

THE TOP 10 EQUINE BUSINESS MYTHS

Stable Management

FALL 2018



**Equine
Foot Pain**

**Horse
Shopping
101**

**Business Tips
from Other
Stables**

**Winter
Nutrition**



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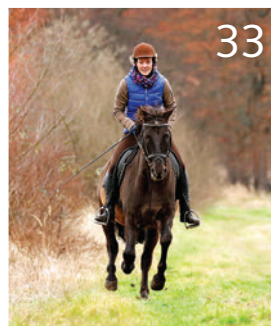
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Pain Points

We all know that one saddle doesn't fit all horses; the saddle that fits one horse could cause pain points for another. It's the same for equine businesses. One stable might do well catering only to beginner riders, while another focuses on dressage horses and "women of a certain age." Still another has Western ranch competition horses. And so on.



The bottom line is that all of these stables must make money to stay in business.

We at Stable Management conduct surveys in the spring and fall to gather information about how our industry is doing. Specifically, we focus on those who own horse farms/stables and teach riding lessons. Articles from the recent Fall Business Survey will be published on StableManagement.com in the near future.

The results of these surveys can help those running an equine business look at how they are doing compared to others. And while industry indicators show a rise in prosperity, there are still areas of the country where equine farms and stables are under pressure to survive.

Whether you are profitable or just skimming by, make sure to take advantage of all of the helpful articles on StableManagement.com, specifically under the "Stable Management" (business) category.

For example, on what discipline(s) is your business focused, and why? Would it help you to add another discipline to your program, or could you improve on the program you have for a single discipline?

In the Fall Business Survey, we asked respondents to rank the top three disciplines at their facilities. The top discipline when adding all the scores together was dressage, followed by recreational/arena riding and trail riding. Rounding out the top five were hunter/jumper and eventing.

If you have a barn that focuses on dressage, might your current clients be happier with some trail obstacles to "play" with as a break from training? Or maybe your trail riders would like to take a dressage lesson to improve on some of their riding skills?

If you have a great trail facility, with lots of diverse ground over which to ride, could you host outside riders for a trail clinic once a month and let them take advantage of your facilities for a fee?

When survey respondents were asked what percentage of their yearly earnings comes from their equine businesses, the percentage of those responding "primary" was up in 2018. However, more than 58% of respondents said their equine businesses were a secondary means of income.

There also seemed to be an increase in the number of equine facilities catering to retired horses. One of the write-in comments even suggested that Stable Management should break retirement into a business option that is separate from rehab and rescue in the survey. That respondent noted, "I think retirement is a growing segment [of the equine business industry]. I would be curious how services are set up—monthly board, services, how they vary by region, etc."

As always, we are open to trying to learn what you want to know, gathering that information and sharing it with our readers. Thank you to everyone who participates in our surveys! **SM**

A handwritten signature in black ink that reads "Kimberly S. Brown".

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Don't assume your homeowner's insurance covers horse-related incidents.

Myth-Busting the Top 10 Equine Whoppers

Don't let these equine myths lull you into a false sense of complacency in your equine business.

By Denise Farris, JD

Horse people are known storytellers. The more a story is told, the more "truth" it gathers in the telling.

Myths are great fun around the campfire, but they can lead to gross misunderstandings when applied to the real world. Let's examine 10 of the better known "myths" and subject them to the true/false test before they bite you in your log-sitting nether regions.

Myth 1. You can buy a horse on a handshake.

Answer: It depends.

The determinative factor is the value of the horse or when the contract will be fully performed. All 50 states have adopted some form of the Uniform Commercial Code, which states that any contract for the sale of goods or services exceeding \$500 in value, or which cannot be performed within in year, *must be in writing to be enforceable*.

If a horse is sold for \$500 or less, a handshake will do. If his value is \$501 or higher, or if you're selling on terms that extend final payment beyond one year, you'd better have a detailed contract that identifies the date, parties, horse sold (with specificity), value and any other details requiring contractual enforcement rights. Lacking all of this, either party may "rescind" the contract—i.e., negate it and return all parties to the positions they occupied before the sale was made.

Myth 2. A trainer has authority to speak for the owner.

Answer: It depends.

This answer deals with the law of “agency,” with the trainer serving as the owner’s agent with powers specifically granted or limited by the owner. The extent of the trainer’s authority is typically set by contract; thus, what does the boarding and training agreement say or not say?

There are many reported cases addressing parties’ misunderstandings as to where this authority begins and ends. The wise horse owner and trainer will discuss these parameters with all involved parties, including the owner, trainer, veterinarian, farrier and any other related parties. It’s important to address worst-case scenarios and confirm in writing the lines of authority granted from the owner to each of these agents. This document should then be reviewed and updated on an annual basis. If there are multiple owners, then one issue to be addressed up front is which owner has the legal authority to direct action related to the horse and grants of authority to third parties. Well-defined lines of authority are essential elements to all boarding, training and medical treatment forms. Be sure to give this issue the attention it deserves and at a time when a crisis isn’t looming over your head.

Myth 3. You don’t need liability insurance in states having Equine Liability Act statutes.

Answer: False

To date, all states except California, New York and Maryland have some form of Equine Activity Liability Act (EALA) statute allegedly protecting equine owners and professionals from frivolous lawsuits.

While the statutes do have a positive impact, they do *not* prevent someone from suing you and thus do not negate the need to carry good liability insurance. Instead, the statutes serve as a statutory defense which can be argued—by lawyers to a court—to have a lawsuit dismissed on grounds of the statutory defense. This “argument” costs you money unless it’s covered by your insurance. Thus, liability insurance plays an important role in allowing the insurance company to appoint an equine-experienced law firm to defend the insured and research the facts against

the statutory defense. If applicable, the firm will file an early motion to have the court dismiss the case on the basis of the EALA statutory defense and assumption of risk grounds incorporated in the statute.

Also, be aware that the EALA statutes vary widely from state to state. Some states have very broad statutes that grant a high degree of legal protection, while other states’ statutes contain various exceptions that often minimize the practical effect of the intended legal protections. Use of the statute, along with well-drafted liability waivers and good liability insurance protection, will keep you sleeping well at night.

Myth 4: Your liability waiver isn’t worth the paper it’s written on.

Answer: It depends.

Liability waivers are typically upheld by courts so long as the waivers are carefully drafted in line with applicable state law. To be enforceable, the waiver must: 1) correctly name all parties to be released; 2) be signed by all persons granting that liability release; 3) in clear and specific language, specifically warn of the dangers and risks covered by the release; and 4) use clear and unambiguous language indicating the releasing parties know they were waiving their right to sue for damages related to those identi-

fied risks. A well-drafted liability release is typically the most important legal document available to a stable owner or trainer, but it should always be drafted by an equine lawyer in a format *specific to your particular equine business risks and activities*. “Canned” forms typically will not meet the four-factor test outlined above and will thus be legally invalid.

