

# Should You Get a Horse of Your Own?

EVERY LONGTIME HORSEMAN HAS A PERSONAL highlight reel filed away in his memory bank—moments spent with horses that have special meaning or poignancy. They might include competitive successes, such as winning a prestigious event, or training milestones, like starting a young horse under saddle for the first time.

Among those public and private victories, however, are scattered other memories that are much smaller and more personal—a shared moment in the stall late at night, when a horse nickers softly and snuffles through jacket pockets for carrots; a pause while on a trail ride to admire the scenery, perfectly framed through a horse’s pricked ears; watching a future competitive partner first raise his wet head from the straw after foaling. These moments are snippets of joy gleaned from a life with horses, born from the sense of connection fostered through partnership with these great creatures.

You don’t need to own a horse to appreciate them, but nothing compares to the kinship experienced in a long-term equine-human relationship. It’s simply not something that can be experienced on an hour-long guided trail ride or occasional lesson on a rotating cadre of school horses. It’s no wonder that many equestrians yearn for a horse to call their own, a familiar face peering over the stall door—ears pricked and muzzle outstretched for a treat—day after day.

Buying a horse isn’t an endeavor to take lightly. Our combined many decades of direct and indirect experience with hundreds of horse owners convinces us that the horse you buy will have an enormous influence on all of your subsequent experience with horses. Buying the right horse may spare you from having to learn some horsemanship lessons most horse folk could do without, such as how to catch a horse who runs away from you in the paddock, or how to manage a horse who won’t allow his feet to be handled by the farrier. You might also avoid the tough decisions that come with owning a horse whose useful life has been cut in half by chronic health issues, or any number of other heart- and wallet-breaking problems.

Before you make the decision, be sure you understand all the pitfalls of the journey you’re embarking on. Be honest with yourself regarding your abilities, your financial situation, your level of interest, and your time constraints. And most important, enlist a trusted horse-savvy friend or a professional instructor to help you make the decision and guide you through the purchase process.

## **An Expensive Hobby**

For most prospective horse owners, the first perceived hurdle to horse ownership is financial. Horses are not inexpensive creatures, although purchase prices vary widely. Top competition horses routinely sell for several hundred thousand dollars, or even into the millions for racehorses. We're lucky that most of us don't need that kind of cash for an appropriate animal! But a well-trained horse, especially one suitable for a beginner rider, is likely going to be at least a moderate investment.

The purchase price of any individual horse is influenced by an array of factors, including the horse's level of training, age, breeding, conformation, competition record, rideability, ground manners—even color, breed, location, or gender.

The overall economy can also affect horse sales. Horses are considered “luxury items,” and sales tend to suffer whenever the economy causes individuals to cut back on non-essential purchases. Prices are also influenced by the local market—horses with identical résumés can sell for vastly different prices in different areas of the country.

For most horse purchasers, the factors that influence an animal's price are much more concrete. A horse in the prime of his life—old enough to be ridden but not yet so old as to be developing physical limitations—will be more expensive than will a very young or very old horse. An attractive horse with pretty markings will be more expensive than a plain horse who's nothing special to look at. For horses who compete, as show mileage increases, so do their purchase prices.

Buying the horse isn't the most costly part of this endeavor—it's *keeping* the horse that proves pricey. Consider the recurring costs for even very basic horse-keeping—board, farriery, and routine veterinary care. Add the cost of lessons and entry fees, if you plan to compete, and all the new horse's accoutrements: tack, blankets, boots, and so on. Then factor in the unexpected, yet inevitable—an emergency veterinary call for a serious wound or colic episode, for example (see the table on page 68).

What horse owners spend varies tremendously from person to person. At the cheaper end of the spectrum might be the casual trail rider who keeps her easy-keeping Appaloosa gelding in a small field at home and leaves him barefoot. The polar opposite is the dressage rider in full training at a fancy show barn whose Danish Warmblood schoolmaster needs joint supplements, corrective shoeing, and massage treatments to stay comfortable and perform well at the many shows in which they compete. The difference in these two riders' monthly expenses can easily be thousands of dollars.

