

REPRESENTATIVE FOR PETITIONER: Melissa Jackson, Wabash Saddle Club Treasurer

REPRESENTATIVE FOR RESPONDENT: Zachary Price, Attorney at Law

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**BEFORE THE  
INDIANA BOARD OF TAX REVIEW**

WABASH SADDLE CLUB, INC.,	)	Petition Nos.: 85-003-24-2-8-00525-24
	)	85-003-24-2-8-00526-24
Petitioner,	)	
	)	Parcel Nos.: 85-16-06-100-002.000-003
v.	)	85-16-06-100-028.000-003
	)	
WABASH COUNTY ASSESSOR,	)	County: Wabash
	)	
Respondent.	)	Assessment Date: January 1, 2024

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**FINAL DETERMINATION**

The Indiana Board of Tax Review (“Board”), having reviewed the facts and evidence, and having considered the issues, now finds and concludes the following:

**INTRODUCTION**

1. Wabash Saddle Club, Inc. (“Wabash”) sought educational and charitable exemptions under Indiana Code § 6-1.1-10-16 for two parcels of real property it owns in Wabash County. Because Wabash did not prove that it owned, occupied, and used the properties for educational or charitable purposes, we conclude that they are both 100% taxable.

**PROCEDURAL HISTORY**

2. Wabash filed Form 136 exemption applications for its two parcels of real property located in Wabash County seeking a charitable exemption for the January 1, 2024 assessment date. On July 19, 2024, the Wabash County Property Tax Assessment Board of Appeals (“PTABOA”) issued Form 120 determinations denying both of Wabash’s exemption applications.

3. On August 23, 2024, Wabash filed Form 132 petitions with the Board challenging the PTABOA's determinations. On July 10, 2025, David Smith, our designated administrative law judge ("ALJ"), held a telephonic hearing on Wabash's petitions. Neither he nor the Board inspected Wabash's properties.

4. Bill Jackson, Wabash's President, and Melissa Jackson, its Treasurer, testified under oath.

5. Wabash submitted the following exhibits:

Petitioner Ex. 1:	List of 2020-2025 Wabash donations
Petitioner Ex. 2:	2023 Wabash financial record
Petitioner Ex. 3:	2024 Wabash financial record
Petitioner Ex. 4:	2023 & 2024 income and expense breakdown
Petitioner Ex. 5:	2025 Wabash showbill of events and supporters
Petitioner Ex. 6:	Statement from Shannon Hughes
Petitioner Ex. 7:	Statement from Carrie McGuire
Petitioner Ex. 8:	June 11, 2025, e-mail from Assessor, Kelly Schenkel
Petitioner Ex. 9:	2024 Form 120 determination for Parcel No. 85-16-06-100-002.000-003 ("028")
Petitioner Ex. 10:	2024 Form 120 determination for Parcel No. 85-16-06-100-002.000-003 ("002")
Petitioner Ex. 11:	Map and description of Wabash riding trails
Petitioner Ex. 12:	E-mail exchange with Zach Price requesting exemption research information
Petitioner Ex. 13:	Property Record Card ("PRC") for Chief Lafontaine Saddle Club
Petitioner Ex. 14:	Statement from Daniel's Place Founder, Cheryl Working
Petitioner Ex. 15:	2024 Wabash Trailer Treat event flyer
Petitioner Ex. 16:	Statement from Joel Updike

The Assessor submitted the following exhibits:

Respondent Ex. A:	2024 PRC for parcel 002
Respondent Ex. B:	2024 PRC for parcel 028

6. The official record for this matter also includes the following: (1) all pleadings, briefs, motions, and documents filed in these appeals; (2) all notices and orders issued by the Board or our ALJ; and (3) an audio recording of the hearing.

## OBJECTIONS

7. The Assessor objected to the admission of Wabash's Exhibit 13 based on relevance. Wabash argued that the document is relevant because it shows that the property of a similar saddle club is receiving an exemption. We find that the document meets the low threshold for relevance and overrule the Assessor's objection.

