



# Serrano Creek Ranch Equestrian Center

JULY 2010



Lately, it seems that more folks are asking us if credit cards can be used as a payment option. Historically the stable has shied away from them because of the fees that are associated with their acceptance. We have since rethought the idea and now will be accepting credit cards with a few caveats. But first a little math. . .

The stable has always strived to associate cost of a particular service with its income. For example, the matrix of various feed / weight combinations and the prices associated with each, reflects the cost of each type and weight. To process a payment through a credit card as opposed to a check or cash payment, represents an additional cost to the stable to receive its operating funds. These costs are:

Processing fee:	2.14%
Additional City rent due to higher sales	.15%
<u>Average transaction fee</u>	<u>.06%</u>
Total cost to process	2.35%

Therefore to receive the same \$1 in a check or cash form, the stable must receive \$1.0235 in a credit card payment. The person who pays their board (say \$400) by check is subsidizing the boarder who pay by credit card to the tune of \$9.40 for the month, or \$113 for the year. To recover these costs would require that the board to all would be raised. It seems unfair to ask the check writers to give \$113 to the credit card payers.

California law forbids applying a surcharge if a credit card is used, but it allows a merchant to give a discount for cheaper forms of payment (cash / check). So that we may begin accepting credit cards, official rates of the stable will be raised by 2.35%. At the same time there will be a cash / check discounted rate sheet. Want to pay by check or cash? Just ask for the discount payment rate. Since historically everyone has been a cash / check discounter, the stable will

assume that going forward, you wish to continue to be charged

the discounted rates and will pay by cash / check. How do you tell us you want the discount rate. It simple . . don't tell us and we'll assume as such.

If you wish to pay by credit card, you'll need to have your rates adjusted to the "official" rates, and then you can pay by credit card. As goofy as this sounds, this is how the system works. The items that are listed for the store are also the discounted cash /check prices. Should you request, we can provide the "official" store prices.



So what the benefits of using a credit card and not receiving the discount rate?

- 1) If you are regularly late, and receive a late charge, you might consider using your credit card. If your board is under \$1,050, it will be cheaper for you to pay the "official" rates on time rather than pay a late fee on the discount rate.
- 2) If your horse is about to be locked up, you'll also avoid the \$35 lock up fee as well as the costs associated with the stable now exercising your horse.
- 3) You'll avoid the avoid the embarrassment of your horse locked up.

**The Marc Hedgpeth Sensory Clinic train will be rolling through town on July 11th. This traditional favorite is fun to both ride in as well as watch. If you have no plans on attending, maybe you should ask yourself, "When will my horse have another opportunity to play dodge ball?" For more information see the flyer on the patio.**

This summer's project will be to bring the waterers in the back breezeway (#s 71-90) in under the shelter. This will provide a cooler water temperature during those hot days. Included in this project are stall #127-132. Our standard includes a water shut off valve for each waterer. Thus a single waterer can be turned off when it breaks without shutting down whole sections

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We're also going to be completing the shelter conversion for stalls #1-70. This project has been going on for the past few years. The three main reasons for the change over are:

- 1) The existing green shelters are undersized per the county animal regulations.
- 2) Water quality rules require us to reduce the amount of contaminated run-off during the rains.
- 3) Most important, the horses are happier!

Over the years we prioritized replacing those shelters that either were requested by the owner or were vacant. Now we're down to the final stalls and we must complete the project. Since the inspectors were been kind enough to have given us this long, we must honor their consideration by a timely completion.

What we have found is while the larger shelters cost more, the amount of rock required for winterization is reduced as well as the muck factor. When both the upper and lower stalls are covered, the amount of rainfall is cut in half, and the stalls dry out much faster. The additional shade keeps the ambient temperature lower as well as a portion of the breeze that blows through your stall comes from the shade next door.

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Those who grew on up the movies of the likes of *Gunfight At The O.K. Corral* and *Spartacus* saw the Actor Kirk Douglas as a role model of strength and courage. About ten years ago he suffered a stroke, and he faded from the limelight. To aid in his recovery, our own Betty McMicken, was hired to further his recovery by working on his then greatly impaired speech. As a side note thanks to Betty, Kirk recently did a one-man show.

What you may not know about Kirk and his wife Anne, is that they are long time benefactors of the Los Angeles Rescue Mission. As a result of their dedication and financial contributions, thousands of the homeless have been greatly assisted by the programs of the mission to get back on their feet.

Spending hours and hours with Kirk during his therapy, Betty learned of the tremendous work this star couple has performed and she herself has begun volunteering her time to the homeless with speech defects.

In her volunteering efforts she has seen that there is a real need for the basics such as bedding & clothing, especially children's clothing. As an honor to her efforts, the stable for the month of July will be collecting items that she can then take to the mission to aid in putting these folks in a path to recovery. Please take a few minutes to go through your closets at home and see what you can donate.

To read more about Betty's efforts work and her work with Kirk: [click here:](#)

This year there will be no July 4th parade. After many year's of dedicated service to the parade community, Janet Cosgrove has retired. Unfortunately, the omnipotent stable management dropped the ball in finding a replacement for her. The deadline quietly passed. And thus we are sidelined for 2010.

As an alternative you can cut out the figure below and tape it your screen as you watch the parade on COX cable. Tell your family and friends that's you. Notice how long the "camera" stays on you. For some it might be the entire parade.

After the parade carefully, peel off and save for other events such as the Rose Parade and Macy's Thanksgiving parade. Now you can embellish your story how these larger parades saw you in the Lake Forest parade and just *had* to have you in theirs. Surprising again the camera remains focused on you throughout.

From here you can "go" to the White House, bottom of the ocean, back in time; travel any where, any time your cable subscription takes you.

**Instructions\*:**

- 1) Cut out along dotted line.
- 2) Paste your photo in oval.
- 3) Apply to television screen.

\*instructions 100% American written



**Caution -Simulated Picture.**  
Not a guarantee of results

