

NOVATO HORSEMEN NEWS



January
2009

Board of Directors

- President:** Ken Frank (415) 793-1040
KFACPA@yahoo.com
- V. Pres.:** Amy Hutchinson (415) 517-3907
amy@sonnenbmw.com
- Treasurer:** Alyssa Aubrey (707) 878-2440
alyssa@horsesenseforteens.com
- Rec. Sec.:** Linda Leathers (415) 897-7234
Bugsandbuds@aol.com
- Corrsp. Sec.:** Beth Roens (415) 613-9955
b_roens@hotmail.com
- Past Pres.:** Gary Sello (415) 309-8618
gary@indianvalleycarriage.com

Board Members:

- Gilda Hagerty (415) 892-1034
gdkhag@comcast.net
- Jill Peterson (415) 897-2404
jilldpeterson@yahoo.com
- Sean McCarthy (510) 908-7381
sean.mccarthy@comcast.net
- David Ruggiero (510) 750-6506
misft33@hotmail.com
- Monte Kruger (415) 897-8212
montek@hughes.net

Committee Chairs

- Jr. Advisor:** Team of Three - Gary Sello (415) 897-8795,
Steven Schwindt & Monte Kruger
- Membership:** Jana Hefner (415) 897-3955
- Budget:** Curt Kruger (415) 897-7308
- Cattle:** Scott Colvin (415) 897-8438
- Fundraising:** Kim Fix (415) 608-2984 & Amy Hutchinson
- Horse Shows:** Mary Shannon (415) 331-2555
- Gymkhana:** Marci Frank (415) 898-7768 & Mary Shannon
- Grounds:** Open
- Capital Proj:** Curt Kruger (415) 897-7308
- Website:** David Ruggiero (510) 750-6506
- Sunshine:** Jana Hefner (415) 897-3955
- CHSA:** Marci Frank (415) 898-7768 & Mary Shannon
- Bylaws:** Greg Yates (415) 725-5034
- Arena:** Ken Frank (415) 793-1040
- Calendar:** Karen Killian (415) 897-0794
- Equine Policy:** Greg Yates (415) 725-5034
- Events Coor:** Kim Fix (415) 608-2984

*Novato Horsemen, Inc. PO Box 456, Novato, CA 94948
Web: www.novatohorsemen.com*

General Meeting Tuesday, January 6th

Dinner 6:30pm - Meeting 7:30pm

Dinner (\$10.00)

Pam Fike, and Marci Frank will be serving chili,
cornbread, salad and dessert

RSVP to Pam (707) 579-6297

Monthly Event Calendar

★ CLUBEVENTS ★

- 1/6 **Senior General Mtg** - 7:30 Club House
- 1/7 **Junior General Mtg** - 7:00 Club House
- 1/11 **WORK PARTY** - See pg. 2 for details
- 1/20 **Senior Board Mtg** - 7:00 Club House
- 1/21 **Junior Board Mtg** - 7:00 Club House
- 2/3 **Senior General Mtg** - 7:30 Club House
- 2/4 **Junior General Mtg** - 7:00 Club House
- 2/14 **NHI CRAB FEED** - See pg. 3 for details

★ OTHEREVENTS ★

- 1/10 **CSHA Year End Awards Banquet**



Outgoing President, Gary Sello and incoming President Ken Frank

President's Message

From Ken Frank

Being the new President and all, I really want to make sure that I do everything just right; run a tidy meeting, appoint committee chairs correctly and use the gavel only as directed. As a result of my exhaustive research to understand the club rules and regulations, I realize that we have been using an outdated set of by-laws (uh oh). This means many of the rules that have been recently enacted have been either incorrectly implemented or not properly interpreted and consequently has caused considerable confusion and worry among members. As a result and effective immediately, all horses on the property must be on a leash and all dogs must only be ridden in a saddle. There have been too many instances of horses barking and riders coming off their dogs. I hope that you all understand the urgency of this implementation – thank you!

