

Wolcott Mill Trail Association

October 2011

From the Trail Head.....

Recently we were with friends and the conversation started about insurance. I was surprised to know that they were traveling down the road with a sixty thousand dollar horse trailer with no insurance. What if you got into an accident? This may be more common than we think. The cost of insurance is just too much. I know most of us are insurance poor. We try to cover our assets as best we can. We are always weary of a potential lawsuit, fire, theft, loose horse getting into traffic and God knows what else.

Everyone should check their policies! Are you under insured, over insured? Is your insurance company really progressive? Are you really "in good hands?" Is your carrier an AAA rated company? Does Flo have your interest at heart? Do you really think a little green lizard knows your needs as a horse owner? Just because the name of the company has the word "farm" in it, they may not have a policy that suits you.

I have shopped for insurance several times since building our small farm. I have found that when you mention horses, dogs and livestock most carriers don't offer policies or their policies are way too expensive.

So where do you shop for your insurance partner? First, start by talking to other horse owners. See what insurance companies they use. Have they ever had a claim? If so, how was it settled? Was the carrier responsive? Did they look at ways to deny the claim? Did they offer discounts for multi-coverage (cars, trucks, trailers, home and equipment)? Is the agent accessible day or night? You do not want to talk to "Peggy" in some far off country when you are in need. After you talk to your circle of friends look at equine publications. Often companies that specialize in Farm Estates or small farms advertise there. Look for local agents that are horse enthusiasts, they will best know your needs. Ask who their insurer is. I asked one who said she insured with another company. I did admire her honesty but elected to get a quote from her competitor.

Before you call, make a list of your stuff, including saddles, horses, farm equipment, trucks and trailers. In short, anything you value! Use this same list for every one you call. You want to compare apples to apples. You need to shop, shop, and shop some more! Most insurance companies will beat your current carrier to win over your business. With that said, you need to closely watch to make sure they don't raise your premiums after you sign up. While we are not Philadelphia lawyers, you need to review the policy to make sure you got what you paid for! Now is not the time for oops! You do not want surprises if you ever need to file a claim, only to find out you are not covered.

I am happy to report that my friend has found a company that exceeded his expectations. His rates went way down by almost half. His trailer is now insured and he now has the peace of mind that his investment is covered!



Dennis Tipsword, President

Don't Miss These Upcoming Events



WMTA *Members Only* Campout

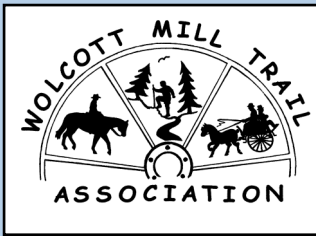
October 21, 22, 23, 2011

Holiday Party

Friday, December 2, 2011



Poker Ride.....Most Popular Ride of 2011



Contact Information

WMTA
22122 27 Mile Road
Ray Township, MI
48096

(586) 749-9153

tipsword09@comcast.net

Officers & Directors

President

Dennis Tipsword

Vice President

Dale Steele

Secretary

Marcia Tipsword

Treasurer

Marilyn Dubay

Membership

Marilyn Dubay

Directors

Ellen DeMunnik
Gloria McGahan-Lanstra
Hutch McElwain
Bill Johnesee

Work Bee Leaders

Dennis Tipsword
Dale Steele
Joe Dubay
Hutch McElwain
Bob Biluk

Work Bee Dates

Campground pole
installation date
to be announced

*Mow Times
To Be Determined*



The Poker Ride was such a happy day! The trail managed to stay in great shape for the fifty-five horses that came to ride in spite of the off and on rain of the preceding week. Thirty-eight members, plus thirty non-members were in attendance. Lunch time came quickly, and the food line was long. We had plenty of hot dogs and hamburgers to fill a hungry gal or guy's appetite. The many side dishes brought by the membership were greatly appreciated! Bill Marsack led us in prayer before we loaded our plates giving us time to reflect. It was a lovely day to share with our trail friends.

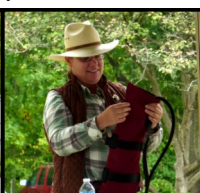
What a frazzled day it would have been if it were not for our volunteer worker bees. Poker dealer, Lisa Tafraian and her trusty assistant, Mike Napoletano were working so hard tallying the cards that they barely had a chance to eat! Dennis Tipsword and Joe Dubay kept the day running smoothly setting out the poker cards for the trail riders, arranging the food tables, and mastering the grill chores. Meanwhile, Gloria McGahan-Lanstra, along with other volunteers, assisted with all else. The Poker Ride fundraiser was blessed with member participation.