## FINDINGS OF FACT

8. Wabash was founded for charitable and educational purposes more than 40 years ago. Its by-laws state:

The name of this club shall be the Wabash Saddle Club Incorporated. The purpose of this club is to create, maintain interest in, and bring together those interested in equine and equine activities, to have good entertainment for members and families, and to cooperate with other saddle clubs. It is not our intention to have horse shows or any activities on show dates of other saddle clubs in the vicinity of this club.

Wabash does not generate an annual profit, and no one involved with Wabash is paid. Wabash charges an annual family membership fee of \$75, and it has between 20 and 25 family memberships each year. Members help with the care and maintenance of Wabash's properties, and they assist with shows, concessions, and other equine-related activities. They are also allowed 14 days of free camping per year. *B. Jackson testimony; M. Jackson testimony.*

9. Wabash owns two adjoining parcels. Parcel 002 consists of one acre of unimproved land, while Parcel 028 has a pole barn situated on 18.09 acres of land. The parcels also contain a riding arena and three riding trails of varying difficulty levels that provide a contained and safe environment for young riders and young horses to learn to navigate obstacles. Wabash's properties are only open from April through October because the water lines are not buried deep enough to use water year-round. During the months it is open, the properties are typically in use during 12 to 14 weekends. *M. Jackson testimony; Pet'r Ex. 11; Resp't Exs. A, B.*

10. Wabash does not have a set educational purpose, but it uses its properties to teach kids and adults about horses, their care and equipment, proper etiquette, and how to ride them in horse shows and on trails. Each year, Wabash also offers a free weekend of open camping that allows non-members to camp at its properties and use the trails, and it hosts a free Trailer Treat event for the community with hayrides and a haunted trail. Additionally, the Wabash County 4H club has used the properties on numerous occasions for their meetings. And in 2025, Wabash held two youth mock fair shows to help participants prepare for upcoming 4H fairs. *M. Jackson; B. Jackson; Pet'r Exs. 5, 15, 16.*
11. Wabash gives back to the community by making donations to various civic and community organizations. In 2023, it made a total of \$2,950 in donations to the Lagro Town Hall, the Wabash and Huntington County 4H Horse & Pony programs, Riley Children's Hospital, and Daniel's Place Respite Care. *M. Jackson, Pet'r Exs. 1, 6, 7, 14, 16.*

## CONCLUSIONS OF LAW AND ANALYSIS

### A. EXEMPTION STANDARD

12. Although tangible property in Indiana is generally taxable, the Legislature has exercised its constitutional power to exempt certain types of property. *Hamilton County Prop. Tax Assessment Bd. of Appeals v. Oaken Bucket Partners, LLC*, 938 N.E.2d 654, 657 (Ind. 2010). Because exemptions relieve properties from bearing their fair share of the cost of government services, they are strictly construed against the taxpayer. A taxpayer therefore bears the burden of proving by a preponderance of the evidence that its property qualifies for an exemption. *Indianapolis Osteopathic Hosp., Inc. v. Dep't of Local Gov't Fin.*, 818 N.E.2d 1009, 1014 (Ind. Tax Ct. 2004); I.C. § 6-1.1-15-4(j) (providing that the Board's findings must be based on a preponderance of the evidence). Every exemption appeal "stand[s] on its own facts," and it is the taxpayer's duty to walk us through the analysis. *Jamestown Homes of Mishawaka, Inc. v. St. Joseph County Assessor*, 914 N.E.2d 13, 15 (Ind. Tax Ct. 2009).

