

EXTENSIONS

SOUTH COAST EQUESTRIAN CLUB INC NEWSLETTER

November 2011

From the President November 2011

Such a shame our championships were drowned out. Whilst we had all been on tenterhooks I seriously thought we were going to be OK ... we checked the grounds on the Friday ... they looked good, the arenas were in very good shape ... and then of course we had 3 inches of rain on the Friday night !!! And there was no way, unless they became the underwater championships, that we were going to be able to go ahead. At least we were able to give everyone good notice of the cancellation. And then, to add insult to injury, it was a lovely day on the Sunday !!!

So, we have rescheduled the championships to our next competition date ... Sunday 4 December. Our sponsors have been very understanding, the prizes are all sourced, packaged and labelled ... just waiting for the winners to collect them ... and as some of you know, the entries we received for the Drowned Championships have been automatically flipped across to the Dec Championships (unless you have specifically informed us that you cannot attend). Those who hadn't

entered the Drowned Champs and wish to enter the Dec Champs can do so via the Global website - www.globalentriesonline.com.au - entries close at 9pm on Friday 18 November 2011. [Don't ask me why 9pm ... it's a system thing ... that is the latest time in the day the system will allow].

In the meantime, there have been some big events happening in the dressage world ... National Championships last weekend at SIEC ... a little quieter than usual but still a great day out ... and the south coast was well represented at many levels of competition, with some very good results were achieved ... congratulations to all those who we claim as south coast..ites for their achievement, firstly in actually getting to Nationals, and then for the scores they achieved in some very good company. I pencilled for the C judge of the Medium 4C test on the Saturday, and the standard was quite high ... the Queenslander contingent did especially well.

Equitana is coming up (next week-end), and again promises to be a fantastic event. For us dressage nuts, the Edward Gal clinic on the Saturday morning, and the Dressage Comp that evening will no doubt be highlights. I look forward to seeing many of you there.

You may remember that I previously mentioned that there had been some controversy over our decision to change the Point Score rules to follow the change in the EA's method of calculating official points ... with our new method what matters is the score you get, not how you place ... and that given that there were a number of views regarding the best methodology, what we decided to do was ask the members to vote. We set up a vote in Survey Monkey for members to access. Interestingly not many people participated in the vote, and of those few that did, the results were dead even ... so, we have decided to stick with the committee's decision and utilise the new HOTY Point Score rules. These are reproduced for your information later in this newsletter.

Thank you to everyone who entered our last comp using Global entries www.globalentriesonline.com.au ... it appears that most people have mastered the technology now !!! One limitation of the system is that it assumes that the person logging in is the rider of the horse being entered ... and doesn't allow a change of rider. In these cases please just email me with the correct rider details (name, EA number, contact details) and I will amend manually when I do the draw.

Running competition days requires input from many people ... and we ask that all our members volunteer to help with one task or another as often as they possibly can, especially on competition days ... helping set up the grounds, pencilling, selling raffle tickets, collecting tests are just some of the myriad of tasks that we need help with. As I previously mentioned I have been so impressed at the last few comps with the number of people offering to help ... thank you all so much (and you all know who you are) ... you really have no idea how much we appreciate it !!! Please keep the offers coming ... don't be backward in coming forward and offering to help with whatever you can.

This year SCEC committee meetings will be held on the Wednesday a week and a half before each comp – that is, the committee will meet 6 times during the year (and probably an extra at the end of the year to sort out HOTY/point score etc), rather than each month. All members are welcome and we encourage anyone who may have ideas, suggestions or just a general interest in what's going on to come along. The next meeting is on Wednesday 23rd November at 7.00pm at the Aviator Lounge, Albion Park Airport.

Finally, in my role as President, happy riding, and I look forward to talking, working and riding with many of you over the next year.

Frances Simmonds
President 2011

Thank You to our Championships Sponsors



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Evergreen Sporthorses
Larissa Chadwick
Foxwood Warmbloods
Tibby Barbour



**Next
Competition**

4th December, 2011

globalentriesonline.com.au

**Entries close
9 pm 18th November**

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**Shirts
\$25**



Saddle Cloths \$50



**Enter our next competition at
globalentriesonline.com.au**

South Coast Equestrian Club Annual Point Score

The rationale for the change in rules is that the EA has changed the way official points are allocated so that it is NOT about what place you come (and even if you do a fantastic test, someone else might have achieved a higher score so you only come second), but about the score you and your horse achieve. So it is about what you and your horse are achieving together, and as you improve you gain more points. All the same conditions about being a member, rising in 3 comps during the year, etc still apply.