Since expenses for the same services can differ greatly depending on where you live, the best way to estimate how much it will cost to own a horse in your area is to talk to other local horsemen. Ask what they pay for routine vaccinations, farrier work, or lessons. Check the bulletin board at local tack shops or scan local equine publications to see what different local barns charge for board.

You'll usually find that you get what you pay for when it comes to horsey goods and services. If you're on a budget, there's no reason to go for the Cadillac of boarding barns when the Chevy will do, but you are entrusting these professionals with your horse's health, soundness, and well-being. The farrier who charges half as much as all the others in the area won't turn out to be such a bargain if he causes your horse to go lame, nor will a dirt-cheap boarding facility be a good choice if your horse's stall never gets cleaned and your horse is fed moldy hay.

There are plenty of opportunities for cost-cutting in horse ownership, but they shouldn't be taken at the expense of the horse's care. When conducting your informal pricing surveys, don't count on being able to use whoever is cheapest; instead, plan your budget around the median prices.

Once you've got a good idea of how horsey services are priced in your area, you can estimate your routine expenses. But before taking the plunge, remember that horses don't always stick to the routine. What if your horse is kicked in the pasture and needs stitches on a Sunday afternoon? What if he develops a chronic condition that requires

ongoing treatment? Can your pocketbook handle the unexpected expense of an emergency veterinary call or long-term medications?

It's important to confront all the financial realities before signing that bill of sale and taking responsibility for a horse's care. Sometimes owners may have to make tough decisions—for example, when facing an expensive colic surgery that may offer the horse only a slim chance of survival. It doesn't make one a "bad" horseman to factor cost into the decision-making equation; a horseman may decide against such a surgery because she simply can't take on such debt for an uncertain outcome. There's no shame in this, as long as the horse's suffering is not prolonged and, instead, is ended quickly and humanely by a veterinarian.

Although no one wants to think of the partnership ending before it begins, you should research the costs of euthanasia and body disposal as well. These are an inevitable component of the horse-human bond, and a responsibility you should be prepared to undertake no matter what the age of your horse.

Most veterinarians are sensitive to their clients' financial limitations; they often help owners minimize costs where possible, perhaps by starting with the most conservative method of treatment or by forgoing the more expensive diagnostics. It's also a good idea to look into medical and mortality insurance for your horse—while you'll have to factor the recurring cost of the policy into your budget, insurance can help minimize the financial impact of the more costly, nonroutine treatments.

## **More Than Money: It's Time as Well**

You've crunched the numbers and determined that you can financially handle the addition of a four-footed family member. You're not done yet—you also have to evaluate whether you can budget the *time* you'll need to devote to your new charge.

Take a good look at your schedule and your responsibilities. Consider where your horse will be kept, and how long it will take you to get there

from home or work. Then take inventory of your goals. What do you see yourself doing with your new horse? What do you want to accomplish?

Consider two riders who have very different sets of goals. Rider A is an amateur eventer with lofty competitive ambitions. She is single with no children and works full time. She rides six days a week, either before or after work, spending two to three hours at the barn each day. She takes two intensive lessons per week with a trainer and spends many weekends at competitions.

Rider B is a recreational rider and a stay-at-home mom with two kids in elementary school. She usually rides once a week (twice if she's lucky), on the weekend, when her husband can watch the kids. Her rides are leisurely trail rides, maybe an hour or two long and purely for fun. She also tries to stop by the barn once or twice during the week, with children in tow, just to groom and say hello to the horse and let the kids take a pony ride.

These two riders with very different ambitions and lifestyles have tailored their riding around their responsibilities. They represent opposite ends of the amateur rider spectrum.

There's no "right" amount of riding time; it varies with each rider and horse, the situation, and the rider's goals. You need to take stock of your goals *and* your available time and judge whether the two are compatible.

