



BUYING A HORSE

How the four different considerations can help to prepare and make good sport horse buying decisions

Acknowledgements

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"This is really fascinating read on prerequisites of a horse purchase based on a lot of experience in this area and clarifies a lot. Material like this is of great value to both the first-time buyer and experienced horse owner."

-David Schmutz, USEF S Judge and dressage competitor

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In love with horses since the age of three, Debra has been working in the horse industry since 1998. She graduated from Cal Poly Pomona with a degree in Agriculture Science, in 2004, intending to teach Agriculture to high school students. However, several terrific equine opportunities arose and she has been working as an equestrian professional since 2002.

Debra has worked in various aspects of the equine industry, from riding and training to managing large boarding facilities. She has continued her education by riding with top dressage professionals in California such as Gerhard Politz and Kit Stebbins along with various clinicians. Most recently, she attended the CDS Symposium on Sport Horse Form and Function taught by Kristi Wysocki. She rides and handles several of the young horses on the farm each year, preparing them for show and their future careers.

Debra is a seasoned equestrian professional, who built upon her experience in dressage to provide our clients with the best possible experience when purchasing a young sport horse. Over the last decade she has immersed herself in warmblood breeding, raising foals, breed inspections and showing. Debra is the first point of contact (usually responds within 24 hours) for all questions about buying a new horse, a first horse or other inquiries. She tracks well-being, personality, aptitude and development of every foal on the farm, and matches you with the most suitable horse for your demands. Debra manages sales terms and transactions, facilitates vet exams with a veterinarian of your choice, youngster management in pre-sales, post-sale details and shipment to a new home.

Connect with Debra:

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Liana pursues a dual career, one in senior management in a corporate world, and another as a practicing breiter, coach and equine trainer.

Liana's strength as a riding and horse development specialist comes from starting and training over a few hundred horses (most of them at the State Stud in Belarus, Eastern Europe), and preparing them to specialize in different disciplines. She worked with different breeds, reschooling into fine all-around riding horses Standardbred pacers, German Trakehners, Russian and other warmbloods. This involved working with typically very hot and sophisticated, strong-minded horses. Liana also specialized in the development of horses as breeding stallions in cross-country, stadium show jumping. Most of her recent focus has been in dressage. Additionally, on many occasions she organized auctions and private sales.

In 2008 Liana started Equestrian Insider, a remote coaching program with custom training design according to individual need. She currently continues sharing this individualized approach to equestrian sport methodology with committed riders and professionals in several countries.

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FOREWORD

Dear equestrian,

This horse buying guide came to life as a result of numerous discussions on the subject of purchasing a horse, including breed, buying vs. leasing, training a sport horses, developing the rider, choosing a professional training track, and many related topics.

Liana: In the spring of 2016 one my clients, an endurance rider, Sophia McKee, has quite challenged me with her smart questions about buying her next horse. In the summer of the same year, another client, dressage rider Evgenia Stenberg, asked me for feedback with very similar list of questions. I realized then, that these questions are universal, as I find myself confronting the same questions over and over again. I found myself telling Evgenia the same things I told Sophia, and all the previous riders before her. It dawned on me that I have been reflecting on horse purchasing philosophy in my interactions with my clients in this way for a very long time.



I happened to be on a call with a professional sales manager, Debra Mead, who works on a warmblood breeding farm in California, as I was curious about what was going on with the current year's offspring at the farm, and we found ourselves elaborating on the same things in unison. That's when it hit me, "Let's just write this all down and share it with equestrians out there. Debra enthusiastically agreed, and so this horse buying guide was born.

Debra: What we will be talking about here is not the typical blood line, pricing, and vet check material you can find online or in equestrian magazines. We are cutting deep into the subject from four unusual angles, each of which are a foundation of the horse purchasing decision.

We hope you enjoy it and that it triggers helpful thinking points on your equestrian journey!

Debra and Liana

INTRODUCTION: THE FOUR CONCEPTS

You are over 21 (congratulations) and thinking of buying a horse. Or, you are a child and you are dreaming of buying a horse when the time is right for you financially (have patience).

There are four concepts to take into account when buying a horse, no matter what equestrian experience you have. We are not saying that these four concepts absolutely apply to every situation. What we are sharing here is that if you plan your horse purchase with these concepts in mind, you will have a better chance of a productive outcome.



The concepts we would like to share with you are:

1. There is a prime market, and a secondary market. The prime market has better horses, although it takes longer to get to solid under saddle performance.
2. The portfolio approach vs. the single horse approach. If you are looking for a single horse to keep for a long time, be very picky and risk-averse.
3. Relatives are not your supporters; they inadvertently compete with your horse. Supportive emotions quickly disappear when things demand action.
4. Make financial projections which assume the worst-case financial scenario for at least the next year of your life (or better two) after purchase. If, even in this scenario, you can do well for yourself and your horse, then go on with a purchasing project.

1. RIDER QUALIFICATIONS

Rider development levels are not solely defined or confirmed by the level of competition you have exhibited in. That should come as no surprise, given that talk in the barn aisle often revolves around how “this dressage rider can only sit a quiet horse through a dressage test,” or “that that Grand Prix show jumper has no idea how to put a horse on the bit.”

We know that some people are comfortable in dressage and in the show jumping ring, but choose not to gallop on a race track or a cross-country course. We know that some people just go ahead and start young horses under saddle, while others prefer a schooled horse, or at least a horse started for 90 days by somebody.

We hear that some riders are good with young horses, but are not good as “finishers,” maximizing a horse’s ability at Grand Prix levels, and that there are others who can really polish a GP horse, but are afraid to approach a hot youngster, a thoroughbred off the track, or a show jumper until it is ridden by somebody else for a year.

