



Fact sheet

Tips on Buying Your First Horse

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Nothing is more thrilling to a horse lover than the purchase and arrival of one's first horse. Too often, due to lack of knowledge, this exciting experience can turn into a disaster in a few short weeks. The potential horse owner need not experience this trauma if a few points are followed, coupled with some good common sense beforehand.

The first question to ask is, "Am I ready for a horse?" or, "Is my child ready for a horse?" Before answering this question affirmatively, do some honest self-appraisal. First, how good of a rider are you or your child? If your experience has been limited to a few rides on a neighbor's horse, a riding vacation at a dude ranch, or ten lessons at a local stable, you probably are not ready to take that big step. If you think your riding ability is adequate and an experienced horse person such as a riding instructor agrees, then consider the following points:

I. Cost

The initial purchase price of a horse varies significantly. Breed, age, sex, amount of training, and size are some of the variables. When considering breeds, determine future riding goals. If you are interested in jumping, hunting or 3-day events, consider Thoroughbreds, Warmbloods, or Crossbreds of a hunter type. If you ride saddle seat, Saddlebreds, Morgans, or Arabians are more appropriate. A registered horse with papers will cost more than an unregistered or a grade horse.

Age is of relatively little importance in mature, *sound* horses. Many horses live to age 20 or older while still being serviceable. With today's training programs

and modern nutrition, an "aged" horse may remain active for years. A horse is in its prime between 7 and 9 years of age. However, an older horse, while not being able to perform as it did while younger, still may have many years of service ahead. An asset to purchasing an older horse is that its purchase price is frequently lower, the amount of training and experience is greater when compared to a younger horse of similar quality.

Geldings are generally more stable, provide a steadier, more reliable, day-to-day performance, and cause fewer problems than a mare when used strictly for riding and showing. Mares, because of their estrous cycle, have more personality quirks. However, if the animal is being purchased as a future investment, consider a well-pedigreed mare as a potential broodmare. Stallions should not be considered except by breeding establishments.

The amount of training a horse has received will influence its purchase price. Training of both the horse and rider is important. An inexperienced horse should *never* be purchased for an inexperienced rider! Only experienced riders can train a young horse.

Large horses (16 hands and over) generally are more costly than smaller horses because of their resale value. However, fit the horse to the rider and consider pony breeds for younger riders. Since the initial cost of most horses is less than their upkeep, purchase price is not as important as maintenance. Whatever type of horse you decide on, purchase the best horse you can possibly afford. Keep this price in mind and search for that horse until you find it. Never buy the first horse you fall in love with, and remember that a good horse costs as much to maintain as a poor-quality animal.

Tack and equipment are a big investment which may run higher than the price of the horse itself. If you are on a restricted budget, consider purchasing used tack and equipment that is in good repair. It is better to buy high-quality used tack than to buy new, inferior-quality tack. Try to restrict yourself to essential items first: halter, lead, saddle, bridle. Other purchases can be made later.

Maintenance costs of horses are extensive and vary among geographic areas whether you keep the horse at home or board it at a commercial stable. The estimated cost of *feeding* a horse is approximately \$100 per month. Additional expenses include veterinary and farrier fees, barn maintenance, bedding, electricity, and insurance. Based on the 1996 survey done for the New Jersey Equine Advisory Board, the annual cost for the privilege of owning a horse in the Garden State exceeds \$8,000. You can see why boarding a horse at a stable may be an option. Monthly boarding costs in this state run from \$250 to \$1,000, depending on amenities offered by the facility, for an average of \$400 per month.

II. Stabling

Stabling is one of the horse owner's most expensive and important considerations. Keeping a horse at home is least expensive, but keep in mind that someone must take care of the horse at all times. Horses need adequate shelter (even if it is just a three-sided shed) and an exercise area. In our urbanized state, zoning laws and public health ordinances are strict. Waste disposal systems must be arranged in advance if you are to be a good horse owning neighbor. Good quality fencing that is aesthetically pleasing, as well as safe and secure for horses (no barbed wire), is essential.