Standard Rules

Point score awards are presented to horse and rider combinations.

- Horse and rider of the year prizes are awarded at the following levels - Preparatory, Preliminary, Novice, Elementary, Medium, Advanced and FEI
- Winners at each level are the **horse (pony) and rider combinations** with the highest cumulative points gained at **that level**.
- All divisions at each level are **combined** to establish the **horse and rider of the year** at that level – ie. Associate, Official, Pony, Official Pony and Junior.
- Perpetual Trophies are awarded to the **divisions** of Open, Pony and Junior on the basis of cumulative points (can be more than one level).

To be eligible for point score awards -

1. Riders must be **current** members of SCEC when competing for points to be awarded.
2. The first **5** competitions of the year will be eligible for points.
3. Riders must compete in at least 3 of the eligible competitions during the year.
4. Points will be accrued on scores of **58% and**

above at each level (new system) ... **55% and and above** at each level (old system).

5. If 3 tests are entered at any level during an event – the **best 2 results** will be used for the point score calculations.

6. Points are awarded to **horse and rider combinations**

Suggested New Points Allocation Rules

Points will be allocated on the basis of percentage achieved (not placing). Points are allocated on percentages achieved in every test. The points allocation below reflects the points allocated by the EA in their system for allocating official points, with the exception of the allocation of ½ point for a score between 58% and 59.999%

Points are awarded as follows -

• Between 58% - 59.999%	½ point (SCEC Policy)
• Between 60% - 61.999%	1 point
• Between 62% - 63.999%	2 points
• Between 64% - 65.999%	3 points
• Between 66% - 67.999%	4 points
• Between 68% - 69.999%	5 points
• Between 70% - 71.999%	6 points
• Above 72%	7 points

Old Points Allocation Rules

Points will be allocated on the basis of placing within the class as follows:

• First place	6 points
• Second place	5 points
• Third place	4 points
• Fourth Place	3 points
• Fifth Place	2 points
• Sixth place	1 point

southcoastequestrianclub.com.au

Gastric Ulcers – Is Your Horse one of the 60% of Dressage Horses with Gastric Irritation?

Gastric irritation and ulceration of the upper area of the stomach wall is a common finding in dressage horses which are scoped into the stomach to check for reasons why they are 'picky eaters', have 'mood' changes when travelled, or they are 'grumpy', 'restless' and 'sour' when competed. It is referred to as Equine Gastric Ulcer Syndrome, or EGUS for short.

Did You Know That:-

Studies have shown that up to 60% of equestrian horses can develop a gastric pain and discomfort, progressing to ulcers when in training. Dressage horses have the highest incidence of EGUS of any equestrian discipline which may be reflected by the training and 'impulsion' exercise which can 'squish' gastric acid onto the non-protected upper lining and result in 'gastric reflux' burns around the oesophageal (gullet tube) entrance into the stomach.

Causes of Gastric Irritation/Ulceration

Studies in racing horses have shown that there are a number of causes related to the length of time in training, the training intensity and the 'anxiety' level in an individual horse. A survey carried out on racehorses in 2007 by Dr. Guy Lester and co-workers at Murdoch University in Western Australia, found that thin horses are more likely to have ulcers than their "easy keeping", well conditioned counter parts. Horses which crib-bite and wind-suck are also likely to have ulcers. Even playing a radio in the stables appeared to increase the likelihood of gastric ulcers in horse in training!

Other factors include the type of diet, a horse's attitude and the exercise intensity, which can all contribute to the risk.

Dr. Al Merritt, an equine gastro-enterologist working in Gainesville, University of Florida, found

that exercise increases gastric pressure and results in highly acidic gastric fluid from the lower glandular protected part of the stomach, to be 'squished' up onto the non-glandular, poorly protected stomach upper lining, especially when a horse is exercised on an empty stomach.

Stomach acidity increases in a cyclic fashion, irrespective of food being eaten, so that in between meals in a stabled horse, acid may irritate the upper lining if the horse is worked or even lies down flat on the bedding to rest. Its own weight may compress the partially empty stomach and 'squish' acid onto the oesophageal entrance and upper lining. The type of diet can also influence the efficiency of gastric buffering provided by saliva and the acid volume and strength (pH low) produced during stomach activity.