Next comes a table to help you find your riding level for the purpose of horse shopping. As you read through this guide, the purchasing considerations will reference this table and each level has different considerations.

| Professional Development Stages | Adult Amateur (AA) Rider Development Stages | |
|---------------------------------|---|---|
| | Beginner | Always in training sessions with a trainer or observer; 100% coaching time; riding in school groups. Rides experienced horses. |
| | Intermediate | Delegated hacking and conditioning sessions, some specialized homework; in training sessions with a coach at least 40% of the time. Rides experienced and developing horses. Has no young horse or breaking experience. |
| | Advanced | Occasional training sessions and clinics; leads training planning and sessions; less than 5% of advisory. Rides one or two horses consistently. Attempts to work with available young horses. |
| | Graduated* | Occasional clinics; leads design and training execution of 1-2 developing/experienced horses and takes a young horse into training. Seeks advise for a young horse. Becomes a mentor to other riders. Clinics to improve FEI level performance. |
| Groom | Converts from AA Intermediate | Provides all grooming and stable caretaking, medical services on regular basis for one horse or a few, is trusted to hack and condition client’s horses in hand, on a lunge and under saddle |
| Bereiter* | Converts from Groom or from AA Graduated | Successful in exercising a variety of horses based on empathy and feel. Gets into breaking and showing horses for others. Conditions recovering horses and horses for sale. Is a team rider for a few horses when core rider is unavailable. |
| Trainer* | Converts from Bereiter or AA Graduated | Deliberate efforts in mastering elements of a training plan design for horses of different levels. Has many clients with own mounts. Drives development, health and competitions, is a prime source of all knowledge. |
| Coach* | | Breathes the finest level of detail into training plans. Has own students and mentors trainers and grooms. Clinics remotely. Can also be a judge, a technical delegate, etc., but a judge is not a coach by default. |

*prime market is advisable

Graduated AA Rider Qualification Requirements

In the development scale above, graduated AA rider requirements are:

- Experience with schooling 3-4 young and remount horses, from breaking to equivalent of 6 y.o. FEI dressage tests
- Schooling of these horses happened with supervision of a good coach in a professional equestrian training center
- Horses were in rider's dedicated reign for 2-4 years each
- Rider trained these horses in all training subjects:
 - Work in hand
 - Free lunging
 - Free jumping
 - Lunging off cavesson and off bridle
 - Driving
 - Flat work
 - Jumping mounted
 - Field work (gallop, water, jumps, terrain, hills, trails)
- Rider has body flexibility, balance and strength demonstrated in riding without stirrups or saddle, an equivalent of advanced yoga practitioner, dancer, or a gymnast.
- Rider has seat and leg to accommodate and control natural horse behavior like bucking, rearing, taking off, as well as work through resistance
- Rider is skilled and patient, constantly laying and layering the foundation of horse's understanding and receiving aids
- Rider perception and reaction to horse's performance is timed to a precision of the aids down to 1 frame per 0.15 sec (most AA and YR reach only 1 frame per sec sensitivity)



This rider development scale is not an official scale in North America, but adapted from models used in most of Europe. It provides helpful guidance when a rider is in a horse buyer's mind set.

The Aspiring Adult Amateur – Or, First Time Horse Buyer

The aspiring AA who is looking for their very first horse has special considerations. Aspiring means you are a beginner AA, an intermediate AA, or an advanced AA, but not a Graduated AA yet. What makes an aspiring AA so different, that we allocated a special section for it? An aspiring AA might have been JR/YR, or not, but is definitely more of a horse management apprentice, with a trainer or a coach, who is directing the training and living conditions of the horse.

Most riding stables are specialized and do not provide holistic education either for the young horse, or an aspiring AA. Boarding and training contracts tend to be set up with the intention of maintaining dependence on the trainer to assure recurring revenue.

Visit stables oriented towards hunter/jumpers, polo, dressage, or combined training. Download training stable contract templates from their web sites, research the cost of monthly board, lessons, and late payment fees. It's unlikely to find a Groom service offered as a part of a contract. It's unlikely to find a trainer, or coach who will commit to developing your horse holistically in basic training years before specializing in a specific discipline. It's also rare to find a trainer who is willing to offer advice ad hoc, on a few occasions per year, because the concept of a graduated AA rider does not exist in North America. Most likely, if you do not want to pay a trainer's fees, you are considered a rebel and you are out.

The reason is that trainers are not incentivized, or rewarded for issuing quality graduating AAs. Without the incentive of teaching lessons, they lose income, and so, lose interest. Once you leave "the lesson program," the open slot is not necessarily supported by a waiting list of other aspiring AAs or Jr/YRs of the same potential, or caliber as a recent "rebel," who is likely just a newly graduated AA. Trainers have to search for them and fight for new clientele, starting the process all over again.

Stables are specialized for two major reasons.

- First, the sport industry structure is managed by the USEF. The USDF, USHJA, USEA each control their own competition systems. But none of these associations is concerned with the holistic training of young and remount horses or riders, except (by design) a United States Eventing Association, a sport of a horse triathlon.
- Second, trainers are concerned with the retention of existing clientele and to move them up the competition ladder of a specialized discipline as swiftly as possible. This race competes for every training hour of your week, and every "equestrian" dollar in your pocket, promoting shortcuts.

So, an Aspiring AA must learn to work smart on their own.

2. CHOOSING THE SHOPPING ROUTE

There is a prime market, and a secondary market. The prime market has better horses, although it takes longer to get to solid under saddle performance. We will be describing at great length the prime and secondary horse trading market. We focus now to clarify which market is most suitable for whom.

The prime market consists of breeders selling directly to end buyers. It consists of young horses, primarily in-utero, on the ground, weanlings and yearlings. Less often 2, 3, and 4 year olds. Very rarely 4-year-old and older.

The secondary market consists of resellers who purchased a horse at first from the prime market, and now, for various reasons, are reselling. This market offers primarily 4-year-old and 5-year-old horses, or older, broke, trained, competing horses, all the way to Grand Prix and CDI competition levels.

Look at a **prime market** if*:

- You are an Adult Amateur **graduated as a rider** (see the table above) and can develop a young horse. Be honest about your skill set; purchasing a professional's horse is often not suitable for the average AA rider, even the graduated one.
- You have emotional maturity, knowledge, time, money, trainer and facility to manage the training of a young horse. **Understand that a horse might need to be 2 full years in training before it might be suitable for AA/YR to ride, or that your riding in those first years will be opportunistic and irregular (trainer would have to do most of the job).** Plan to invest at least \$20K over these two years in training fees alone, and be mostly an observer. Focus on constructing and tracking the training plan for your horse and managing your horse's team. More about that is a separate material [Designing a Training Program for Your Sport Horse](#).
- You are a breeder, trainer or coach who invests into a special longer-term prospect, and you have reputation so that breeders trust you with their best stock. Not every professional has the trust and respect of breeders. In fact, many are plainly not trusted and respected, even hated.

When you think of your suitability for a prime market, do not translate expectations from your neighbors' quarter horse (who put 30 days in for breaking as a 2.5-year-old, then went on trails for riding with a friend) to a European warmblood.

Warmbloods are not directly comparable with farm work or pleasure horses, they are much hotter and complex, like fighter jets or racing cars. They require much more effort and skill in every dimension.

Warmbloods vary by breed and lineage of course, but in general, Western Europe produces kinder horses focused on relationship with a human being, and Eastern Europe produces more independent, opinionated, hot, sometimes aggressive horses (because for decades the kindness in temperament has not been a selection criteria for breeding, now breeders are catching up a little bit, but it is still a long road).

