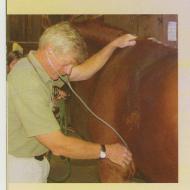
Breeders are another resource since they want to see their animals placed in good environments. Almost every breed of horse has a registration association that can direct you to a breeder in your area.

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.

DON'T SKIP THE PRE-PURCHASE EXAMINATION

Owning a horse can be a big investment in time, money and emotion. Unfortunately, horses seldom come with a money-back guarantee. This is why it is

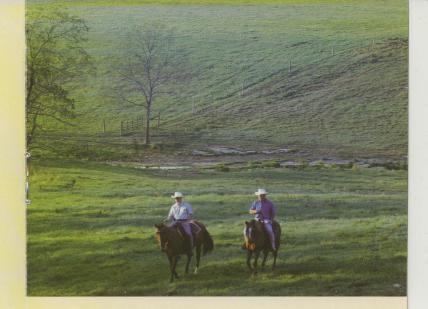


important to investigate the horse's overall health and condition through a purchase examination conducted by an equine veterinarian.

Purchase examinations may vary, depending upon the intended use of the horse and the veterinarian who is doing the examination. The following guidelines from

the American Association of Equine Practitioners (AAEP) will help ensure a custom-tailored exam:

- Choose a veterinarian who is familiar with the breed, sport or use for which the horse is being purchased.
- Choose a veterinarian who does not have a prior relationship with the owner or the horse in question.
- Explain to your veterinarian your expectations and primary uses for the horse including short and longterm goals (i.e., showing, then breeding).



- Ask your veterinarian to outline the procedures that he/she feels should be included in the exam and why.
- Establish the costs for these procedures.
- Be present during the purchase exam. The seller or agent should also be present.
- Discuss with your veterinarian his/her findings in private.
- Don't be afraid to ask questions or request further information about your veterinarian's findings in private.

The veterinarian's job is neither to pass nor fail an animal. Rather, it is to provide you with information regarding any existing medical problems, and to discuss those problems with you so that you can make an informed purchase decision.

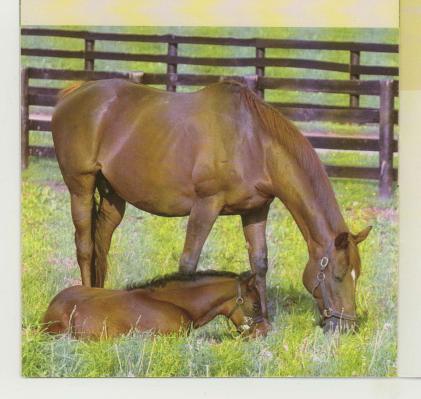
Many individuals that are looking to purchase a horse hear the words "guaranteed sound" or "I'll buy him back if you don't like him" or "money-back guaranteed." If comments like these are made, you should ask the seller if they are amenable to a 30-day grace period until the sale becomes final. This will often eliminate the question regarding whether the horse has been given a sedative or pain relieving agent during the pre-purchase examination to help the sale go through.

For more information about pre-purchase examinations, ask your equine veterinarian for *Purchase Exams: A Sound Economic Investment*, a brochure provided by the AAEP. Additional information can be found on the AAEP Web site, www.aaep.org.

NEEDS BE MET?

When owning a horse, many different management styles exist when it comes to care and housing. As a prospective horse owner, one of the first decisions that must be made is where to house the horse.

Many individuals have the ability to provide housing for their horse on their property. On-site housing has many advantages related to convenience of daily horse care and use. On the other hand, the responsibility of feeding and daily maintenance of the horse is much higher when the horse is housed on your property. This must be taken into consideration, versus boarding the horse at a local stable or boarding facility where it can be fed and watched on a daily basis by barn personnel. Also, be sure to check with local zoning officials before planning to keep your horse at home.





You also can look into housing your horse in a stable facility, which can provide a variety of services to aid in daily horse care. These facilities also offer the advantage of increased interaction with other horse owners and organized activities for those boarding horses.

STARTED?

How and where the horse is housed and cared for will affect the equipment needed. This will also affect daily operation costs, which can include feed, veterinary care and farrier services.

COSTS TO CONSIDER WHEN 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

Some expected costs to consider, continued:

- 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.

RIDE

Most individuals own horses for hobby interests related to family and youth development or the enhancement of the quality of their life or entertainment. Advancements in the equine health field have helped to increase the life of the horse to well into their 30s, but often well beyond their athletic usefulness. Prepare to be a responsible horse owner and plan ahead for your horse's retirement years and beyond. As a horse owner, you should also plan to set aside an emergency fund for the unexpected but all too common injuries or illnesses that may occur in horse ownership.

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

For more horse health information, visit the AAEP Web site at www.aaep.org.

Photo credits: American Association of Equine Practitioners and Wayne Musick





4075 Iron Works Parkway Lexington, Kentucky 40511 800-443-0177 or 859-233-0147