High grain (gluten) diets increase gastric acid flow on entering the stomach and precipitate to the lower areas, pushing acid upwards as the stomach fills.

'Sweet' feed diets fed at chest height can result in less chewing and reduced natural salivation. The more rapid consumption possibly leads to lower buffering by saliva. Studies have shown that horses take about 1000 chews to grind up a kilogram of oats, 2000 chews for hay, but only between 350-500 chews per kg of 'sweet feed', reducing the natural buffering effect of saliva with its high mucilage and bicarbonate protective action.

'Anxious', excitable horses are thought to produce more gastric acid than a 'laid back' horse, especially when travelling or when working, as they are more 'tense' and tend to contract their belly muscles.

Dressage Exercise – A Possible Cause?

It is considered by some authorities that collecting a horse up on the bit, sitting back in the saddle to encourage forward 'impulsion' and use of the hind quarters, can increase the risk of gastric 'squish' in a dressage horse, especially if a horse is worked on an empty stomach. These observations are based on the mechanics of movements where the horse uses its hind quarters and contracts its belly muscles, pushing the

the liver and diaphragm. Horses worked for 20-30 minutes daily 'on the bit' and with 'impulsion', appear to have a higher incidence of EGUS.

Typical Signs

Some horses, especially 'easy-keeping' Warmbloods with a naturally good appetite, may not develop the typical signs of 'picky' eating after hard training, travelling and competition. They may still have severe gastric irritation and discomfort. Many of these horses develop 'grumpy', 'aggressive' and 'sour' temperaments when worked or after travelling. They may 'paw the ground', be unco-operative and resent being saddled up, often appearing to be sensitive around the girth as the girth is tightened, or 'groan' as you mount.

Many horses will readily eat hay or graze, but 'pick' at their hard feeds or eat very slowly. Some stand with their elbows against the chest when eating. Others 'slobber' and 'chew the bit', or 'crib' on rails in the wash bay after exercise, possibly in an attempt to salivate to help buffer the 'acid' burn in the stomach.

Gastric irritation and ulceration are best diagnosed by scoping the horse with a long gastric endoscope, or by the improvement in appetite and behaviour shown after 3-5 days of dosing with an anti-ulcer medication to reduce gastric acid production.

Five Basic Approaches to Minimise Gastric Discomfort

Anti-Ulcer Therapy

A course of an ulcer therapy drug, such as ranitidine, cimetidine or omeprazole, as prescribed by your vet, will help to reduce gastric acid secretion and relieve the irritation and discomfort associated with EGUS over a 5-7 day period. If a horse's appetite improves over this time, then ongoing therapy may be required for 2-3 weeks. However, the relative dose rate of anti-ulcer therapies to suppress gastric acid secretion is higher in the horse relative to humans, because horses secrete up to 10 litres of gastric acid per day in a continuous cyclic fashion.

Protective Coatings

There are many claims for 'protective' coatings to help reduce the direct contact of gastric acid with the stomach upper lining. Antacid preparations containing bicarbonate of soda have little benefit because of the large amounts of alkaline buffering required to be effective in neutralising the volume of gastric acid secreted on a continuous basis in a horse.

A number of herbal compounds, volcanic aluminium silicates (zeolites) and slippery powder/pastes are available, but they are largely ineffective in the amounts normally given to sustain protection or buffering over an extended period.

Recent observations indicate that feeding mucilage compounds with the feed can facilitate chewing and hence assist salivation, the natural stomach acid buffering mechanism as a horse chews its food. These compounds are damaged by long term storage of feed and by feed processing during steam rolling, micronisation, pelleting and extrusion, so that supplementing with a concentrated source will help saliva to cling at the sites around the oesophageal inlet and upper unprotected gastric lining.

A daily supplement of concentrated mucilage compounds, such as Kohnke's Own Gastro-Coat, may help facilitate chewing by making the food being chewed sticky and thus prolonging chewing and salivation, which in turn, restores the natural buffering action of saliva when swallowed as a buffer to control excess gastric acid. If Gastro-Coat is mixed with lucerne chaff (4-5 litres) and fed about 30 minutes before exercise, it will assist in maintaining essential buffering to the stomach wall when the horse is exercised. Refer to Handy Hint 2 & 3. Feeding lucerne hay (or chaff) before exercise has been shown to reduce the risk of gastric irritation and ulcers by 50%. Lucerne contains natural buffering salts, mucilages and facilitates chewing and salivation. Cereal hay and chaff has minimal buffering activity.