North America has a mix of both groups, so you would want to track lineage to get an idea of what you might be facing. Also, bear in mind that North America has a greater focus on AA suitable horses, vs. European breeding is more targeted to professionals.

Look at a **secondary market** nationally and internationally if:

- You are an FEI competing **graduated or a very talented advanced younger AA rider** with a good budget for an exceptional 5-6 y.o. with all the lateral work, flying changes, and easy jumping rounds at 3-4 feet or even higher.
- You are a professional **bereiter, trainer or coach**, also competing or aiming to compete at FEI levels on CDI competitions, and you are either wealthy or have a committed sponsor.

Look at a **secondary market** locally and regionally if:

- You are a **beginner or advanced AA rider**, you need to know as much as possible of horse's history to identify a fit, and you have a modest budget under \$50K.
- You are a respectable **groom** with substantial clientele who are committed to support you because you take such good care of their horses, and they want you to show your own horse, too. Your budget is humble, and you might even inherit a horse from your client.

Now let's talk of a primary and secondary markets, what they are about.

Prime Market

The prime market is rather simple. The prime market sells the best stock upstream to known, respected riders, good homes and potentially good careers, and for good money or for good future with high visibility. From a horse buyer perspective, horses in prime market can be divided into four categories.

1. Horses that are sold before 12-18 months old are the best in this category. Sucklings, weanlings, and yearlings (under 12 months old, and 12-18 months old) represent the highest percentage of this market (about 60%). These are generally healthy, correctly conformed horses, built to serve long and sound in their performance career under saddle.



What is not sold as a yearling (12-18 months old) on the prime market, is either:

2. Very good breeding material that a breeder keeps for the breeding program (so, not for sale).
3. Horses that have not been purchased as promising youngsters for some obvious reasons related to growth phases, or, not passing a vet check according to the high standards of very serious buyers. We will talk about vet checks and how to interpret results, further in this document.
4. May also include youngsters with breeding unfamiliar to prospective clientele. Or, perhaps, there is a “glut” of similar breeding on the market which lowers the price below what is reasonable for the breeder to sell. The breeder may keep the youngsters they plan to start and sell at a higher price in 3 years.

All four groups of young horses older than 18 months described above are sources of good and very good sport prospects. However, out of what is left in the field past that age, there are also horses with less chance for a long, uninterrupted career, and/or a career at high levels. Breeders are extending markets; advertising in-utero foals for breeding programs, or, selling suitable AA safe horses lacking “flash” i.e. less expensive horses. Not every horse produced in a breeding program is going to be professional, international/national quality, but will do very well for an AA on a budget.

Shopping at a prime market might be highly dependent on where, exactly, a buyer is shopping for horses. Large scale breeding operations have advantages. The best option is to find larger farms with confirmed breeding programs to increase the chance of finding a youngster with no/few issues.

A buyer wants to be considerate about which category the remaining stock is from, and make brave, educated decisions about picking youngsters for vet exams. Vet exams usually provide support for a confident buy or pass decision.

The vet check is quite straightforward in the prime market. You can take home an athletic, correctly built youngster with Class I or Class II X-rays. Class I = clean, ideal; Class II = with very minor nuances that are not seen as interfering with a horse's career or performance. Most of us begin the search with the intention of finding young (12-36 month old) horses with no issues. Keep in mind that it is standard in some countries to simply remove the issue, i.e. bone chip, very early on. Thus, allowing them to sell the horse with clean X-rays.

A lot of weight rests on X-ray images for purchasing decisions; the preference is clean X-rays for horses included in Class I. But some prevalent issues can be hidden in a 'grey zone.' They do not show up on X-rays. We can see them with help of ultrasound, and arthroscopic joint examination. They typically show up when a horse is already in a buyer's ownership. This is ok. It's just how life is. No matter how good the young horse looks and vets, a buyer will have to deal with many issues in horse's lifetime, because they are live creatures, as mentioned up front, in concept #4 of the introduction.

The vet check in the prime market is straightforward. The unknown factor is forecasting what a youngster will look like when fully developed. Looking at the dam, the sire, and siblings gives a pretty good idea. The complexity is in management of boarding, free exercise, and training under saddle in walk-trot-canter before a horse is 4 years old. Successfully bringing a horse into work at 5, when stabled on a 15 acre suburban equestrian center with no turnout, or a low-activity turnout, is a challenge. Hopefully, frequent trips to shows and other practice areas are a part of the program. We will talk about this further in [Designing a Training Program for Your Sport Horse](#).

Secondary Market

The secondary market is very complex. It's like buying second-hand clothing, or shoes at a consignment store. The number of factors to consider when purchasing in the secondary market increases exponentially. If you are looking for a 4-5 y.o. under saddle, your seller is likely to be:

1. An AA who could have purchased a youngster from anywhere on the spectrum of the prime market (promising or not-so-promising).
2. A trainer who breaks and sells horses from the 40%, i.e. left-overs of the prime market. Promising stock is usually too expensive to make it to a resale stable. Trainers would have no margin would be at a loss.
3. A trainer who represents AA in a selling deal and trains and re-sells such horses.
4. A broker for national or international trade (traffic mostly from Europe to other countries).



5. A breeder selling promising stock that does not fit into the current breeding program; i.e. if a mare's foal was not up to standard, or does not fit into the breeder's program (breeder breeds younger mares).
6. A breeder selling started youngsters, typically geldings, that are perfect AA horses but do not have "flash" as a foal, yet still may be successful for the Adult rider.

The chances of getting a promising youngster out of the secondary market are very slim. By the time you reach out to a seller, many horses advertised as for sale are already pulled off the market by owners or trainers, because the need to sell has changed, or new talents are discovered in a horse during retraining, or pre-purchase trial rides. A fine example is finding a good jump in a horse bred for dressage. It is not uncommon that a horse first started at 2 – 3 years, shows jumping talent later on, which makes the seller increase the price and change the marketing.

The vet check is complicated and requires a full list of tests. This is a primary issue resulting in incomplete sales deals, because few horses, for reasons stated above, have Class I sparkling clean X-rays. Class II X-rays require huge luck, too, as well as few or no health issues. This is expensive for a buyer, and a growing source of frustration. Buyers may feel the need for financial recovery or a mental break after 3-4 unsuccessful vet exams costing around \$2K each, plus travel, if travel was involved.