Although it is nice to have adequate pasture for your horse, it is not mandatory if good nutrition is provided. It is necessary, however, to provide adequate space for your horse to receive outdoor exercise (especially if riding time is limited). Rural horse owners rarely have problems finding a place to ride, but suburban horse owners may experience difficulty in locating trails and/or acreage for riding rings.

While boarding a horse away from home may cost more per month, there are advantages. First of all, someone is always available (at a reputable stable) to keep an eye on horses and for assistance at all times. Secondly, you do not have to worry about building and fence maintenance or insurance on the farm property. Thirdly, the boarding farm must meet zoning and health

regulations or it wouldn't be in business. Lastly, most public stables also provide riding facilities.

The more you know about horses, the better your chances are of finding a suitable horse and enjoying it. Honestly evaluate your horse knowledge and expand it if necessary. Free materials are available from the state Extension Equine Specialist and at County Extension offices. Also, horse management short courses are periodically offered by Rutgers Cooperative Extension, including an annual horse management seminar. Reference material is available in textbooks, horse-related periodicals, and web-sites. Visiting horse farms and talking to professional horse people is an excellent way to learn more about the industry.

III. Where to Purchase a Horse

Certain times of the year are better than others for buying horses. Selection is best in the fall and spring, but horses tend to be cheaper in the fall because sellers try not to "winter" horses because of feed costs. Prices are least expensive in the winter, but the selection is limited.

If you are inexperienced in purchasing horses, ask a professional horse person or a veterinarian to assist you. Horse dealers are one source of purchase. Many are honest and try to match the right horse with the right person. Not all, however, are scrupulous. Unless the dealer has a good reputation, gives a money-back guarantee, or has exchange policies, the novice buyer is advised to look elsewhere.

Horse auctions are widespread, but very risky. This is a place for a trained eye, and even then finding a nice horse may be questionable. It is very difficult to try a horse and examine it at an auction, and often little is known about its past history, personality, or health records. If you decide to attend an auction, take along a professional horse person.

Your best chance of finding a nice beginner's mount is from a private individual who may be attending college, has lost interest in horses, or who is ready for a more challenging mount. These animals are usually advertised by word of mouth, on bulletin boards in tack shops, in County 4-H offices, or in local newspapers. Read the classifieds and ask your equestrian friends to keep their eyes and ears open.

Reputable breeders and trainers are other good sources for obtaining a horse, because most build their reputation by word of mouth and repeat customers.

They usually keep their animals in good condition, deal in purebred stock, and have excellent knowledge of the horse's history. Prices may be higher, but to the novice the extra dollars spent initially are well worth it. Here you may be able to take a horse on trial, but before you do, get all of the conditions of the trial on paper.

IV. Evaluating Prospects

Once you locate some suitable prospects, start screening them over the telephone to save time and money. Remember, ask questions and be honest with the seller regarding your needs, riding ability, and expectations from the horse. Most sellers will answer questions objectively and honestly, because if the horse is obviously not right for you, they don't want to waste their time, either.

After you have narrowed your prospects, you will want to see and try the horse. If you are a novice, take a professional horse person with you. The first point to consider in evaluating the prospect is its disposition and level of training. As soon as you arrive at the farm, begin your critique of the horse in question. Do not wait for the seller to bring the horse to you; go with him/her to find out how the animal reacts to its present owner and to other people. Disposition and training are very closely related in determining the horse's suitability and serviceability. The horse may have a beautiful disposition, but if it is untrained or improperly trained, it can be dangerous.

On the other hand, all the training in the world cannot change the disposition of a naturally ill-tempered horse. Observe the horse as the seller approaches and opens the stall door. Does the horse appear with its ears pricked forward, calmly awaiting the handler, or does it charge the door trying to savage you with bared teeth? If the horse is in the pasture, is it caught easily? How does the horse react to, and interact with, the other horses in the pasture? If you intend to transport this animal, question the seller about its trailering manners.

Once the horse has been caught and haltered, observe its motion while being led. Is the walk sure-footed and even, with each foot striking the ground with the same amount of force? Note any indication of stiffness or lameness. Never accept the excuse that new shoes or recent removal is the cause of lameness.