Supplements of Yoghurt

Recent studies at University of Queensland, Gatton Campus in 2007, indicated that feeding a daily

supplement of 50-75ml plain yoghurt containing *Lactobacilli* spp, helped increase the fermentation of sugars and non-structural carbohydrates in the stomach, denying potentially ulcer causing invasive bacteria a 'food' source to colonise the upper stomach wall to result in erosion and ulceration.

Supplements of Omega-3 oils

Omega-3 fatty acids, such as in Energy-Gold oil, may also maintain natural anti-inflammatory activity on the gastric lining in horses on grain, chaff and hay based diets low in fats. Supplements of 80-100mL daily are recommended.

Supplements of Fine Limestone

Limestone is calcium carbonate, which has a sustained alkaline buffering action on stomach acid. Dolomite is a calcium and magnesium carbonate complex in a siliconised sand-like structure, which has less effect in this way. Feeding 40g fine Ag- lime mixed into lucerne chaff and Gastro-Coat, 30 minutes before feeding, helps facilitate chewing and salivation increases the natural buffering capacity of thick, tenacious saliva when a horse is exercised or travelled.

HANDY HINT 2

Feeding Prior to Exercise

Observations indicate that adding a 50mL supplement of an acidic juice, such as apple cider vinegar, which many horses relish, diluted to 100mL with water to reduce mouth irritation in sensitive horses, may help to acidify the feed and encourage salivation. The acid taste may stimulate the release of more saliva to assist in the natural buffering of the stomach lining at the oesophageal inlet and the upper non-protected gastric lining. This can be combined with a daily supplement of Kohnke's Own Gastro-Coat in the feed to help provide natural mucilage compounds to maintain chewing and salivation. This combination mixed into lucerne chaff and feed before training and travelling, may help to assist digestive function and maintain the appetite.

Reproduced with permission from Newsletter "Talking Dressage" (winter 2009) by Dr. John Kohnke

HANDY HINT 1

Side-Effects from Long Term Anti-Ulcer Drug Therapy

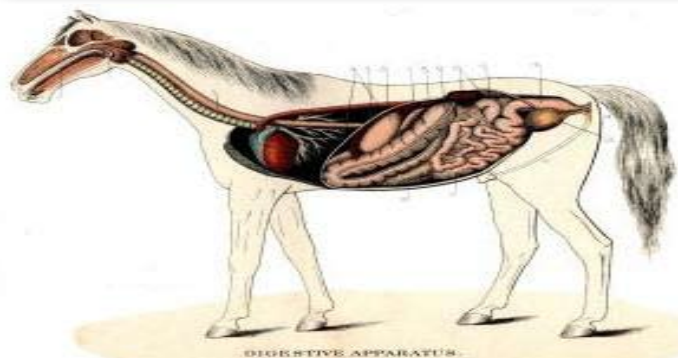
Long term gastric acid suppression in humans has been associated with reduced calcium uptake from the small intestine as an acidic environment facilitates calcium absorption. Long term dosage in race horses is possibly linked to subchondral bone collapse in the joints due to developing osteoporosis, which is an established side-effect in humans



HANDY HINT 3

Using Yoghurt, Lucerne and a Mucilage Supplement to Maintain Gastric Function.

The risk and severity of gastric irritation and ulcers may be minimised by feeding 500g of dampened lucerne hay or chaff about 30 minutes prior to exercise. Administer 50-75mL of plain yoghurt by syringe over the tongue 5 minutes prior to giving the main feed following exercise. A supplement of mucilage compounds to assist normal salivation and chewing, such as Kohnke's Own Gastro-Coat, can be mixed into a small amount of chaff as topping over this feed. The dampened lucerne hay or chaff can be given as a routine 30 minutes prior to travelling, along with the Kohnke's Own Gastro-Coat in the chaff, and again after exercise prior to return travel. If given on a daily basis from the start of equestrian training, this routine may help to maintain a normal gastric environment, digestive function and appetite, without the need for ulcer medication in most horses.