Ok, moving on! The December meeting and installation dinner was fabulous – catered by Lombardi's we had a wonderful time and a great turnout of about a 100 members – great to see so many there! The club recognized five wonderful volunteers for the dedication and service to the club with a beautiful photograph of the five of them: Monte Kruger, Beth Roens, Jill Petersen, Amy Hutchinson and Gilda Haggerty, entitled *Cinco Vaqueras* next time you're at the club house look for it.

I think we have a lot to look forward to this coming year. There's a new energy about and the spirit of volunteerism is in the air. For the first time in club history the Junior program will be run by a team of three – Gary Sello, Steven Schwindt and Monte Kruger. This will probably mean another statue or painting or something I'm sure. We can have a naming contest too; "tres personas loca" or something. Seriously, a lot of great energy is going into the Junior program. Along with the team of three – Art Yee is heading up a group of parent volunteers to assist the Juniors. At the end of the year, the board asked the Juniors what they would change for their club. A common thread among the Juniors was that they'd love to have senior members participate with them and joint activities. So to all parents and senior members alike, let's get involved with the kids – come to a playday and ride, open a gate, help set up a course or heck, let's get them out on a trail together!

Looking forward for this year, we're hoping to get the site plan finalized, including completion of siding for the announcer's booth, snack shack renovated, arena and parking area lighting upgraded and probably tweak the arena footing a little. Also, with the success of family night last year, we have schedule two family nights for this coming year in June and August and really hope to see this become a club tradition. Participating and volunteering for club events exemplifies the spirit of coming together; the more we each put forth, the more we each receive – let's bring it on!

Club News



CONGRATULATIONS

To our newly inducted Life Members

Gary Sello, Michael Radest, and
Nancy (Olson) Cuff



ADDITION TO STANDING RULES

At the January 6th 2008 General Meeting the Board will be discussing the proposed addition to the Standing Rules of the Club and the membership will be asked to vote on the rule.

The proposed new rule reads as follows:

"Domesticated animals are restricted from entering the club house."

If you have a question or an opinion, please plan to attend the January meeting.



CLUBHOUSE CLEAN-UP WORK PARTY

January 11th is our Clubhouse work party. We'll start at 9:00AM and try to finish around 12:00. This is a great time of year to get into all of the nooks and crannies of the Clubhouse.

Show your pride for our facility and come out to help make it spic-n-span. Bring rubber gloves; all other cleaning products will be supplied. Contact Gilda Haggerty at (415) 892-1034 or Jill Peter at (415) 897-2404 if you have any questions or special talents you'd like to let them know about.



A FOND FAREWELL

Members, Kristina and Jeff Albright (formerly Ziblicki) have a new and exciting year coming up. They've made the decision to move to Denver, Colorado, this January.

The Club would like to thank both of them for service over the past several years. Both Kristina and Jeff have been in charge of clothing sales for the past two years and Kristina just finished a one year term on the Board as well as running the Monday night Open Jumping. Thank you both for all your enthusiasm and we wish you luck in all of your endeavors.



Incoming 2009 NHI Board of Directors

December General Meeting Minutes

From Greg Yates, Recording Secretary

Date: December 6, 2008

Time: 7:30 PM

Location: Clubhouse

Gary began the meeting with a big hello and lets eat at 6:30 pm and thanked Amy Hutchinson, Susan Atamaniuk, Dave Ruggiero, Jill Peterson, Gilda Hagerty, Monte Kruger for her window art work, Greg Yates and Lombardi's Catering for a great Holiday feast.

Board members present: Gary, Curt, Beth, Jill, Greg, Amy, Gilda, Alyssa, Kristina and Ken.

Absent: Chris M.

New Members: Alicia Bannister

No Agenda before the General membership other than having a great party.

Mr. Wetzl administered the oath of office for the 2009 Board members: President: Ken Frank, Vice President: Amy Hutchinson, Treasurer: Alyssa Aubrey, Corresponding Secretary: Beth Roens, Recording Secretary: Linda Leathers, Past President: Gary Sello, Board Members: Gilda Haggerty, David Ruggiero, Sean McCarthy, Jill Peterson and Monte Kruger.

