

# EQUESTRIAN & Real Estate News



Devon  
Carter Camilleri



*Devon Carter Camilleri Recognized, Respected, Recommended December 2012 Issue*

## THE BASICS OF DRESSAGE

### About Dressage

Dressage (a French term, most commonly translated to mean "training") is a competitive equestrian sport, defined by the International Equestrian Federation as "the highest expression of horse training", where "horse and rider are expected to perform from memory a series of predetermined movements". Competitions are held at all levels from amateur to the World Equestrian Games. Its fundamental purpose is to develop, through standardized progressive training methods, a horse's natural athletic ability and willingness to perform, thereby maximizing its potential as a riding horse. At the peak of a dressage horse's gymnastic development, the horse will respond smoothly to a skilled rider's minimal aids. The rider will be relaxed and appear effort-free while the horse willingly performs the requested movement. Dressage is occasionally referred to as "Horse Ballet". Although the discipline has ancient roots in Europe, dressage was first recognized as an important equestrian pursuit during the Renaissance. The great European riding masters of that period developed a sequential training system that has changed little since then. Classical dressage is still considered the basis of modern dressage.

In modern dressage competition, successful training at the various levels is demonstrated through the performance of "tests", prescribed series of movements ridden within a standard arena. Judges evaluate each movement on the basis of an objective standard appropriate to the level of the test and assign each movement a score from zero to ten – zero being "not executed" and 10 being "excellent". A score of 9 is very good and is a high mark, while a competitor achieving all 6's (or 60% overall) should be considering moving on to the next level.

### Dressage Training Tips: Understanding The Horse - By Jill Beltran

People must understand that no matter what level of riding they are, they are a trainer in their horses eyes. Understanding how a horse learns is very important to having a good relationship with the horse. Our language while riding is a series of aids. These aids are delivered through our hands, legs and seat. We know in our heads what we want the horse to do, for example when we close our lower leg, we are asking to "go forward". A trained horse knows that, but a young green horse doesn't speak that language yet. So he will try lots of different responses that are usually all wrong, until finally being praised for the correct response. We also

must be aware that a green horse may kick out or buck as one of the possible responses. Riders must be able to determine if the horse is being naughty OR is the "buck response" from being confused and frustrated. Punishing a frustrated horse will only add to his frustration. Each aid taught to a horse has to be learned one at a time, in order to instill the correct response into their amazing memory of a brain. Then, eventually several aids can be given at once as the horse becomes more advanced. Remember, there is always tomorrow and training a horse correctly is a slow process when done right. Expect an honest effort from the horse, when learning, and leave perfection for time.

### About Jill Beltran

Jill Beltran has been a well established professional equestrian for over 34 years and has been very successful in several riding disciplines. Currently Jill is excelling in dressage, which has always been the foundation of all her training. She is competing successfully on her friesian, Waling D, at the Grand Prix. Waling is currently the only friesian competing at this level in the United States. Jill purchased Waling D as a yearling and has done all the training on him. Along with having her bronze, silver, and gold, USDF medals, she had long listed, in three day eventing for the 1980 Olympics, Jill was a jump judge at the 1984 Olympics and she owned & operated her own hunter/jumper barn for many years. She and a large number of her students won many championships each year. She is currently working in Fallbrook at several places and is available for lessons at private homes in the Fallbrook & Bonsall area. You can reach Jill at 760 801-865 or email her at [pickpocket74@yahoo.com](mailto:pickpocket74@yahoo.com) and for more information visit her website [www.JillBeltranDressage.com](http://www.JillBeltranDressage.com).



