by the 3K's. (Which, unlike our human educational counterparts, actually represent three words beginning with K.)

Rescue:
Once these animals are recovered in the wild, other times abandoned at the doorstep, or simply left helpless because they no longer fit a lifestyle. Regardless of the circumstances by which we meet, they are angels in need of immediate care. Upon arrival our animals are washed, fed, bathed, and most importantly provided a reassuring and loving environment consistent with the basic of our philosophy.

Rehabilitation:
Once stabilized, the animal is screened for health issues. When the basic necessities of survival have been provided we can turn to the qualities that transform an animal to a pet. These qualities, at a minimum, include trust, recognition of limits, and respect of place in the family.

Resituate:
Recognizing that any satisfying relationship is a combination of personality and situation, we assist in the selection of a companion animal to provide an appropriate match with an individual and/or family ready to adopt a pet. This assistance includes our own evaluation of an animal's characteristics (for example size, age, temperament) to be coupled with the guardian's lifestyle (for example home space, activity level, experience with pets). Clearly the better the pre-placement evaluation, the more likely the success of the adoption.

Final Mountain K9
480-202-5524
www.pink9.com

Pets911.com
We support Pets911 for Maricopa County.
For animal welfare information specific to your community, please enter your 5 digit zip code.
Enter
A new window will take you to Pets911 for your area.

QUICK LINKS to:
Lost and Found Rescues
Spay, Neuter, Vaccine Clinics

*Funding for FPAR is derived from fundraisers, public & private donations, & adoption fees. Donations & Auction items are tax deductible. IRS 501(c)(3) ID No. 36-4262371

ARIZONA STATE HORSEMEN'S ASSOCIATION

-by Jean Anderson

The first annual Arizona Equine Youth & Career Fair begins on October 3 & 4, at the Horseshoe Equestrian Park in Queen Creek Arizona. The Arizona Equine Youth & Career Fair is a two day horse event for all young horse enthusiasts, featuring breed demonstrations, special educational demos on horse related topics, interactive clinics where you can participate in areas of horse care and entertaining presentations by horse professionals.

The Arizona Equine Youth & Career Fair will feature career seminars, sponsored by the Arizona State Horsemen's Association and the AAEC High Schools. Over a dozen equine related career presenters will be present to speak with you about what you need to know to enter into a specific field. Some of the careers listed are: Veterinary Medicine, Equine Science & Health, Equine Nutritionist, Horse Show Management, Equine Attorney, Massage Therapist and many more. If you are interested in a career in the horse industry, this is the event for you!

The Breed Showcase is one of the most popular events at the festival. Many different breeds present their horses for the public to see and enjoy the special talents of their particular horse. Each showcase has a hospitality area and stalls for you to come after each arena presentation to see the horses and have the opportunity to talk to the owners. Many of these horse and riders are in native costume and ride to music. All presentations talk about the history of their breed of horse.

Special demonstrations by the Golden West Cowgirls, Sammi Briggs, Maricopa County 4-H Drill Team and more!

Event hours for the Arizona Equine Youth & Career Fair are 10:00 to 5pm for Saturday & Sunday, October 3 & 4, 2009.

**The first annual
Arizona Equine Youth
& Career Fair begins
on October 3 & 4**



One admission ticket provides access to all events including breed demonstrations, instructional seminars, equine entertainment and career fair. Interactive clinics are \$5.00 each by advance reservation prior to September 1. Daily admission is \$15. Children's tickets 5 and under are \$5.00. Tickets include lunch. Attendees of the fair are encouraged to purchase tickets in advance. At the event, cash only will be accepted at the gate. No dogs are allowed. For more information, or to purchase tickets for the Arizona Equine Youth & Career Fair go to www.festivalofhorses.com or call 602-354-4675.

Also, mark you calendars for the ASHA Ride in the McDowells: Saturday, November 14th. More information will be available, later.

