

# Julie Goodnight's Horse Buying Guide

When it's time to look for a new horse, you want to be an educated buyer—use this guide to help you better understand what to look for and what questions to ask as you shop for your dream horse. You'll want to find the safest and best-trained horse that your money can buy. You will love a horse that makes you feel safe; get one that you can build confidence with instead of constantly re-building.

If you'd like Julie's help finding the perfect horse, visit her online horse sale's page and buyer's questionnaire: <http://juliegoodnight.com/horses>

## **Your purpose and goal for riding:**

It's very important to identify exactly how you plan to use your new horse because you cannot fit a square peg into a round hole. Spend some time thinking about what your short and long term goals are; be realistic in terms of your time commitment and physical ability. If your time commitment is limited, you'll need a very well-trained and seasoned horse that can stand around for days or weeks and still ride easy, not a "project" horse that is young or poorly trained. If your goals include competitive riding, you'll need a horse that is the right type, with good athletic ability and solid training. The more demanding the competition, the more type, pedigree and training plays a role.

It may be that you want an all-around horse that you can do a variety of things with, from casual trail riding to dressage, both English and western. If so, realistically rank all the activities you plan and what is most important to you and set up a list of priorities so that you can evaluate individual horses and rate their best qualities.

Realize that one horse may not suit your long term goals and you may out-grow this horse, particularly if you plan to compete regularly. If you are just starting out as a beginner, you need a steady, solid mount that has a lot of patience; these horses are typically not the sharpest athletes. As you reach higher levels of riding, you'll need a horse that can move up the levels with you. Maybe you'll need a starter horse and in a few years you'll be ready to move up to a highly bred and trained performer that will propel you to the highest levels (start saving your money now!). Don't get caught in the trap of thinking you'll keep every horse you have for the rest of its life; horses are not like dogs. While it is possible that you may keep one horse forever, you may find that the horse you buy does not turn out to be the best horse for you in the future and you may need to sell him and move onto another.

## **Seek out support:**

Find a trainer that specializes in the discipline you'd like to work in or seek out a friend that has more horse experience than you do to help you weigh your options throughout the process. There are seller's agents and buyer's agents. You need a buyer's agent that you can pay his/her regularly hourly fee to look at horses with you. Or you could engage a trainer to look for horses for you for a finder's fee (be wary of commissions for buyer's agents since that encourages the trainer to look for an expensive horse). Most often what you encounter is the seller's agent (like with real estate), who is receiving a commission on the sale (usually 10%); therefore you may not get all the info you need about the horse. Be very leery of double-dipping agents (taking a commission from both buyer and seller). It's best to have an objective thirdparty agent who has no motivation other than to give you his/her honest opinion. Be wary of trainers that are trying to sell you one of their own horses or another client's horse—again, they may lose objectivity.

## **Where to shop:**

Classified ads in the newspaper are a common source of horses for sale in your local area. Also, the internet is an abundant resource. Trainers will usually have information on horses for sale and bulletin boards in tack/feed stores or boarding barns may have for-sale flyers. Word-of-mouth is also a valuable resource and sometimes the best horses are never advertised because they sell so quickly. Tell all your friends what you are looking for and talk to trainers,

vets and farriers in your area.

Consider looking outside your area and depending on what you are looking for, it may not be unreasonable to look across the country. It is relatively inexpensive to ship a horse and surprisingly easy. Also, a motivated seller may be willing to transport the horse. By going into an area of the country that has an abundance of the type of horse you are looking for, you may save money and have more choices (for instance, reining and cowhorses are so prevalent in Oklahoma that you may be able to find a high quality horse for less money there).

The internet has turned out to be a common source for buyers and sellers. Popular sites like Dream Horse have revolutionized the way we buy/sell horses. I know many people that have found really cool horses online and have purchased them sight-unseen and it turned out to be their dream horse. Then again, I know others who have been totally ripped off with internet sales. Consider it a good source to find out about horses for sale but do your due-diligence before making a commitment. While it is rarely a good idea to buy a horse sight-unseen, sometimes it is the only way to score that particular horse, which may turn out to be perfect. These days there are many unwanted horses that end up in horse rescues or are “free to a good home” and you may want to consider this avenue—it would certainly help with the glut of unwanted horses. But if the horse does not meet your requirements, you may not be doing anyone any favors. While there are some excellent horses that fall into this “free” category, you should still evaluate each prospect thoroughly so that you do not end up with an unmanageable or unsafe horse. In other words, always look a gift horse in the mouth—you don’t want to inherit an unmanageable problem.