Jill Beltran on her friesian Waling D

## December Equestrian Events

- **Nov 29-Dec 2, Del Mar** - Jingle Bell Saddlebred Horse Show, Fairgrounds Horsepark, 858-794-1171
- **Dec 2, Poway** - CT Show, Poway Valley Riders Association, [www.pvra.com](http://www.pvra.com)
- **Dec 2, Flintridge** - Evening Clinic with Wendy Wergeles, Flintridge Riding Club, [wergeles@earthlink.net](mailto:wergeles@earthlink.net), 805-714-7181 or 877-625-0209
- **Dec 5-7, Southern California** - Dr. Sheila Schils, an Equine Biomechanist will be in the southern California area and will come to your barn to conduct a biomechanical analysis of you and your horse. She will help you with performance issues, prevention of future lameness and help you and your horse perform their best. Please call Los Laureles Training and Equine Therapy at 831-236-4305 or [horserehab@gmail.com](mailto:horserehab@gmail.com) for more information.
- **Dec 7-9, Del Mar** - Jingle Bell County Horse Show, Fairgrounds Horsepark, 858-794-1171
- **Dec 8, Poway** - Polo, Poway Valley Riders Association [www.pvra.com](http://www.pvra.com)
- **Dec 8, Murrieta** - What is Your Animal Thinking?, Find out on Dec 8 with Lydia Hiby, \$5 from each reading benefits this horseshow organization SCPHA, [www.scpa.net](http://www.scpa.net)
- **Dec 8-9, Murrieta**, SCPHA- Tim Kimura Clinic, Murrieta Equestrian Park, [www.scpa.net](http://www.scpa.net)
- **Dec 8-9, Norco** - IEHJA Presents a 2-day Clinic with Rob Gage, Sponsored by Inland Empire Hunter Jumper Association - [www.iejha.org](http://www.iejha.org), Contact Beth Hartley at [bhartley9@earthlink](mailto:bhartley9@earthlink)
- **Dec 9, Poway** - Holiday Party, Poway Valley Riders Association [www.pvra.com](http://www.pvra.com)
- **Dec 15, Lake View Terrace** - How to train your Horse 101 (Brand New Courses), Celie Weston Horsemanship and Summer Hawk Ranch, 818-862-7785 or [celiewestonhorsemanship@gmail.com](mailto:celiewestonhorsemanship@gmail.com)
- **Dec 16, Poway** - Clinic TBD, Poway Valley Riders Association, [www.pvra.com](http://www.pvra.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](mailto:Devon@RanchAndEstateHomes.com)**

## Holiday Spending

### Holiday Overspending Can Have Long-Term Consequences

Millions of consumers have begun their holiday shopping, snagging sale items either in-person or online, and considering themselves savvy shoppers. At the same time, many lost sight of the fact that regardless of the price, a bargain isn't a smart purchase if it compromises a person's overall financial health.

"If there's one time of year when people shop with their heart, not their head, it's the holiday season," said Gail Cunningham, spokesperson for the National Foundation for Credit Counseling (NFCC). "Emotional spending during the holidays is often the tipping point that pushes people over the edge financially, as common sense can take a backseat this time of year."

To help consumers remain financially responsible during the holidays, the NFCC offers the following five reminders of the long-term consequences of over-spending, some that can last far after the lights are taken down and tinsel packed away.

- **Paying additional interest** - Adding new debt to an existing debt load, one which cannot be paid in full when the bill arrives, equals paying a larger dollar amount of interest due to the higher outstanding balance. Even worse, when a balance is carried over from month-to-month on an account, interest is paid on the previous months' interest. People often boast of buying an item on sale, then pay for it over time, thus wiping out any savings.
- **Diminished future borrowing power** - An increased level of debt could cause lenders to decline applications for new lines of credit or loans. Since no one knows what the future holds, not being in a position to tap into new credit is something to guard against.
- **Diminished future buying power** - Buying on credit is an agreement to pay the debt later, often with money that has yet to be earned. Using tomorrow's money for today's expenses compromises future spending.
- **Lower credit score** - Excessive debt often leads to paying late, skipping payments, and utilizing too high a percentage of open credit, all of which could lower the all-important credit score. Further, applying for new lines of credit simply to save money on today's purchase will not only increase the temptation to spend, but will show as an inquiry on the credit report, potentially lowering the score.
- **Debt interferes with life** - Debt is a 24/7 problem, distracts people from their job and home-life, interrupts sleep and potentially causes marital strife.

"With the economy still on shaky ground and job security not to be counted on, it makes no sense to self-inflict financial damage this holiday season," continued Cunningham.

Source: [www.DebtAdvice.org](http://www.DebtAdvice.org)



### Hacienda With Equestrian Business Allowed, Bosnall

4,960 Sq. Ft. Hacienda style home on 5.82 Acres, has 6 Bedrooms / 4.5 Baths. Equestrians will appreciate the turn-key facilities: privately gated, lush landscaping, all MD barns match (total 14 shedrow barn stalls), 1 grass pasture, indoor & outdoor wash racks, 1913 sq ft MD hay/storage barn & 3034 sq ft MD utility building with 12'x 24' office, separate trainer/ranch hand quarters with porch, septic & private lawn. Includes .23 acre lot for total 6.05 acres. Room for arena & paddocks. Some areas recently used as Organic produce farm.

