

EQUESTRIAN

Real Estate News



Devon
Carter Camilleri

Devon Carter Camilleri

Recognized. Respected. Recommended

April 2014

How To Treat A Snakebite

A snakebite--particularly on the nose--can be a life threatening event for your horse. Here's what to do.

What You See

Your horse's muzzle is severely swollen. A thin trickle of blood runs from each nostril. You can see two small holes or bloody spots on his face, about inch apart.

There's a bruise like discoloration, plus pinpoint-size red marks on the light-colored area inside his lips. This area seems sore; because he resents having you touch it.

What Should You Do?

1. Call your veterinarian immediately:

Why: Your horse appears to have suffered a poisonous snakebite. The swelling is part of his reaction to the venom's toxin and can impair his breathing if his nostrils swell closed. The sooner he gets appropriate treatment, the greater his chance of avoiding more severe symptoms such as fainting and suffocation, or life-threatening problems such as laminitis or heart arrhythmia (an irregular heartbeat)

2. Confine your horse and keep him quiet:

Why: The less he moves, the less toxin he'll absorb into his bloodstream.

How: Halter your horse, and stay with him until your vet arrives. Don't move him or do anything that would make him raise his head; gravity helps keep the toxin from spreading. If he's hot, sponge cool water over his body. Avoid touching his face -- the area is sore and vulnerable to infection, and he's likely to raise his head if you try.

3. Avoid "snakebite-lore" techniques:

Why: The "remedies" listed below won't help your horse-and could harm him.

- Avoid cutting the snakebite wounds or applying suction. If done at all, these measures should be handled only by experienced hands, within 3 minutes of the bite. Otherwise, they may increase your horse's risk of infection and probably won't help him.
 - Avoid applying ice or heat to the wounds. Both could further irritate the affected area, causing additional swelling and the risk of tissues rupturing or dying.
4. Look up the date of your horse's last tetanus toxoid vaccination. (This isn't the same as an antitoxin shot, which has been linked to a potentially fatal liver disease.)

Why: Just like any contaminated puncture wound, a snakebite invites tetanus.

How: Check your horse's vaccination records. Report the date of his last tetanus toxoid booster to your vet. If it's been 12 months or longer since his last booster, your horse will need another one.

5. Identify the snake, if you can do so without endangering yourself.

Why: Knowing the type of snake may help your vet formulate a treatment plan.

How: If the snake is visible, memorize its markings, if you can do so without getting within striking range. Report them to your vet.

Prognosis

Guarded to good. Only about one-half of horses bitten by poisonous snakes are actually envenomated (that is, injected with enough venom in the right place to cause life-threatening symptoms). Up to 25 percent of those horses envenomated die, depending on the type of snake.

Most deaths are caused by severe symptoms during the horse's initial reaction to the snakebite (heart and/or breathing problems), or chronic, secondary conditions (laminitis, diarrhea, pneumonia, paralysis of muscles that govern swallowing, and wound complications).

Your vet will treat your horse's pain, swelling, and any other symptoms. He or she will also clean the wound to reduce risk of infection, possibly prescribe antibiotics, and bring your horse's tetanus immunization up-to-date.

Your vet may also perform a blood test to determine whether your horse has been envenomed and to see if he'd have an adverse reaction to the antivenin antitoxin that neutralizes the venom's effects.

If your horse has been envenomed and won't have a reaction to the antivenin, your vet may inject it intravenously and around the bite site. Some of your horse's severely swollen facial tissues may die and slough off, requiring 2 to 3 weeks of treatment as an open wound.