Horse auctions are generally not recommended for the average buyer, but I have bought many incredible horses at auctions. Not all auctions are created equally; some have qualifications, credibility and reputation that attract high quality horses while others are a means for dumping unwanted horses. Reputable performance horse auctions can be a good source of high-quality, high-volume options but even at the highest quality auction, it is not without risk and buyer-beware.

You need an experienced and discriminating eye to buy at horse auctions and you must be fully prepared to accept the consequences if the horse you buys turns out to have been misrepresented.

Horse dealers (traders) can also be a good source for horses—at least they generally have a quantity advantage—many horses to choose from. Again, let reputation be a guide and only buy from established dealers; remember that if a person makes a living from horse sales, his reputation is important to him. One advantage here is that dealers will often “guarantee” a horse—not meaning that you get your money back if he is not satisfactory, but that you may trade him in on another horse should you decide he is not the right horse for you.

#### **Conformation and characteristics:**

Horses with the best conformation are generally more sound and better athletes and will most likely come with a higher price tag. Good conformation is not only important for horses that will be used for athletic pursuits, but also for longevity. In general, the better built a horse is, the longer he will remain structurally sound and useful.

1. Trapezoid: ideally, the horse’s body is like a trapezoid, with a long sloping shoulder, a long sloping hip and a short back. A long-backed horse is generally less athletic and more likely to encounter soundness problems as he ages. A horse with a long back will usually have a steep shoulder and a short hip which are not good qualities in a horse.

2.

Proportion: if you step back and look at the horse from profile, you should be able to divide him into equal thirds between his neck and shoulder, his torso and his hindquarters. If he is long in the back, he is probably short in the hip and out of balance.

3. Straight legs: standing directly in front of the horse, imagine a plumb line from the point of the horse’s shoulder down; this line ideally should bisect the middle of the horse’s

foot. If the leg turns in or out, it could be a potential area of weakness and could affect his performance potential. Look for any odd bumps or swellings, but do some study to know what you are looking for. There are benign conditions, such as splints; then there are other conditions that will lead to lameness. Learn the difference between blemishes and unsoundness.

4. Height for your build and riding purpose: a beginner or novice rider should not exceed 20% of the weight of the horse, so that the horse can balance you. As a rider gains more skill, weight is less of an issue because the rider is better balanced. Although some disciplines require shorter or taller horses, try to find a horse that is proportionate to your height. The rider's leg should hang at least two-thirds of the way down the barrel of the horse in order to have a secure seat and good communication with the leg. You should buy a horse that you can get on and off without assistance; height of the horse is directly related to confidence—the higher off the ground you are the scarier it is.

5. Facial Features: A lot about temperament can be judged by a horse's facial characteristics and breed or body type and an experienced hand with a keen eye can judge a horse's temperament in short order. Turns out, you can judge a book by its cover, but you need to know what you are looking for. Check out my favorite antique books by Professor Jesse Beery.

6. Color: you should never buy a horse based on his color unless you have chosen a color breed to compete in (and then, make sure it is the right decision for you- you may be sacrificing other important qualities). In general, color is not a good criterion for judging a horse and you should remain open-minded about color. Gray horses are beautiful but have a higher rate of tumors; horses with excessive pink skin may incur health and emotional problems and a lot of pink pigmentation around the eyes may also be an indication of future problems. These are generalities and factors to consider, not hard and fast truths. If you place color as your number-one criteria, you are likely to over-look more important issues and end up with a horse that is not ideal.

7. Feet: make sure the feet are large enough—small feet can lead to terrible lameness issues. Black feet are harder and stronger but may be brittle. White feet tend to be softer and weaker. Striped hooves are great because they have some softness and good strength. Look for scarring and deformity in the hoof wall or unusual ridges that may indicate health issues in the past; these could be indications of problems and you should consult a vet or farrier if there are questions.