Board of Directors Meeting Minutes

From Beth Roens, Corresponding Secretary

Date: December 7, 2008

Time: 8:30AM

Location: Stars Restaurant, Novato, CA

Call to Order: Gary called the meeting to order at 8:35AM

2008 Board present: Gary, Beth, Greg, Ken, Kristina, Curt, Alyssa, and Chris

2009 Board present: Sean McCarthy, David Ruggiero, Monte Kruger

Absent: Jill

Acknowledgement of Guests: None

The 2008 Board thanked Gary for his service to the Club. Gary then passed the President's briefcase to Ken. Keys and binder were then exchanged with the incoming new board members.

Budget: A tentative budget was presented to the 2009 Board. The 2008 Board approved the budget to be submitted to the membership.

Ground Keepers Contract: Discussion was had, but made difficult by noise levels in restaurant. Beth made a motion to table the discussion until the next board meeting, motion was seconded and approved.

Standing Rules: Discussion followed regarding the proper implementation of Standing Rules. Ken stated that he wanted to review the current rules in the upcoming months.

Meeting was adjourned at 10:00AM

Save the Date: NHI Annual Crab Feed

Date: February 14, 2009

Time: 2 seatings at 5:00pm and 7:30pm

Novato Horsemen's Clubhouse

600 Bugelia Lane in Novato

**ALL-YOU-CAN-EAT
CRAB FEED**

Served with salad, pasta, bread and dessert!

Get your tickets early as seats are limited



Contact person: Kim Fix

415/608-2984

or

kfix@marinhorizon.org

**Tickets: available at Jan meeting
\$30/person for 5:00pm seating
\$35/person for 7:30pm seating**

Just Passing Through

About the Author NHI Member Kim Vogee

What is “Just Passing Through” and why did you do it? For the best part of the past fifteen years I have ridden in the hills above our home on the Ebright and Hill Ranches as a



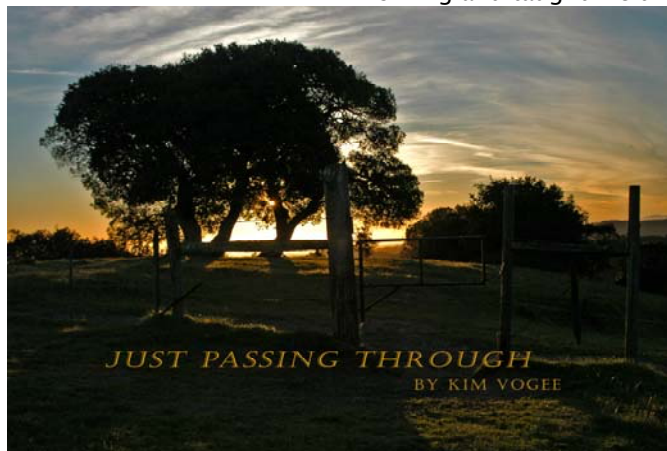
member of the Indian Valley Riding Club. I was so fortunate to have been up there all those years exploring thousands of acres on horseback, oftentimes with my camera.

This past year, the Hill Family voted to restrict the access of the club, so no more riding up on Hill Ranch. The reasons were many, families grow up and want to use their land

in a different way, more mechanized use and that conflicted with horseback access. Liability is always an issue, and so on.

So I needed to make a memory, a book of memories of a place and a time.

Why was riding The Hill Ranch so special? For me, it was several things. One would be the sheer beauty of the land and the wildlife. The variety of riding options and terrain, the best way to spend an entire day was to be up there riding a good horse. The privacy of the place, it was exclusive to horses only, and aside from the occasional trespasser, you could ride for hours and see no one. You could be so close to the hustle and bustle of everyday life and, at the same time, be so far away and above it all.



What kind of equipment did you use and how did you make it into a book? I use a Nikon N60, Nikon N65, and a Nikon D100 with a 70 to 300 mm lens. I have this really tired old

fanny pack kind of thing that fits a camera and lens and I have been able to ride, rather vigorously, without breaking anything. In the past few years I have incorporated more digital into my photography, and I remain a total fan of film.