During lunch, President Tipsword had each of us stand and introduce ourselves. We had a lot of laughs during the introduction. It was a perfect way to get acquainted, bringing us all a little closer. Nearing the end of intros, the grill was still cranking out the burgers and dogs. There was just enough time to get that second hamburger or hotdog, *along with just one* of the many delicious side salads. Wrong... Our well stocked food table was a wasteland of empty containers! A good friend of mine said, "Horse people have BIG appetites."

By 2 pm the winning card hands were being called. Larry Wolf won \$50 for the best poker hand, followed by Mary Polkowski for \$40. Teresa McElwain was our third highest hand for \$30, followed by our last \$20 envelope winner, Bill Marsack. Our fifth place winner, Debbie O'Hara won the outdoor lantern. Sixth place prize was the camping side table, which went to Paula McClean. The last poker prize winner, Marcia Tipsword, won a burgundy colored, "water pack" which had been invented and donated by WMTA member, Hutch McElwain. Somebody shouted out that the 2 liter water pack would hold a good amount of wine! Not a bad idea. With the handy hose attachment, it would be easy access for a little nip or two. We then moved quickly to the Membership "card" drawing, giving out a WMTA sweatshirt, followed by three snuggly, plaid comforters. By 3:30 the last volunteer was packing up and going home. Boy! It all ended so quickly!

Marcia Tipsword

Photos by Sandra Biluk



M.S.U. Offers Grief Support Services

More than 80 percent of pet owners in America consider their pets to be members of their families. If their pet dies, is lost or stolen, or must be placed in a new home, the end of that relationship can be one of the most difficult times of their lives. During that time of transition, it is important for people to have a support system that understands the human-animal bond.

The Pet Loss Support Group, run by Veterinary Social Work Services at MSU's Veterinary Teaching Hospital, offers a safe place for individuals and families to express their feelings and talk about their experiences.



People come from all over the state. Meetings are held the second and fourth Thursdays of every month at 6:30 p.m. in the Veterinary Teaching Hospital. Please enter through the Small Animal Clinic, and you will be directed to the correct room. There is no charge for this service.

For more information, please contact: Linda Lawrence, MSW, LMSW - Veterinary Social Work Services
517-432-5967 or 517-432-3734

Equine Physiotherapy and Rehabilitation Offered at M.S.U.

For a long time physical therapy has played an essential role in the human medical field, while advancements in veterinary medicine and sport sciences have revealed a "gap" in services offered, and professionals trained in veterinary physiotherapy and rehabilitation. MSU is currently offering veterinary physiotherapy and rehabilitation services. Leading this wonderful program is Narelle Stubbs who has been the Official Australian Equestrian Team Physiotherapist, treating both horse and rider, for the World Equestrian Games (1998, 2002, 2006) and Olympics (2000, 2004, 2008). She completed her PhD candidature in 2009 at University of Queensland.

Veterinary physiotherapy/rehabilitation provides an assessment to identify pain or loss of function caused by a physical injury, disorder or sport specific activities partnered with continual reassessment during the physiotherapy.

MSU's Physiotherapy includes (but is not limited to)

- An overall functional musculoskeletal assessment with holistic approach
- A team approach with increased client satisfaction and compliance
- Sport specific knowledge and rehabilitation
- Active rest - cross training
- Manual therapy



Please see MSU's website for further information on this topic at - <http://cvm.msu.edu/hospital>

Bob Biluk
MSU Veterinary Hospital Ambassador

Lisa Tafraian Is At It Again!

Lisa will work her magic once again, for the Christmas Party's prize basket. She will have one big prize and whatever donations that can be solicited from the local merchants. Raffle tickets will be sold at the party. Mark your calendars for Dec 2nd (See website flyer)

Membership Dues Reminder

Membership dues are payable January 1st

Dues should be mailed to: Marilyn Dubay, 56390 Omo Rd., Macomb, MI 48042

**Wolcott Mill Trail Association
22122 27 Mile Road
Ray Township, MI 48096**