Unlike other hobbies, riding isn't something you can shelve for several weeks or months when something else comes up. While the staff at a boarding barn will see to your horse's basic needs—feeding, stall cleaning, turnout, etc.—everything else is usually up to the owner. You're the one your horse looks to for individual attention, treats, and grooming. Most boarded horses really do notice when their owners go AWOL for any length of time.

If you're planning to keep a potential new horse at home and care for him yourself, then it goes without saying that you can't simply "take a break" from taking care of him—your horse counts on you to be there daily for feeding, watering, turnout, and mucking duties (or to delegate those duties to someone else).

Consistent riding is important for fitness and safety. You can't give a horse a month off and then pull him out of the field to go on a three-hour trail ride, for example—he won't be fit enough for it and will be at risk for fatigue-related injuries. Consistency is also important for the continued progression of horse and rider. You both need to practice the skills you've already learned and work on adding new ones to your repertoire.

For most people who are bitten by the horse bug, that daily trip to the barn is part responsibility and part play—you *need* to go to further your training and keep your horse in shape, but you also *want* to ride because you enjoy it. There are certainly days when it's very hot or very cold, you're tired or busy, or the alarm clock just seems to be going off too early, and that trip to the barn can fall by the wayside. When those days become the rule rather than the exception, it's the horse who suffers as he sits idly in his pasture or stall. The time to think about this is before you take on the responsibility for a horse's life, not afterward.

So before you make the decision to buy your own horse, honestly assess your time and your level of motivation. Be sure it's something you really want. (If you do decide you cannot commit to horse ownership at this stage of your life, lessons at training barns, "catch riding" for horse owners, or volunteering at equine-assisted therapy classes allow you to get your horse "fix" while improving your horsemanship skills.)

## **Responsibility**

Taking the horse ownership plunge is unique in one very important way—a horse will eventually reach the end of his "serviceable" life, when he can no longer be ridden or driven, however lightly. At this point, which may or may not be anywhere near the end of a horse's actual life span, he will no longer be of use in his original capacity—or, perhaps, in *any* physical capacity. Since most people who own horses do so because they enjoy riding or driving them, this situation poses a bit of a dilemma.

When a car reaches the end of its serviceable life, we trade it in on a new one. But a horse is not an inanimate object that can be replaced if it wears out. He's a living, breathing, feeling being.

When you purchase a horse, you're taking responsibility for another creature's life—a particularly fragile creature, prone to perplexing injuries and accidents, and one who, at some point, will no longer be able to perform a job. You hope, of course, that this point comes after many years of happy partnership and at a ripe old age. But that's not always the case.

Consider this scenario: you purchase an eight-year-old gelding, in the prime of his life, and plan to compete on the local hunter circuit in the adult amateur classes. All goes swimmingly for a year or two, but then the horse becomes lame. Your veterinarian diagnoses ringbone, advising you that the lameness will only worsen if you continue to ride him in the same capacity. That means no more jumping or showing, but the good news is that he can still live a long and comfortable life, and perhaps enjoy a few more years of light work, if managed properly.

Suddenly, your dream horse is no longer able to perform the job for which he was purchased, and your promising show partnership has come to a crashing end. You adore your horse, but you also love to train and show and aren't really interested in simply going on trail rides. The lameness renders your horse unsellable; basically, you are now the owner of a very large and expensive pet.

This is a crossroads every horseman dreads encountering, but it's hardly a rare occurrence. Lameness, injuries, illness, freak pasture accidents all can signal an abrupt end to a horse's riding career. What then?

The path chosen in these unfortunate instances is what separates those who consider themselves mere owners of a piece of property from those who think of themselves instead as guardians of another living being. Rather than dumping a horse at a sale or with a dealer—the equine equivalent of a used car lot—and leaving his fate to chance, these caretakers keep their end of the bargain and do right by their friends.

If you're going to purchase a horse, you should do so with these kinds of situations in mind, because your responsibility doesn't end when a

horse's career does. Sometimes a horse with lameness issues can be given (or free-leased) to a home where he can be ridden more lightly or can provide companionship to another horse who would otherwise be living alone fretfully. If the horse is a mare worthy of being bred, she might find a home as a broodmare. The owner might be able to find a retirement farm where the injured horse can live out his days as a pasture ornament. It might take a lot of legwork and networking, and it may mean paying expenses for a horse you can't even ride, but there are workable solutions out there for owners who care enough to look for them.