On a trip to the Galapagos Islands last Christmas, I was inspired by a fellow photographer’s books he was creating and I became interested in doing one myself. I had had the idea to do a book using my years of pictures up on the Hill Ranch, and with the help of my husband John, found a program, called Snapfish, that I could try my hand with. I was so pleased with this first book, that I have done a second, larger book, called “Galapagos”. My ultimate goal is to do a comprehensive book of my photography, but that will take a long time to figure out.



You have dedicated the book to Bob Mattos, who is he and why the dedication? When I first moved to Indian Valley, my next door neighbor Bob Mattos, took this “greenhorn” under his wing and taught me the trail system on the Hill Ranch. He

put up with me and showed me how to ride up there. He also gave me away when I got married on horseback on the Ebright Ranch nine years ago. Bob has been a long time member and avid supporter of Novato Horseman’s, and he makes some awesome wine!

How can I order a copy of “Just Passing Through”? You can go to my website www.kimvogee.com and

click on the link to Snapfish on the main page. There you can look through the book and order one if you like.

**NOVATO HORSEMEN, INC.
P.O. BOX 456, NOVATO, CA 94948**

<i>To Be Completed By NHI Board Member</i>	
Ck# _____	\$ _____
Date Voted In _____	
Date Card Mailed _____	

★ SENIOR MEMBERSHIP APPLICATION – 2009 ★

Name of Member _____ Spouse _____

New Member Renewal - No Change Renewal - w/ New Info.
(go to Annual Dues Section)

Mailing Address: _____
Street City St. Zip

Day Phone _____ Evening Phone _____

Profession _____ Spouse _____

Birthday _____ Spouse _____

Email _____ Spouse _____

★ ANNUAL DUES ★

Individual Membership	<input type="checkbox"/>	\$50.00	Couples Membership	<input type="checkbox"/>	\$75.00
Initiation Fee	<input type="checkbox"/>	\$30.00	Couples Initiation Fee	<input type="checkbox"/>	\$60.00

New members (and existing members renewing after the March General Meeting) are subject to initiation fees

May we publish your address/phone number in a member's directory? Yes No

Would you prefer to receive your newsletter by email? Yes No Email _____

★ VOLUNTEER EVENTS ★

As a NHI member, your participation in club events is essential and will be greatly appreciated. Please check the events for which you will be volunteering

- | | | | |
|---|--|---|--|
| <input type="checkbox"/> Lead Club Ride | <input type="checkbox"/> Cook Dinner for Gen. Mtg. | <input type="checkbox"/> Marin County Fair | <input type="checkbox"/> Bartending |
| <input type="checkbox"/> Valentines Crab Feed | <input type="checkbox"/> Halleck Creek BBQ Ride | <input type="checkbox"/> 4 th of July Parade | <input type="checkbox"/> Snack Shack |
| <input type="checkbox"/> Clubhouse Cleaning | <input type="checkbox"/> Horse Shows | <input type="checkbox"/> Fundraising Parties | <input type="checkbox"/> Cattle Events |
| <input type="checkbox"/> Work Parties | <input type="checkbox"/> Gymkhanas / Play Days | <input type="checkbox"/> Serve on a committee | |

★ MEMBERSHIP AGREEMENT ★

As a member, I hereby agree to abide by the Rules and By-Laws of Novato Horsemen, Inc. I understand that, if I am a new member, I must attend a General Membership Meeting within 90 days of submitting the application to complete the requirements for membership. If I do not attend a meeting, the dues and initiation fee are retained by Novato Horsemen's, Inc., and membership is cancelled

✓ Member Signature _____ ✓ Member Signature _____

Sponsor's Name _____

★ WAIVER & RELEASE OF LIABILITY FORM ★

I (We) have read the contract on the back (or attached hereto) of this Senior Membership Application and I (we) am (are) aware that the contract is legally binding and that I (we) am (are) giving up legal rights and/or remedies to assert a claim for negligence.

