

# MU Guide

## Buying a Horse

Wayne Loch, Department of Animal Sciences

Buying a horse should be well planned and carefully thought out. Don't settle for less than you expect or more than you can handle. There are always other horses and other days.

The safest way to buy a horse is to locate an honest seller and take along an experienced person to help you. Take the horse on a week's trial basis if possible, and buy subject to its passing a veterinarian's examination.

There are many happy horse owners. Satisfaction comes from knowing what you want and searching until you find it. Insist on quality, even at a higher price. Remember that a horse is not essential; therefore, the market favors the buyer. Reject a horse if it isn't what you want or doesn't meet your needs.

Don't let a fancy pedigree hide poor quality. A poor horse usually means extra expense and dissatisfaction.

### General considerations

Horses are expensive, to buy or to keep. Also, a lot of time is required for daily care. Unless you are willing to devote time on a regular, daily basis and to pass up other activities, you probably should not become a horse owner. Horses can become a life-long hobby, and owning a horse may also encourage development of responsibility in young people.

### How much can you afford?

Prices may vary from nothing to many thousands of dollars. The cost of a mature, nonregistered horse with some training and reasonable conformation ranges from about \$1,000 to \$2,000. Registered horses with show potential and some additional training often sell for many times this amount.

A horse is a long-term investment. Buy the best horse possible — a good one eats no more than a poor one.

Feed and bedding (together called board), shoeing and veterinary expenses range of \$5–\$12 per day. The cost of tack and equipment normally ranges from \$500 to \$3,000, depending largely on the type of saddle.

Upkeep and replacement costs and new equipment



may be \$100 to \$500 a year. Personal items must also be considered.

### Consider facilities and services needed

An adequate stable is probably the most important item and may be the most expensive. Zoning laws in some suburban areas may restrict keeping a horse or building a stable.

Boarding stables, if available, may be expensive or inconvenient. Also consider farrier and veterinary services, and locate feed sources (especially hay) and bedding supplies.

Check out where a horse may be ridden — bridle paths, trails, show rings and training facilities. Exercise areas are essential. If the horse must be hauled to an exercise area, a trailer or other vehicle is needed.

### What age horse is best?

A horse's condition and training are more important than its age. Prime age for a horse is about seven to nine years, but this is not necessarily the ideal age. Horses frequently are active into their late twenties if they get proper care.

A buyer can often buy a top-quality older horse at the same price or less than would be paid for a younger horse of lesser quality. Although most older horses can not perform as actively as they did when younger, they may have many years of useful service left.

Be ready to decide whether you prefer a younger horse or if an older one would do as well. This decision can't be made until you evaluate each individual horse.

The age of the horse you buy depends on what you can afford and what horses you find available. Your experience is also important. If you are an inexperienced rider, you should not purchase an untrained young horse unless both you and the horse will receive training from a competent professional.

Mounting a green rider on a green horse is a serious mistake. The rider can't improve his or her riding skills if the horse is not trained to behave properly, and the horse can't learn to respond properly if the rider has not been taught how to give cues. Neither rider nor horse is capable of handling potentially dangerous situations that may arise on any bridle path or trail.

### **Learn as much as you can about horses**

Prospective horse owners should learn all they can about horses before buying. Keep an open mind while learning. Material is available at libraries, bookstores and county extension offices.

Visit horse shows and breeding farms. Observe different breeds of horses and different styles of riding. Ask questions. Most experienced horse owners will be glad to help a newcomer.

### **How will the horse be used and who will use it?**

A horse should please and satisfy its owner for more than just a few weeks or a few months. To do this, the horse must be capable of doing things the rider wants done. A horse selected for informal pleasure riding will be quite different from one chosen for competitive riding in shows and other contests.

The age, sex and training of the horse and maybe its breed must be matched with what it will be expected to do. Few horses can do everything, and certain types may be better at particular tasks than others. For example, if you want to compete in stock seat equitation events and also raise a foal, the horse must be a stock-type mare with some training.

Riding interest can greatly affect the cost of a horse, too. A jumping champion may be too expensive for you, so your interest may have to be adjusted to match what you can afford.

A horse should be selected with a specific rider in mind. The age, experience, training and interest of the rider must be carefully matched with the horse. Untrained horses and untrained riders are not a good combination. Young children should not be mounted on large horses, nor should adults expect to ride ponies.

### **Being sure of a good horse**

Faults and problems of a poor horse can be disguised or may not be noticed by an inexperienced buyer. If you don't have the necessary background, seek help from a reputable individual who knows horses. Veterinarians are commonly used as resource persons. Breeders or trainers also can help.

Since you must spend the money and live with the horse afterward, you should become as knowledgeable as possible. Know the type of horse you want, why you want it and what to look for.