In the cases where no other solutions can be found, it is likely kinder to put the horse down than to let him take his chances at a sale, where he could wind up in unkind hands or on a killer buyer's truck.

## **To Lease or Buy?**

If all this forethought has you feeling a little overwhelmed, there's another option available for those who want that one-on-one relationship with a horse but perhaps aren't ready or able to dive headfirst into horse ownership. Leasing a horse provides many of the benefits of ownership without requiring a lifelong commitment. It can be a good first step for many would-be horse owners.

Lease situations vary with the terms of the lease agreement, which can be written however the owner desires. In general, though, a lease transfers the day-to-day care and responsibility of a horse over to another party (the lessee), while the owner (the lessor) maintains ownership of the horse.

A lease might involve a fee, paid to the owner, for use of the horse (in the case of very talented horses), or it might be a "free lease," where the lessee takes over the horse's expenses but does not pay anything above that.

For owners, leases are often a good solution for temporary circumstances, saving the owner from having to make the rather permanent choice to sell a horse. A horse might be leased out while his owner is pregnant, for instance, or away at college. A lease might be a way for

an owner to gain respite from a horse's expenses during a time of financial difficulty—after being laid off from a job, for example.

A lease can also be a long-term solution, a way to rehome a horse without the original owner giving up ultimate control and responsibility. For some owners it's an attractive alternative to selling a horse outright because it minimizes the risk of a horse ending up in a dangerous situation. For example, an amateur breeder might be trying for a homebred dressage star and instead wind up with a spectacular jumper. If the owner has no interest in jumping but doesn't want to sell the horse outright, he can be leased instead to a jumper rider for as long as the rider wishes to ride him.

In the case of a horse who would be difficult to sell, a lease eliminates the risk for the new "owner" and opens more doors for rehoming the horse. In the case of our hypothetical horse with ringbone, the horse owner might lease him to someone wanting a trail horse without asking that person to assume permanent responsibility for a horse with an uncertain future under saddle. While there would likely be little interest in buying such a horse, the horse can simply be returned to the owner if he becomes physically unable to perform the job for which he was leased.

For the lessee, leasing offers many of the benefits of horse ownership without much of the risk. There's no long-term commitment. If a rider's level of experience or interest changes, or if a young rider shoots up six inches over eighteen months and "outgrows" his mount, the horse can go back to his owner.

A lease carries its own risks—the owner can end it at any time, as long as it's in accordance with the terms of the lease agreement, and it can be heartbreaking to say goodbye to a horse who's become a friend when you're not ready to let him go. There can be misunderstandings over expectations, management, and workload. It's important to have a detailed written lease agreement that spells out each party's responsibilities to minimize potential conflicts. The lease should address worst-case scenarios—such as end-of-life decisions, liability for/collection of unpaid fees/bills, and insurance coverage—as well as boarding, travel, training, and care arrangements.

In well-thought-through circumstances, leases offer benefits to both the lessor and the lessee, and, most important, to the horse.

## Taking Stock

Horse-shopping is a little bit like dating—you'll know you've found "the one" when the chemistry is right, you have common interests, you can tolerate each other's faults, and you work well together. Finding the right partner can take time, but it's better to wait for the right match than to settle for something that's less than perfect. (This is where a short-term lease may come in handy: preventing an "I've got to have a horse now" decision you'll regret later.)

Not every horse is right for every rider. Finding the one who is right for you begins with an honest assessment of your own abilities, strengths, weaknesses, and goals. Ideally, and especially if you're new to riding, you should also have a trainer, or an experienced and trustworthy friend who rides, to help in this process and provide an impartial opinion.

