

## Buying a Horse

Buying a horse is a big commitment, both in terms of time and money. Owning a horse is a 24 hours a day, seven days a week commitment and you need to be sure that you have the necessary budget, not just for the purchase and horse insurance but for the on-going upkeep as well.

## Looking for a Horse

Once you have made the decision to buy and you have found somewhere to keep your horse if you do not have stables or land at home, you need to think about what type of horse will be best for you and what sort of riding you want to do. It is important to have a clear idea of the type, size, temperament, age and experience you are looking for, as well as the price you can afford.

There are a number of places to look for your ideal horse, from advertisements in equestrian magazines and websites to local riding schools, riding clubs and reputable dealers. It is also worth letting family and friends know that you are looking as 'word of mouth' can be a very effective way of finding the right horse.

The right horse may not be local so be prepared to travel. Try and get as much information as possible from the owner over the phone before committing to a viewing as the information you receive may rule the horse out and save you a wasted journey.

The type of questions that you need to ask include:

- Does the horse have any vices - does he kick, bite, rear or buck? Does he weave, crib or wind suck?
- Is he is easy to catch, handle or shoe?
- Is he a good traveller and does he load easily?
- Is he good in traffic?
- Is he a good jumper?
- Does he hack out on his own or does he always need company? Is he happy to go out in the field alone?
- What type of bit is he usually ridden in?

If you are inexperienced ask the owner if the horse is suitable for an inexperienced rider. Basically, you want to find out as much as you can because any one of these things could mean he is not the right horse for you.

## Viewing the Horse

Make sure you take someone knowledgeable with you who knows how well you can ride. Your riding instructor or trainer would be ideal, but if not a horsey friend who has seen you ride.

Make sure you get there early and have a good look at the horse in the stable or being brought in from the field. Does he seem friendly or nervous?

Run your hands over his limbs and body - is he comfortable with that? If not, it could indicate a current or previous problem. Next watch him being tacked up - see how he reacts to the tack and make a mental note of the tack used, including the type of bit and whether or not he has a martingale. Then watch him being ridden on the flat and over jumps. See how he reacts to the rider and the rider's aids. Is he well schooled? Does he respond willingly?

If possible, also see him being ridden on a road so that you can see how he is in traffic. Finally, if you like what you see and feel confident, ask to ride the horse yourself. Give yourself time to try the horse properly and see if he gives you the right 'feel'. Ride him in the school and maybe down a nearby lane or track.

If you are happy with everything you have seen, don't decide straightaway. Go away and think it over and if possible arrange to ride the horse again. If you do decide to go ahead the next stage is to arrange for a pre-purchase vetting.

## Top Tips

- Make sure you have both the time and money to commit to owning a horse including the costs associated with horse insurance, stabling and food.
- When you are enquiring about a horse tell the owner what you are looking for and what your standard of riding is - be honest about your ability and ask if they think the horse would be suitable.
- Always take a knowledgeable friend with you when you go to view a horse.
- Watch the horse's body language as he is being handled - it will tell you a great deal about his character and could highlight any problems.
- Always ask the vendor to ride the horse first.
- Always make sure that you see the horse perform according to what you want to do with him.
- Never buy on impulse - think carefully and ask advice from an expert.