RVHA WEB SITE

-by Mo Wachman

When you have a few minutes, check out our new Website. It has totally been re-done by RVHA member, Frank Turben, and his company Computer Help, www.123computerhelp.com

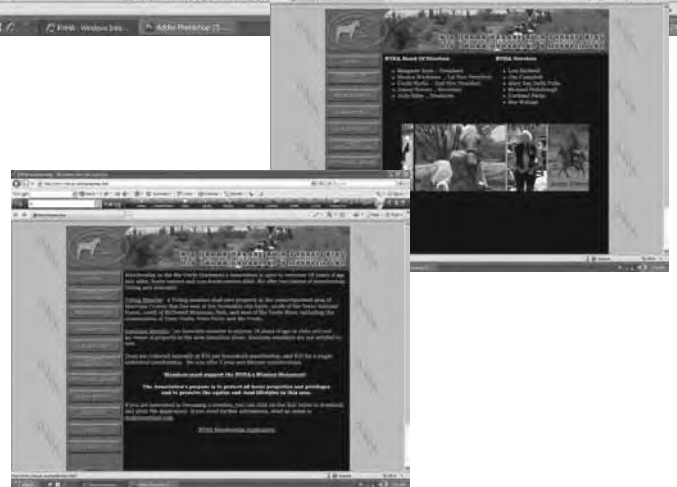
Check the Calendar page to find out what upcoming events we have planned. The Area Awareness page will keep you informed of important issues your RVHA Committee is working on. We've included links to several other sites relative to our common interests, such as ASHA, Four Peaks Animal Rescue, etc.



We've added an Archive page with photos from all of our past events. Click on the thumbnail photo to enlarge it. If you attended one of these events, you'll probably find your photo there. Also in the Archive section you will find previous issues of our quarterly newsletter.

If you have any comments or suggestions, you can send them to me in an email to mo@desertinet.com

Keep checking back, and we hope you like what you see!!



MCDOWELL MOUNTAIN PARK ASSOCIATION

-by Pam Griffin

Safety improvements are coming for the McDowell Mountain Park! Even in this modern age, not everyone employs useful gadgets such as a GPS. One of the board members of the MPA is a Rural Metro employee stationed in Rio Verde. She has been on calls into the Park and notes that Search and Rescue can be hampered because people calling for assistance do not know where they are. This can lead to delays in needed attention by emergency workers. To address this, the MPA is looking into providing the funding for the installation of signage and mile markers along the

most popular and longer trails, such as the Pemberton, the Scenic Trail and the Long Loop. These markers will be unobtrusive, so as not to "urbanize" the park, but will be there in an emergency.

New trail building was underway earlier this year, and we hope it will continue when the heat subsides.

To support your local park, contact Pam Griffin at 480-471-0056 for membership information in the McDowell Mountain Park Association.

IT PROBABLY WON'T HURT



To ask a few questions if you are not sure.
To research at the library and on the Internet for the things you want to know.
To listen more.
To learn both sides of the issues.
To be sure that your resources and polls are reputable and correct.
To know what to overlook and what not to overlook.
To read the by-lines further into the newspaper.
To know there is goodness all around and to seek it out.

To know that our community is STRONG.
To know that a healthy outlook is best.
To not jump the gun, but know the timing law.

As for myself... I will plant a garden and look at my old Norman Rockwell prints and be among good people, and do all of the above because I know IT WORKS!

An RVHA Member

MY GARDEN, NORMAN ROCKWELL AND A SUCCESSFUL SUMMER!

On one of the radio stations a "highly intelligent" woman named Kathryn Austin Fipps said we all need to plant a garden! So I did.

An organic garden at that. It has artichokes, tomatoes, beans, peas, cucumbers, eggplant, broccoli, peppers, corn, okra, summer squash, zucchini squash, watermelon, cantaloupe, strawberries, blackberries, concord grapes, 11 different herbs and 10 different types of beautiful flowers and bushes.

Your True Colors

I named my garden "Your True Colors". If you put that much time, energy and money into something, then it should be personalized by giving it a name... did I mention "that much love and protection and concern"?

All in all it was a lot of fun and an experience I highly recommend to everyone!



HORSE INSURANCE

WHAT EVERY HORSE OWNER SHOULD KNOW

-by Tami George

Most of us consider our horses family members. But the bottom line is that they can also represent a substantial financial investment – especially in the world of competitive equestrian sports. Can you afford to lose your horse, or worse yet, to spend \$5,000 to \$10,000 on colic surgery or some other catastrophe, only to then lose the horse as well?

