



## DON RYKER DVM & ASSOCIATES

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### Don Ryker, DVM

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Scheduled  
Appointments  
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#### 24 Hour Emergency Service



### *Insurance— Do I or Don't I?*

Is insurance a necessity or luxury for your horse?

The March 2010 issue of **The Horse** contains an article on insuring your horse, by Milton Toby, JD an attorney emphasizing equine law. This article contains quotes and paraphrases of the article titled, "Sharing the Risk."

"At its simplest, insurance is nothing more than a way for one person to shift to someone else the risk of something happening." If the horse is injured and/or dies, the insurance company assumes the financial risk and pays for the incident.

Insurance is not just for the high value horse or a wealthy owner who can afford the medical costs. If you cannot afford the loss or bills incurred by your horse then insurance is a way of protecting your investment. "The question is: How much insurance coverage is enough, without being too much?"

Insurance companies require mortality insurance, this reimburses the owner if the insured animal dies. Mortality premiums are based on the horses value and are usually paid on a percentage of that value. Major medical can be added to the policy, it is not a stand-alone option. The medical premiums will vary depending on the amount of coverage that is asked for. There is usually a deductible figure that is assigned to the policy. The higher the deductible, the lower the premium. Loss of use policies are available when the horse incurs an injury that permanently curtails the intended use of the animal. Not many companies offer this kind of coverage. Surgery insurance covers the cost of surgery and we don't recommend this, major medical is much better.

It is very important that the person insuring the horse carefully reads and understands the policy being purchased for their horse before "signing on the dotted line." It is very important to understand what is "excluded" and what the horse owners "obligations" to the insurance company are concerning the policy. Mortality insurance requires the owner to notify the insurance company immediately if the horse dies or suffers an injury so severe that they should be humanely euthanized. Many times a necropsy is requested by the insurer before they will pay any money.

Major medical insurance requires the horse owner to also immediately notify the company of any condition that affects the health and well being of the insured horse. With today's economy major medical insurance can appear to be quite costly. Most of us don't think our horse will become ill or injured to the extent of incurring expensive veterinary care. In spite of excellent care by the horse owner conditions such as colic, founder (laminitis), major lameness can occur resulting in veterinary bills running into thousands of dollars. In cases like these insurance premiums that might seem costly are often a good investment for keeping your horse alive and healthy.

There is no one right insurance policy for the horse owner. A given policy for one owner might be too expensive for another owner. "The best option is realistic evaluation of your insurance needs, based on your budget, level of involvement in horse activities, and the advice of a trustworthy insurance agent." Your trainer and veterinarian will also be able to help you in making the insurance decisions for your horse.

You can call the office for phone number and addresses of companies offering insurance for the horse. Please note, Dr. Ryker & Associates has no association with any insurance companies. You can also "surf" the web for other companies that might be of interest to you.

#### **EQUINE INSURANCE**

*PG. 1*

#### **Caring for the Older Horse**

*PG. 2*

#### **Put the Bloom Back in Your Horse's Coat**

*PG. 3*

#### **It's TUNE-UP time**

*PG. 4*

## 10 Tips for Caring for the Older Horse

Because of advances in nutrition, management and health care, horses are living longer, more useful lives. It's not uncommon to find horses and ponies living well into their 20s and 30s. While genetics play a role in determining life span, you too, can have an impact.

You may think that turning your old-timer out to pasture is the kindest form of retirement. But horses are individuals. Some enjoy being idle; others prefer to be a part of the action. Whatever you do, don't ignore the horse. Proper nutrition, care and exercise will help the animals thrive. Follow these guidelines from the American Association of Equine Practitioners (AAEP) to develop a total management plan for your older horse.

1. Observe your horse on a regular basis. Watch for changes in body condition, behavior and attitude. Address problems, even seemingly minor ones, right away.
2. Feed a high quality diet. Avoid dust and moldy feeds.
3. Feed your older horse away from younger, more aggressive ones so it won't have to compete for feed.
4. Feed at more frequent intervals so as not to upset the digestive system. Two or three times daily is best.
5. Provide plenty of fresh, clean, tepid water. Excessively cold water reduces consumption, which can lead to colic and other problems.
6. Adjust and balance rations to maintain proper body conditions. A good rule of thumb is to be able to feel the ribs, but not see them.
7. Provide adequate, appropriate exercise to maintain muscle tone, flexibility and mobility.
8. Groom your horse frequently to promote circulation and skin health.
9. Be aware that older horses are prone to tumors. Look for any unusual lumps or growths from head to tail as well as beneath the tail (especially grey horses).
10. Schedule routine checkups with your equine veterinarian. Call immediately if you suspect a problem.



A quick response to ailments, injuries or a decline in fitness can keep your older horse from having a serious or prolonged setback. That means less worry for you and a better quality of life for your old friend. For more information about caring for the older horse, ask your veterinarian for the "Older Horse" brochure, provided by the AAEP in partnership with Educational Partners Bayer HealthCare Animal Health and Purina Mills. Visit the AAEP's horse health, [www.aaep.org/horseowner](http://www.aaep.org/horseowner), for additional information about caring for the old horse.