Myth 5: A dual agent in a horse sale does not have to disclose information to both parties.

Answer: It depends.

This is a state-specific question. If an agent is handling the sale of a horse either destined to go into—or be sold out of—Florida, California or Kentucky, then a dual agent is subject to specific statutory disclosure and written contract requirements that include:

- disclosure of the dual agency;
- the sale price of the horse;
- the date of the sale;
- the identity of all parties;
- relevant states of sale and interim or final destination;
- the amount of commission being paid to the dual agent *by each party*; and
- other specific statutory language which is state specific.

Compliance failure might expose the dual agent to statutory fraud charges and

Keep in mind that not all deals are legal on a handshake.





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Do you know what type of insurance you need to cover your horses, equipment and vehicles, whether towing a horse trailer for business or pleasure?

punitive damages, so it's important to research the required steps and ensure compliance on all sales.

For states other than Florida, Kentucky and California, no statutes require express disclosure, but it remains a good business practice in order to avoid either party claiming self-dealing or less-than-full-disclosure by the agent. Any time an individual is representing parties with different interests, it creates the appearance of conflict of interest, which can compromise the apparent integrity of the party involved. Thus, even for those states outside Florida, California and Kentucky, full disclosure is the recommended way to go for all dual agents, and it is legally mandated when involving these three states.

Myth 6: Your homeowner's insurance covers horse-related injuries.

Answer: It depends.

The relevant factors here are whether the claim arose out of a personal exposure (typically covered by homeowner's insurance) or a business exposure (typically not covered). Thus, a homeowner who keeps a horse on his or her property

might have homeowner's coverage for injury of a friend who was accidentally kicked by the horse while on the property.

But let's change the facts up a bit. What if that friend was bartering horse care and stall cleaning for you while you're out of town, in return for being given permission to ride your horse? You've now entered into a barter arrangement that has reciprocal benefits and a potential "employment" character to the transaction. This, in turn, might create an apparent business relationship, which is expressly excluded under a homeowner's policy and thus would be a non-covered event.

The more clear-cut the business aspect of the deal, the less likely coverage applies. Don't guess on these issues. Give your agent a call and specifically discuss your coverages in light of expected activities on your property. Insurance is always money well spent. You'll be particularly grateful if you're ever sued!

Myth 7: Your automobile insurance covers trailer-related damages.

Answer: It depends.

Again, this is a highly complicated is-

sue and very fact-specific as to the details of your auto policy, as well as how and why you're pulling a trailer, what's in the trailer, who or what is damaged, and whether there is additional insurance coverage on: (a) the horse trailer; (b) its contents, including horse, tack and other belongings; and (c) whether the transport was for business or pleasure.

This is another situation where you don't want to guess. Pick up the phone and talk to your agent. Discuss all the hauling situations you anticipate and whether your current coverages will apply to: (a) vehicular damage; (b) personal injury to all parties involved; and (c) property damage, including the horse(s) hauled and personal property in either the trailer or the vehicle towing the trailer. This is also a situation where a liability waiver can prove invaluable in defining the parties' expectations and limiting your liability exposure.

Myth 8: If you're towing a horse trailer weighing over 10,000 pounds, you must have a Commercial Driver's License.

Answer: True



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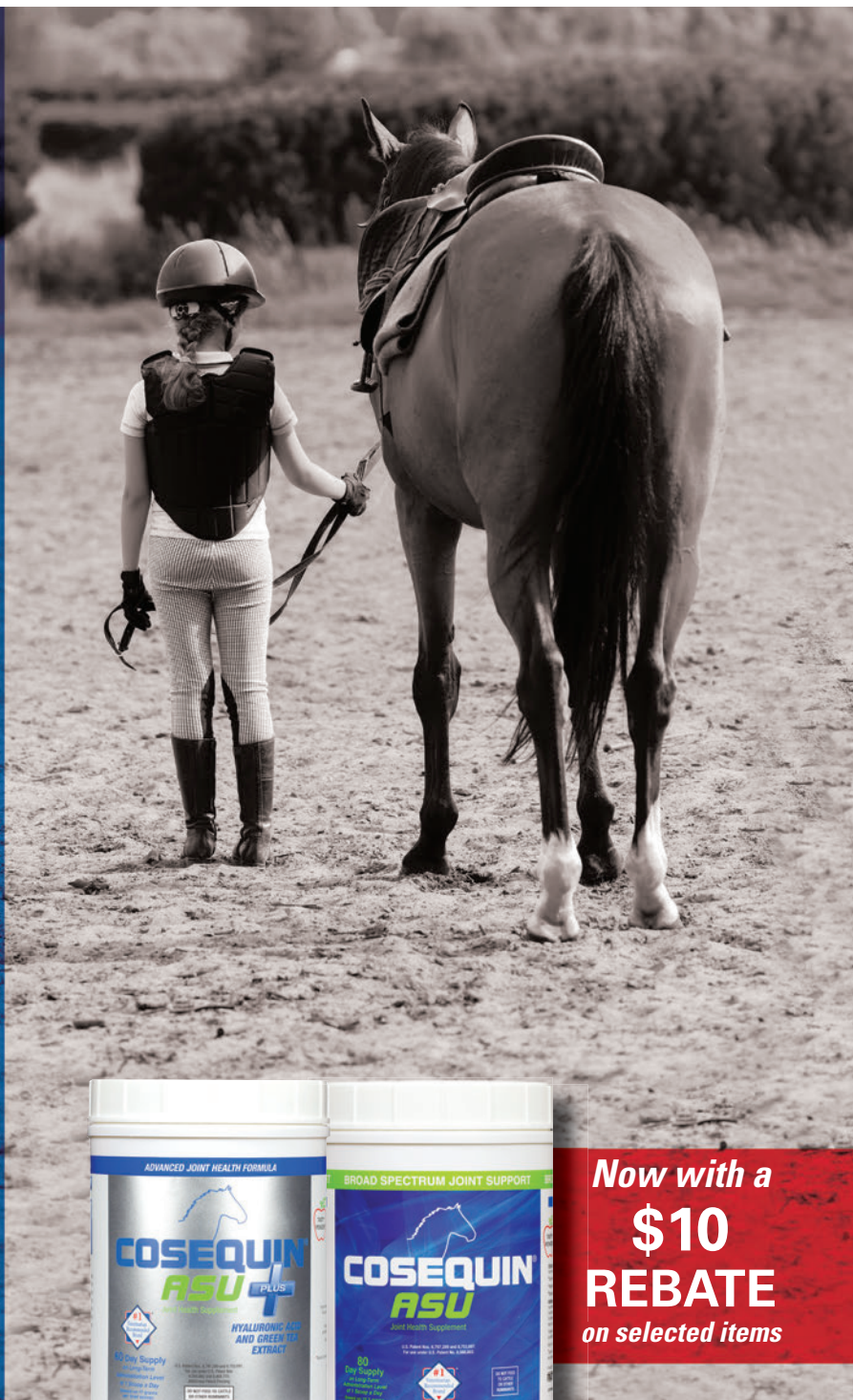
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Amazing Grace

From riches to rags to riches, learn the story of the 2018 School Horse of the Year, Grace.