#### **Mare vs. gelding:**

Mares are more likely to form bonded relationships within the herd. This is a fact of horse behavior. So on the one hand, this can make your relationship with your mare much more meaningful and rewarding. On the other hand, if you betray her or give her a reason to distrust you, she will hold it against you much more than a gelding or stallion. Bonded relationships are a double-edged sword. In general, geldings are much more forgiving than mares and will better tolerate a rider's mistakes and/or having numerous riders. Also, dealing with heat cycles and hormonal issues can be a problem with mares, but this is certainly not true with all mares or even a majority of mares. Of course, geldings are neutered and mares are not so this is really an unfair comparison. Stallions are inappropriate for most people and require skilled handling and also ownership of a stallion may have increased liability.

#### **Temperament:**

Temperament is one of the most important factors when evaluating a horse. There is little you can do to change a horse's temperament and you should only settle for a horse that is calm, willing and kind. Often, the shape of a horse's head is indicative of his temperament—a flat face and big kind eye usually means it is a well-tempered and smart horse.

The terms hot-blooded and cold-blooded refer to the sensitivity of a horse. A hot-blooded horse is one that is highly sensitive to environmental stimuli and a cold-blooded horse is insensitive.

And this means all stimuli—sounds, touch, movement, etc. Generally, a hot-blooded horse requires a higher level rider and someone with more experience and cold-blooded are more appropriate for beginners. Some breeds are prone to be more hot-blooded than others, like Thoroughbreds and Arabians. It does not mean that all horses in that breed are hot-blooded but rather reflects a general tendency.

There are also some horses that will take good care of beginner riders, but run a more advanced rider through the ringer (and visa-versa). These are horses that have learned to appreciate that beginner riders won't require much of them but that advanced riders will be very demanding and they have learned to prefer the beginners. Or conversely, the horse has learned that it can get away with bad behavior from a beginner but will toe the line for an experienced rider. It is not a good thing when a horse learns that he can act one way with one type of rider and totally different with another. Ideally, a horse would never learn to discriminate between different riders, but the smart ones often do—consider that a black-mark but it may not necessarily be a deal-breaker.

When selecting an appropriate horse, the rider's age, ability level, size and personality should be matched with the horse's age, training level, size and temperament. Judging the training and temperament of a horse is best done by an experienced hand; someone that has worked with literally hundreds of different horses and can figure out a horse's temperament and training with minimal exposure to the horse.

The worst-case scenario is placing a young child or inexperienced rider on a young or inexperienced horse. If you're new to riding, choose a horse that can be your best teacher. It's not the same as getting a puppy for a kid to grow up with—you want a well-trained horse that can understand what cues you mean and what shifts in balance are probably unintentional. A young horse will take every shift in balance or mistake as a cue they should have known and be instantly confused and difficult to retrain. If, in addition, his temperament is less than ideal and he is prone to take advantage, this could be a fatal mistake.

#### **Age:**

I like to look at horses in the 10 to 15 year old range that have been trained by a professional. It takes a long time to put adequate training on a horse. Horses in this age range have had experience (hopefully positive) and training—so that you can have fun and enjoy your ride right away instead of having a full-time training project. You can always buy training and experience cheaper than you can add it to a horse that is less expensive to purchase.

Be very leery of young horses. Remember that a horse is not mature until it is 7 or 8 and it is in its prime from about 10-16. Horses usually remain useful well into their twenties and even thirties. A younger horse may have seemingly had a lot of training but is not “set” in its ways until it is much older and has had a lot of positive experiences in a variety of settings. A young horse may become “untrained” very quickly with an inexperienced rider, whereas an older seasoned horse will retain his training longer, even when the rider makes mistakes.

Older horses are often the best bang for your buck. You may be able to find a horse in his late teens or early twenties that is very well-trained and reliable, but his price is less because he is past his prime. These horses may have years of usefulness left and sometimes it is the best deal, if it is sound and healthy. Of course, the horse may not retain his value and you may need to accept responsibility for retiring the horse when he is too old to ride, but the years of enjoyment will make it worthwhile.