### **Where to get a horse**

Before attempting to locate a suitable horse, decide on the specific type of horse and the amount of money to be spent. The horse you want may not be available at the price you can afford. However, don't change your price range until all possible sources have been exhausted.

The most common sources of horses are breeders, private sales, dealers, and auctions. Each has advantages and disadvantages.

**Breeders** — When you have decided on the type of horse you want, you probably will have selected a specific breed. Buying privately from a breeder is usually one of the best and safest ways to get a horse.

Lists of breeders are available from state and national breed associations. Breeders' names are also found in stallion directories, show lists, breed magazines and from other persons interested in the breed.

Breeders have a reputation to uphold and probably want business sent to them by satisfied customers. They frequently give some kind of assurance or guarantee. You may expect to pay slightly higher prices when buying from breeders.

Most horses on a breeding farm are either brood stock or young horses three years old or under, which will require additional training. Mature, well-trained pleasure horses may not be available.

**Private sales** — As a rule, buying from an owner privately is safer than buying from a dealer or at an auction. The buyer must be experienced or have experienced help. Individuals who own a few horses and sell one or two may be fairly experienced, but they also may be inexperienced and unable to evaluate the horses they are selling.

A good private owner to buy from is a person who has been forced to sell: someone who is moving; a student leaving for college; a family with grown children. Check newspapers, publications and bulletin boards. Go to a stable or horse event and visit horse owners. Remember advertisements are designed to sell, and the advertiser may not be knowledgeable about horses.

**Dealers** — Buying from a dealer requires horse knowledge, but it is usually better than most auctions. Although many dealers are honest, some are interested only in making a profit. It may be impossible to tell the

difference. To stay in business, a dealer must buy horses cheaply enough to pay for their feed and care and still make a profit.

Learn what you can about a specific dealer before buying. Check with horse owners who are acquainted with the dealer. Good dealers have good reputations and are willing to stand behind their sales.

**Auctions** — In general, buying at auctions is risky. Don't assume that all sellers are honest. Even experienced buyers can't tell for sure if they will be satisfied and whether a horse has faults or unsoundness when it can be observed for only a few minutes before the sale and in the ring.

There are several types of auctions, ranging from private auctions to breed sales, consignment sales and public auctions. Usually, no guarantees are made and horses cannot be returned or exchanged. Some horses are sent to such sales because there is something wrong with them. Certain problems can be disguised by drugging or skillful handling.

Private sales and breed sales are the safest types of auctions because breeders, who must maintain a good reputation, consign the horses.

### **What sex horse should you buy?**

Generally, stallions are unsatisfactory as pleasure mounts and can be dangerous when handled by inexperienced riders. A stallion's handler can never relax and forget about the horse.

A gelding or mare is more suited to the pleasure rider's needs. For steady dependability, a gelding excels. Mares are usually more excitable, especially when in heat. If you wish to raise a foal, of course, you must buy a mare. For breeding to be worthwhile, the mare must be of top quality. Don't expect to make a profit from a mediocre mare.

### **Do you want a registered horse?**

There are both advantages and disadvantages in owning registered horses. A registered horse may enter both breed and open classes in competition, whereas an unregistered horse is restricted to open events. Registered horses usually have a higher resale value than do unregistered horses, but they are also more expensive. Because a horse is registered does not automatically mean it has better conformation, disposition or training than a less expensive horse of uncertain origin.

When you examine a registered horse, ask to see its registration certificate. Check the papers carefully to be sure the description fits the horse you are considering. Ownership transfers must be up-to-date. Don't buy a registered horse unless the papers come with it. You can send them to the breed association yourself as long as the owner has signed the transfer statement.

## **Specific considerations**

Once you have located a horse for sale, there are a number of interesting things to look for.

### **Check the horse in its stall**

As you enter the stable, watch the horse. Does it lay back its ears? A horse that lays back its ears in anger when approached may be bad tempered, spoiled or barn sour. If the horse shows interest and its ears are up, this is a good sign. Horses have very good hearing. They should be interested in all that goes on around them.

What does the horse do as you approach the stall? In a box stall, it should go to the rear, turn, and face you. If it turns away from you, it may kick.

Does the horse stand quietly as the handler enters the stall or does it charge to get out? Does the seller walk right up to the horse's head or does he seem to hesitate? Does the horse turn away, not wanting to be caught? If it has been properly trained, it should be easy to catch, its ears should reflect no fear or mistrust, and the seller should have no reason to be afraid.

### **Learning from the stall**

Examine the bedding. Is there any indication that the horse has been eating it? Eating bedding is a bad habit. It makes feeding difficult because such horses tend to fill up on bedding that has little nutritional value.

Has this particular horse been bedded with sawdust, shavings, or peat moss while other horses are bedded with straw? The horse may have heaves or some other respiratory ailment. Ask why straw was not used.