It used to be that the main reason people insured their horses was to prevent that scenario – the idea of an expensive colic surgery is more than most of us can deal with. With better technology and a deeper awareness on the part of horse owners, there are so many other events that can trigger a long, expensive line of vet bills. Insurance can defray many of these costs, from diagnostics to medications to rehab therapies. With this in mind, horse insurance can be one of the best deals around.

Bear in mind that not all horse insurance policies are created equal. Coverage terms can vary significantly among companies, so it's always best to read the fine print when shopping around.

The starting point for all horse insurance is mortality, or life insurance. Most horse owners will want “all-risk” mortality which covers the horse should he die or have to be euthanized as a result of an accident, illness or injury. Mortality also includes theft. The chief difference among mortality policies is whether the policy is “Agreed Value,” which means that the insurance company agrees to pay you an agreed upon sum should the horse die, and “actual cash value” or “fair

market value,” which gives the insurance company the right to determine the value of your horse at the time of death.

With mortality coverage in place, most horse owners opt to add either surgical or medical/surgical coverage to their policies. Full medical/surgical coverage reimburses the horse owner for expenses resulting from an injury, lameness or illness after a set deductible has been met, up to an annual limit. Surgical coverage only is a less expensive option that covers life-saving surgical costs only – not other non-surgical procedures, diagnostics or therapies. Naturally, routine maintenance type expenses such as vaccinations, worming and basic dental are not covered. Other optional coverages include loss of use and infertility. All of these are in addition to the mortality insurance; they cannot be purchased alone.

In the final analysis, whether or not to insure your horse comes down to financial and personal peace of mind.

Here are some common questions and answers relating to equine insurance:

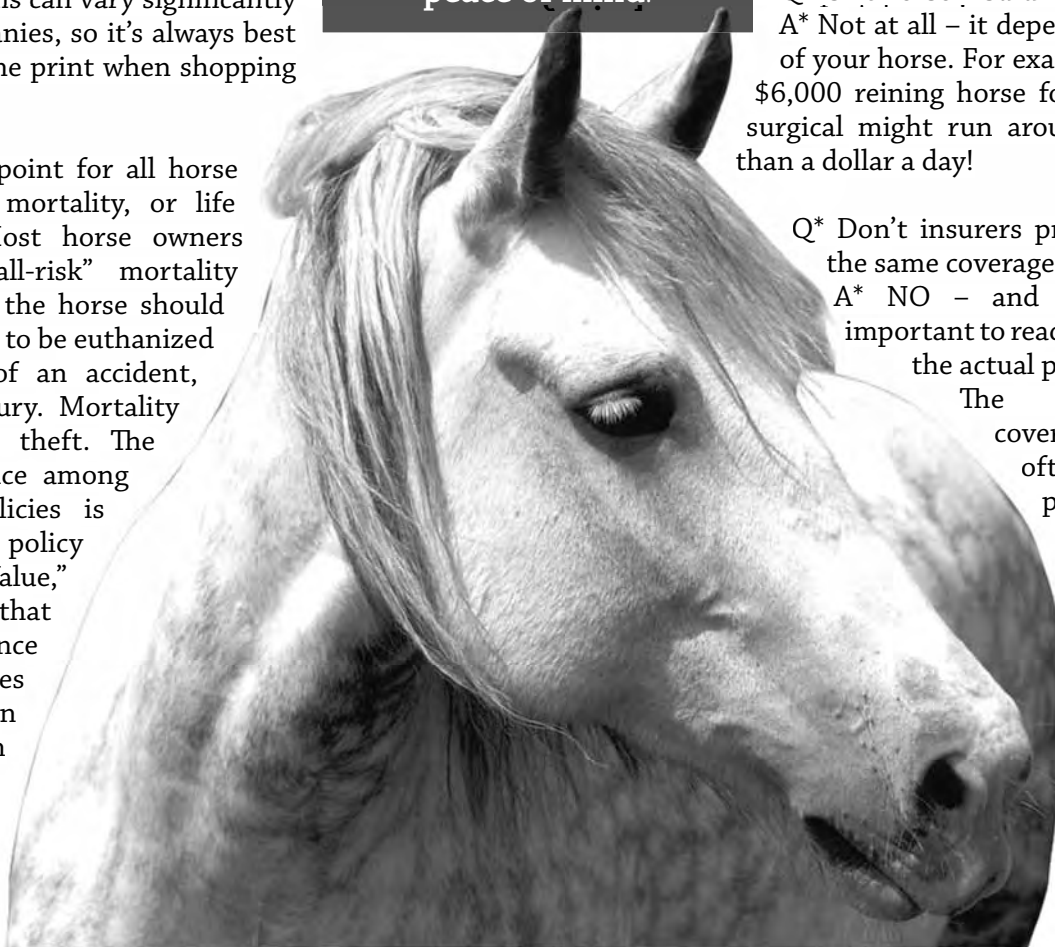
Q* Isn't horse insurance expensive?

