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Buyer Beware Matching Potential with Ability

In this article, Erik Belloy will discuss the pitfalls people might encounter when buying horses. Whilst buying a horse is a very exciting time with lots of anticipation and optimism, buyers should be careful not to end up with a horse that is totally unsuitable for the purpose that they purchased it.

Horses are a large investment, not only in terms of purchase price, but also in terms of ongoing maintenance costs. Because of that, making the wrong decision when buying a horse can become a very costly one. Many people have ended up with horses that they very much liked initially and have fallen in love with them, but they were totally unsuitable for the purpose for which they were bought. People wanting to buy a new horse need to ensure that the horse has enough potential for them to be able to carry out the disciplines that they were hoping to, but must also be very cautious not to over-horse themselves. I see more horses that are unsuitable because they have been purchased by riders with insufficient experience. Horses will very soon test the water and those that have been perfectly behaved in previous professional homes may not do so when they come to an amateur rider.

Another common problem with recently purchased horses is that they are suffering from medical conditions that render them not all that suitable for the discipline that the new owner would like to pursue. By having the horse vetted (a five stage pre-purchase examination), most of these problems should be able to be avoided. Buying a horse without a vetting is frankly a recipe for disaster. Sometimes clients wish to purchase a horse that is quite cheap, and they choose not to spend money on the expense of having a vetting carried out. This can often backfire, because cheaper horses are more likely to be suffering from medical conditions.

These medical conditions may not be obvious to the layman, but an experienced equine vet may be able to

detect them. Cheap horses that have not been vetted have often turned into some of the most expensive mounts anybody ever owned. Furthermore, once a horse is vetted, insurance for future health issues is easier to obtain and clarify if the horse becomes ill shortly after being purchased.

I would suggest that it is vital to go and see your prospective mount at least twice before instructing your vet to carry out a pre-purchase examination. Try to make sure that you see the horse on two different occasions, ideally under two different weather conditions. It is surprising how a horse may be totally different in bright and sunny weather, compared to a crisp and rainy day.

Certain conditions may only be obvious in certain weather conditions, i.e. headshaking, which makes some horses unrideable, may only be exhibited on bright summer days. Bad lungs may be more prominent if the horse is kept in more over the winter or if the horse is allergic, it may be more obvious on dry days with high pollen counts. Try to ensure that the horse you go to see has been in the stable for a few hours before you arrive, and have a look round the stables to see whether your prospective horse is kept in a totally different situation or circumstances than the other horses on the yard. This may prompt you ask questions about why the horse is on woodchip when all the others on straw or similar questions.

Before falling in love with the horse, check it over for lumps and bumps and walk around it, preferably in bright daylight outside the stable. If after that, you still like to horse, ask the vendor to trot the horse up for you and observe the horse trotting away and towards you, and have a look from the side in addition. These simple tests are often forgotten when purchasers are excited about buying a new horse. It is not uncommon for a vet to be called out to carry out a pre-purchase examination on behalf of purchaser and as soon as the horse is trotted up the purchaser themselves says to the vet "I think the horse is slightly lame, isn't it?" On these occasions, the purchaser could have saved themselves money by electing not to have the horse examined by the vet.

Once you are satisfied that you still like the look of the horse and its paces are going to be suitable for you, ask the vendor to ride the horse for you. Whilst the horse is being ridden for you, don't be afraid to ask questions and instruct the vendor to show you certain movements that you may want the horse to do when you own it. If at that stage, you are still satisfied that this is the right horse for you, ride it yourself and make sure it gives you a good feel.

When you go back on a second occasion to examine the horse, it may be very useful to pay your instructor or an experienced horse person to come along with you. On this occasion, I would suggest you go over all the things you did before, but this time ride the horse yourself first. This is most likely to highlight any character flaws that might not be totally suitable for your level of experience. After you have ridden the horse, your instructor or experienced friend could ride the horse as well in order to gauge their opinion.

At this stage it may be time to start thinking about having the horse vetted. But first, ask yourself very carefully an objectively the following question – is this horse truly suitable for me? If you are a small, feeble rider, have you selected a horse which is too large and powerful for you? If you are only ever going to hack and wish to be able to do so without having to ride your horse six times per week for at least two hours, is this horse's temperament the right one for you? Or indeed, if you are purchasing the horse for an ambitious teenager, is the very quiet cob that is designed for comfort but not for speed going to be the one that will satisfy their hunger for rosettes? In most instances, where children are involved, safety has to be a high priority and should not be compromised on at all.

Try to be sure that the horse is really right for you. Now resist the vendor's suggestion to take the horse home and try it out. If you have the opportunity to try it out a few more times at no expense at the vendors premises, this may be very useful. However, once you take the horse home it may be difficult to return and you or your family may be falling head over heels for the animal. At that stage, rationality goes out of the window and the most unsuitable horses are sometimes purchased, even without any medical examination. A loan option may be very useful to gauge the suitability before handing over money. I would strongly suggest that a horse is taken on loan only after it has been deemed medically suitable.

Next, it is time to ask your vet to go along and carry out a thorough examination of the horse, highlighting all problems that could be ahead of you. Next month, I will discuss all the aspects procedures and pitfalls of pre-purchase examinations in more detail.



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