Is there a path around the edge of the stall? Stall walkers are hard to cure.

Even the manure can give you a clue to the horse's health and the condition of teeth. If excessive long straw or hay and whole grain appear in the droppings, the horse may need some dental work.

### **Health records**

Consider the horse's general health. Has it been treated for parasites in the last three months? Has it been vaccinated within the last year for tetanus and eastern-western encephalomyelitis and equine influenza or other infectious diseases?

Be alert for runny noses; listen for coughs. Has the horse been tested for equine infectious anemia? Horses purchased should be tested and shown negative.

### **Feet, legs and action**

Observe the horse carefully as it is led from the stall. Be on guard for even slight indications of limping, stiffness or the favoring of a leg or foot.

Give particular attention to the legs, and examine the feet and legs with care. A horse is no better than its underpinnings, so sound feet and legs are vital. Any problem with a foot or leg is enough reason to reject the horse.

Are the legs straight? Cannons should be set squarely below a flat knee. Tendons should be well defined. Fetlocks must be strong. Pasterns should be directly below the cannon, and sloping — not straight — between fetlock and hoof. The hoof should be well shaped and form good angles to the wall.

A sound horse walks correctly from the first step. Some unsound horses, after being warmed up, appear sound. Look closely at the fetlocks, pasterns and hocks. Any swelling should provoke serious doubts about soundness.

### **The head**

Often an inexperienced person pays too much attention to the head. Just because the head is attractive does not mean that the rest of the horse is right. When the horse is led from the stable into the light, watch his eyes. The pupils will contract quickly if vision is normal. They should be clear with no cloudiness and no tearing. The eyes should be wide-set and large.

Do the incisors meet? If not, and the horse has a parrot mouth or undershot jaw, it probably cannot eat properly.

### **The body**

Stand directly in front of the horse and compare the two sides. They should match. Muscles in one side are often large, particularly in the forearm. One of the flaws indicated by uneven development is a tendency to use only one lead. Just as humans are either right-handed or left-handed, a horse may favor one lead.

Repeat the inspection from directly behind the horse to detect hip and stifle trouble. A horse is an athlete and must have enough muscle to perform well, but the muscle must be of the proper kind. Avoid a horse with short, bunched muscles if you are looking for a mount with agility and sustained speed over a long distance.

Next, examine the horse from the side. Shoulder and pastern angles and straightness of legs are of major importance in this view. Does the horse seem to be a bit long in the back? Chances are good that the shoulder is probably too straight as well.

Does it have enough withers to hold a saddle well? Are the withers too high and sharp? White marks at the withers or just behind the elbow indicate that the horse has old, healed saddle galls and girth chafes. There may have been problems in the past in fitting a saddle and keeping it in place.

Does the front half of the horse match the rear half? Lack of balance may not look the best but may not detract seriously from the horse's performance unless

it is excessive. Remember that the main power and thrust come from the rear quarters and deficiency here is the most damaging.

### **Horse at work**

Before you make a final decision about the horse, have it worked until it is warm. Notice its breathing. If its wind is broken, you can spot it now. If it doesn't want to leave the stable and strongly resists or tries to bolt for the barn, it is barn sour. Don't buy the horse unless someone in your family is an experienced horse handler.

Watch the horse as it is ridden. Does it take the proper leads when asked? Does it stop collected on its hindquarters or bouncing on its forelegs? Will it back readily with its mouth closed and head down? Does it toss its head or go quietly? Does it wring its tail?

Does it fight the bit or tuck its chin to avoid it? Does it move out freely with plenty of flexion in knees and hocks, or does it need a lot of urging? Does it require restraint? Does it have to wear any correctional equipment (martingales, tie downs, drop nosebands or similar items)? Not all of this equipment is allowed in the show ring. Worse yet, it may be needed to prevent the horse from indulging in bad habits.

Ride the horse yourself, but remember that most horses will not perform at their best for a strange handler. However, riding it yourself gives you the chance to discover small details or to prove what you might have suspected. Does it handle easily? Is it responsive, especially to leg pressure? How sensitive is it? Does it accept handling by a stranger or is it unduly upset?

Ride the horse at least once and preferably several times if you think that you would like to purchase it. It is not fair to the horse to judge its performance in one short ride with a complete stranger in the saddle. When it becomes used to you and you both relax, you will be able to evaluate it more fairly. However, if there are several reasons for rejecting it and its performance is poor, look elsewhere.

### **Evaluate horses under consideration**

Be objective in your evaluation of the horses you are considering. If in doubt look at more horses.

No horse is perfect. Your budget may dictate a horse with minor faults. However, the horse you select should not have faults that are dangerous to itself or to you. It should be sound and willing enough to perform the functions you require.

With patience and practice, minor problems can be worked out together and horse and horse owner can become a happy combination.