✓ _____
Signature – Contracting party Date

✓ _____
Signature – Contracting party Date

Printed Name

Printed Name

WAIVER AND RELEASE OF LIABILITY, ASSUMPTION OF RISK AND INDEMNITY AGREEMENT

I (we) am (are) voluntarily entering into the following agreement with NOVATO HORSEMEN, INC. and/or NOVATO JUNIOR HORSEMEN ("NJH's") together with their sponsors, property owners, officials, and affiliates and their respective directors, officers, employees, agents, volunteers, representatives, and affiliated persons or entities (all of these persons and entities will collectively be referred to in this agreement as "NHI").

In addition to myself (ourselves), I (we) also make this agreement on behalf of the following persons who are my (our) children or legal wards (under 18 years of age). These persons may attend or participate in open events sponsored or organized by NHI or closed events of members of NHI, and I (we) agree to bind them to this agreement. :

Child's Name. _____ Age: _____ Child's Name. _____ Age: _____

All parts of this agreement shall apply to me (us) and the children/legal wards listed above. [We will collectively call ourselves "I", "me", "my", "we", "us" or "our" throughout this agreement.] This agreement shall be binding at all times, now and in the future, when NHI permits me (us) (directly or indirectly) to attend or participate in events sponsored or organized by NHI at any location.

In consideration of NHI allowing me (us) and/or my (our) minor children or legal wards to attend or participate in events sponsored or organized, in whole or in part, by NHI, I (we) agree as follows:

1. EXPRESS ASSUMPTION OF RISKS. When preparing for, entering, attending, participating in, or leaving events sponsored or organized in whole or in part by NHI. Horses, mules and ponies are unpredictable by nature. For example, when frightened, angry, or under stress, the natural instincts of a horse, mule or pony are to jump forward or sideways, or run away from danger by trotting or galloping. Horses, mules and ponies are also known to kick, buck, rear up, spin around, strike, or bite. I (we) know that horses, mules or ponies can do these things without warning. I (we) also understand that all horses, mules and ponies are powerful and could have the potential to be dangerous to people who ride, handle, or are around them.

Further, I (we) understand that riding, handling, or being near a horse, mule or pony can expose me (us) to numerous hazards, which could include, for example: the propensity of a horse, mule or pony to behave in ways that may result in injury, harm, or death to persons around them; the unpredictability of a horse, mule or pony's reaction to sounds, sudden movements, and unfamiliar objects, persons, or other animals; certain hazards such as surface or subsurface conditions on the land; and/or collisions with other horses, mules, cattle, ponies, or objects. I (we) understand that these risks and dangers can occur with or without negligence on part of NHI, and I (we) expressly agree to assume all of these risks. I (we) also understand that these are just some risks, and I (we) agree to assume others; I (we) am (are) not relying on NHI to list all possible risks for me (us).

2. WAIVER AND LIABILITY RELEASE. As lawful consideration for being permitted to attend or participate in events sponsored or organized, in whole or in part, by NHI at any location, now and in the future, I (we) agree to assume full responsibility for any and all bodily injuries or damages which I (we) may sustain when engaging in these and other activities caused by the ordinary negligence of NHI. The term "damages" means, for example, medical expenses; losses incurred because of bodily injuries or property damages, and/or personal property damages. I (we), for my (our) heirs, administrators, personal representatives, agents, and assigns, waive, release, discharge, and covenant not to sue Novato Horsemen, Inc. and/or Novato Junior Horsemen, together with their sponsors, property owners, officials, and affiliates and their respective directors, officers, employees, agents, volunteers, representatives, affiliated persons or entities, and others acting on their behalf of and from any and all claims, damages, actions, omissions, suits, or causes of action (present and future), whether or not the claims are known or unknown, arising out of the ordinary negligence of any of these parties.