By Kimberly S. Brown

We at *Stable Management*, in partnership with Cosequin, wanted to recognize a special school horse. These horses are the unsung heroes of the equine industry, introducing thousands of people to the joys of horses each year. *Stable Management's* 2018 School Horse of the Year, High Time's Star Material (aka "Grace"), is a perfect example of how the life of a well-bred and desired horse can quickly change. Then, out of the worst, can come a new, meaningful life. Grace was selected as the 2018 School Horse of the Year from among lesson horses nominated through StableManagement.com.

Grace, a 14-year-old Saddlebred mare, was a champion show horse as a weanling and yearling. She then was sold to another farm where she lived for a few years before, at age 4, producing a filly that went on to win in the show ring.

Not long after foaling, however, Grace was sold to an Amish family to pull a carriage. She worked at that job for years before the continuous pounding on the pavement made her leg-sore, and she was pin-fired. But unfortunately, she was no longer a dependable carriage horse, stumbling and falling to the point that she still carries scars on her knees.

The next stop was public horse sales, where she eventually ended up in the killer pen two years ago. That is when Allen Bornscheuer, founder of SerenitySaviors.org, spotted Grace and bought her to join the herd at his small, nonprofit farm in Spring Hill, Florida. The motto of his facility is: "We save slaughter-bound and at-risk equines—AND heal the humans we connect them with!"

Bornscheuer has been involved with horses for decades, while his wife (who also loves horses) has a master's degree in psychotherapy. They created a nonprofit that rescues and finds homes for needy horses, as well as offering sanctuary to those that are physically unable to be adopted. Some of the horses are used in the facility's lesson program and/or therapy program. Grace is a key part of both.

"She loves people," said Bornscheuer of Grace. "People come to our facility looking for magic, and she is one of the most magical. She gives riding lessons and works with kids with ADD/ADHD or autism, as well as veterans with PTSD."

There is only one thing that Bornscheuer said he must be cautious about when giving lessons on Grace. She is so smart, he explained, that she understands his voice commands and obeys them—sometimes before the students can cue her to do so.

"I often have to spell what we are going

to do," he said with a laugh. "And I think she has learned to spell!"

"Grace has gone from the show ring to a carriage horse and almost to slaughter—and now she's back winning blues for our young riders, as well as helping our veterans," added Bornscheuer.

There are more than 30 rescue horses, donkeys and ponies at Serenity Saviors. Some are ready for adoption so that others can come into the facility. "We have had 220 horses go through here in the 2½ years we have been a nonprofit," said Bornscheuer.

But in Grace's case, Serenity Saviors truly saved a life. And in return she offers love, patience and a welcoming heart to the children and adults who need her. Grace is a deserving School Horse of the Year. **SM**

Editor's note: Grace and Serenity Saviors will receive a \$1,200-plus prize package from Cosequin.



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This might be the most-discussed equine topic in 2018. The regulations aren't new; they've been around under Department of Transportation Rules Part 390 for years. We horse people have just gotten away with ignoring them for the most part. The enforcement attention is what's new, as it's now being applied to commercial and non-commercial horse transportation and all of those many situations in between.

In summary, the regulations say that a CDL (commercial driver's license) is required for any combination of vehicles with a gross combined weight rating (GCWR) of 26,001 or more pounds, providing that gross vehicle weight rating (GVWR) of the vehicle being towed is more than 10,000 pounds.

But the definitions of "commercial," "pleasure," "GCWR" and "GVWR" can be confusing. For instance, GCWR is defined as the value specified by the commercial motor vehicle manufacturer, and *not* the loaded weights from the bill of lading or the scaled weight of the vehicle. In addition, if the vehicle towing the trailer is used for "commercial" purposes—i.e., for activities that generate a tax-reportable profit—then you additionally might need to secure a DOT identification number for the truck and comply with new ELD (electronic logging device) regulations concerning reporting of mileage and mandatory rest breaks at regular intervals.

Understand that this issue remains in flux, with the American Horse Council working with Department of Transportation officials to clarify ambiguities before harsh enforcement actions are implemented.

Thus, the majority of states, *except for Iowa*, are being somewhat lenient in enforcement until these clarifications are handed down from Washington, D.C. Take some time to review the American Horse Council site addressing new developments in this area (horsecouncil.org/eld-mandate-cdl-requirements).

Myth 9: Your farm doesn't need to carry workers' compensation insurance.

Answer: It depends.

Many stable owners mistakenly believe they do *not* need workers' compensation insurance under their states' agricultural

exemptions. However, this is no longer the case. In the majority of states, courts have recognized distinctions between "service" establishments (i.e., horse boarding and training/lesson barns) and "agricultural" establishments, which focus on livestock breeding or crop-raising activities. The latter receive the agricultural exemption; the former do not.

To further complicate matters, many horse stables are hybrids, where they are breeding and raising foals and grain/hay crops in conjunction with training and lesson programs. So how does the government analyze the status?

Again, the court decisions indicate the "status" will depend upon the nature of the work performed at the time of the accident. Thus, if a worker was engaged in a breeding or crop-raising activity, the exemption applies. Conversely, if the same worker was injured cleaning stalls for boarded horses or tacking a horse up for a lesson, the exemption would *not* apply.

Finally, all businesses are excused from workers' compensation requirements so long as the combined payroll of the business for *all* of its workers, including barter, is less than \$20,000 per year.

Not sure how this impacts your business? Contact a workers' compensation specialist or the state workers' compensation bureau if you're uncertain.

Myth 10: Your workers are "independent contractors" if you call them that.
Answer: False

The majority of equine establishments utilize "independent contractors" for barn labor, trainers, instructors and the like. The purpose for using "independent contractor" status is the avoidance of extra expenses associated with payroll record-keeping, overtime, benefits and workers' compensation coverage. The stable owner mistakenly believes that by labeling an employee an "independent contractor," he or she can contractually agree to that legal status to avoid the extra expenses. Wrong!

The independent contractor status is subject to judicial review upon claim by any party.

If a worker is controlled by the owner as to hours, means and methods of the skill set or services he or she provides, that individual is deemed an "employee" subject to all of the Fair Labor Standards

and minimum wage/overtime wage hour requirements.

Therefore, if one of your workers asserts a Department of Labor complaint against you for regular and overtime hours, you can't defend on the basis that he or she was an "independent contractor" if you essentially controlled the aspects of the services provided. Disproving employee status can be difficult, because many barn owners do not keep detailed records. If the person is claimed under the wrong status, the stable owner can find himself or herself facing a stiff penalty, including regular and overtime unpaid hours plus regular and penalty interest on the unpaid sums.