GUIDE TO GLOBAL ENTRIES

GENERAL PRINCIPLES

1. You need access to a computer with email, and a credit card.
2. The very first thing you need to do is register as a competitor.
3. When you do this, you put in all the information about yourself and your horse so that when you go back in to enter a competition all you need to do is pick the event and the tests you want (and pay for them!).
4. The program was designed for showjumping so it may ask for detail you need not worry about. Look for red asterisks which indicate mandatory (required) fields. If one of these is not filled in, the computer will ask you again and you can't get to the next level until it's completed.
5. When you register, it is important that you make a (mental or otherwise) note of exactly how your user name, password and email address are spelled and set out. For example, if you register as j.bloggs or j bloggs and then try to logon as jbloggs without the dot or the space, the computer won't recognise you.
6. You can enter any time before the closing date providing there are "spots left" in the test you want to enter.
7. You can withdraw from any test as long as it is before the closing date and your credit card will be credited with your refund.

REGISTERING

1. Go to www.globalentriesonline.com.au.
2. On home page click on REGISTER NOW button.
3. On the Sign In page fill in your details, tick the Terms and Conditions box and click on the JOIN button.
4. On the Manage Horses page fill in your horse's details. Note that not all the fields are mandatory but as a minimum you need to have the horse's name, bridle number, EA number and whether a stallion or not. Click on SUBMIT button.
5. Your horse will now be created. Note that you can edit details or delete (the cross) the horse.
6. If you have more than one horse fill in the second horse details and click on SUBMIT again.
7. You're finished! Note, on the grey band across the top of each page, there are links to My details, My events, Manage Horses etc so you can return to any of these to make changes at any time.

LOCATING AN EVENT

1. Go to www.globalentriesonline.com.au.

2. In the top left hand corner, under the green house, it will probably say Equestrian Showjumping. Click on the arrow and you will get a drop down from which you click on Equestrian Dressage.
3. Above this is a box called Events – click on it and a selection of events will come up. Scroll down until you recognise the event you want and click on the EVENT DETAILS button.
4. That event will come up. If there is a note in red saying Closed obviously you have missed the closing date. If not, click on DETAILS button.
5. A page with a map, the event details and the tests available with how many spots are left will come up.

ENTERING AN EVENT

1. Login.
2. A selection of dressage events will come up.
3. Find the one you want and click on event details.
4. Scroll to the bottom and click on ENTER THIS EVENT.
6. A list of the tests will come up. In the left hand column, click on the test you wish to enter and a box will appear asking you to choose the horse. Highlight your horse's name. Then click on the next test you want to enter and do the same. Don't worry about the Round column, this relates to jumping.
7. Scroll to the bottom and click on SUBMIT.
8. Select whether you are competing with a pony and whether you can help on the day.
9. Click on the administration fee box and it will ask which day you are riding. Note this field has a red asterisk and must be filled in.
10. You also must accept the Terms and Conditions which is akin to the EA waiver you submit with paper entries.
11. Click SUBMIT.
12. Click on PAY NOW.
13. Fill in your credit card details and submit. You will get an email confirmation of your entry almost immediately.
14. You're done! Note – if you wander off to find your credit card between steps 12 and 13 and get distracted for more than 20 minutes the program will close down and you may have to start again!

WITHDRAWING FROM AN EVENT

1. Log in, go to my events and your details will come up.
2. If it is before the closing date you will be able to change or delete your entry. If after the closing date you must contact the club involved to scratch.

SOUTH COAST EQUESTRIAN CLUB COMPETITION PROGRAMME FOR 2011

Sunday 4 December Championships
Prep 3 EFA
Prep 4 EFA
Prelim1C Assoc/Official
Prelim 1D Assoc/Official
Novice 2C Assoc/Official
Novice 2D Assoc/Official
Elementary 3C Assoc/Official
Elementary 3D Assoc/Official
Medium 4B Assoc/Official
Medium 4C Assoc/Official
Advanced 5B Assoc/Official
Advanced 5C Assoc/Official
Prix St George Assoc/Official
Inter 1 Assoc/Official
Inter 2 Assoc/Official
Grand Prix Assoc/Official
Closing date 18 November

Associate tests can be ridden Open, Open Pony or Junior, Official tests can be ridden Open or Official Pony.

* Please note we will endeavour to run FEI tests as Official depending on the availability of the appropriate judges.

2011 MEMBERSHIP APPLICATION FORM



We/I hereby apply for membership of the South Coast Equestrian Club Inc:

Family Name:		Given Name/s:	
Address:			Postcode:
Email (please print VERY clearly):			
Contact Nos:	BH:	AH:	Mobile:

Rider Name:	DOB:	EFA Reg #:
Horses Name:	Horse's EFA #:	Horse's Bridle #:
Pony (must not exceed 149cm with shoes or 148cm without shoes): Yes/No		Pony Height:

(EFA Registration and Bridle number required to compete in official tests)

Rider Name:	DOB:	EFA Reg #:
Horses Name:	Horse's EFA #:	Horse's Bridle #:
Pony (must not exceed 149cm with shoes or 148cm without shoes): Yes/No		Pony Height:

Non Rider Name(s):

I agree to abide by the Rules of the South Coast Equestrian Club Inc (SCEC). I understand that my membership is per calendar year and that I am entitled to members rates at all South Coast Equestrian Club Inc events within this period.