By Karen Hayes DVM, MS



April Equestrian Events

- **April 5, San Diego** - *Western Dressage Clinic in San Diego!*, Introduction to Western Dressage from judge's perspective, Sunset Horse Ranch, More Info: laureldesign@mac.com
- **April 7, Lancaster** - *Lancaster Horse And Tack Auction*, First Monday of each month, 661-429-1334
- **April 13, Temecula** - *Horses Head to Hoof: A Celebration Of Horses*, Green Acres Ranch, contact Anne York at anne@starfiredesignstudio.com or Becky Downing at twilightfarms13@gmail.com
- **April 13, Santa Ynez** - *Western Dressage Clinic*, email Nicole at nicole@nicolechastain.com for more information
- **April 17-20, Del Mar** - *Del Mar National Horse Show Western Week*, Del Mar Arena, www.delmarnational.com, 858-792-4288, horse-show@sdfair.com
- **April 19, Vista** - *Desensitizing Certification*, for riders to be permitted to ride in local parades, Vista Palomar Riders, www.VistaPalomarRiders.com
- **April 19, Del Mar** - *Night of the Horse - Hoofbeats Through History*, Del Mar Arena, legendary Anthony DeLongis, will delight spectators with his many exciting skills. For more information, please contact, 858-792-4288, horseshow@sdfair.com
- **April 19, Yucaipa** - *Open Horse Show High Point Series*, Yucaipa Equestrian Arena, www.yucaipavalleyhorseshowassociation.com or email yucaipahorseshow@aol.com, call 909-795-3144.
- **April 24-27, Del Mar** - *Del Mar National Horse Show Dressage Week*, www.delmarnational.com, 858-792-4288, horseshow@sdfair.com
- **April 29-May 4, Del Mar** - *Del Mar National Horse Show Hunter- Jumper Week*, www.delmarnational.com, 858-792-4288, horse-show@sdfair.com

If you have an event that you would like me to include in an upcoming newsletter, email me the information at Devon@RanchAndEstateHomes.com

Snake Safety Tips

Snakes aren't going to go out of their way to find you or your horse. The only problem you have with them is when you take them by surprise and when you feel threatened by either you or your horse. If you leave them alone, you'll be fine. Having said that, you still have to take a few, simple precautionary measures.

Always carry a mobile phone with you when out riding or walking out in a remote location. If you have to go and catch your horse from the back paddocks, take it with you.

Wear sensible shoes and clothing. Going barefoot through long grass is a no-no. Just like when you're riding, we want to see good solid boots on those feet

Arrange to have paths mown through your paddocks particularly in areas with long grass. It's much safer to ride on tracks than go bush bashing through knee high grass.

Be prepared, just in case. Have a first aid kit with appropriate equipment in case of snakebite, for you and your horse.

Keep your stables clean and tidy. Keeping areas well kept and mown will discourage snakes from coming close to any sheds/stables you may use. Try to keep your mice and rat population down, as rodents may attract hungry snakes.

Always inspect objects before picking them up in the paddock and around the stables. Snakes may have found hiding spots in hollow logs, or under woodpiles, and disturbing a snake is not so much of a good idea.

When out walking/riding in paddocks watch where you're going, Check the other side of logs before jumping them or walking over them, and keep your wits about you.

Make everyone aware of the danger Print a safety list, and stick it up in the tack room. Make everyone aware of what needs to be done to have a hassle free summer.



When you find yourself in a hole, it's time to stop digging.

-Will Rogers



ROOM TO BUILD YOUR DREAMS!

Custom 2002 Home - Spectacular views on all useable 5 acre lot, elegant leaded glass, double door entry, travertine flooring, granite counter tops throughout, wonderful great room, gourmet kitchen, island with vegetable sink, gas stove top and large pantry. 3037 sq. ft. single story 4 Beds / 3.5 Bath plus 775 sq. ft. detached pool house with half bath, kitchen and viewing deck (built to code but not included in square footage). Patio dining includes pool, water fall from spa, built-in bar & sunset views. **Offered at \$823,500**



Available Properties



Room To Build Your Dreams, Valley Center - Custom Built 2002 Home, 4 Bedrooms, 3.5 baths, 5 All Usable Acres, 3,037 Sq. Ft., Spectacular Views, Gourmet Kitchen with Center Island, Vegetable Sink and Large Pantry, Granite Counter Tops, Detached 775 Sq. Ft. Pool House with half bath, kitchen and viewing deck, patio dining includes, pool, water fall built-in bar and sunset views, HORSES ALLOWED!.....**Offered at \$823,500**