A* Not at all – it depends on the value of your horse. For example, to insure a \$6,000 reining horse for mortality and surgical might run around \$300 – less than a dollar a day!

Q* Don't insurers pretty much offer the same coverage?

A* NO – and that's why it's important to read and understand the actual policy language.

The medical/surgical coverages offered are often very different, particularly in what is excluded from coverage under the policy. Also, the maximum benefit may be tied to the value of the horse – so someone who owns a \$4,000 horse who thinks



they've got \$10,000 of medical/surgical coverage might be very surprised to find they've only got \$4,000! Aftercare treatment is another area that varies among companies.

Q* What is the difference between an insurance company and an insurance agency?

A* An agent must be authorized by an insurer to solicit insurance, and depending on the authority granted by the insurer, may negotiate and bind coverage. The insurer underwrites and binds insurance coverage for an insured in order to indemnify their losses and provide benefits subject to the terms of the insurance policy.

It's important to know what insurer an agent is representing. You can get an idea of the insurer's commitment to the equine industry by visiting their website. You'll also want to know how many years of experience the insurer has with insuring horses – many companies and come and gone from the equine insurance market over the years. The financial rating of the insurer is another important consideration; they should be rated at least "A" (excellent) with the A.M. Best rating service.

Q* Why do I need to notify the insurer if my horse is treated for a minor condition?

A* It is a standard condition of all mortality policies and medical/surgical endorsements that the insurer be notified in the event of any illness, disease, lameness, injury, accident or physical disability to the horse. This is required because minor events can lead to more serious and sometimes life-threatening conditions.

Q* My horse had several colic episodes and how my policy excludes coverage for colic; how are exclusions determined?

A* Information provided from the declaration of health or vet certificate is used by the insurer to evaluate any pre-existing health conditions. The insurer may require additional information from the insured or their vet before deciding if a pre-existing condition will be excluded. Based on individual circumstances, the exclusion may be reviewed during the policy period or at policy renewal.

When making the decision to finally insure one's horse, it's important to compare apples to apples. An experienced agent, familiar with horses and with horses in your particular discipline, can help you read the "fine print" and understand the coverages and terms involved. In the final analysis, whether or not to insure your horse comes down to financial and personal peace of mind. For many of us, our horses are family members we want to provide the best for – and insurance can give us the means to do so.

MCDOWELL SONORAN CONSERVANCY'S EQUESTRIAN STEWARDSHIP PROGRAM

-by Sue Livingston

Hi! My name is Sue Livingston. I'm heading up the McDowell Sonoran Conservancy's Equestrian Stewardship Program. I have just rotated off of the Board of Directors after ten years of service. Now I'd like to spend more time on the Mounted Stewards aspect of the Preserve.

Last year we began to form a group of horse people who were willing to attend the 2 day Stewardship orientation through the McDowell Sonoran Conservancy and the City of Scottsdale. We have 8 active equestrian Stewards.



In a nutshell, the purpose of any Steward is to patrol trails, lend aid to users, if needed, educate users about the Preserve and report each outing you take to the MSC and the City of Scottsdale. A form is provided on the MSC website and is

sent out electronically. These reports help the Preserve Manager, Claire Miller, to plan and schedule mitigation of the trail system. Stewards may patrol on their own schedule but, from time to time, may be asked to participate in a special project. Joining in on a project is entirely your choice.

The orientation classes are held at the LaMiradaCommunity Center located at 8950 E. Pinnacle Peak Rd. (Pima & Pinnacle Peak Roads). The classes are held on two consecutive.