#### **Level of Training:**

You should spend the bulk of your money on training—the better trained the horse is, the more you will enjoy him. Avoid horses with issues or “baggage” and young horses with little or no training. Professional training is very expensive and takes a long time to get results. On average it will take about a year's worth of professional training to get a horse ready for basic competition—that can cost anywhere from \$5,000 to \$10,000 or more, just for the training. Although many people are enamored of the idea of training a horse themselves, keep in mind

that it is unlikely you could train a horse to do something you didn't know how to do yourself. *"You can't teach what you don't know anymore than you can come from where you ain't been."*

Many experienced riders have made the mistake of getting a young untrained horse, only to discover that riding a green horse is MUCH different than riding a trained horse—and not as easy or as much fun. When green riders buy green horses there are almost always problems. Remember the old saying, "green plus green equals black and blue".

If you are considering any type of competitive riding, you should buy a horse that is already trained for that event and has some experience. That way, you can start enjoying your horse and the competition right away, instead of waiting months or years or spending additional boatloads of money on training.

It is not enough for the horse to have training—he also needs life experience as well and this takes years. Hopefully the horse you buy has been trained and ridden and taken to different places for different types of experiences. This is what we call "seasoning" and it is much easier to buy a horse that is already seasoned than to try and season one yourself.

**Questions to ask when looking:**

1. Why is the horse for sale? Usually the seller will be honest about this but not always. There are plenty of legitimate reasons for a horse to be for sale but if the answer indicates a potential problem, steer clear. Another nice thing to know is how long the horse has been for sale. Usually (but not always) good horses at a reasonable price sell quickly.
2. Is the price negotiable? Assume that the price isn't set in stone unless otherwise stated. If you can afford to spend \$10,000 on a horse, don't hesitate to look in the \$15,000-\$20,000 range. You may not know how long the horse has been for sale and how urgently the seller needs to sell.
3. Has the horse ever colicked? Had Wes-Nile? Had EPM? Has it been seen a by a vet in the past year for anything other than routine maintenance? Avoid horses that have a history of colic—horses that colic repeatedly are more likely to die of colic. Other illness may have caused permanent damage to the horse's nervous system. Hopefully these issues would come to light in a pre-purchase exam, but a bad health history may be enough cause to rule out a horse before you get to the point of the pre-purchase exam.
4. How much has the horse been ridden in the past year? If the horse has been in full-time training, he may be much more responsive and/or docile than he will be if only ridden periodically. If there horse has not been ridden at all in the past year or more, it may be due to a problem—just keep asking questions until you are satisfied.
5. Has the horse ever been lame, foundered or had his hocks injected? A yes answer is not necessarily a deal-breaker because there are some benign lameness issues like abscesses. But a yes answer is a red flag and should be investigated more.
6. How long have you owned the horse? Try to find out as much history as you can about previous owners. A registered horse may have previous owners listed on his papers. A horse that has been sold frequently may be one with problems—but not always. Sometimes great horses are sold frequently because of the profit potential. Some registries, like AQHA, can give you some historical info on the horse. If you can find contact previous owners, it could be a valuable source of information on the horse.
7. Does the horse load into a trailer easily? Accept clippers? Easily handled by the vet and farrier? Easily de-wormed? When was the last time his teeth were floated? Sheath cleaned?
8. Who is your vet and who is your farrier? They may be good sources of information on the horse.
9. What kind of hay has he been fed? Grain? Supplements? Is he an easy-keeper or hard to keep weight on? Either could be an indication of present or future health problems and should be discussed with your vet.
10. Is the horse registered and do you have his papers? Ask to see the papers and do not accept a copy—they should show you the original papers if they have them. Depending on the

registry, it could be extremely difficult to get duplicate papers so if the buyer cannot produce the original papers, you may need to consider the horse unregistered. If the horse is not registered, ask if they have any documentation that validates his age.

**On your test ride:**

Notice if the horse is already saddled when you arrive and ask how much the horse has already been worked. A horse that is saddled and sweaty may be a horse that needs “riding down” and could be a red flag. You want to make sure that the horse didn’t need hours of riding before the sellers allow you to ride. Ideally, you’ll get to see the horse unsaddled first and observe the horse’s ground manners during catching, grooming and saddling.

Always watch the horse being ridden by someone that knows it before you get on to ride. This will give you a lot of information on what the horse is used to and how easy it is to ride. If the owner or seller is unwilling to get on the horse, it could be another red flag and perhaps you shouldn’t get on either.

