



Mark VanBlankenstein Insurance Agency

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Winter 2009 Issue

Mark's Minute:

Spreading the word about insurance & having some fun!

Insurance News
Equine News
Customer Spotlight
Customer Classifieds
Booth Schedule
Questions & Answer
Events & Clinics
Customer's Show Results
Feel Good Corral

Welcome to our first newsletter! Through nearly 15 years of travels working with insurance companies and customers, I have discovered a need to continually be able to inform my valued customers of changes in the insurance industry, the policies and the variety of coverages available. While contemplating how to best approach this, I decided I wanted a way for all my customers be able to not only be informed about insurance, but also be able to share fun information and facts, share in the successes of our friends, promote good will and discuss concerns that pertain to you and be able to network amongst each other. This is the result. I hope you enjoy and choose to participate in the various sections of this newsletter! ~ Mark VanBlankenstein

** Customer Spotlight **

Lyndee Stairs

Stairs Ranch
Hanford, California

To know Lyndee and her husband, Lance, just makes you thankful to be a part of this equine community! Their kindness and contributions to the equine world can be felt far and wide. Through their breeding, training, racing barrel horses and promoting the sport, they have helped Central California become a hot bed for well seasoned veterans and up and coming talent in the barrel racing industry.

Lyndee has been a consistent competitor for many years and has taken several barrel horses to win state, regional and national championships. A partial list of her accomplishments includes:

- * 2009 Pac West Finals 1D Trailer Champion
- * NBHA California State Champion 2007 and 2008
- * DODGE National Circuit Finals Qualifier 2006 & 2007
- * SEVEN time California Circuit Finals Qualifier
- * California Circuit Finals Champion
- * WPRC Circuit Finals Rookie of the Year 2002
- * CCPRA Finals Champion 2000
- * Eleven-time Futurity Champion (with nine different horses!)
- * Run for the Rubies Juvenile Futurity Champion

The Stairs Ranch is centrally located in the state and is easy to drive to. They have some great barrel horses for sale, host a few barrel races each year and help many with lessons and training. If you or someone you know is searching for a proven barrel horse trainer with a fun personality, it is worth looking into working with Lyndee at the Stairs Ranch! I am proud to do business with them!!

For more information: www.lyndeestairs.com

~Mark VanBlankenstein

~ ~ Country Recipes ~ ~

To celebrate the culture of the farm and ranch communities where we live and work, this section is dedicated to sharing those special recipes that just make life a little better! If you have a special recipe, we'd all like to try it so email me at kramernabby@hotmail.com and I'll include a couple in each issue of this newsletter.

Grandma Stokke's No-bake Cookies

This is a recipe that I have enjoyed for years! I can remember thinking of these cookies at just the mention of going to Grandma's house... and she always made sure there was plenty available for me!! ~ Mark VanBlankenstein

Ingredients:

2 cups Sugar
½ Cup Milk
½ Cup Cocoa
Pinch of Salt
½ Cup Butter
1 Cup Peanut Butter
2 Cups Oatmeal
1 Cup Flaked Coconut

In a large sauce pan, combine sugar, milk, cocoa, salt and butter and mix well. Bring to a boil and cover for 30 seconds to allow steam to wash sugar crystals down side of pan. Stir mixture and bring to a boil that can't be stirred down for 1 minute. Then remove from heat and stir in peanut butter until smooth. Add oatmeal and flaked coconut and mix well.

Do not use regular or instant oatmeal; quick-cooking oatmeal is essential to the success of the recipe.

Let the mixture stand for 10 minutes, stirring occasionally to let the oatmeal absorb some of the liquid.

Drop mixture by spoonfuls onto wax paper or parchment lined baking sheet. Let cool until you can touch the mixture, then reshape to make them more of a ball shape. Let the cook completely; store at room temperature. You can also pour this mixture into a 9" square pan that has been greased with unsalted butter, let cool then cut into squares.