2009 and 2010 dates are:

Sept. 12 & 19, 2009
Nov. 7 & 14, 2009
Jan. 23 & 30, 2010
Mar. 20 & 27, 2010

AND THE WINNERS ARE...

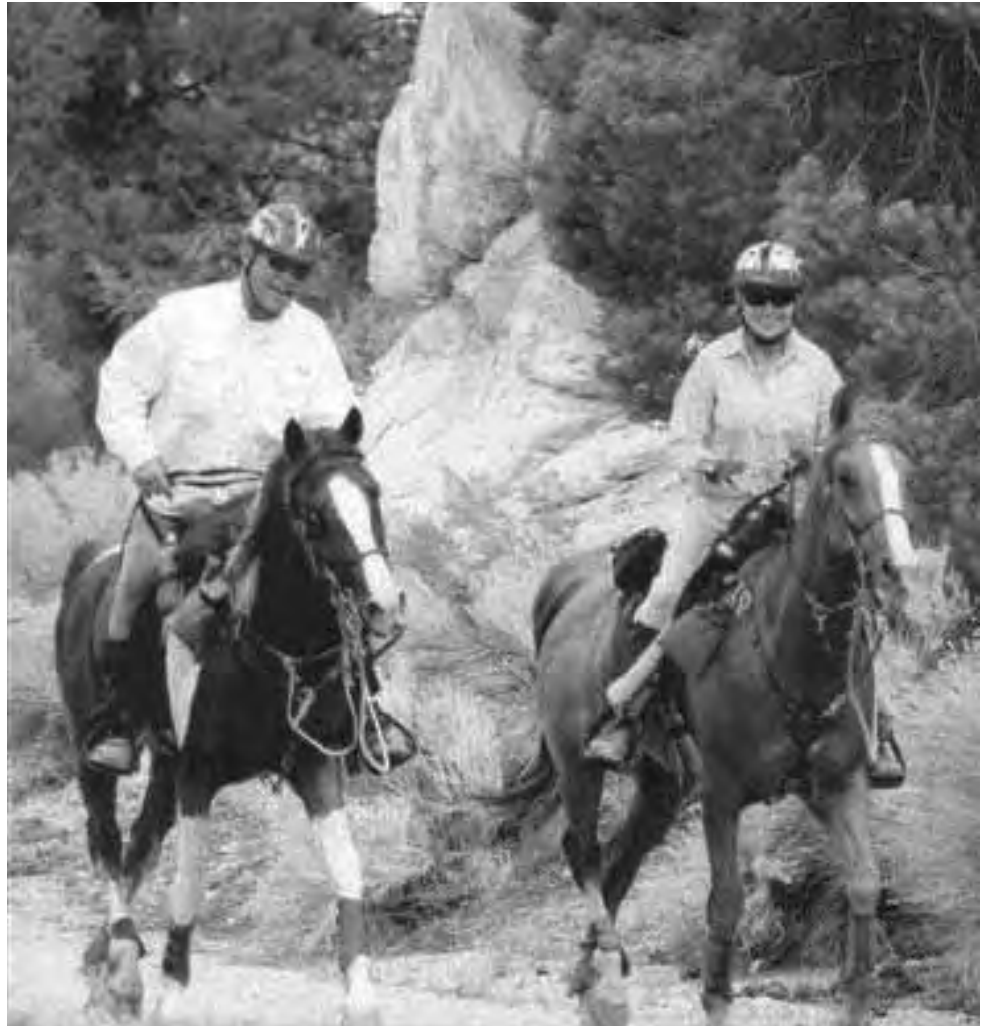
-by Jenny Powers

It has been a long, hot, summer and the RVHA members who compete with their horses have taken a break from competition for the most part. Few equestrian events are scheduled during the hottest months in Arizona and no one has contacted me to share their successes. Our local endurance riders remained active early this summer by attending rides in the high elevations of surrounding states.

Rick Poteste and his Arabian gelding, Echos Lad participated in the very difficult and challenging new event, Ride the Divide in Quemado, New Mexico in late May. Rick and Lad were Top Ten finishers in both the 50 mile ride on Day 1 and the 55 mile ride on Day 2. Not only was this ride extremely rocky with very steep, technical trails, but the second day it rained continuously and was unseasonably cold. Rick decided to pass on Day 3 following his successful completions and returned home to the sunny Southwest with Lad looking great!