Observe the horse's stall for any signs of bad habits. Look for kick marks on the wall, uneven floor

wear near the door, which denotes a pawer or weaver, or signs of chewing, which denotes a cribber. Stable vices keep a horse unfit both physically and mentally, and are often impossible to cure. Check the horse's tail for rubbing, which may indicate pinworms. If the horse's stall is bedded with dampened bedding and if there is no hay in its rack, you may be looking at a horse with heaves. Check the horse's medical record for vaccination history, recent Coggins testing, and deworming information.

While the horse is standing on level ground, ask to see the horse groomed to observe its habits when handled. At this time, check its basic conformation and for signs of blemishes or uneven wear of the feet and shoes, which may signal unsoundness. Observe its action as it is led to and away from you, both at a walk and a jog.

To find out if the horse is suitable for you, try handling it yourself from the ground first. Lead it, brush it, and then ask to assist in saddling and bridling. Does the horse accept the bit and tightening of the girth readily? If you cannot tack it up yourself, there is no sense in proceeding any further. Assuming that the horse has been tacked up, ask if you can observe the seller riding the horse. At this point, check on soundness, wind, smoothness of gaits, and manners under saddle. Does the horse collect itself, move into the bit and back readily? Does the horse move with a long, free-flowing stride? Is the horse being ridden with all types of additional equipment such as martingales, curb chains, and side reins? If so, the horse may have some bad habits.

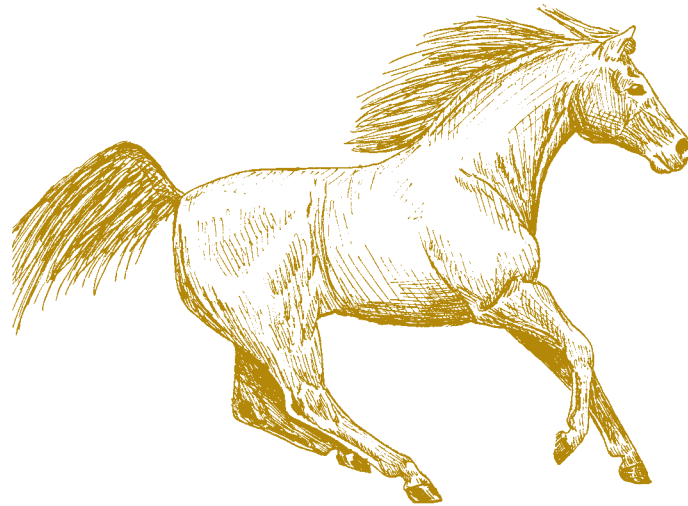
Next, you and/or your instructor should ride the horse. Is it responsive to your aids in a pleasant manner? Does it respond quickly and readily? After you have ridden the horse in the ring, take it on the trail, in open fields, past cars, bicycles, dogs, etc. If you have progressed to this stage and are still interested in the horse, thank the owners and leave the farm for a critical evaluation of the animal in your mind and with your professional horse person. If you are still interested, go back and ride the horse several times, preferably at different hours during the day.

After shopping around and deciding on a likely candidate that fits your criteria, ask a veterinarian to perform a pre-purchase exam. These exams range in cost and in the services that they provide. Depending on the type of horse and the purchase price, a qualified veterinarian will be able to advise you on what should


be done, i.e., x-rays may be recommended. A veterinarian's fee is money well spent.

At the time of purchase make sure you receive a dated bill of sale describing the horse, how much you paid for it, and its papers if the horse is registered. Check registration papers closely to be sure that they match the horse in question. See that all transfer arrangements are in writing and that ownership transfers on the registration certificate are up to date. When transferring the horse to your name, mail them to the breed registry yourself.

Remember, a poor horse results in dissatisfaction. Shop around. Never fall in love with the first horse you see. Always buy the best horse you can afford. Do not settle for more than you can handle or less than you expect. If you have done your homework and your expectations are realistically in line with your ability and pocketbook, you should be able to choose from several horses that suit your needs. You are the one who must live with the horse afterwards. Make sure that *you* make the final decision.



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