Insurance Policy Spotlight - “Equine Insurance” – The Basics

Horses have many uses, from a beloved family member to top level show competitor to a trusted member of a working team. They are as many reasons for wanting to insure our horses as there are different activities we can do with them. Sometimes we want to make sure we can afford the best care available for our family member, sometimes we have invested a small fortune training and showing and want to protect our investment, sometimes we are fortunate enough to have a supreme athlete whose earnings have increased their value significantly. The bottom line is we want to protect our friend and investment the best we can.

Equine Insurance has Two Basic Parts: Mortality and Major Medical

Mortality Insurance

This is life insurance for your horse. This type of insurance pays the agreed amount (insured amount) of the policy upon the death or theft of your horse. Depending on the insurance company, this usually includes transportation and humane destruction made necessary by an accidental injury or sickness anywhere in the continental United States and Canada. It is important to note, for those of you that have a policy, the decision of humane destruction will be made by the insurance claims adjuster after consulting with the veterinarian attending to the horse. Usually, if treatments and rehabilitation are possible, those options will be advised.

The amount of premium that will be charged for the mortality insurance will depend on the activities the horse is involved in. Some activities carry a higher rate than others. The age and breed of the horse will also be a determining factor of insurance premiums. Most equine insurance companies will write a new policy up to age 15. Some companies will renew an existing mortality policy up to age 18 or 19 with a surcharge for each year over 15.

Each insurance company has different provisions with regard to cancelling a policy, but in general most companies will give a pro-rated refund should you choose to cancel a mortality policy mid-term. In most cases I have come across, this request to cancel is usually due to the sale or retirement of a horse.

Major Medical Insurance

This is usually an endorsement (or additional option) you can add to your mortality policy. This functions like health insurance for your horse. The coverage will help with unforeseen veterinary expenses for events related to the health of your horse. This valuable endorsement usually has optional limits (\$7,500 - \$10,000) that will pay for reasonable and customary veterinary, medical and surgical care charges necessitated by accident, injury or illness. A deductible may apply to each separate claim during the policy period (usually \$250 - \$500 depending on the company and the options selected). Some policies offer diagnostics for non-surgical lameness up to \$1,000 per occurrence. Humane destruction is usually covered under the policy, but economic destruction is usually not. Policies generally do not include coverage should you choose to put a horse down for financial reasons.

The premiums are set amounts based on the limit of Major Medical Insurance requested. Upon renewal, as horses become older than 15 year of age, most major medical policies will have reduced type of coverage, if available at all.

Pre-existing conditions and health issues may be excluded, but it is important to be not only forthcoming about the horse's history, but also to be specific about the previous condition or incident. If the previous condition is very specific, then usually the exclusion will be specific. For example if the horse has a torn deep digital tendon on the right front, the policy may only exclude the deep digital tendon on the right front.

Cancellations on Major Medical insurance are usually handled differently than Mortality. The premium is usually fully earned, meaning there is no refund if you choose to cancel.

For more information regarding Equine Insurance, Please call **Mark VanBlankenstein at (559) 936-5090.**

Know the options available to make a well-informed decision.

Insurance Q & A:

This section is dedicated to addressing specific insurance questions and concerns that are affecting our clients today.

Question:

“How soon can I get equine insurance on my new foal?”

Answer:

Most equine insurance companies have a 30, 60 or 90 day waiting period; however, American Equine Insurance Group has a policy that is available after 24 hours. This policy requires a specific “Foal Exam” and the insured value can be up to 3X the stud fee of the sire. The Mortality policy is available after 24 hours and the Major Medical option can be added after 6 months.

Please feel free to email any questions you may have to Mark at kramernabby@hotmail.com

FOR SALE

2006 Sorrel Mare 14.2, 950 lbs
Miss N Cash x Smart Lil Lena Mare

This mare was Tammy's futurity horse but we decided not to go on with her in the spring. She has been tracking cattle around in hopes it will make her a heel horse. Very gentle...
\$5,000.

Lance & Tammy Johnston (805) 550-8387



FOR SALE

2006 Sorrel Gelding 15.1, 1100 lbs
Shiners Buenonic x Easters Moxy

This gelding was trained up to June for the futurity. We will start tracking cattle on him this winter. A great rope, sorting prospect.
\$6,500.00

Lance & Tammy Johnston – (805) 550-8387

Sausage Stuffed Mushrooms

Somehow, every holiday I am in charge of the stuffed mushrooms, which is ok by me because they are sooo good!!!