3. INDEMNITY AGREEMENT. I (we) also agree to indemnify and hold harmless Novato Horsemen, Inc. and/or Novato Junior Horsemen, together with their sponsors, property owners, officials, and affiliates and their respective directors, officers, employees, agents, volunteers, representatives, affiliated persons or entities, and other acting on their behalf against all damages which are sustained or suffered by any third person(s) [people who are not parties to this Agreement, including, *but not limited to*, participants, spectators, visitors, guests, or others], including any and all injuries or damages whatsoever that I (we) [or my (our) horse(s), mule(s) or pony(ies)] may cause, directly or indirectly, while attending or participating in events sponsored or organized in whole or in part by NHI. The indemnity shall include reimbursement of NHI's attorney fees and court costs.

4. PROTECTIVE HEADGEAR. For my protection, NHI advises me (us) to consider purchasing and wearing properly fitted and secured ASTM-standard/SEI-certified protective equestrian headgear when riding or when near horses or ponies I (we) am (are) not relying on NHI to monitor my (our) compliance with this suggestion, and I (we) understand that NHI will not check my (our) helmet (if I (we) wear one) or provide one for me (us) (if I (we) do not).

5. MISCELLANEOUS. This agreement is governed by California law and is intended to be as broad and inclusive as is permitted under the law. Should any clause conflict with California law, only that clause will be null and void and the remainder shall stay in effect. This agreement can only be modified or terminated by a written agreement that is signed by the President of NHI and me. If I (we) breach this agreement, I (we) agree to pay attorney's fees and court costs incurred by NHI related to such breach.

6. HEALTH AND DISABILITIES. Many disabilities have conditions that pose special physical risks to participants during exercise. Horseback riding is exercise. I (we) understand that NHI recommends that I (we) seek the advice of a physician before participating in activities that involve riding or being near horses, mules or ponies.

7. ALSO, I (WE) REPRESENT THAT:

- **AT THE TIME I (WE) AM (ARE) SIGNING THIS, I (WE) AM (ARE) OF SOUND MIND AND NOT SUFFERING FROM SHOCK OR UNDER THE INFLUENCE OF ALCOHOL, DRUGS, OR INTOXICANTS;**
- **I (WE) HAVE CAREFULLY READ THIS WAIVER AND RELEASE OF LIABILITY, ASSUMPTION OF RISK AND INDEMNITY AGREEMENT (BOTH PAGES), AND I (WE) FULLY UNDERSTAND IT; AND**
- **I (WE) AM (ARE) AWARE THAT THIS CONTRACT IS LEGALLY BINDING AND THAT I (WE) AM (ARE) GIVING UP LEGAL RIGHTS AND/OR REMEDIES TO ASSERT A CLAIM FOR NEGLIGENCE.**

Classified Ads

BILLY COOK ROPING SADDLE – fully tooled bicycle seat lots of wins in this saddle. Little bit of silver. In good condition. \$750 Colorado Saddlery Buckaroo, all original barely ridden. In great shape. Just not using it. \$900 Champion turf reiner lots of penning wins in this saddle in good shape. Little silver, oxbow stirrups. \$800 Reasonable offers will be considered. 707-338-5141

AQHA MARE –14 hands 14 years, started on heeling by a professional trainer, works with Hot heels very well. Patterned on barrels ready to compete. Would make a great High School rodeo horse, playday or gymkhana. Very agile, lots of speed. \$5500. AQHA gelding 15 hands 14 years Finished heeling and calf roping horse. Used for ACTRA and High school rodeo. Patterned on barrels. Very athletic. Ready to compete. \$14,000. 707-338-5141

SADDLE PADS GALORE – styles, colors, too many to name. All a little used. \$25/\$50/\$75 and up. 707-338-5141

CUTTING SADDLE: 16 1/2" seat, \$1,200 call Terry (916) 607-0095

ROPING SADDLE: Custom made, 17" seat. \$2,200 call Terry (916) 607-0095

12x12 BOX STALL: w/12x30 attached quarry fined paddock, 1 bale shavings per week, Lighted/sprinkled fair weather Round Pen, Small quarry fined turnout area, Secure Tack Room, Feed Rye Grass Hay 3x daily, Cleaning daily, Organic Fly Control, Will Blanket & feed your grain/supplements, 1/2 block from Indian Springs (trail) Riding Club (annual membership), \$385.00 per month – – **20x20 Quarantine Pen** w/ small protective overhang, no shavings, & all the rest of the above, \$225.00 per month – – Depending on availability, **indoor horse trailer storage** @\$125.00 per month. Contact kim@kimvoguee.com