Thus, if you're currently utilizing "independent contractor" arguments to avoid wage and benefit payments, be sure to seek professional advice to ensure you're not unintentionally creating greater exposures for your business down the road.

Take-Home Message

In summary, while we all enjoy a good yarn or two, don't let these equine myths lull you into a false sense of complacency. If you recognize some or all of these exposures as being present in your business, take a minute to visit with a local equine attorney, insurance specialist or governmental representative.

Remember, while myths might be entertaining, they're not always true. Research the applicable laws in your state and remember that being forewarned is being forearmed. **SM**

For more information, contact Denise Farris, Perry & Trent, LLC. 13100 Kansas Avenue, Suite C, Bonner Springs, KS. Phone: 913-441-3411; denise@perrytrent.com

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Biological Risk Management

There are many things you can do in your stable to reduce the risk of disease spread.

By Heather E. Lewis, AIA, NCARB

As an equine professional, you have likely heard about biosecurity, which focuses on preventing and containing infectious diseases. For example, horses must have a negative Coggins test prior to entering a stable for a horse show. This test indicates that the horse does not have equine infectious anemia.

While biosecurity is important and necessary, for most diseases, it's not possible to completely eliminate the risk of an outbreak. This is where "biological risk management" comes into play. That is the

broader term that covers both biosecurity and the day-to-day, reasonable efforts to keep your horses healthy.

To introduce biological risk management, we must begin with understanding how diseases spread between horses. The common transmission methods are described below.

Vector transmission. This method covers diseases that require another animal or "vector." The most common vector is a mosquito. For example, equine encephalomyelitis is spread via mosquitoes. The best way to manage risk of vector-trans-

mitted diseases is to vaccinate your horses against them and to reduce or eliminate mosquito breeding grounds.

Fecal-oral transmission. Accidentally ingesting fecal material is a great way to spread pathogens in all animals, including horses. This can happen from a horse eating hay that has fallen to the floor.

For example, the dreaded bacterial salmonella outbreaks that occasionally occur in equine veterinary settings can spread via fecal contamination in the environment, which is why teaching hospitals are so vigilant about sanitation


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and cleaning their equine stabling.

Unfortunately, we can't just assume fecal-oral disease is only an issue for equine hospitals. To further reinforce the point, we must think beyond biosecurity to "managing biological risk."

Equine coronavirus (ECoV), a viral gastrointestinal infection that affects foals and adult horses, appears to be emerging in private barns in the United States, even among horses that have not been traveling. It is suspected that the virus is carried by asymptomatic horses. Once the carrier horse is shedding the virus, it spreads via a fecal-oral route.

What this means for you is that you don't really know when you might face a situation with a disease outbreak in your barn.

Aerosol transmission. Some dangerous pathogens such as equine herpesvirus and equine influenza spread between infected and healthy horses via aerosol as well as fomite transmission. An ill horse can expel contaminated respiratory droplets through coughing or sneezing.

This is one of the reasons for physically separating horses with respiratory symptoms immediately when clinical signs appear.

Influenza and herpesvirus vaccines can dramatically reduce the risk of disease occurrence and spread in your equine facility.

Direct contact. This is just as it sounds: A horse can give another horse something through physical contact. This is one of the reasons to separate mares with foals from other populations of horses. Foals are more vulnerable because the immune protection from their mothers is waning as time passes, but they are not yet old enough to receive required vaccinations to protect them into adulthood.

Fomite transmission. You might not have heard of the term "fomite," yet fomites are an important method of disease transmission in animals and in people.

A fomite is a contaminated object that spreads disease from one place to another. For example, if you use common grooming tools to groom multiple horses, these tools can be the means of spreading many types of infections from horse to horse.

In human healthcare settings, fomite transmission is the number one cause of hospital-acquired infections.

Fecal-oral transmission of diseases is common in horses.



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Managing Disease Risks

Now that you understand the various mechanisms for the spread of disease, you might better understand why serious diseases appear at private stables every year. This is particularly true at facilities where horses move around for competitions or group rides and are exposed to other horses. More exposure means more disease risk.

Horses are also more vulnerable when they are traveling, because the stress of traveling lowers the immune system's ability to fight off infections.

What should you do to protect your horses and manage biological risk at your facility? These seven recommendations will help keep your horses safe:

1. Be vigilant about vaccinations. Many diseases can be prevented with appropriate vaccination protocols. Consult with your veterinarian for advice.
2. Every barn should have at least one out-of-the-way space or stabling unit for isolating a horse showing clinical signs of disease or one that might have been exposed to disease while traveling.

For small barns, this isolation space can be a paddock away from other paddocks, turnout and circulation areas. Place a run-in shed in this paddock so if you must isolate a horse, it is a comfortable and appropriate space. For larger barns with a mobile population, a couple of out-of-the-way stalls made of concrete, which is easily cleaned and disinfected, would be

better, since your risks of disease transmission are higher.

A horse showing any signs of illness must be isolated immediately until a veterinarian can be consulted. If a horse must be placed in the isolation facility, you will need advice from your veterinarian about disinfecting the area and "resting" it when the horse recovers so that the stall is safe again for use by another horse.

3. Quarantine horses new to your facility for at least two weeks. House them away from other horses to be sure they show no signs of illness. Ideally, your quarantine area is not the same as your isolation area. Again, consult with your vet to develop a specific quarantine protocol depending on your risk, the type of barn you have and the area of the country.

4. Keep your barn tidy. Reduce flies, mosquitoes and rodents to reduce the risk of vector-transmitted diseases.

5. Keep your premises dry and ventilated. Stale air and moist surfaces encourage the growth of bacteria.

6. Discourage contact between visiting horses and resident horses. For example, house visiting horses in a separate barn, if possible, or at least on one side of a barn aisle.

7. If you're designing a new barn, create 14-foot aiseways. These work better than the traditional 12-foot aisle for reducing

accidental contact between horses walking through and horses in stalls.

Addressing Fomite Transmission

Because fomite transmission is the most common method of disease transmission, we have grouped prevention and management ideas in this section

Each horse should have his own grooming tools, blankets and personal items. Even mild skin infections can be prevented by reducing the number of shared items between horses.

Install a hand-washing sink in the barn. In human healthcare settings, good hand hygiene has a greater effect than anything else on preventing hospital-acquired infections. In your horse barn, good hand hygiene will be important during risky times such as during events and shows, even if it feels excessive now.

For example, it might not be necessary to wash your hands between handling two horses who live together. But washing hands between two horses who are visiting from separate places might be critical to preventing a disease from spreading.

Hand-washing sinks should be outfitted with soap dispensers, touchless faucets and paper towel dispensers so employees can wash their hands properly without spreading germs on sink faucets, etc.

If it's not possible—or simply too expensive—to add a sink to the barn, at least install a hand sanitizer station and ask people to use it between handling horses.