Always look at the horse unsaddled, before or after you ride, so that you can judge his conformation and see if he has any scarring on the withers or under the saddle. Same for the legs—if they have wraps or boots on, make sure to take them off at some point during your visit for inspection.

Ride the horse in different settings—in the arena and out. Try to it in the specific discipline that you plan to ride (trail, jumping, cows, etc.) If you have a chance to put the horse in an unfamiliar setting, it is great to be able to judge how the horse will react in unique circumstances. Keep in mind that a horse in its familiar settings can behave much different than a horse encountering new stimuli.

If possible, you should make at least three visits to look at the horse and ride him. At least one of these visits should be unannounced, just to be sure the horse is easy to catch and handle and has not been drugged. Hopefully at one of these visits, you can employ a professional rider to give an objective evaluation.

Ask the seller if he or she will allow you to take the horse on trial for a week or two and/or if they will take the horse back and give you a refund if the horse does not work out within a month.

Many reputable sellers will not allow this, because a horse can be ruined quickly, but it does not hurt to ask. Just for the record, I would not allow this on one of my horses I had for sale—it’s just too risky. But still, it doesn’t hurt to ask.

**When it’s time to buy:**

If you are sure this is the right horse for you, settle on a price and get a written purchase agreement, pending a pre-purchase exam. If the seller does not have a purchase agreement, you can write one yourself. Keep it simple and in plain English and state that the seller has full rights to sell this horse, will provide an original copy of the registration papers (if any) and guarantees that the horse is as he represented him on the date of sale, but make sure you have an escape clause pending the results of the vet exam. Any other agreements should be stated in writing.

Always make the sale contingent upon passing a pre-purchase vet exam by a vet of your choosing. While it is okay to use the seller’s vet, it would be best to use a different vet if possible. Sometimes the owner’s vet may be reluctant to do a pre-purchase exam on one of his client’s horses. This could be simply to avoid the appearance of conflict of interest but could also be because the vet knows something about the horse he’d prefer not to disclose and ruin his relationship with the seller.

Get a pre-purchase exam even if you are paying little or no money for the horse. Even a free horse can be expensive if there are health or lameness issues to deal with. Radiographs should be taken of the horse’s feet and legs if the horse is expensive and/or has a significant history of or potential for high performance. If a question or suspicion arises during the vet exam, the vet may recommend radiographs. While this will make the exam much more expensive—better to know now than later.

Remember, the vet's job during the pre-purchase exam is to find anything and everything that is now or could be a problem with a horse. The vet will generally err on the side of pessimism to avoid any liability or responsibility for a bad purchase—unfortunately vets can and do get sued for this so you can't blame them for erring on the side of caution. Consider the info you get on the pre-purchase exam as part of your decision making process, not the entire process. Just because the vet finds something wrong, doesn't make it a deal breaker. For instance, it is expected that a middle-aged horse that has been used a lot may have some arthritis in his hocks—that's normal but a vet will point it out. If it has the experience to make it a seasoned horse, this may be something you have to live with. But if the horse appears to have a progressive debilitating condition, that may be a deal-breaker.

Before committing to buy the horse, it is a good idea to have an evaluation ride by a professional trainer. Usually you could pay the price of a private lesson and get the trainer to ride the horse and give you his opinion. Use an objective, third-party trainer or your own trainer. If the trainer is involved in selling this or other horses, his opinion might be biased (“he's a nice horse, but not as nice as the one I have for sale”).

Realize that once you sign on the dotted line and pay for the horse, he is your responsibility. Take possession as soon as possible or make arrangements to board the horse. If the horse goes lame or drops dead the next day, he is still your horse and you probably won't get your money back. It's the risk you take in horse ownership, so the sooner the horse is in your care, the better.

Once you get the horse to his new home, he may need some time to adjust to his new surroundings, particularly if he is young or inexperienced. Take time getting to know your new horse and developing a relationship with him and give him time to get used to his new environment. Consider temporary isolation of the horse to make sure he is disease-free before introducing him gradually to the herd.

If you have paid a lot of money for the horse or you are making payments on the horse, consider mortality insurance. This will protect your investment, should anything happen to the horse.

If you'd like Julie's help finding the perfect horse, visit her online horse sale's page:

<http://juliegoodnight.com/horses>

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