**Offered at \$789,500**

## Available Properties



**Equestrian Estate, Fallbrook** - 3.35 Fully Fenced Acres in the Rolling Hills area of Fallbrook, 3,261 Sq. Ft., 4 Bed /4.5 Baths, Maids Quarters with Kitchenette & Full Bath, 4 Stall Barn, Turn Outs, Tack Room, Feed Room, 2nd Barn with 2 stalls, 3 large Pastures, Auto Waterers, White PVC Fencing, Well, 1/5 mile trail around the entire property, main entry gate & separate service entrance.....**Offered At \$1,150,000 to \$1,250,000**



**Twin Oaks Valley Beauty, San Marcos** - 3.07 Acres, Sprawling Single Level, 4 Bedroom / 4 Bath, 3,461 Sq. Ft., Double Maple Entry Doors, Tile Floors, 10 Ft. Ceilings, Pool/Spa, Kitchen has Granite with stainless sink & appliances, French Doors, Covered patio, Gazebo, Horse facilities include: Arena, Tack/Feed Barns, Grass Pasture & separate service entrance. Room for horse trailer & truck parking.....**Reduced!! at \$799,900**



**4+ Acre Equestrian Beauty, Valley Center** - Single Level, 4 Bed / 3 Bath, 3,215 Sq. Ft. home, views, hardwood & travertine flooring, 2 fireplaces, large covered patio, formal dining room, gourmet kitchen, Master retreat, Dressage Arena, Round Pen, 2 Covered Paddocks, Hay Shed, Tack Shed, 3 Grass Pastures with vinyl fencing, Detached Workshop, Orange Grove, Lots of room for more, fully fenced...**Offered at \$721,500**



**Historical Adobe Home, Valley Center** - 3 Bed / 3 Bath, 3,286 Sq. Ft. on 3.07 Fenced Acres, Upgraded Home, New Master Suite, Vaulted Wood Beam Ceilings, Saltillo Tile, Bedroom Loft w/ Bath, Large Garden, Detached Structure Can Be Converted to Guest Quarters, 3 Car Detached Garage, Horse Facilities: 2 turn outs w/ automatic waterers & 5000 gallon water tank, room for an arena.....**Offered at \$700,000**

**Buy This House & Seller Will Carry Financing on Adjacent Lot**



**Prime Equestrian Lot, Valley Center** - Contingent on sale of home lot, 2.67 Fenced Acres, 4 stall Barn, one stall oversized for foaling, feed storage, tack room, fly system & lights in each stall, 600 ft. well, large arena w/ vinyl fencing, round pen, 4 corrals w/ shed covers & automatic waterers, grain hopper, turn-out pasture w/ v-mesh, Room for RV and/or living quarters trailer & dump station....**Offered at \$185,000**

**LOT AVAILABLE: 9.38 Acre Lot - Valley Center** - All Flat & Usable, Horses Allowed, L Designation, Perfect Property for Horse Ranch, Secluded but Close to All, Studded w/ California Coastal Oaks, Stream on Property Line, Permitted 2,620 Sq. Ft. High Steel Construction Tractor/Equipment Barn, Water Meter, Seller May Carry 1st Deed.....**Reduced To Sell!! \$399,500**



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**DRE #01047285**



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.*

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—Unknown

# The REAL ESTATE Corner

## Is It Possible to Retire Without a Mortgage to Worry About?

What are your options in today's economy if you want to enjoy your golden years without a mortgage hanging over your head?

- 1. Increase your monthly payments now** - By paying a little more now, you can get your home loan paid off sooner. If you don't think you have extra money to pay now, think again. Remember, mortgage rates are at all-time lows. Take the money you're saving on interest, and put it towards higher monthly payments. That way, you won't necessarily need to spend more money than you had originally budgeted.
- 2. Cool it with additional debt** - Just because banks are starting to write more second mortgages and home equity loans again doesn't mean you have to take advantage of them. Instead, find ways to pay for things without taking out a loan. Even if it means cutting back on "fun" spending now, you'll thank yourself later!

**3. Don't forget about your retirement savings** - Even if it feels like retirement is still a long way away, it's not. If you don't put money towards your retirement savings now, you're going to regret it later. In fact, make your retirement fund part of your monthly budget – just like your car payment or your grocery bills. That way, it will get the attention it deserves.

As long as you learn to work with the current economic landscape (and adjust your finances accordingly), you may not have to be tied to mortgage payments all throughout your retirement!

Source: RealtyPin