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## Making Appointments

When scheduling appointments with any of the doctors the following information would be very helpful:

- 1 Name of horse's owner (Address and phone number if new client or the address has changed.).
- 2 Name of horse(s). Address or location of the horse.
- 3 Issues involved such as vaccinations, lameness, illness, etc.
- 4 Contact person (if different from owner) and phone number. Problems do arise during the day such as emergencies, extra work at a prior call, necessitating change of appointment time. Sometimes the doctor may actually be early.
- 5 Payment is due at time of service. Cash, check, or credit card is accepted.

\*\* We will make every effort to provide the best service and care to maintain the health and well being of your horse(s). Your help providing the above information will go a long way to accomplish this goal.

## PUT THE BLOOM BACK IN YOUR HORSE'S COAT

Does your horse struggle with dull, flakey hair coat? Are his mane and tail dry and brittle? The quality of your horse's hair is based in part by his genetic makeup, but nutrition can play a role.

### Nutrients affect hair quality

**Protein:** Skin and hair need protein. Proteins are made up of different amino acids and each amino acid has a purpose. Protein deficiency is rarely seen, but your horse may be lacking certain amino acids that affect hair quality. Methionine and lysine are both found in high levels in healthy hair.

Horses eating a diet consisting of mostly mature grass hay or those eating only small amounts of grain or concentrates can be lacking in the essential amino acids methionine and lysine.

**Fat:** Ever notice how your horse dapples out when the spring grass comes on? This is partly due to the fat found in fresh grass. Yes, fat, specifically omega-3 and omega-6 fatty acids that are found in grass. These fats give your horse's coat a wonderful bloom and keep his skin soft and supple.

Horses that are not able to graze on fresh grass can be found lacking in these essential fatty acids. It is very important to provide adequate supplies of omega-3 fatty acids, which are often deficient in modern equine diets.

(Learn more about omega-3 fatty acids in Nutritional Minute: Omega fatty acid balance is essential to good health.)

**Minerals:** Copper, zinc and selenium all affect hair quality. In the case of selenium, too much may cause hair loss of varying degrees. When it comes to zinc, deficiencies will slow hair regrowth. Other symptoms may include lack of shedding and dry, flaky skin. Zinc deficiencies make skin more susceptible to irritation and infection. Copper is a key component in pigmentation. Horses suffering from insufficient copper may have bleached out hair. Sun damage is more likely and coats tend to be dry and brittle.

Horses at risk for mineral deficiencies or imbalance include those on restricted diets, horses maintained on mature hay, and horses that eat plain grains or small amounts of concentrates. Horses in rigorous training may have exceptional needs. Review your horse's diet with a trained nutritionist or your veterinarian to determine if his or her mineral needs are being met.

**Vitamins:** The vitamins that are most likely to have an impact on hair quality are biotin, vitamin B6 (pyridoxine), and vitamin A are very rare, and most horses synthesize adequate B vitamins on their own. However, biotin is different. Horses may not make enough biotin to meet their needs. Biotin deficiencies can cause hair to become fine and brittle. Dryness and flaking are also symptoms. Supplemental biotin is readily available.

If your horse's dull, dry hair coat, skin problems, and brittle mane and tail are causing you grief, check your horse's diet. Access to high-quality forages (grass and hay), along with addition of a balanced concentrate fed at the correct level, and/or a coat supplement may be just the thing to put the bloom back in your horse's coat.



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**In This Issue...**

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**It's TUNE-UP time**

With the snow melting and the sun shining longer your horse might need some Spring time attention. You probably have noticed it is time because they are shedding "gobs" of hair. He (She) are telling you that it is time to pay attention to me!

Depending on the horse activities being planned vaccinations are usually due at this time of year. The flies and mosquitoes are returning with the warm weather and many horse diseases are carried by these insects. Vaccinations that should be considered include those protecting against West Nile virus, Eastern and Western Encephalitis, and Potomac Fever. If the animal is going to be taken to horse shows or ridden with groups on trail rides, vaccinations protecting against respiratory diseases should be considered. These would include equine influenza, a viral disease, and "Strangles", a bacterial disease, vaccines. Several other vaccines should be given regardless of use include tetanus and rabies vaccines. The horse needs protection against these diseases regardless of their use.

It's important to keep up on the parasite control program the entire year. Deworming should be consistent, every two or three months, on a rotation schedule. A yearly fecal exam is suggested in order to confirm that the program being followed is effective in keeping the horse free of internal parasites.

If the horse is going to be shown or exhibited, most venues require that they have a current negative Coggins test (EIA). A current negative test is also required to ship horses across state lines. Most states require the test be taken within the last 12 months, some require a six month test. The state of Michigan requires a negative test for the calendar year. This test is valid for Dec 1st of the previous year to Dec 31st of the current year.