Use a disinfectant on the wash stall daily, since that is a risky area for disease spread, especially during show season. The least expensive disinfectant is diluted bleach. Remove any soil, mud or feces first, then spray the wash stall with a diluted bleach solution according to the instructions on the bottle. Do not use more bleach than necessary. Let the solution sit for 10 minutes, then rinse. This will keep your wash stall clean and sanitary for the next horse.

If you have a large population of horses, separate them into smaller housing groups and use tools specific to that group.

For example, if you're housing 48 horses daily, group them into four groups of 12 and use different barn tools—such

as manure forks, hoses and brooms—for each group of 12. Wash your hands between groups.

With this approach, if one horse develops an illness, there is less risk that it will be spread to other horses on the premises.

Take-Home Message

People move through their lives each day, most often in a healthy state, while simultaneously being exposed to countless infectious diseases.

We are protected by our immune systems and by biological risk management, which includes our immunizations, hand washing and wearing protective clothing such as shoes while walking in public places.

Thus, biological risk management doesn't have to be difficult; it is simply a matter of careful day-to-day habits.

The same is true of caring for your horses and those of your clients.

Simple, common-sense protocols—such as avoiding shared tools, encouraging clean hands, keeping a tidy barn, requiring vaccinations, and keeping risky and



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Human hands are common carriers of disease. Reduce the risk of spreading disease from horse to horse by hand washing or using hand sanitizers between horses.

at-risk populations of horses separated—can help ensure a safe, healthy barn.

Don't let worry overwhelm you, but insist on standards and protocols—with review by your veterinarian—that will provide peace of mind about the health of your horses. **SM**



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AMY DRAGOO

Equine Foot Pain

Foot problems can arise from a myriad of management practices and disease concerns.

By Nancy S. Loving, DVM

Have you noticed that your horse has changed his way of going and/or his stance? Some postures and behaviors are typical of a horse with foot pain. Any of these signs might be reason to investigate the cause of pain so corrective measures can be addressed as quickly as possible:

- The horse moves gingerly or in short strides on hard-packed surfaces
- He minces his way down a hill.
- He moves more freely on grass or soft footing.

- He shifts his weight from limb to limb while at rest.
- He points one foot more forward than the other.
- He is reluctant to pick up a leg and bear full weight on the other limb.

Any of these signs are a horse's expression of discomfort and should cause you to consult with your veterinarian.

Changes in gait and stance are attempts to distribute weight away from the painful area. What sorts of problems could be causing his distress? Let's look at some possibilities.

Hoof Bruising

Bruising of the foot is a relatively common occurrence in horses. It is often attributable to imbalanced shoeing practices that cause abnormal impact on one side of the foot more than the other. Bruising also can result from stones or other hard objects connecting with the sole.

The sole tends to bruise easily if its depth is less than 12 mm. One cause of this is overzealous trimming by a farrier; another cause is constant wear of an unshod hoof on abrasive ground. Radiographic (X-ray) imaging by your veteri-



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A fairly common hoof problem is an abscess, which can cause gradual lameness or sudden, severe lameness.

narian can assess sole depth quite easily.

Deep tissue bruising within the hoof can also cause a corn or a dry abscess to develop, often at the angle of the bars. Tightly pinching shoes or persistent pressure from a loose or twisted shoe are typical causes of corns.

A stone can lodge in a horse's foot long enough to put pressure on the sole tissues. This is best avoided by picking out your horse's feet each day to remove trapped debris, especially if the animal is wearing shoes.

In other instances, a horse ridden on rough ground might step on a rock and bruise the sole. This doesn't always result in lameness and might only be recognized as a visible area of pink bruising along the side of a non-pigmented hoof wall as it grows out.

Hoof Abscess

A fairly common equine foot malady is a hoof abscess. Some abscesses form slowly and simmer along with gradually increasing lameness.

You might notice changes in your horse's stance and posture, such as point-

ing his foot or shifting weight from one leg to another due to pain in the foot. Other horses become intensely painful often within hours of being sound, with the horse sometimes not able to bear weight on the limb.

Pressure from swelling inside the hoof causes pain and lameness, which is amplified as the horse tries to carry his half-ton body on that limb. The hoof wall encapsulates the swelling, confining it with no outlet. On occasion, swelling progresses up the leg into the soft tissues of the pastern and cannon areas, making a diagnosis confusing.

A hoof abscess might follow a track of least resistance to erupt at the coronary band or heel bulb. Or an abscess might remain deep within the hoof wall until it dries up and the hoof grows out.

An abscess forms if there is migration of bacteria through separated areas of the white line (white line disease), through cracks in the sole or hoof wall, or through weak spots in the frog.

A nail or foreign body puncture of the sole or frog is an emergency situation requiring immediate veterinary attention

because of the likelihood of serious infection and damage to important structures within the hoof.

If your veterinarian can find the exact location of a simple sole abscess with hoof testers and the abscess isn't too deep, excavating the painful area of the sole with a hoof knife drains the infection and releases the pressure. This procedure is often met with instant relief by the horse.

A "hot nail" also can cause an abscess. This occurs when a farrier inadvertently places a nail too close to the blood-rich sensitive laminae within the hoof. It might take a day or two for lameness to develop, although if the nail actually penetrates the laminae, the horse shows its discomfort instantly.

Heel Cracks

Heel cracks often occur due to chronic pressure from overly tight horseshoes or from trauma or injury to the coronary band. These don't always cause foot pain unless the crack is extensive enough to cause hoof wall instability and movement or results in exposure of the sensitive laminae beneath.



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Foot problems occur as a result of physical conditions as well as improper dietary practices, systemic illness and/or inflammation.

Caudal Heel Pain

Historically, an entire series of problems in the rear of the hoof has been referred to as “navicular” disease or syndrome. Another term was in vogue for a while: caudal heel pain. Corrected terminology now calls this podotrochlear apparatus disease or podotrochleitis. This refers to inflammation in one or more of a myriad of structures involved in the rear of the hoof:

- distal interphalangeal (coffin) joint
- cartilage of the dorsal surface of the navicular bone and fibrocartilage of the bottom surface of the navicular bone
- subchondral bone beneath the cartilage
- medullary cavity/trabecular bone
- flexor cortex/cortical-compact bone
- ligaments that hold the navicular bone in place—distal sesamoidean impar ligament, collateral sesamoidean ligaments and chondrosesamoidean ligaments
- navicular bursa
- deep digital flexor tendon (DDFT)

Inflammation in any of these structures leads to foot pain. Sorting out the problem relies on a thorough clinical lameness exam with limb manipulation, hoof testers, flexion testing and wedge testing, often followed with diagnostic anesthesia. Results of nerve blocks might not yield a definitive diagnosis of which structures are involved, but they can help pinpoint pain to a specific region of the limb. Improvement of lameness with anesthesia placed in the palmar digital nerves that

innervate the back third of the hoof, the sole and sometimes the front of the hoof can corroborate that the horse’s problem lies somewhere in the hoof.