13. All or part of a building is exempt from taxation if it is owned, and exclusively or predominantly used or occupied for educational, literary, scientific, religious, or charitable purposes. I.C. § 6-1.1-10-16(a); I.C. § 6-1.1-10-36.3(c). The exemption extends to a tract of land on which an exempt building is situated, as well as to parking lots and other structures that serve the exempt building. I.C. § 6-1.1-10-16(c)(1)-(2).
14. Property is predominantly used for an exempt purpose if it is used for those purposes during more than 50% of the time that it is used in the year ending on the assessment date. I.C. § 6-1.1-10-36.3(a). In this case, the statute requires us to examine the use of the property during the entire year preceding the January 1, 2024 assessment date. Property is 100% exempt if it is exclusively used or occupied for exempt purposes or if it is predominantly used or occupied for exempt purposes by a church, religious society, or nonprofit school. I.C. § 6-1.1-10-36.3(c)(1)-(2). Otherwise, a property qualifies only for an exemption that “bears the same proportion to the total assessment” as the amount of time the property’s exempt use bears to its total use. I.C. § 6-1.1-10-36.3(c)(3). Where a property is not used exclusively for exempt purposes, a taxpayer must offer evidence comparing the relative distribution of time between exempt and non-exempt uses. *See Hamilton Cnty. Assessor v. Duke*, 69 N.E.3d 567, 572 (Ind. Tax Ct. 2017) (“[F]ailure to provide the Indiana Board with a comparison of the relative amounts of time that a property was used for exempt and non-exempt purposes is fatal to a claim of exemption under Indiana Code § 6-1.1-10-36.3.”).
15. Based on the evidence presented, we infer that Wabash is exempt from federal income taxation. But the grant of a federal or state income tax exemption does not automatically entitle a taxpayer to a property tax exemption. *See Raintree Friends Hous., Inc. v. Ind. Dep’t of State Revenue*, 667 N.E.2d 810, 816 n. 8 (Ind. Tax Ct. 1996) (rejecting the Indiana Department of Revenue’s argument that IRS guidelines represented the appropriate test for determining whether the taxpayer was a charitable organization for state income tax purposes); *see also, National Ass’n of Miniature Enthusiasts v. State Bd. of Tax Comm’rs*, 671 N.E.2d 218, 220-222 (Ind. Tax Ct. 1996) (denying taxpayer a charitable purposes exemption despite the fact that it was exempt under 501(c)(3)). We

therefore turn to evaluating whether Wabash's evidence was sufficient to prove that it owned, occupied, and used its two properties for educational or charitable purposes.

**B. EDUCATIONAL EXEMPTION**

16. To receive an educational exemption, a taxpayer must show that it provides a public benefit through educational instruction that is the "substantial equivalent" to instruction offered in Indiana's tax-supported institutions. *Dep't of Local Gov't Fin. v. Roller Skating Rink Operators Ass'n*, 853 N.E.2d 1262, 1266 (Ind. 2006). The closer the taxpayer's activity is to traditional educational programs offered in public schools, the more obvious the public benefit. But a taxpayer need not offer courses that are directly analogous to courses taught in public schools; rather, the taxpayer's courses simply need to be related to public-school offerings. *Id.* (citing *Trinity Sch. of Natural Health v. Kosciusko County Prop. Tax Assessment Bd. of Appeals*, 799 N.E.2d 1234, 1238 (Ind. Tax Ct. 2003)). And the taxpayer need only relieve the state's burden of providing public education to "some limited extent." *Id.* (quoting *Trinity School*, 799 N.E.2d at 1238).
17. Wabash was founded, in part, for educational purposes, but it did not present any evidence demonstrating that it owned, occupied, or used either of its properties to offer educational instruction substantially equivalent to instruction offered in Indiana's public schools. While Wabash teaches kids and adults about horses, their care and equipment, proper etiquette, and how to ride them in horse shows and on trails, it failed to show that that the training it provides is in any way related to courses offered by public schools. It also failed to explain how its training relieves the state's burden of providing public education.
18. Furthermore, property tax law has long established that recreational sports are not per se educational. In *State Board of Tax Com. v. Ft. Wayne Sport Club, Inc.*, 258 N.E.2d 874 (Ind. Ct. App. 1970) (interpreting the predecessor to LC. § 6-1.1-10-16), the Indiana Court of Appeals held that two clubs—a club focused on the promotion of soccer as a sport that used its premises for athletic activities, membership meetings, and dances and a club