~ Mark VanBlankenstein

Ingredients:

24-36 Med-sized Mushrooms
1 lb Italian Sausage
1 T Butter or olive oil
1 C Onion, diced
2 Cloves Garlic
1 Jar American Cheese (soft)
1 T Worcestershire Sauce
Hot pepper sauce (optional)

In a large fry pan, brown and separate sausage, cooking over a medium hot stove. Drain & set aside.

Remove stems from mushrooms, set caps aside. Dice stems into small pieces, dice onion & garlic.

In a fry pan, brown mushrooms, onions and garlic with oil/butter until mushrooms are soft, 5-8 minutes.

Add browned sausage to mushroom mixture to re-warm. Add cheese and warm until cheese is melted, stirring periodically. Mix in Worcestershire sauce and pepper sauce, if used.

Remove from heat, spoon a tablespoon of sausage/cheese mixture into the caps of mushrooms and place on cookie sheet. Cook in preheated oven at 400 degrees for about 15 minutes or until mushrooms are softened. Serve immediately – and enjoy!



www.RideWithMark.com

“Riding a horse is not a gentle hobby
To be picked up and laid down.....
.....It’s a grand passion”

~Ralph W. Emerson

Teddy Robinson Training DVD's are available to purchase online at www.TedRobinsonCowHorses.com or call (818) 625-8313.

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**EPISODE I -
BREAKIN' EM LOOSE**

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Roger Bias
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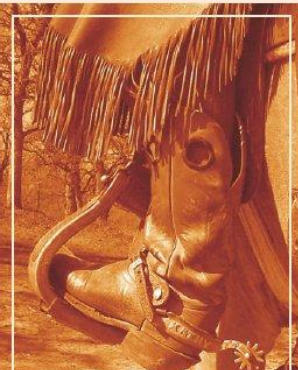
© Nelson Photography 2009

FOR SALE

2006 Bay Mare 15, 1050 lbs
 Junior Starlite x Montana Doc Mare

This mare was started by us on track to the futurity until February of her 3 year old year. She has a lot of great training and would be a really nice prospect. \$7,500.00.

Lance & Tammy Johnston – (805) 550-8387



Saddle Up Enterprises, LLC

Kathy Gould

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 33410 Road 800
 Raymond, CA 93653
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- * Lessons

805-550-8387



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Tulare CA 93274-9119

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Up Coming Events

December	19-20 20	Russel Dilday Clinic - Dilday Ranch, Porterville, CA Cattle Sorting - Circle N Stables, Tulare, CA	Tanna@dildayranch.com (Tanna) 559-685-1778 Jana
January	1, 2, 3 3 10 16 16-17 17 23 30	BRN4D Barrel Race - Tulare, CA Cattle Sorting - Circle N Stables, Tulare, CA Cattle Sorting - Circle N Stables, Tulare, CA VCHA (Reining & Cow Horse) – Exeter, CA GSS / NSHA (Cutting, Reining, Cow Horse) - Farmington CA Ward River Ranch Open House, Kingbury, CA KCCHA (Cutting) - Bakersfield, CA CCBRA (Barrel Race) – Lemoore, CA	www.BRN4D.com 559-685-1778 Jana 559-685-1778 Jana 559-689-3535 Kathy 707-318-5933 Teresa 559-897-8616 Car 559-779-2809 Peggy 559-925-9786 Oliveira Farm
February	5, 6, 7 13 20 23-28 27	BRN4D Barrel Race - Tulare, CA CCBRA (Barrel Race) – Lemoore, CA GSS / NSHA (Cutting, Reining, Cow Horse) - Farmington CA NSHA Classic (NSHA, VCHA, AQHA)- Tulare, CA KCHA (Cutting) – Bakersfield, CA	www.BRN4D.com 559-925-8664 Forzano’s Arena 707-318-5933 Teresa 800-551-5157 Heather 559-779-2809 Peggy
March	13 20 20 26, 27, 28	VCHA (Reining, Cow Horse) – Exeter, CA KCCHA (Cutting) - Bakersfield, CA CCBRA (Barrel Race) – Sanger, CA BRN4D Barrel Race - Tulare, CA	559-689-3535 Kathy 559-779-2809 Peggy 559-876-3700 Annadale Equine Ctr www.BRN4D.com