Perhaps the single most decisive factor is your own level of experience. There's more to riding than just "knowing how to ride." Only after years of experience does a rider learn the subtleties and nuances of this sport. That wealth of knowledge is what allows a rider to adapt to new horses and new situations, to know when to ask a horse to do more and when to quit for the day, and to solve training problems as they arise.

Experience isn't just the amount of time you've spent in the saddle, although that's an important part of it. It also comes from riding a variety of horses in a variety of situations and from taking lessons, reading, asking questions, and watching. Be humble in your self-assessment here—while you may be sure of your own abilities, compare what you've done to the résumés of other riders you know. If you find that yours is much shorter, that's a sign that you might not know quite as much as you think you do. Remember, this is a sport with a lifelong learning curve, and horses always come up with new lessons to teach.

There's nothing "wrong" with being light on experience, of course—even Olympic-level riders had to learn the basics at some point in their careers. The danger in overestimating your experience comes from having a horse who's not appropriate for your level. A horse with whom you're well-matched will teach you much more than a horse with whom you're in over your head.

Matching a green rider with a green horse is one of the most common recipes for producing an incompatible pair. Green horses are often less expensive than well-trained ones. They are enormously appealing, full of youth, energy, and bloom, and many parents are charmed by the idea of two youngsters (one a horse, the other a rider) learning together. Unfortunately, it's easy for an inexperienced rider to inadvertently create bad habits in a horse's under-saddle performance, or worse, frighten a young horse and undermine his trust in human beings. A green horse may also pose training dilemmas that a green rider is incapable of solving. While such combinations *can* be successful, the horse must be very honest and forgiving, and a trainer should be deeply involved every step of the way so small problems can be corrected before they become big ones.

An experienced horse can be one of an inexperienced rider's greatest teachers. She may not have the vigor and beauty of the youngster, she may be plain or big-kneed or even worn down by years of service. However, she's seen it all, with her cooperative, trusting nature still intact. One type of experienced horse—the "schoolmaster"—is always in high demand for new riders. These older, well-educated horses have kind temperaments, know what's expected of them, and are more tolerant of a green rider's mistakes than a less experienced horse would be. (Top schoolmasters are also sought after by experienced riders trying to break onto the national or international stage in their chosen sport. These elite horses often carry big price tags.)

If you're lacking in experience, you also want to keep in mind the types of horses you feel comfortable riding. A horse might be a wonderful mover and jumper, but if you can't sit her trot, or her exuberant jump jostles you loose from the saddle, she's not the right horse for you. You don't need to

worry about having the best horse in the show ring—you just need to have the best horse *for you*.

You also want to assess your approach to riding. Are you a rider who enjoys being challenged, or do you prefer to operate within your comfort zone? Are you easily rattled by a spook or a buck? Do you get very nervous or even become crippled with fear?

If confidence is an issue for you, be honest with yourself about it. There are horses out there who can help you learn to trust your own abilities; if you don't acknowledge your confidence issues, however, you're more likely to end up with an unsuitable match who will only make the problem worse.

You should take into account where and how you will keep and ride your potential new horse. If your schedule is such that you're often away from the barn for days at a time, you need a horse who won't regress in his training every time he gets a few days off. If you live in an area where boarding facilities don't offer much turnout time, you want a horse who's emotionally and physically able to handle a more sedentary life, lived primarily in a stall. An older horse who might have some mild arthritis might not do well, nor would a very young horse with lots of energy.

Do you prefer mares or geldings? (Even experienced horse folk may prefer one or the other.) Large horses or small? Do you like a horse with lots of get up and go, or do you prefer one who is laid-back? You have to compromise somewhere, but it's important to know the kind of temperament you prefer, what you can tolerate, and what you can't.