Affordable Horse & Trail Riders Paradise, Valley Center - Peaceful & Private, 13+ Acres, "L" Designation & A70 Zoning, Income Potential, Direct Access to Hellhole Canyon Preserve Trails, Covered Corrals (24 x 24), Sand Arena (60 x 120), 3 Bed/2Bath, 1,612 Sq. Ft. Manufactured Home on Permanent Foundation, Spectacular Views from every room, Minutes to Shopping, Dining & Entertainment!.....**Offered at \$425,000**

Lots & Land



9.38 Acre Lot - Valley Center - All Flat & Usable Land, Horses Allowed, L Designation, the Perfect Property for that Horse Ranch You've Always Wanted, Secluded but Close to All, Studded with California Coastal Oak Trees, Stream on Property Line, Permitted 2,620 Sq. Ft. High Steel Construction Tractor/Equipment Barn, Water Meter, Seller May Carry 1st Trust Deed.....**Reduced To Sell!! \$399,000**

For a private viewing of any of these homes or to receive a

FREE market analysis on your home call Devon at

(760) 522-8559

www.RanchAndEstateHomes.com



PRSR STD
 US POSTAGE
 P A I D
 DULUTH MN
 PERMIT # 1047

Devon
 Carter Camilleri

Devon@RanchAndEstateHomes.com

www.RanchAndEstateHomes.com

Cell: (760) 522-8559

BRE #01047285

Real Living Lifestyles

746 South Main Avenue | Fallbrook CA 92028



My business is built on your referrals! I focus 100% of my energy on my clients and in return I depend on you to refer your family and friends to me. If you are genuinely pleased with my services, the greatest compliment you can give me is a referral. Referrals are what determine my success...one home at a time, one friend at a time, one client at a time. I thank you for your trust and sincerely hope you will tell your friends, family, neighbors and co-workers about my services. If you know someone who is thinking of selling or buying a home, please have them call me at: **760.522.8559**

Thank You For Your Referrals!

Most folks are like a barb-wire fence, they have their good points.

PAGE 4

—Unknown

The Real Estate Corner

Understanding APR and What It Means When Shopping for a Mortgage

If you're in the process of shopping for a mortgage or considering refinancing, you've probably run across the term annual percentage rate (APR) more times than you can count. But what exactly is an annual percentage rate, and how can it help you when you're looking to buy a home?

In its simplest terms, the APR represents the "true cost of the loan" by factoring in the cost of loan fees amortized over the life of the loan. The APR was created to let mortgage shoppers compare different loans with the same interest rates in order to establish which mortgage is best for their particular needs.

When you apply for a mortgage, the lender will send you a Good Faith Estimate and a Truth in Lending statement within three business days, which will include the note and the APR. The APR is calculated based on a formula determined by the government. The Truth in Lending Act requires lenders to disclose the APR of a loan at closing.

Calculating the APR on a fixed-rate loan is a simple formula to figure out, as long as you know the interest rate, loan term and loan-related fees (points, pre-paid interest, loan-processing, underwriting, loan document preparation and PMI). First, add up the loan amount plus all loan-related

fees to determine the adjusted balance, then calculate the monthly payment on the adjusted balance with the interest rate.

For example, one lender might offer a 30-year fixed-rate mortgage for \$150,000 at 4.5 percent interest and \$5,000 in fees, while a second lender offers the same mortgage for 4.25 percent interest and \$7,000 in fees. While the up-front costs of the first loan are lower, the second lender's loan will actually cost less in the long run.

Finding the APR on adjustable-rate mortgages is a little more complicated because the rate on these mortgages can change after the fixed-rate period expires. To get the closest estimation, lenders use the fully indexed rate (to calculate APR for the adjustable period instead of the stated rate).

Remember, the APR is an artificial measurement of the relative cost of the loan transaction. It doesn't have a bearing on the actual rate of interest on a particular loan, but it does take the rate of interest into account. The APR will always be higher than the note rate you were originally quoted, so don't be surprised if the numbers aren't exactly what you expected. **Contact me today for a referral to an experienced lender. 760-522-8559**