Radiographic imaging might be useful. However, to gain an accurate diagnosis of the location of pathology of some cases could require MRI imaging. MRI reveals all the foot anatomy for review—soft tissues, fluid and bone. It is not uncommon for a horse with caudal heel pain to suffer from a number of different lesions in the many anatomical structures in the foot.

Other Soft Tissue Injury

Other structures within the foot also can experience injury, leading to pain and lameness. These include collateral ligaments of the coffin joint and ungular cartilage located on the sides of the coffin joint.

Laminitis

Laminitis is a dreaded disease for all involved: horse, owner and veterinarian. It might begin with subtle signs such as shifting weight from limb to limb, pointing a throbbing foot or difficulty turning. Or it could be as obvious as the horse positioning his hind legs far beneath his body while both front legs are positioned far out in front to take pressure off the affected front toes. Digital pulses (felt at the bottom edge behind the fetlocks) are bounding, and the horse experiences significant foot pain.

The causes are many, ranging from

obesity, endocrine changes including pituitary pars intermedia dysfunction (PPID or Cushing’s disease), sepsis, endotoxemia such as occurs with grain overload, uterine infection, enteritis, colitis or cases of intestinal dysfunction, to name a few.

An episode of laminitis is a true emergency situation requiring prompt and immediate veterinary attention and aggressive therapy with anti-inflammatory medications and sole support.

Take-Home Preventive Strategies

An important strategy for preventing equine foot pain is to hire a capable farrier, especially one who has an excellent working relationship with your veterinarian. That will enable them to collaborate on the best trimming and shoeing strategies for your horse.

A good farrier will trim your horse in balance and with an appropriate hoof-pastern axis, placing shoes with ample heel support. He or she won’t allow the heels to run under, the toes to get too long, or the hoof-pastern axis to be broken back. Proper attention to routine farrier care eliminates overgrown areas of the sole or frog where debris can become trapped or cause pressure points. Daily foot inspection and cleaning by you can keep hoof hygiene at its best.

Foot problems occur as a result of not only local physical conditions, but improper dietary practices, systemic illness and/or inflammation. Consult with your veterinarian about appropriate dietary management for each individual horse. It is essential to keep intestinal bacteria working at optimal function by eliminating feed that is high in starch and sugars that alter the intestinal microbiome.

Maintaining an appropriate body condition score and avoiding obesity are other critical strategies to prevent laminitis. Have your veterinarian evaluate and test your middle-aged or geriatric horse for the possibility of Cushing’s syndrome so treatment can be implemented for endocrine disease in advance of the development of laminitis.

Pay careful attention to details in order to keep your horse’s feet healthy. This care also limits time off for injury and helps maximize your horse’s performance and athletic longevity. **SM**



It might take small or large changes for your business to reach its financial objectives.

Business Tips From Other Stable Owners

Try these six recommendations to increase the profitability of your equine operation.

By Katie Navarra

Every stable has a focus that allows it to best serve its clients. Regardless of the niche, all stables share a common mission: to provide horse enthusiasts an opportunity to achieve their goals.

Developing a thriving barn can be challenging. It requires long hours of hard work while often operating on thin

margins. Sometimes all it takes is a small change to achieve the goals you have set for your business, but at other times, it can take significant modifications in your business structure. Taking a chance can be intimidating, but it can be the momentum needed to create the atmosphere you're looking for or to achieve revenue goals.

Try these six tips that have proven

successful for Adam D'Agostino, a collegiate equestrian coach who also operates Empire Performance Horses; and Ken Najorka, a Certified Horsemanship Instructor and owner of Najorka Performance Horses.

1. Pivot

This isn't referring to the turnaround that some horses are trained to perform. A

Sponsoring a local equine event might give you access to potential new clients.

business pivot is a substantive change in the business model. That doesn't mean selling all the horses and pursuing a career in a new industry. A business pivot is a significant change in the operating model within your business niche. For example, that could be a shift away from one discipline to another, switching from a youth to an older client base, or even relocating.

As the reining horse industry changed, Najorka observed more clients choosing to keep aged horses rather than buying younger ones to compete in derbies and futurities.

To maintain a long-term relationship with these clients, he has transitioned his business to include Western dressage and ranch horse events.

"As the horses are aging out of some of the reining events, the people don't want to get rid of their horses," he said. "Western dressage and ranch horse events have really taken off and been a good fit."

By listening to his clients and watching what was trending in the Western performance industry, he was able to

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capitalize on the change to keep his business on a growth trajectory. He hasn't given up reining; he's simply broadened his focus.

2. Volunteer or Sponsor an Event

Giving back benefits the entire industry as well as a business. Clinics, horse show organizers and clubs are always looking for funds to support prizes and maintain reasonable entry fees.

"For \$500, I sponsor the youth classes at a show each year, and every time they talk about the class, my name pops up as sponsor," D'Agostino said.

Clients also like spending money with people who give back to a greater good. That could be volunteering with a local rescue group or serving on a committee for an industry organization. It shows their commitment to the industry as a whole. D'Agostino volunteers his time at a local therapeutic riding center and serves as a steward with the Intercollegiate Horse Shows Association.

"Volunteering gives me a chance to

give back and network with new people I might not otherwise meet," he said.

3. Relocate

Change isn't easy, and moving from one established location to a new region can be daunting. But taking a chance in a new geographic area can be a boon for business. Najorka has relocated his business a few times. Once it was to seize upon a new opportunity to work with developers who had built a large barn as part of a planned facility that included a golf course and country club. The barn in St. Cloud, Florida, was at the 10th hole of a golf course. Najorka agreed to manage the facility and build a program that included lessons, clinics and events.

"I've moved around where needed as it's made sense for the business," he said.

This year, D'Agostino is relocating his training business from central New York to Michigan, where he's accepted a position as the Western equestrian coach at Albion College. The move means leaving behind family, friends and an established client base.

"It's not always an easy decision, but sometimes opportunities that will help your business grow long-term require being open to a move," D'Agostino said.

4. Diversify

Clients choose one barn over another based on the owner's or manager's expertise in a given discipline. However, diversifying the barn's business can increase revenue and balance out times when income might be down in one area.

Diversification is about finding new clients in strategic places. For example, a stable that specializes in working ranch horse events might find an additional revenue stream in opening its trail course for people to haul in to practice or by offering a jackpot sorting event. Both activities have the potential to reach a different audience without straying far from the barn's core business.

For D'Agostino, that diversity meant becoming a judge. This job dovetails nicely with his experiences as a trainer and a collegiate equestrian coach while providing a new source of income. And

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he didn't have to change his training specialty in the performance horse industry.

"Judging has been huge for me," he said. "It's really helped grow my business."