that was used solely as an athletic club—were not entitled to educational exemptions because any educational benefits of the soccer programs were merely incidental to the social and recreational activities they provided. *Id.* at 882. Here, Wabash was formed “to create, maintain interest in, and bring together those interested in equine and equine activities, to have good entertainment for members and families, and to cooperate with other saddle clubs.” And it uses its properties to host equine-related activities and meetings, along with camping and other purely recreational activities such as its annual Trailer Treat event. Like *Ft. Wayne Sport Club*, we find Wabash’s activities are primarily social and recreational in nature. We therefore conclude that neither of its properties qualify for an educational exemption.

### C. CHARITABLE EXEMPTION

19. We now turn to Wabash’s charitable exemption claim. The term “charitable” must be understood in its broadest constitutional sense. *Knox County Prop. Tax Assessment Bd. of Appeals v Grandview Care, Inc.*, 826 N.E.2d 177, 182 (Ind. Tax Ct. 2005). A charitable purpose will generally be found if: (1) there is evidence of relief of human want manifested by obviously charitable acts different from the everyday purposes and activities of man in general; and (2) there is an expectation that a benefit will inure to the public sufficient to justify the loss of tax revenue. *Id.*
20. Wabash presented evidence showing that it was founded for charitable purposes, and that it provides its members and the broader community with a safe environment to learn about horses and how to ride them. Wabash also offers several free annual events for the community and allows the Wabash County 4H club to use its properties for meetings. However, it did not submit any evidence demonstrating that its equine activities relieve human want and suffering. Thus, we conclude that Wabash’s activities are more akin to the recreational and hobby activities addressed in *National Ass’n of Miniature Enthusiasts*, than charitable acts that would entitle it to an exemption. In that case, the taxpayer’s property contained a museum and library relating to miniatures. *Id.* at 220. Among other things, the taxpayer used its property to house a permanent collection of

miniatures, plan and present house parties, publish a quarterly periodical, promote local miniature clubs, and to conduct workshops on miniatures. *Id.* The court concluded that the taxpayer was not entitled to a charitable exemption because “[o]perating a museum for the public and enhancing the public’s knowledge about miniatures, while a noble endeavor, does not relieve human want and suffering.” *Id. at 221.*

21. Wabash also failed to explain how its activities provide a sufficient public benefit to justify the loss of tax revenue. While Wabash did make about \$3,000 in donations to various community and civic organizations in 2023, the Indiana Supreme Court has made clear that the statutory test is the predominant *use* of the property, not the distribution of income to support other organizations’ charitable purposes. *State Bd. Of Tax Comm’rs v. New Castle Lodge #147, Loyal Order of Moose, Inc.*, 765 N.E.2d 1257, 1263. Thus, while Wabash’s donations are laudable, they do not entitle its properties to a charitable exemption.

#### **FINAL DETERMINATION**

22. Because Wabash failed to show that its properties were owned, occupied, and used for educational or charitable purposes during the year preceding the 2024 assessment date, we conclude that they do not qualify for an exemption. Accordingly, we find Wabash’s two parcels are 100% taxable for the January 1, 2024 assessment date.



Date: OCTOBER 01, 2025

  
Chairman, Indiana Board of Tax Review

  
Commissioner, Indiana Board of Tax Review

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Commissioner, Indiana Board of Tax Review

**- APPEAL RIGHTS -**

You may petition for judicial review of this final determination under the provisions of Indiana Code § 6-1.1-15-5 and the Indiana Tax Court's rules. To initiate a proceeding for judicial review you must take the action required not later than forty-five (45) days of the date of this notice.

The Indiana Code is available on the Internet at <http://www.in.gov/legislative/ic/code>. The Indiana Tax Court's rules are available at <http://www.in.gov/judiciary/rules/tax/index.html>.