It is highly advisable to check if previous X-rays are available; always ask for health records to be opened at the veterinarian's office if possible. Sometimes a buyer may be able to purchase previous X-rays from a previous vet check; this, however, may or may not be possible. Often drugging is used to mask temperament and lameness. Drug tests can be done during the vetting. Also, there are equine lawyers available to help draft sales contracts that can protect the buyer.

The idea that a promising 4-5 y.o. under saddle would pass a vet check with a standing ovation, would be smart, kind and obedient, and would wait for you to come and purchase it cheaply (below market average, or even below cost) ...

is a pure romantic dream.

And yet, most AA seem to be looking for exactly that fabled Unicorn horse.

This romantic expectation opens the doors for buyer manipulation. Horse trading is the sport of liars. As strong as this sounds, it's true. The older the horse is, the more difficult it is to lie: the vet check is there, the show records, the horse is fully developed and its temperament has settled into what it is. But with a 4-5 y.o., the opportunity for buyer manipulation has no boundaries.

This is an industry not regulated by government or professional associations. Buyers do not need to be licensed for a horse purchase. Sellers also do not have to certify the product they offer for sale. Even the most noble horse seller can get into a creative "seller mode" and tell you an amplified story. This is a human nature. There is a saying that there is usually at least one fool in a horse trade. A seller is afraid to be a fool by selling horse for less than what the horse is worth. A buyer is afraid to pay more than the horse worth. And only 6-8 years from the date of purchase can it be known who was a fool, or if there was no fool at all.

Typical “selling” statements include:

- Still, young, will settle. (Regarding a horse that hops hind end around.)
- You will sensitize him, and he will do great passage, piaffe, and flying changes. He will always stay with you. (Regarding a horse that cannot move faster than a walk.)
- Oh, we have done nothing with him. (I am actually afraid to even approach him, let alone train him to lead in hand.)
- Fresh as he can be, you do all the work. (Horse sat in my pasture, has never even seen a handful of grain or stall shavings. Need to sell this bag of bones ASAP, it’s costing me.)
- Just starting training/working on this, you do not believe how great his canter/trot/walk/halt/jump was the OTHER DAY. (To a buyer who is confused why a horse is not performing at an advertised level of training and shows.)
- Look at his brother in Germany. (On a horse that looks today as if it is its last day of life, or totally looks out of blood line trend, or a cross-breed.)
- Has never had a lame day. (I actually spent a fortune to keep this thing going.)
- Loves his farrier. (For a kicking, cross-tie breaking horse, needing sedation when being shod.)
- He won his class with 70%+ score... or placed.... (for a class of 3 entries, or for a 5 y.o. or older horse in the Training level dressage class.)
- Have personal situation, need to sell ASAP, horse goes to first good home. (50% chance that one of the above applies here.)
- Just found a perfect horse for myself, need to sell this one and put the money towards purchasing another one. (I cannot train this one properly, you buy it and fix my mistakes.)
- Have too many horses. (I have no idea what I am doing, or, I am doing a bad job training and selling, or, am choosing horses unsuitable for the purpose.)

As a buyer, listen to all that politely, but ignore it. These selling statements are intended to manage a buyer’s emotional state of mind, and to lead them through a buying cycle. Keep track of things that matter in your check list, verify all of them down to hard facts. “Oh, placings and scores are hard facts,” a buyer would say, when in fact,

placings and scores at shows are the first things to be ignored.

... Yes, exactly that.

The only thing that should matter is your evaluation of the video of that exhibition at a show, and if you like the form of going. Scoring and placing is very subjective. Another book can be written on that. It could weigh in a little bit, but not a whole lot. A major consideration is who was the judge who scored the test. Compare the scores given to any video you can find and discuss these with a professional to get an honest view of the quality of the test or ride. Get a second, and a third opinion.

It needs to be taken into account that many horses that show and perform very well at maturity...

have not been good young horses at all.

It may warm up your heart that you are buying a young prospect who was marked by a breed inspector and or by a judge for a jumping round, or a dressage test, but when your horse is 6-12 years old, very little of that will matter to you.

Many beginning AA riders will never get past 1st level dressage or 3 feet in jumping, so removing a horse from consideration based on their show record is not necessary. Take into account who is riding the horse, WHERE it is ridden, and WHY it's a training level horse at 5, 6 or 7.

Also, an AA may have purchased too much of a horse and realizes that he/she will never be able to ride it. A professional or advanced AA can often pick up a horse like this and resell or ride it very well.

Really good horses from a secondary market typically sell within a Bluetooth radius: to a rider at the same stable, to a close trainer friend, to somebody's friend's young rider who has outgrown a pony, or, to a really wealthy home with a respected trainer. Well, not exactly like that, but you get an idea.

When you hear that such and such horse that you liked from the picture or video has already been sold locally, do not envy a missed Unicorn, because you are far from that location. Often these horses have issues: chips, mild OCD's, or need maintenance, none of which is a deal breaker when getting a very good horse.

Remember though, that the farther away the horse is, the higher your standards (emotionally) for a horse and vet examination will be. It is our rising expectations that prevent us from buying a horse with workable issues from afar. We would be much more likely consider the same horse as favorable for purchase if close to home.

Distant purchases require a certain buyer maturity.

It can be more difficult to purchase a very good horse nationally, simply based on the geographic landscape and size of the United States. Horses of that quality are located at great distances from each other and will cost additional money based on travel and the value of your personal time. How do we find horses? We check out breeding farms, training stables, word-of-mouth, terrorize our trainers, and browse horse sales web sites. The immediate approach, is to

**let people know in the Bluetooth area, that you are in the market,
and what you are looking for.**

Riders report many times that the best purchases were made by word-of-mouth, or occurred out of serendipity when someone put out feelers for spontaneous opportunities.

A horse gets listed on sales web-sites primarily when:

- No one in the Bluetooth zone wants the horse.
- The horse is advertised online to help warm up buyers in the Bluetooth zone.
- The horse is overpriced and the seller counts on “the grass looks greener on the other side of the fence” effect for remote buyers.
- The seller hopes to sell a horse to a distant destination, or abroad to minimize the chance of returns/litigations.
- The currency exchange is a factor, to save on sales tax.
- The chances of buying a promising, well-performing 4-6 y.o. horse online nationally are approximately the same as buying internationally, yet, at least 10 times less risky than buying a yearling on the prime market.

Riding horses from the secondary market are expensive. The average price is \$60K-\$85K for a 5y.o., \$100K+ would be an above average price tag. If a buyer is on a budget below \$50K, do not look for great remote horses. Decide upon more humble standards and look locally.

The money asked for horses of a high caliber on the secondary market, makes it an unfavorable, expensive game for horse buyers.