Just two weeks later Rick, his wife, Zondra and their horses, Lad and I Love Lucy traveled to Descanso, California. Rick and Lad completed the 50 mile ride and Zondra and Lucy finished the Limited Distance ride (25 miles).

RVHA members Jim and Clydea Hastie escaped the heat in June by traveling to Gardnerville in northern Nevada for the Fort Schellbourne 5-Day XP ride. Clydea riding Zebra Splash and Jim on My Prints completed Day 1, on Day 2 Clydea and Zeb finished 6th and Jim



Caption: Jim and Clydea Hastie riding My Prints (Dakota) and Zebra Splash (Zeb) at Fort Schellbourne, Nevada multi-day endurance ride

and My Prints were 8th, on Day 3 Jim and My Prints were 8th and Clydea and Zeb were 9th, on Day 4 Clydea finished 11th on Zeb and on Day 5 having already ridden 200 miles on the previous days, Clydea and Zeb finished in 3rd place! Multi-day rides recognize those riders who complete all days of the event on the same horse with the Pioneer Award. Clydea and her half-Arabian gelding, Zeb won the overall award with the fastest time of all riders completing the 250 miles on the same horse, 29 hours and 35 minutes! Clydea and Zeb are high in the American Endurance Ride Conference standings in several categories of competition this year.

RIO VERDE HORSEMEN'S ASSOCIATION

P.O. BOX 25601
SCOTTSDALE, AZ 85255
RVHA-AZ.COM

2009 APPLICATION FOR MEMBERSHIP

Name (1) _____ Name (2) _____

Name (3) _____ Name (4) _____
(List only children 18 years or over)

Mailing Address _____ City _____ State _____ Zip _____

Street Address _____ City _____ State _____ Zip _____
(If different from mailing address)

Property Address (If different from above) _____

Summer Address (If applicable) _____

Phone Numbers:	Member (1)	Member (2)	Member (3)	Member (4)
Home	() _____	() _____	() _____	() _____
Cell	() _____	() _____	() _____	() _____

E-Mail Addresses: (1) _____ (2) _____
(3) _____ (4) _____

Is there any information above that you *do not* want listed in the Membership Directory? Please list:

Annual Dues:	_____ \$ 25.00 Single Membership	_____ \$ 35.00 Household Membership
After 7/1	_____ \$ 12.50 Single Membership	_____ \$ 17.50 Household Membership
3 years	_____ \$ 70.00 Single Membership	_____ \$100.00 Household Membership
Lifetime:	_____ \$250.00 Single Membership	_____ \$350.00 Household Membership

New Member Dues received after 11/1 are accepted for the following year. Annual memberships expire 12/31 each year. Renewals must be received by 1/30 each year to be included in the Membership Directory. Paid dues are not refundable.

RVHA Application (Continued)

Membership Status:

_____ Associate Member – Not a property owner in the RVHA* area

_____ Voting Member – Property owner in the RVHA* area

For verification of voting member status, include parcel number # _____.

(*RVHA area is: Unincorporated county lands bounded by Tonto National Forest on the North, 136th St. on the West, McDowell Mountain Regional Park on the South, and the communities of Rio Verde and the Verde River on the East.)

I/We would like to help with:

_____ Social Events _____ Trail Rides _____ Area Emergency/Phone Tree _____ Membership/Directory
_____ Trails Committee _____ Newsletter _____ Advertising _____ Mailing Committee

The RVHA hosts an annual spring and fall Dinner Dance, a Ranch Family Day Picnic, Chili Cook-Off, Trail Rides, and General Membership Meetings. What other activities would you like? Suggestions or Comments.

With your RVHA membership, households receive a Member Directory which is available in 3 formats.

Please circle one choice: (1) CD (2) PDF file via email (3) None

* * *

The Rio Verde Horsemen's Association is dedicated to protecting all horse properties, large and small facilities alike, and to preserving horse privileges along with our rural lifestyle. The Association is committed to uniting our horse community in working toward these goals. Membership is open to all, horse owners and non-horse owners alike, who support our purpose. We are not a "Homeowner's Association", we do not restrict, regulate or police.