NICE HORSE TRAILER OR BOAT PARKING: \$50.00 a month. Stall and paddock Boarding for one well behaved pony or mini pony in Indian Valley, includes daily feeding and cleaning \$320.00 a month. Toni 892-3662

HORSE BOARDING –PENNGROVE: \$250/month, 12x12 stalls, 60' round pen, 80x120 sand arena, tack room, wash rack, stalls cleaned daily, 2x a day feeding, to schedule a visit, call Larry at 707-753-1848 or 707-795-5283

WOODYS SILVER LEGACY, 2002 GRAY GELDING: AQHA 4301386 by Woody Be A Colonel (Colonels Reflection X Reba Lynx) out of Docs Blu Annie Pine (Docs Blue Boy X Pine Bivins Shadow) Big, stout gelding. He will make someone a great ranch, roping, trail riding, team penning or playday horse. Started and trained by Dale Tingle. \$5,000/obo Other horses for sale at www.lbardranch.com , Ask for Larry at 707-753-1848 or 707-795-5283

CLEAN GRASS HAY: \$14.00 per bale. Your horse will love this hay. Can deliver. Call Jana at (415) 897-3955

SORREL ARAB/CROSS: 15.2 hands Unbroke 5yr old. Halters and Leads, Has had a Saddle on but it has been awhile. Willing attitude. Wants to learn. \$500 firm for Horse and tack is available. Call Jackie or Chief 415-898-0448

APHA OVERO MARE: 11yr old, ranch horse, incredible on trails, very reliable, safe, trailers, clips, ties, very friendly. \$7000 or b/o. 707-338-2613

Reminders

General Information – Dogs must be leashed or safely located in a vehicle while on club grounds. Also, it is the responsibility of each on-site event chair to have a cell-phone for emergencies.

Close the Gate– It is an NHI Standing Rule that all members need to close the gates. If you see a gate open, close it. We must all be vigilant.

Club Gear – Show your support by wearing NHI logo'd products on your hat, t-shirt or sweatshirt. Let the community know you are a member of this great club. Contact Kristina Albright for availability and pricing.

Newsletter– If you have something for the newsletter please email it to Beth Roens at b_roens@hotmail.com or call (415) 613-9955. All submissions must be received by the 20th of each month.

Sunshine– If someone needs a little sunshine in their life, contact Nancy Olson (415) 939-5005.



TERRY CLANCEY PERFORMANCE HORSES

CUTTING, REINING,
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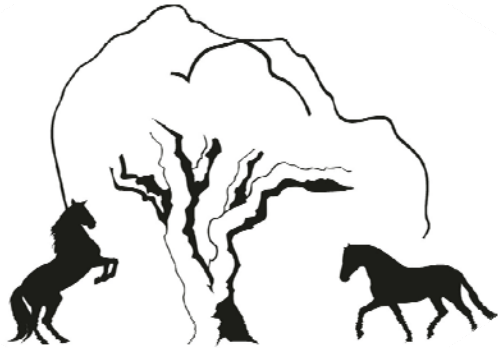
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 gary@indianvalleycarriage.com
 (415) 309-8618

Kenneth L. Frank
 Certified Public Accountant/ABV



1450 Grant Ave. Tel: 415.892.1040
 Suite 202 Fax: 415.893.1670
 Novato, CA www.kfacpa.com
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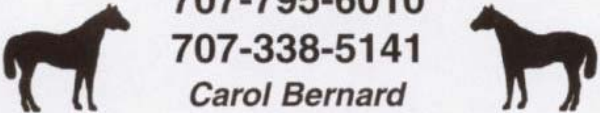
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