People buy and ride horses for several reasons: fun, fitness, social status, love of animals, desire to belong to a community, personal development, recreation, emotional alignment with the perceived glory of top-level riders, the desire to reproduce today in some form or fashion the notable parts of history (cavalry, fox hunting, parade, circus, driving, etc.).

No matter what your reason for purchasing a horse may be, there are only two strategies. One is the purchase of a single horse, unique in value. The other is the portfolio approach, meaning the owning of a few horses at a time. Each approach requires different, specific strategies and goals. We talk about it in the following sections.

3. HOW MANY HORSES

Single Horse Approach

This is going to be your only horse, or a very special horse, and everything about it is precious. The focus is on developing the individual talents of the horse, following the development path of the horse, and after 2-3 years of diversified basic training, beginning to focus a little bit more on one discipline. We stress this approach as “following the development path of a horse,” because a horse may or may not be able or willing to participate in your desired discipline or schedule. Be prepared to honestly review a horse’s skill set and natural talents as he/she matures and is working under saddle. That said, the first three basic levels of dressage training (up to Second level USEF, or including Phase C/Class M per the German training system) are paramount for success in any Olympic discipline. For a single horse approach, the dynamics may go like this: have access to a few horses even if you own only one. Surprised?

The isolated single horse experience, even over decades, even with the best trainers, coaches and clinicians, even with a few schooled to GP mounts in a life-time, never produces a Graduated AA.

The same applies to a Groom, Bereiter, Trainer or Coach.

Table 2. Example 1 - The rider owns a schoolmaster, helps to handle and occasionally ride two other mature horses that belong to friends, and participates in handling of those yearlings at a breeder’s farm nearby.

| | Year 0 | Year 1 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 |
|---|---|---|---|---|---|---|---|---|---------|
| Own schoolmaster | 10 y.o. | 11 y.o. | 12 y.o. | 13 y.o. | 14 y.o. | 15 y.o. | 16 y.o. | 17 y.o. | 18 y.o. |
| Friend’s horse 1 | Riding/ handling a few days a mo | | | |
| Friend’s horse 2 | | Riding/ handling a few days a mo | Riding/ handling a few days a mo | | | | | | |
| Friend’s horse 3 | | | | | Riding/ handling a few days a mo | Riding/ handling a few days a mo | | | |
| Friend’s horse 4 | | | | | | Riding/ handling a few days a mo | Riding/ handling a few days a mo | Riding/ handling a few days a mo | |
| Playing with, handling youngsters | A few weeks per year | | | | | | | | |

Single Horse Goal Setting

While you might be keeping a specific glorified picture in mind, such as how you would look winning that Rolex show jumping course, or performing piaffe in front of a judge at “C,” it is better to have many different pictures like that in your mind. The richer the mix of opportunities and outcomes that you are open to, the easier the rider journey will be for you and your new partner.

- When you are looking to own and ride a single horse, you want to be choosing a horse that, **first of all, suits YOU**, and only then look at the success of its blood lines.
- It would be a mistake to go out and tell sellers that you are looking for a future GP horse in this specific discipline to get to a CDI***.
- It would be a mistake to go to the market thinking: “I want to buy a horse to compete as an endurance rider”. Because as much as you can try to target what you want, you do not know what your partner will be capable of until you get with him there.



Portfolio Approach

When you can have an opportunity to manage and ride a few horses, like 2-3-4 in your ownership, or a bunch up to 12 per day, you can really entertain all the benefits of staged training, diversified training, and rolled out age diversity. In a portfolio approach, you can take more risks, and can buy not only from a secondary market, but what is important, tap into a prime market as well.



Table 3. Example 2 - For a 4-horse portfolio the dynamics may go like that: keep horses 2-3 years apart.

| | Year 0 | Year 1 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8 | Year 9 |
|----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Secondary local market | 10 y.o. | 11 y.o. | 12 y.o. | 13 y.o. | 14 y.o. | 15 y.o. | 16 y.o. | 17 y.o. | 18 y.o. |
| Left overs of prime market | | | 2 y.o. | 3 y.o. | 4 y.o. | 5 y.o. | 6 y.o. | 7 y.o. | 8 y.o. |
| Best of prime market | | | | | | 1y.o. | 2 y.o. | 3 y.o. | 4 y.o. |
| Best of prime market | | | | | | | | | 1y.o. |

This scenario is very good for a seriously competing rider, since this portfolio is quite balanced by the 9th year with

1. One aging schoolmaster, on a partial or full lease by Year 9.
2. One developing-to-mature horse, at the peak of its career.
3. One remount horse, being started or in its first year under saddle, just good enough for a change of pace, but not overburdening a rider.
4. One youngster that has been purchased, but that is out to grass in a breeders' pasture.

The real focus of a rider at all times is on horses #2 and #3. This approach works well when a rider has access to cheap board and is a graduated AA, breiter, trainer or coach, incurring very little expense for additional training fees.

There are many advisable horse ownership and portfolio management scenarios. One typical mistake people make is that they start looking and planning for their next mount much too late, or spend their shopping time ineffectively.

An ambitious rider needs to start looking early, 2 years before a new horse purchase is really desirable. Looking for a new horse is advisable when you have had your most recently purchased horse for at least three years, but not later than after five years. Of course, that is for a portfolio approach.

Buying for a Specialized Need

Most buyers are buying for a specialized need - dressage, jumping, etc. This document cautions against that. While most trainers and riders agree 100% that a rider needs to give a horse holistic education and development, which follows a horse's natural aptitude, it seems that when riders hit the market, they pursue a skill based purchase. Why? Because any rider, or rider-plus-trainer alliance has an agenda.

Horse sellers admit that it looks like it is the goal of 80% of the AA riders in North America to buy a horse for their "focus". Well, there is a danger in that. This specialized discipline agenda

will drive them primarily to the secondary market, with all its complications and expenses. And yet, the lucrative prime market with talented youngsters craving a caring home and well financed tuition, is then largely overlooked. In short, specialization, pursued too passionately, or too early in a rider's development, can limit opportunities for the rider, and potentially, for the horse. It surely limits options for equestrian sports per se.

How to Communicate Your Shopping Pitch

Your inquiry to a seller on the **prime market** might go something like this:

“Dear [Breeder Name],

I am looking for an athletic yearling, or a 2y.o., rather hot than slow, for all-around training and seasonal hunting. I would take either a gelding or a confident mare. The horse would have to mature around 16.1-16.3 hh, and be average to slim in the barrel.

Do you have anything that could be a fit?

