

Buying Your First Horse

(or how to spend your life savings in less than an hour)

Let's face it. Buying your first show horse is a lot like getting married. You spend an inordinate amount of time searching for the perfect match that is just the right combination of good looks, compatibility and performance. And, just as in a marriage, if it doesn't work out, it will cost you a lot of money to get out of it.

But let's assume here you have willingly made the decision to buy your rider a horse. There are two basic rules you will need to observe right from the start.

Rule Number One: Do not admit to anyone, under any circumstances, that you are completely clueless about horses. This admission, while totally honest on your part, could wind up costing you hundreds of thousands of dollars.

Rule Number Two: Leave your husband at home. This will ensure that rule number one is strictly enforced.

To get started, it will be important for you to establish a budget. Chances are slim you will ever stay within it but it will be a beneficial process for several reasons. This is where your trainer will be able to determine your level of commitment. They will want to know right from the start what your inheritance prospects are and that you are willing to defer any and all plans for retirement to ensure that your rider is mounted on the most competitive horse.

The budget process will also help to lower your rider's expectations since they have been showing you pictures of World Grand Champion horses for the past month. While you are not exactly sure what a World Grand Champion is just yet and what the financial ramifications of that title are, just know that it probably means the horse will cost slightly more than what you paid for your house. And your car.

Finally and infinitely more important, the budget process is quite possibly the only time the Dad's will be actively involved and feel like they are in control. They are not. The trainer is. They just don't know it yet.



Once you have established your budget you will quickly realize there is absolutely nothing available within your price range. Do not be discouraged by this. Simply ask your trainer if they could suggest a more suitable price range and once you have regained consciousness allow them to start scheduling barn visits.

If you look at several horses it will be important for you to know your role. Chances are your rider will not want you to converse with anyone at any time during this process so just know that you are there strictly for financial verification and perhaps to drive the rental car. It will however be to your benefit, to take notes so that you will be able to engage—if allowed—in the lively conversation that will likely take place at the end of the day. For example, your notes might read, "Huge, scary horse that spooked when there was that unfortunate five car pile up in the road just outside the barn." Your rider will have instant recall of all 20 horses they rode that day including, but not limited to, size, color, markings, show record, barn nickname and treat preferences. While you will be impressed with this sudden display of attention to detail you will need to resist the urge to encourage them to apply this newfound skill to other things like perhaps their studies. Just look at them in awe and remind yourself that this is still the same child who is challenged with telling time on a non-digital clock and then go start the rental car.

Inevitably, a decision will be made to narrow the list of contenders and go back for a second look at a few select horses. If you had been asked to leave the ring the day before because you were making the entire entourage nervous with your muffled gasps—okay, shrieking because there was nothing to hide behind—this will quite possibly be your last chance to observe your rider and have a say. Just be forewarned—if the decision has been made to look at three horses the one with the highest price tag will be the one your rider will choose.

But at the end of the day when your rider runs up to you and hugs you and thanks you again for their wonderful new horse you will remember how their face lit up as they rode around the ring on the "perfect" horse. You will have a brief moment of satisfaction that investing in your child's passion was worth the gazillion dollars you just spent. This moment will be short lived however, as they hand you a dozen or so catalogs and announce they have earmarked the pages—for your convenience—of all the things you now need as a horse owner. And as the realization starts to slowly sink into your husband that the horse was only the beginning of the spending, it would be prudent of you to mix him his favorite drink, perhaps making it a double. And when he later innocently asks, "Well gee, how much could hay cost?" just smile and continue jotting down the 50 or so items you will need to order tomorrow because after all, that's what show mom's do.

NOTE: The views expressed by the author are those of her reflections and hers alone and should not in any way be seen as a reflection upon her daughter or husband. Any similarity to them is purely coincidental. The publishers of Saddle & Bridle magazine do not necessarily share the same views but admit to maybe possibly laughing behind closed doors—but only once—while reading and hope the reader will take the tongue in cheek musings of a nervous show mom with the humor in which it was intended. You can email the author at Patti@ADistudio.com.

Glossary of Terms

When buying your first horse it will be to your advantage to be familiar with some of the more commonly used terms and phrases among trainers. For example, an ad that reads, "four-year-old mare—destined to stand out in the show ring," loosely translated means, "destined to take off with your rider in the ring." So here are just a few of the terms you might encounter during your search for the perfect show horse.

Game: crazy

Mature: old as dirt

Needs finishing: never been under saddle

Great walk-trot horse: can't canter

12 years old: check papers

Two points from CH: will never get them

Starting on patterns: goes in circles

Not shown yet: Geldings — see "game";

Mares — hormonal

Great lesson horse: see "mature"

Great academy horse: won't wear full bridle

Low maintenance: can't be caught

Never lower than second in any class:

only two horses in class

Naturally gaited: won't trot

Suitable for tall rider: sway back

Distinctive color: ugly

Uses ears well: scared of everything

Goes forward all day long: see "game"

Can be kept at home: shouldn't be seen in public; see also "distinctive color"

Perfect for aggressive rider: won't go forward

Call for price: you cannot afford this horse

Needs experienced caretaker: lame or will try to kill you in the stall

Trims, hauls, and shoes: can't be ridden

Stands out in the show ring: will take off with your rider in the ring

Trailers well: never been in one or doesn't come out

Ready to wear full bridle: won't wear curb

Light in the mouth: can't touch it

Bargain: been for sale for the last two show seasons

Great with kids: see "mature"

Drives great: can't ride it