Please note that all members are expected to help at competitions and other club events during the year as part of their membership. A friend or relative can also provide help in your place. Jobs are many and varied, for varying lengths of time (a whole day is appreciated but not required). We cannot run events without your help!

Signed:..... **Date:**

Membership Fees (per calendar year start Jan 2011):		Send cheque/money order to:
Full Riding member	\$50.00	South Coast Equestrian Club Inc.
Subsequent family members	\$25.00	PO Box 179
Social member	\$25.00	Jamberoo NSW 2533

☐ **I have enclosed a cheque/money order** (made out to South Cost Equestrian Club Inc) for \$

☐ **Please charge my** ☐ **Visa** ☐ **Mastercard** Amount: Date:

Card no: _____ Expiry date: ____ / ____ CCV no: _____
(LAST 3 DIGITS ON BACK OF CARD)

Full name on card: Cardholder's Signature:

(Enquiries to Frances Simmonds – 02 4236 0680; 0411 092207)

Member Release and Waiver of Liability



Full Name of participant (and guardian if under 18 years):

.....

Address

State..... Post Code..... Date of birth

Name of Club/Organisation.....

Membership No.

Address of Event / Activity.....

In consideration for being permitted to participate in any way in horse sport activities, I, the undersigned, understand, acknowledge and accept that:

Horse sports are a dangerous recreational activity and horses can act in a sudden and unpredictable (changeable) way, especially if frightened or hurt.

There is a significant risk that serious **INJURY** or **DEATH** may result from horse sport activities.

I knowingly and freely assume all such risks, both known and unknown, and **I voluntarily PARTICIPATE** at my **OWN RISK** and assume sole responsibility for any injury, death or property damage I may suffer that arises from my participation in horse sport activities.

I understand and acknowledge the dangers associated with the consumption of alcohol or any mind altering drugs before and during the activities and I take full responsibility for any injury, loss or damage associated with their consumption. I agree not to drink alcohol or take drugs prohibited by law before or during any horse sports activities.

I agree to follow the directions of any event organiser or official and that any misconduct or refusal by me to follow any direction of any organiser or official can result in the **CANCELLATION** of my participation in the activities and my immediate removal from my horse **NO MATTER** where that may occur. I understand that any such non-compliance may result in injury, death and/or permanent disability as a result of my failure to comply.

I agree to wear a helmet at all times whilst riding where this is required under the relevant EFA and FEI rules and regulations and agree that I am solely responsible for ensuring that whilst riding I wear a suitable helmet at all times where required under the relevant EFA and FEI rules and regulations and take sole responsibility for my actions.

I have had sufficient opportunity to read this assumption of risk agreement, fully understand its terms and sign it freely and voluntarily.

Dated:/...../..... Signature of rider/guardian.....

For Participants of Minority Age (Under Age 18)

This is to certify that I, as a parent/guardian with legal responsibility for this participant, acknowledge, understand and accept ALL OF THE ABOVE and consent and agree to my minor child's involvement or participation in horse sport activities.

Dated:/...../..... Signature of rider/guardian.....



Stop Press



Smart SCEC club shirts & saddle cloths are on order:

Navy blue with white piping and discrete club logo, in a breathable fabric (shirts)

Ideal for training days, use at home or smart casual wear

Great value at \$25.00 for standard shirt sizes from 8 to 24

Saddle cloths \$50.00

Try before you buy at our next competition day or order by email, phone or fax

Yes please, I (name) _____

would like to order _____ SCEC club shirts. Size _____

would like to order _____ SCEC club saddle cloth/s

Delivery at competition day or add \$9.95 for mailing option

☐ **I have enclosed a cheque/money order** (made out to South Coast Equestrian Club Inc) for \$

☐ **Please charge my** ☐ **Visa** ☐ **Mastercard** Amount: Date:

Card no: _____ Expiry date: ____ / ____ CCV no: _____
(LAST 3 DIGITS ON BACK OF CARD)

Full name on card: Cardholder's Signature: