INSUBANCE COMPANY

(570) 458-5517
1-800-262-8495
215 STATE STREET
MILLVILLE, PA 17846
www.millvillemutual.com



Children and Horses

There's an almost mystical notion about children and horses. Countless movies and TV shows celebrate the mutual commitment of child and horse, with the equine displaying a gentle, protective loyalty like the beloved family dog.

Horses are indeed wonderful and majestic animals and often are quite gentle. However, they have personalities and characteristics that do not always fit safely with varying personalities and maturity levels of children. A horse's sheer size and power make safety an important issue.

The National Agriculture Safety Database noted that 20% of equine related emergency department visits involve children under age 15. Approximately one-third of all child injuries occur at dismount, and most often involve kicking or crushed injuries. Yet, most riding related injuries involve the child being thrown or falling from the horse.

When considering the purchase of a horse or even riding lessons, carefully select someone knowledgeable about both horses and children. Experienced teachers can help assess the personality and characteristics of the child and match them to the individual qualities of the animal.

Safety is premium. Children should be carefully instructed in age appropriate skills and chores, and should be supervised closely for safe handling and management. Don't push children beyond their maturity level. Be sure children always wear appropriate safety equipment.

Safe Storage for Forage

Forage such as hay and straw are an inescapable part of horse ownership. Yet, the dangers associated with storage of hay and straw are often not fully recognized.

Following cutting, cells of the fresh cut forage can continue the process of respiration (that is, producing oxygen) until the organic material is dried. While this may not sound important, bacteria use the oxygen in the forage. Bacterial activity coupled with respiration produce heat as oxygen is used up. Greater heat is generated when moisture levels are higher. Too frequently, the outcome can be spontaneous combustion, resulting in fire loss to the building and the death to its animal occupants.

Also, improperly stored forage promotes the growth of mold. Not only can moldy hay cause respiratory and digestive problems for horses, but frequent exposure can result in serious lung ailments for humans as well.

Proper storage and management is critical: careful drying and curing; monitoring stored forage temperatures and condition; keeping forage dry, off the floor and mold free; keeping forage from electrical and heat sources. These are just a start.

Knowledge of the details and characteristics of forage and its potential dangers for humans, animals, and property is critical. Careful planning and frequent monitoring are a must.

Make safe storage of forage a priority.



Accidents (o Equine road safety is a complex and detailed matter. A few basic suggestions: Make sure both horse and rider are ready for the road. A young and/or skittish horse or an inexperienced rider can make a dangerous situation even more high risk. Dismount and get off the roadway if the horse shies or begins acting up. Observe and recognize the horse's capacity to handle different types of riding surfaces. For many riders, some road travel may be unavoidable. However, sharing the thorough fare with motorized vehicles places both rider and animal (not to mention the vehicle driver) in a highly vulnerable position. Serious injuries are a high probability in vehicle vs. animal road accidents. The only good accidents are the ones that never happen. Know and understand the rules and risks before attempting to share the roads with motorized vehicles.



Develop tactics to keep your tack room safe and functional.

Tactics for the Tack Room

The tack room is an important location for every horse owner. Typically, it is the storage room for the wide variety of equipment and supplies needed by both horse and rider. Like many storage areas, it can be a battle to keep it organized. Too often, animal care equipment does not have a specific storage location. Foreign objects unrelated to the equine care frequently find a storage home in the tack room, and clutter reigns.

Here are some suggestions to keep your tack room organized:

- * To the extent possible, keep a room of adequate size devoted to tack and equine care products. If not possible, keep a specific area of the room reserved for equine equipment.
- Designate specific space for each item and keep items in their proper place. Equipment tends to wander if not put in its proper place, resulting in frustration, loss of time in search, and frequent replacement costs.
- * Keep flammables and toxic chemicals out of the tack room.
- * Keep several fire extinguishers out in the tack room and stable area, and clearly mark where they are located.
- * Have an exit plan for animals and humans in case of fire or other emergencies.