

What to Expect When Owning a Horse

By: Cindy S. Boberg, Ellicottville Office

So You Have Decided – that you want to take the leap and join the millions of others who own a horse? Much like any large animal, horses rank high in the category of responsibility. With improvements in nutrition and health care, horses are living longer, productive lives. It's not uncommon to find horses living well into their 20's and 30's. With this in mind, are you prepared to offer a life-long commitment to this horse or ensure that it is responsibly cared for should you no longer be able to financially provide for it? Besides the most important questions of responsible horse ownership, there are many questions that you must first ask yourself when it comes to choosing the right horse for you or your child:

- * What type of horse will best fit my needs?
- * Where should I purchase a horse?
- * How are the daily needs of the horse going to be met?
- * What supplies/equipment will I need to get started?
- * What are the expected costs of owning a horse?

The cost of owning a horse can certainly add up quickly. The expense of shelter, feed, veterinary care, hoof care and riding equipment are just some of the things that should be considered before purchasing.

Before purchasing a horse for their children, parents should assess their child's commitment. It would be wise to arrange with a local stable for riding lessons or the opportunity to participate in the supervised care of a horse for a period of time to determine whether the child will be diligent with the routine care of the animal. Leasing a horse and participating in 4-H, Future Farmers of America (FFA) or The United States Pony Clubs, Inc. (USPC) are additional ways to accomplish this.

Selecting the Right Horse for the Job – Whether you choose to travel to horse shows or just trail ride for pleasure, consider the type of riding that you intend to do. There are several styles of riding, which include English or Western disciplines. Once the horse's use has been determined, it is important to select one that has already been "schooled" or trained for that type of riding. Also, select a horse that has had the right level of training depending on your riding experience.

Once you understand your own riding experience and limitations, you will be in a better position to choose a horse with a temperament that will best suit you. For example, an older horse that already has the skills you desire is typically a better purchase for a first time horse owner or younger rider.

Also consider that a horse's value is usually a combination of its pedigree, build or "conformation," and its ability to complete desired tasks. Pedigree indicates selective breeding for desired traits. Strong genetic lines for a desired trait or performance increase horse value, so expect to pay more for the horse if the trait is important to you or the seller. Likewise, certain physical traits are important for show and use. As a result, you can expect to pay more for horses with a conformation desirable for an intended purpose. A horse's ability to perform desired tasks

(its training and behavior) usually affects its value more than its pedigree or conformation. Expect to pay more for a horse already trained to complete a task than one that will require time and expense to reach that point.

Where to Look for the Perfect Horse – There are many different options for finding a horse to purchase. Two ways to purchase a horse are through a private contract and a public auction. Each has its advantages and disadvantages. Whatever way you choose to purchase your horse, a first-time buyer should be accompanied by a knowledgeable horse person. Together, you can evaluate the horse in various actions such as standing in the pasture, loading, grooming and riding.

There will be at least three parties involved in the sale of a horse. The primary parties involved include the buyer, the seller and the horse. However, in some cases there will be secondary parties involved which can include, but are not limited to, an agent for the buyer, an agent for the seller, a trainer, insurance agencies or other advisors.

There are many resources available for finding a horse most suitable for your intentions. A primary resource is through the stable where you plan to board or ride. Many times, riding instructors can act as agents in locating a horse most suited for your riding style and ability.

Breeders are another resource since they want to see their animals placed in good environments. Almost every breed of horse has a registration association that can direct you to a breeder in your area.

You can also check newspapers or the bulletin board at your local tack store, which can also be a handy resource for locating horses for sale. However, here you have little knowledge of the seller and little recourse should the purchase prove unsatisfactory.

While horses also are offered for sale over the Internet, it is not possible to see the quality of a horse or to actually handle the horse. Avoid purchasing any horse sight unseen. A video does NOT substitute for direct contact.

Costs to Consider When Owning a Horse – Potential horse owners should be aware of the associated costs that accompany ownership before purchasing a horse. These types of costs will vary due to the diversity of the use of the horse and the way that it is managed.

Some expected costs to consider include:

- * Grain/feed
- * Hay/forage
- * Pasture/turnout
- * Salts/minerals or other supplements
- * Farrier service (required every 6 to 8 weeks)
- * Veterinary Care
- * Utilities
- * Tack and supplies
- * Bedding
- * Insurance

- * Riding lessons
- * Truck/trailer purchase or availability

Depending on whether you house the horse on your own property, boarding costs also may be factored into the added expense of horse ownership. Also, if you plan to travel with the horse to various horse shows, trail rides, etc., these fees should also be considered along with any breeding costs if you plan to use the horse as a breeding animal at some point during your ownership.

One final point for all horse owner to remember: the horse is a living being whose life and welfare are in your hands.

For more information visit the AAEP web site at www.aaep.org.