TABLE 4.1

## Budgeting for a Horse

Estimates are for one horse for one year.

| <b>Feed Costs</b>                                      | <b>Quantity</b> | <b>Units</b> | <b>Cost per Unit</b> | <b>Median Cost</b> | <b>Total</b> |
|--|-----------------|--------------|----------------------|--------------------|--------------|
| Hay or Hay Pellets                                     | 7,300 lbs.      | 146 bales    | \$4.00–<br>\$18.00   | \$8.00             | \$1,168.00   |
| Grain or Pellets                                       | 700 lbs.        | 14 bags      | \$4.00–<br>\$16.00   | \$10.00            | \$140.00     |
| Minerals and Salts                                     | 30 lbs.         | 4 lb. block  | \$2.75               | \$2.75             | \$20.00      |
| Horse Kept at Home—<br>Total Annual Feed Cost Estimate |                 |              |                      |                    | \$1,328.00   |

| <b>Maintenance</b>                               | <b>Quantity</b> | <b>Units</b> | <b>Cost per Unit</b> | <b>Median Cost</b> | <b>Total</b>      |
|--|-----------------|--------------|----------------------|--------------------|-------------------|
| Bedding  | 15 yds.         | Bulk         | Less expensive       | \$142.50           | \$142.50          |
| Farrier Service                                  | 8.6 times/year  | —            | \$45.00–\$100.00     | \$75.00            | \$645.00          |
| Worming  | 4 times/year    | —            | \$5.00–\$15.00       | \$12.00            | \$48.00           |
| Vaccines (minimum)                               | 2 times/year    | —            | Varies               | \$15.00            | \$30.00           |
| Veterinary and Medicine                          | Varies          | —            | Varies               | Varies             | \$375.00          |
| Horse Care Products                              | Varies          | —            | Varies               | Varies             | \$100.00          |
| Miscellaneous                                    | —               | —            | —                    | —                  | \$50.00           |
| Private Riding and/or Horsemanship Lessons       | 2 times/mo.     | —            | \$30.00–\$75.00      | \$40.00            | \$960.00          |
| Books/Magazines/Info                             | —               | —            | —                    | —                  | \$50.00           |
| Maintenance, etc.—<br>Total Annual Cost Estimate |                 |              |                      |                    | \$2,400.50        |
| <b>Total Estimated Annual Cost:</b>              |                 |              |                      |                    | <b>\$3,728.50</b> |

(continued on next page)

SHOULD YOU GET A HORSE OF YOUR OWN?

### **Boarding Horse (Depending on locale and type of facility)**

| <b>Boarding Costs</b> | <b>Quantity</b> | <b>Price Range</b>    | <b>Average Cost</b> | <b>Total</b> |
|-----------------------|-----------------|-----------------------|---------------------|--------------|
| Board                 | 12 mos.         | \$150.00–<br>\$800.00 | \$300.00            | \$3,600.00   |

#### **Notes:**

- All costs vary tremendously from one area of the country to another.
- Hay or hay pellet quantities assume that a thousand-pound horse consumes 2 percent of his body weight daily.
- Grain/pellets are fed to the majority of horses, but some owners may disagree. This judgment may be based on the quality of hay available in their area and their feeding philosophy, etc.
- A bale of hay is calculated at fifty pounds, but like most things in this guide, it can vary. (Two-wire bales range from forty to seventy-five pounds; three-wire bales generally run ninety-five to a hundred pounds.)
- Salt and mineral consumption assumes 39 grams per day.
- Horse care products calculation includes hoof picks, brushes, shampoo, fly mask, fly spray, wound dressing, hoof dressing, scraper, and bucket.
- None of the estimates includes taxes, delivery charges, or personal vehicle expenses (e.g., picking up hay).
- No estimates for costs of land, equipment, insurance, or tack are included.
- The cost estimates used here are based on a pleasure horse: a horse used for recreational riding, trails, and general enjoyment. They assume the horse is not shown.
- Veterinarian estimates assume this horse has one or two minor injuries or illnesses during the year and may also get a minor checkup each year.
- Vaccine and worming estimates assume you, not the vet, do the worming and administer the vaccination.
- The boarding cost amounts used in this guide are based on a study done in 2001 in the state of Arizona, adjusted for 2006.
- Boarding costs generally include feed only. Shoeing, vet, horse care products, worming, vaccinations, riding instruction/lessons are all extra.

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