Thank you,
[Your Name]”

We find that sometimes it is best not to be overly specific in your first inquiry; sellers may try to tailor inappropriate horses to the inquiry. It might be better to leave specifics to the seller to fill in while describing their prospects for sale, and, based on a seller's reply, determine if a follow up email from you as a prospective buyer is required to obtain more specific information.

“Dear [Breeder Name],

Thank you for your prompt reply and the description of your horses for sale this year.

I am based in such and such area, we have a lot of open space for outdoor riding, both in our Equestrian Center, and in the parks. However, because of the heat, the ground is hard most of the year, so I am looking for a horse with strong hooves and well-conformed legs. I am an experienced show jumping and eventing rider at advanced levels, and this would be my 4th horse.

I have also been helping my trainer to break young horses for others, so I will train this new youngster myself. Do you have foals on your foaling list that would fit this description?

Thank you,
[Your Name]”

A seller will be concerned if the buyer is not willing to discuss the following: rider skill level, who is doing the training, and where the horse will be boarded. These are red flags for a professional seller who represents a horse. So, do list your skills, qualifications, and achievements in your inquiry. You want to qualify as a buyer who is a **skilled rider**.

The seller qualifies you as a rider as much as you qualify his or her horse as a viable prospect. Just having money is not enough. You should add your skills and abilities to the equation to qualify as a buyer.

Structure your inquiry to a seller on the **secondary market** in the following manner:

“Dear [Seller Name],

I have developed my ability as a rider to [this] level in dressage, to [this] level in jumping, and to [this] level in cross-country. My current horse has reached its plateau of performance, and I am looking for a more athletic, better-built, new mount 5-8 years old. I would prefer a bay or brown gelding, and no taller than 16.2 hh since I am an average-size rider, a little bit on a smaller side.

Do you have any horses like that for sale at your stable within the next 6 months?

Thank you,
[Your Name]”

An inquiry on the secondary market is simple. All you want to do is identify a horse that fits your minimal criteria. Schedule a visit, show up and try the horse under saddle. All else follows from your first impression of a horse, how clean his legs are, and whether or not you like it under saddle.

Your tactile impression of a horse is your main qualifier.

4. YOUR RELATIVES, AND YOUR HORSE

This is a difficult subject to talk about, but we decided to touch base on it on this write up. We, as riders, establish pretty much two relationship priority models:

- First, our family, friends, and work come first. Horses are a hobby. That is the AA track.
- Second, our horses come first, family, friends and other work come second, third, or fourth. That is the professional track.

Now, the bad news. No matter what your priority is in terms of relationships, your relatives are not your supporters; they are in competition with your horse. The people who love you and care for you have various emotional stages. They commit to support you when they are excited and have romantically inflated expectations of how things will go. When life gets real, the inspirational hype eventually disappears, and your friends and family begin objecting to your time, resources, and effort with horses. If your family and friends are not horse people, you will find yourself quite alone at one point. Everything will depend on you, and only you.

That is why when you plan to purchase a horse, there must be an understanding that horse ownership requires leadership. You want to play in your head a variety of life scenarios, and be ready in those scenarios to bulldoze forward through a variety of obstacles.

When you think of how your life will be once you purchase a horse, also know that it is very likely that the mix of people in your friends and family will change. Sometimes it can change completely. Therefore, when thinking about various horse ownership scenarios, do not make definitive assumptions that one person will help you in this way, or that another person will help you in another way, etc.

This mix of things will very likely change completely a few times. You may be constantly bringing new people into your life, or creating new situations for you and your horse, so do not count on your current friends and relatives at the time of purchase. Chances are, it will most likely change over time.

5. THE WORST CASE FINANCIAL SCENARIO

We will be brief here. Plan horse ownership for the worst case scenario you can imagine for at least a year, or better, for two bad years, right after your horse purchase. And if, even in this scenario, you can do well for yourself and your horse, then go on with a purchasing project.

- **The first duty of an equestrian to a horse is to provide plenty of financing for the horse's well-being and development without sacrificing human, or family quality of life and stability.**
- **The second duty of an equestrian to a horse is to provide an exciting training plan that develops and maximizes horse's physical and intellectual potential.**
- Murphy's law – if something bad CAN happen, it WILL happen. There is no place for romanticism here.

In other words, you should have enough savings and assets to spend on yourself and your horse without income for at least a year. Set aside \$35K as a year's reserve funding for your horse in case of need, add the cost of your household living for a year, and that's the minimum number of savings that will enable you to be a responsible horse owner.

Another useful formula is that your horse shopping budget, including the first year of total reserves, should typically never be more than 10% of all your active assets. And if you are not there financially,

DO NOT BUY A HORSE

...

YET.

LEASE OR TAKE LESSONS INSTEAD.

Leasing a horse or a partial lease is such a great way to learn and try horses without the long-term commitment. We wish more people used this option instead of buying a horse they don't have the time and resources for.

This is an important consideration, because equestrian industry professionals do not care at all for AA wealth, or the level of health in their financial decisions. And in North America, culturally, people do not talk of their income or assets, unless this conversation is triggered by a mortgage professional, or a financial advisor. In the equestrian industry, we do not have underwriters to confirm the sanity of your purchasing deal or horse shopping intentions.

That is why we feel it is so incredibly important and useful to break the cultural barriers of aversion to discussing personal finances and call the numbers out. You can do your own math in the privacy of your own home.

This is especially valid for a first-time horse owner. Once you would have owned a horse for five to ten years, your understanding is more advanced, allowing for appreciation of all these considerations.

If you already have owned a few horses, and one or a few of them are ready to retire, or retired, add the cost of upkeep of these horses to your total annual household expenses.

If you own land and plan to keep your horse cheaply, it makes sense to reduce the \$35K in annual reserves for your horse to \$25K.

And one more thing. **Never count on insurance** (health, mortality, accident, other liability) **in making a decision to go horse shopping, or to purchase a specific horse.** It is wise to make these decisions based on your own assets only, and once you satisfy all self-qualification criteria, then you can consider adding an insurance package.

6. IN SUMMARY: SHOPPING ACTION

Well, all that we have discussed above is beautiful, you say, but now you are asking: what can I do now?

1. **Begin your financial agenda early, a few years before you think you would like to buy a horse.** If you ride as a YR, already at 18 y.o. you should have a plan to generate wealth for a decade forward and bite hard into it to make it happen. For AA, this is simply necessary. Special caution is required if an AA rider is not an income producer himself, or herself, but a dependent.