Similarly, Najorka has found unique "jobs" for one of his reining horses. He's been hired to have his horse perform bridleless demonstrations during dinner shows, appear on television shows, pose in wedding photos and execute a variety

of tricks for tourists. He's capitalized on his proximity to Orlando, Florida, and accepted a variety of paying gigs that aren't lessons.

"I don't color in the lines," he said with a laugh. "I've been willing to take on things others won't, and that's helped my business over the years."

5. Engage

Whether you like social media or not, it's here to stay. You need to figure out

how social media fits into your business plan. Horse folks love sharing photos and videos of their horses' antics and accomplishments on social media. It's also become a source of information for clients who are considering a new barn or trainer.

"Social media has almost replaced word of mouth," D'Agostino said.

From a business perspective, it can be used to highlight normal, day-to-day interactions between clients and their horses and competitive accomplishments. It can also be used as a platform for sharing information about horse ownership and training by providing links to reputable articles.

"You have to know how to use it correctly and manage the content so that you're sharing things that relate to you [and] that the message is relevant and consistent," D'Agostino said.

A business' social media accounts need to be professional and consistent with its brand, but they allow for the personalization to create a connection.

"People want to know you're human, so it's important to include little tidbits of your personal life," he said.

6. Create a Fun Environment

People spend money on experiences they enjoy. The more fun (or rewarding) the experience, the more likely they'll come back for more and spend more. Create an atmosphere at your facility that is pleasant. Even the most competitive stables have an opportunity to incorporate a variety of activities for clients to enjoy the facility without compromising focus.

"We frequently have little barbecues for clients to enjoy while they're there. I love to cook," Najorka said. "We also have an obstacle course that riders can use to give their horses a break from drills."

Horseback games often are reserved for young riders. But Najorka has found that the adults like them as much as the kids. For example, in lessons, he'll have adults toss a ball back and forth, ride without stirrups and more.

"The 50-year-old ladies enjoy the games as much as the kids," he said. "It's about creating challenges that are fun and that make them feel like they are accomplishing something."

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Take-Home Message

Running a barn is demanding. Horses are always waiting to be fed, stalls need to be mucked and clients are eager for lessons or training. Many stable managers feel that if they're not working 90 hours a week, they're not working hard enough. But that is a tough way to sustain a business.

D'Agostino takes one day a week for himself, and his clients have been understanding about that.

"My partner is not a horse person, so it's important for us to spend time together away from the horses," he said. "We might go hiking, to museums or to the movies."

Finding balance is also about setting boundaries. That can be difficult for managers who want to provide good customer service. Boundaries can range from setting barn hours to having guidelines for when and how clients can communicate with you.

"It is not OK for a client to text me at 2 a.m.," D'Agostino said. "They can send me an email or a Facebook message that

I'll get to when I wake up."

It's important for clients to feel comfortable calling for updates on their horses' progress or seeking answers to questions. But some clients simply enjoy chatting as if catching up with a friend. They call frequently and can be long-winded. Therefore, it's important to set

hours that allow for them to call after their work hours but leave you time to unwind for the night.

"Since setting boundaries and taking time for myself, I have more respectful and supportive clients, and that's enabled me to be a better trainer for them," he concluded. **SM**

Look at adding training and events that might be a good fit for your client base.



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Winter Nutrition for Working Horses

Here is advice for keeping your horses warm and happy this winter.

By Nancy S. Loving, DVM

Heading out to do barn or farm chores in winter means bundling up with layers to fend off penetrating cold. Horses have their own “built-in” insulation of a winter hair coat and a layer of fat to protect against cold temperatures. As keepers of our horses, we also often provide shelter and/or blankets to help them conserve

warmth in their bodies. But what other strategies can we implement to help our horses stay warm?

Not all cold weather conditions sap energy from horses if they are sufficiently protected with hair and at least a thin insulating layer of fat. The point at which a horse uses more energy to maintain body warmth beyond normal metabolic needs is called the lower critical tempera-

ture (LCT). Generally, this is around 45 degrees Fahrenheit. For every 10 degrees Fahrenheit below this critical temperature, a horse needs to consume approximately 10% more calories to stay warm without losing weight. For a horse that eats 20 pounds of hay per day, adding another two pounds of hay each day helps him better manage a cold snap.

How much more feed a horse needs

depends on how accustomed a horse is to certain climatic changes. Take a horse in the Rocky Mountains as one example. Shortening daylight hours and steadily increasing cold temperatures through the progression of autumn months prepare this horse for upcoming winter weather. He grows a good hair coat and eats more to accumulate a layer of fat. Then consider this same location with the horse brought into the barn at night, with or without a blanket. This individual is not as acclimatized to outside weather conditions, so his LCT will start at a higher temperature range when he is turned out compared to the horse that lives outside around the clock.

Regardless of the living arrangement and how accustomed a horse is to his environment, once the lower critical temperature is reached, without added groceries, he will begin to lose weight. This is particularly true if cold conditions persist, as they tend to for many months in northern parts of the United States.

It is likely that a working horse is provided more amenities than an idle horse living full-time in turnout. Yet a working horse needs to consume more calories than an idle horse because of exercise demands from training and competition stress. Because of fitness, a working horse tends to have a leaner frame with less fat covering than an idle horse. Therefore, he has less fat insulation to shield him against the cold. These many factors must be accounted for when considering feeding strategies for working horses in winter.

A Starting Point

It is well known that digestion of forage is a powerful weapon against the cold. The hindgut of the horse evolved to take in large amounts of forage (roughage) each day over small, frequent meals. The metabolic processes of digestion turn this food source into energy and produce a byproduct of heat.

The hindgut works like an internal combustion chamber to warm a horse from the inside out. A shivering horse that has cleaned up his feed might need extra groceries. Shivering is a normal response to cold; muscle shaking generates warmth.

In general, horses consume 1.5-2% of their body weight each day, preferably in the form of forage (hay and/or pasture).