Customer Stallion Spotlight

SMART LITTLE PEPINIC

1993 Brown Stallion - Smart Little Uno x Pepinic



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PEDIGREE

Owner: Ward Ranch



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Black Pearl

(Sugar Babe Taffy, by Master Remedy)

LTE: \$120,203



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Contact Lori Sanders at TheWebwrangler@aol.com



Feel Good Corral:

This section is dedicated to highlighting a customer who has gone above and beyond to help others and make this community feel good!

Lori Sanders, a teacher in Porterville, has jumped in the middle of the Reined Cow Horse community and has been instrumental in promoting the growth of the sport. Lori has just been elected to the VCHA board, has created the web site www.gogreenasgrass.com to promote entry-level participation and can be seen everywhere bringing her special form of feel good spirit to the community!

Thanks Lori! We appreciate your work!

Customer Show Results

This section is dedicated to cheering on our customers and celebrating their success!!
Please feel free to email your show results to Kramernabby@hotmail.com and we'll list them!

National Stock Horse Association Year End National Standings Top 10:
(as found on NationalStockhorse.com)

	Rider	Horse	Owner
Open Stock Horse	1st Mark Matson	Smart Liecele Whizard	Loren East
	8th Dilday/Trueblood	Pepinic Chex	Scott & Darnell Trueblood
Limited Open Stock Horse	2nd Monica DeBie	Spring Into Action	Gary & Linda Massey
Non-Pro Stock Horse	6th Laurie Ward	Kiss Me A Little	Ward Ranch
Open Hackamore	3rd Russell Dilday	Topsails Rein Jane	Jack Mitchell
	4th Russell Dilday	Dualin Jerry	Jean Cross
Limited Open Hackamore	1st Amanda Hayes	Twisted Doctor	Bonnie Jeffery
	3rd Chris Kreig	Two Timin Hot Chic	Ward Ranch
Non-Pro Hackamore	4th Tanna Dilday	Lil Smarty Pep	Russell & Tanna Dilday
Open Two Rein	4th Laurie Ward	Kiss Me a Little	Ward Ranch
Youth Limited	1st Cory Massey	Mickorys Mister Chip	Cory Massey

National Reined Cow Horse Association Year End South-West Regional Standings Top 20:
(as found on NRCHA.com)

	Rider	Horse	Owner
Open Bridle	3rd Ted Robinson	Shiners Diamond Girl	San Juan Ranch
	4th Russell Dilday	Topsails Reinmaker	Cantrell/Dilday
	15th John Ward	Smart Lookin Boots	Tom & Lori Fox
Limited Open Bridle	11th Casey Branquinho	Just Mr Cool	Ward Ranch
	16th Kathy Torres	Boot Scootin Wood	Robert Elliott
Non-Pro Bridle	10th Laurie Ward	Miss Smokin It	Ward Ranch
	13th Tia Harari	Fresnos Poco Smokum	Tia Harari
Intermediante Non-Pro Bridle	8th Tia Harari	Fresnos Poco Smokum	Tia Harari
Open Hackamore	17th Brandon Staebler	Chic O Starlight	Kimberly Routh
Limited Open Hackamore	14th Amanda Hayes	Twisted Doctor	Bonnie Jeffery
Open Two Rein	4th John Ward	Dealin For Jewels	Wolf Springs Ranches, Inc.
	12th John Ward	Me N Mister	Ronnie & Karin Richards
Non-Pro Two Rein	1st Laurie Ward	Kiss Me A Little	Ward Ranch
Youth Limited	4th Cory Massey	Hickorys Mister Chip	Cory Massey
5k Non-Pri Limited	8th Janet Pozzebon	Chics Dual Missy	Janet Pozzenbon
	10th Deanna Lambert	Mister Black Oak	Todd & Deanna Lambert