2. **If your intention is to become a Graduated AA rider, or a professional, adopt a portfolio approach** to your riding and to your equestrian education. Owning a single horse, or many horses, is usually a financially driven decision. Regardless of chosen ownership approach, you will want to organize working access to at least 3-4 other horses of different ages, levels of development, temperaments, breeds, and disciplines. In fact, you may never own a horse of your own, but by organizing working access to a well-balanced portfolio of horses, you may become a Graduated AA, or a professional before you ever buy your own horse. In fact, this is an ideal scenario. However, because in North America there are no, or very few riding schools that produce Graduated riders, the path to becoming a Graduated AA often includes horse ownership before a rider reaches the level of horse management maturity that is necessary to qualify for horse ownership. Things are evolving and may change, but for now, this is how it is, and it's important to plan for reality as it is.
3. **Lease before you buy.** If at all possible, lease for several years first or simply take lessons to progress to an Advanced AA level of riding. If your goal is to become a Graduated AA rider, you will only be partially supported on this path for the above reasons. To keep that goal, you will need a holistic rider development program across training subjects before specializing in one discipline that fits your talents the best. That means you would do well to ride and train at several specialized stables over at least five years.
4. **Invest a few years in educating yourself about the market.** Start looking seriously early on, 2 years before you really intend on making a purchase. Do NOT buy the first horse you like. Instead, establish trusted relationships with the prime market breeders. Observe and track competing horses in your Bluetooth area from the secondary market. Be a financial supporter of the sport. Volunteer at shows and breed inspections to gain access to people and information.

In many cases, simply volunteering your time will allow access to a “birds eye view” of a breeder’s program.

5. **Network with committed equestrians.** Build a level of trust with local trainers, breeders, competing professionals and advanced and graduated AA riders in your area.
6. **Build a team.** *Hire* an advisor/trainer at a flat rate to help you evaluate horses. Or, even better, hire two trainers. Pay an hourly consulting fee, or pay on a case-by-case basis. Hire a good farrier to help you evaluate a horse’s feet. Run the horse’s pre-vetting and post-vetting materials by one or two vets in your area, and pay them consulting fees. Do not be afraid to do vetting on the phone, and phase vetting on a custom basis. Pull a STOP plug if there is a milestone that is not passed).

Before selecting a trainer, interview a few prospective trainers to make sure their program is a fit for you. If a trainer does not teach across all training subjects, create a team of trainers that complement each other and learn from all of them. It takes 5-6 years to cover and learn all the fundamentals of all-around basic training. Move around swiftly! If you want to ride dressage, training in a hunter barn for many years will not provide the kind of experience you need and would be a waste your time.

- If possible, look at the trainer’s records, talk with other clients and determine at what level you will be required to participate.
 - Some show barns require a certain amount of showing or fees for all riders; make sure this is something you are comfortable with before entering into a training program.
 - Observe the health and welfare of the horses in the barn. Are the horses in good physical condition, do they have a training program suitable to their skill/physical limitations, do they look comfortable in their environment?
 - You are voting with your money. You will be supporting horsemanship at one training stable, while not supporting a horsemanship at another training stable by simply your absence there. Silence is very powerful.
7. **Keep your mind open for different training subjects.** Do NOT choose a discipline for your first horse. There might be disciplines that you LIKE, but they might not be disciplines that your horse is talented in. Think of it as an all-around horse.
 8. **Cast a broad net across different warmblood breeds** to find your future mount sooner, cheaper, and of better quality. Do NOT limit yourself to one breed. We do not even discuss warmblood breeds in this write up for this very reason. Look for a nice, suitable horse. There are good horses in any breed. Some may have more of the type you need, some breeds may produce this type less often. Look at everything, especially for your first-time purchase.

While purchasing given breed does not guarantee that the horse will be good at a specific job, there is definite breeding that horses are refined for. For example, someone wanting an endurance horse would likely be wasting their time considering a warmblood. They would

want to look at Arabs, Morgans, Akhal-Tekez. Someone wanting to get into eventing would want to look at Irish Sport Horses, Thoroughbreds, and some warmbloods, like Trakehners, Holsteiners, and Oldenburgs. Someone wanting to do dressage might focus on Hanoverians, Dutch, Danish, Oldenburgs, Westfalians, Lippizans, Andalusians, etc. Someone wanting to do reining or western dressage or would focus on quarter horses. Someone wanting to enjoy jumping would look at Thoroughbreds, Trakehners, Holsteiners, Belgium Warmbloods, etc.

9. **Identify which market, prime or secondary, works best for you as soon as possible.** Look at the prime market if you are a graduated as a rider and can develop a young horse, or if you have time, money, trainer and the facility to manage it. If you look at a secondary market, typically you want to buy a horse 2 levels above your current level. But (read below), be honest about your skill level. It is very easy to make a PSG horse a 1st level horse...

10. **Be honest about your skill set;** purchasing a professional's horse is often not suitable for the average AA rider. The level that you are showing at does not directly translate to a rider skill set at that level. There are a lot of FEI riders with fundamental flaws in their riding. Even if you are an FEI rider, not every horse you can ride successfully will present at its best ability. At the same time, you can be a humble Beginner Novice eventer and your spectrum of suitable horses can be broad, your feel and skills better than some FEI competitors. Scores, time, and faults help to shape your evaluation, but do not define it. Judges' comments, continuous trainer feedback, flattering remarks of your friends and family are helpful, but are not enough to frame the picture.

What works best, is to find a third-party trainer, or a fellow competing Graduated AA rider that does not know you well, and have him/her see your riding, videos, scoresheets, vet results, etc., and discuss outcomes.

If you are truly bold and want to get a serious, realistic assessment, solicit feedback from those who have the least respect for your horsemanship, but whose horsemanship *you* respect. It will give you a razor-sharp run for your ears and ego, but will likely provide a rock-solid benchmark, below which you're unlikely to fall.

The response to a simple question, "Would you let me lease your horse for a month?" can give you a pretty clear idea of their estimation of your skill.

Your skills and talent mean more than what a horse brings to the team. When ready to buy, purchase a horse based on what you can do with him/her; do not purchase a horse based on what he/she can do.

11. **BE REALISTIC about your expectations for talents and ability of a horse.** Horses that are suitable for beginner riders often come with issues related to age and use. Do not be afraid to take on a horse with maintenance requirements at this stage IF you can afford them. Hock injections, special shoes, long term comfort management may all be required. Importantly, often these are the best horses for beginner and intermediate AA riders, as per rider

development scale at the beginning of this write up (not to be confused with eventing levels). Such horses have the most experience and are as safe as horseback riding can be.