If you can support our mission, we welcome you as a member.

I/We do support this mission:

Date _____ Signature _____

Date _____ Signature _____

Date _____ Signature _____

Date _____ Signature _____

CLASSIFIEDS

MINI HORSES - Who says money cant' buy love? Colorful, Affectionate Tiny horses. Great with kids. Minis are great fun for the entire family. Loving pets, Driving horses, Darling foals, and Champion breeding horses always available for purchase. Lynn 480-563-3114

GREAT STUFF FOR SALE - 2 Quads 1 Adult & 1 Child, NEW 25' Crest pontoon boat with everything; several restored saddles (usable or decorative), wooden saddle stands in 2 sizes, table & floor saddle lamps, antique western prints, indoor/outdoor wicker & metal dinette set for four. For more information call 480-513-8883.

WE FIX COMPUTERS! Troubleshooting, data restoration, Internet Security installation, Spyware and Virus Removal, Pre-purchase computer consultation, Wired/Wireless network solutions, PC/Mac deployment and setup, Total Small/ Home Office services, Home A/V multimedia Computers, Repair PC/Mac computer systems. Will 480-433-6924 wvm@lavabit.com

FOR SALE - Magnificent Bronze Sculpture "Good Life" limited edition #5 of 18 by Robert Larum. Signed and Numbered. Perfect condition. 1 Owner. Base 19" x 12" \$2500.00 (480) 836-7212

LOG HOME+2.29 DIVIDABLE ACRES. 3 Bedrooms, 2 1/2 baths. High Vaulted ceilings, rustic beams. Big covered porch. Plenty of room to add your dream horse set-up! Asking \$375,000. All offers need lender approval. Call Senna, Evolve Realty (480) 948-9209

COMMERCIAL SEWING MACHINE, MERCURY with sturdy work table set-up (has light, thread holders, knee or foot pedal control) and extra bobbins & needles. Reconditioned works fine but needs slight adjustment. First \$150 gets it! Senna (480) 948-9209

RINGS - SEVERAL WEDDING RINGS FOR SALE. Mens and ladies. In 14kt, 18kt, and platinum. Good sized diamonds. Priced way below stores \$300-\$3000 other jewelry including sapphire, ruby, diamond, topaz, tanzanite, opal too. Lynn 480-580-8827

FIRST EVER MOUNTED ARCHERY CLINIC in Southwest, Oct. 9-11. Held in Rio Verde area. Contact Diana Troyk magicdi69@cox.net or magicdi69@aol.com for more info.

APPROXIMATELY 2500 LINEAR FEET OF GALVANIZED PIPE FENCING. Mostly 3-rail. Several gates. You remove it. Take all for \$2,000. Angie - 480-683-0009

Newsletter Ad Rates & Deadlines

Newsletter Ad Rates

Business Card Ads:

\$70 for four issues

Quarter Page Ads:

\$140 for four issues

Half Page Ads:

\$200 for four issues

Full Page Ads:

\$360 for four issues

(plus \$20 additional for back page)

Full Page Inserts:

\$120 per issue

Classified Ads:

(for members only)

For Sale, Wanted, Services

\$5 per issue or

\$15 for four issues

All ads must be paid in full by each newsletter ad deadline in order to be included in the issue

The Rio Verde Roundup is published quarterly.

For information on placing an ad contact Amy Cohorst (480) 471-2822 or email azamy88@live.com or mail your ad to RVHA, P.O. Box 25601, Scottsdale, AZ 85255. www.rvha-az.com

**Deadline for
New items or ads for the
December 2009 issue
November 10, 2009**

We would like to thank the advertisers for their support!

Publication of these ads does not represent or constitute endorsement by the RVHA.

NOTICE TO ADVERTISERS

IF PAYMENT OF YOUR ADVERTISEMENT IS NOT PAID IN FULL BY THE NEWSLETTER ISSUE DEADLINE, YOUR AD WILL NOT BE RUN. YOU WILL BE NOTIFIED IN ADVANCE BY A MEMBER OF THE ADVERTISING COMMITTEE IF PAYMENT IS DUE. THANK YOU FOR YOUR COOPERATION.