12. **Be honest about your body type and size.** To be most effective in a dressage seat, the length of your leg should be more than the depth of your horse's barrel. Your heel should be slightly lower than the horse's belly when your weight is fully in the stirrup. If you are six feet tall, with very long legs, 41 inches or longer, and a thin thigh, a 16.3-17.2 hh horse is an proportionate fit. If you are small, or petite, a 14.2-15.3 hh horse or a German riding pony can be an excellent choice, and in fact these smaller combinations excel in all show rings, from dressage to eventing. The general rule of thumb is: the smaller the horse, the easier it is to ride. In jumping, the length of the rider's spine needs to be balanced with the length of the horse's neck and horse's spine. Long goes well with large, short goes well with small. Shorter riders *can* ride a larger horse, but shorter riders may have less of an advantage on a long, tall horse over a speedy show jumping course.
13. **Training for European warmbloods is different from originally popular breeds in North America.** Do not translate expectations from your neighbor's quarter horse (which took 30 days to break in as a 2.5 year old, then went on trail rides with a friend), to a European warmblood. Warmbloods do not compare with farm work or pleasure horses, they are much hotter and complex, like fighter jets or racing cars. They require much more effort and skill across multiple dimensions.
14. **European warmbloods require training facilities that have been designed for warmbloods.** Only in recent years has North America begun seeing some new constructions for diversified basic training with larger arenas (bigger than standard dressage, or standard jumping arenas), fields, outdoor training tracks, large 12x12, or 12x14 foot stalls, special mixes of footing with methodical grooming and watering, sets of cavaletti and jumps, some cross-country obstacles, and 5.5-6 foot-tall solid material fences for turnouts. We are hesitant to put a number on it because there are no statistics to refer to, but most boarding and training facilities in North America were built for working horses, or thoroughbreds, and, more recently, for hunter cross-breeding. Hence, there are only a few facilities, partially suitable for European warmbloods in training, especially for young horses. We will talk about footing and training facilities for warmbloods in a separate document.
15. **Pursue a balanced portfolio approach.** If your horse is ready for specialization, but your development as a graduated AA rider is not yet complete, pursue a balanced portfolio approach so that you have working access to several horses to complete your education. If at all possible, ride as many horses as your trainer feels comfortable putting you on. This will allow you, as a rider, to experience significantly greater differences between horses to improve your skill level. Be prepared to "outgrow" your current horse fairly quickly if you take lessons three times a week or more. This may require you to put a bereiter or trainer on your horse, because you may have riding skills, but that does not necessarily translate to the ability to train an uneducated horse. Riding a horse and training a horse are not the same thing, a fact which does not become totally clear until after an indefinite requisite number of hours in the saddle. If you

do not know what to ask for, or how, or what the long term goals of advanced training are, you will need the help of an experienced breeder.

16. **Reach out to the markets** based on the above recommendations. Once a good prospect is identified, if at all possible, arrange for a trial at your home base with your trainer.

- This is most often arranged by your trainer, insurance is often required, and a significant deposit (anywhere from 10 – 50% of the sale price, non-refundable). Usually, there is a time limit for the trial.
- Bring your trainer, agent, or other professional with you to try out the horse, and pay for their time.
- LISTEN to what your trainer is telling you. If necessary, take notes and review them when you have a few moments to think clearly. Take these notes with you when you would be talking to a third-party trainer for a second opinion.
- DO NOT fall in love with the horse, he/she may or may not be suitable for you.
- ASK questions of the seller. He/she should be willing to attempt to answer any questions you may have about the horse.
- ASK if the horse has been vetted before and if any problems are present.
- ASK to see any vet records the horse may have. If the horse is young, there may not be much to see; i.e. vaccinations/farrier work only.
- ASK how often the horse is trimmed/shod. If he/she requires special shoes (which can be totally normal and acceptable) find out how long he/she has worn them and for what reason.

17. **There is NO perfect vet check.** Horses do not “pass” or “fail” a vet check. The vet check is to determine any potential issues FOR THE SPORT AND LEVEL THE RIDER HAS IN MIND. A horse that is suitable as a lower level dressage horse may not be suitable as a 1.40-meter jumper.

18. **Young and remount horses are fine with a 2-4 year delay.** Understand that a horse might need to be 2 full years in training under saddle before it might be suitable for AA/YR to ride, or that your riding in those first years will be opportunistic and irregular (the trainer would have to do most of the job).

19. **Buyer’s fear and buyer’s remorse.** There are inherent risks to owning/riding horses. They are large animals that require a specific skill set to handle safely. Be prepared to purchase and use safety equipment EVERY time you ride/handle your horse. Helmet, gloves, boots are the basic requirements; some facilities may require safety vests as well. If possible, always ride with another person, or at the very minimum let someone know where you will be riding. Be prepared to sign a liability release. Once you own a horse, occasional doubts are inevitable. There has never been a horse owner, who, at some point, has not looked at his (even officially glorious) mount one day thinking,

“Why on earth did I buy this horse?”

Horses act and work for us differently every day. A known buyer's remorse stage happens, on average, between the 2nd and 6th month after purchase. That is when the hype of inflated expectations and emotions has passed, and we are dealing with the now evident realities of the purchased horse. This stage needs to be helped by your team.

20. **Aim to give your horse a holistic basic training.** For the sake of your future riding horse, if it's a youngster from a prime market, or a remount (or even a mature horse from a secondary market), you want to give your horse basic training across all subjects before specializing in one discipline at age seven. (Kurt Albrecht von Ziegner, *Elements of Dressage. A Guide for Training the Young Horse*, 2002)

CONCLUSION

We wanted to conclude our paper with some key takeaways:

- Have ambitions to become at least a Graduated AA. **Learn across all training subjects.** Keep your access to different trainers an open line of communication and learning. You are voting for diversity of your learning with your money.
- **Pursue a portfolio approach.** Touch and work with as many horses across various disciplines and ages as possible. Never stop leasing, taking lessons, and finding opportunities to ride other horses. Horses are the best teachers.
- Lease a few horses before purchasing one. Start looking for your next horse two years before you need it. There is no such thing as a perfect vet check.
- Detach from the expectation of immediately determining the specialization of horse and rider.
- Prime market is the best source of talented horses. Yet, since it takes longer, it takes even more preparation and forward thinking. Until your young horse is at least two years in professional training, your role is mostly that of an owner and investor who has control over the overall design of the training plan, and who is only occasionally riding that horse.
- Your family and friends are competing with your horse for your attention, time and money.
- Hope for the best, but plan for the worst. Be clear about your financial position. Make sure your finances are strong, at least to start with.

That's it! This write up is a living document, and we will update it from time to time, following progressive sport industry trends, comments and questions from living riders, trainers and investors on the hunt for a good horse!

Please send your comments to BuyingAHorse@EquestrianInsider.com.

Happy riding!

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THE END