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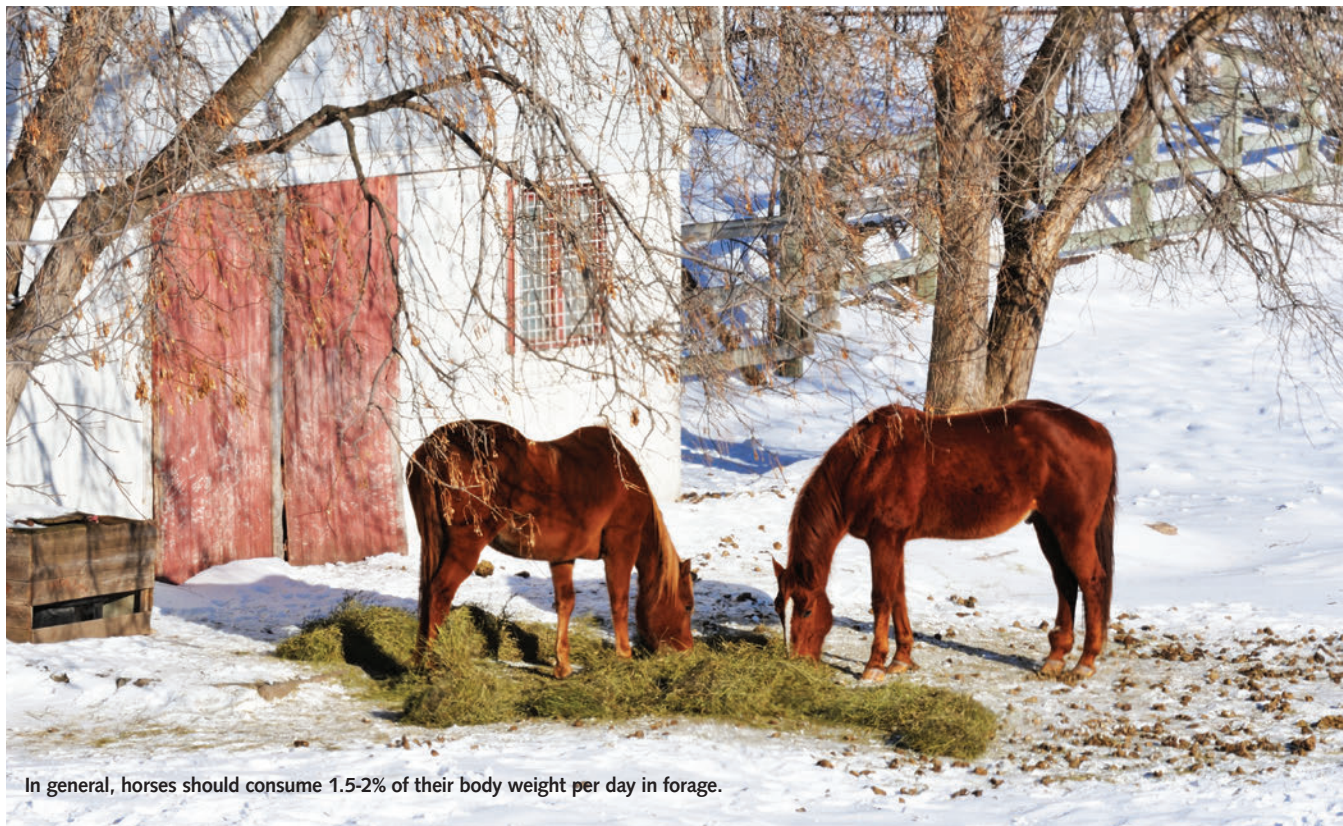
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In general, horses should consume 1.5-2% of their body weight per day in forage.

For a 1,000-pound horse, this amounts to 15-20 pounds of roughage per day. It is possible that a horse would need to consume as much as 3% of his body weight if he is in regular or strenuous exercise in the face of extreme cold. Using a scale to weigh the hay lets you know exactly how much you are feeding.

Not all horses can consume enough forage to maintain a proper weight, so those individuals might need to be supplemented with more energy-dense supplemental feeds, such as complete feed pellets, grain, beet pulp and/or fat sources.

Grain and pelleted feed products don't generate heat from digestion like forage does; the one thing they do is help maintain body weight and add calories to build insulating fat. Fat deposition takes time to develop, so in the face of a sudden cold snap, the best strategy is to offer more hay, which provides digestive heat immediately, while also being relatively low in starch and sugars.

When possible, a hard-working horse should have hay available at all times. Not only does this enable a horse to regulate his intake, but it is also a means of protecting against colic, gastric ulcer syndrome, boredom and attendant vices such as pacing, wood chewing and dirt consumption. Have your veterinarian

check and attend to your horse's dental care once or twice a year to ensure optimal chewing of forage. This achieves the best digestive efficiency and weight management while limiting the risk of choke, diarrhea or colic.

Exercise also helps improve intestinal motility, so besides routine training demands, turnout is an additional help to optimize digestive health.

If horses are housed in a group living situation, it is important to ensure that each individual has a chance to eat his fill without being pushed away from the hay. Hay that is spread into many piles spaced a distance apart enables more timid horses to eat without being run off by dominant herd members.

Keep in mind that as much as 25% of hay fed on the ground might be rendered unpalatable if stomped on by horse feet, or some of it might blow away. Factor this in when determining how much to feed.

Feed Quality

Acquiring a fresh crop of hay that is green goes a long way toward providing the essential vitamins A and E. Stress creates a potential for vitamin deficits; some horses can benefit from supplementation with vitamin E (1,000 IU/day) and vitamin C (3-5 grams twice a day).

Hay left over from previous seasons can be mixed with the newer batch to stretch your budget while still providing ample vitamins from the fresher crop. It might also be prudent to supplement forage with a multi-vitamin mix during winter months, when pasture nutrients and sunshine are in low supply.

To ensure good airway health, wetting the hay before feeding decreases inhaled dust and debris that can cause or exacerbate respiratory allergies. Offer only as much wetted hay as can be consumed before it freezes.

Energy Needs

Some recommendations suggest that during winter cold months, horses need as



much as 25% more energy intake—especially those in work. This can be provided in part by a well-balanced feed supplement. Complete pelleted feed is the best choice, as it is high in fiber with ample energy components along with important vitamins and minerals.

Also, soaked beet pulp pellets provide high fiber and energy without adding sugars or starch to the diet. Soaking the beet pulp pellets in water also helps with winter water intake. Be sure that the amount of beet pulp mash offered is consumed fairly quickly before it has a chance to freeze.

Fat supplementation with rice bran and/or vegetable oil is an excellent way to provide calories to the working horse without adding sugar or starch. Start slowly with ¼ cup oil or rice bran once or twice a day, slowly working up to one cup twice daily over the course of two to three weeks. All dietary changes of any kind should be done slowly over a two- or three-week period.

Some working horses might fare best if supplemented with a proportion (no more than 30% of forage) of alfalfa, either as hay or in pelleted or cubed form. Alfalfa is also known as a heating feed in that its digestion contributes to internal body warmth. In summer, this might be a disadvantage to an actively ridden horse; in winter, it could help to fend off the cold.

The least useful—and potentially the most harmful—supplement to offer is grain or sweet feed such as corn, oats or barley, with or without molasses. These grains are high-starch feeds, which often bypass stomach digestion and enter the large intestine, where they ferment.

A subsequent drop in pH that creates an acid intestinal environment adversely affects the normal intestinal microbiome. Disruption of the intestinal microbial balance leads to all kinds of problems, such as gaseous colic, diarrhea, leaky gut syndrome and accompanying systemic inflammation. High-grain diets, especially if five pounds or more are fed at one feeding, also contribute to the risk of gastric ulcers.

Water

A critical nutrient for any horse any time of the year is water. In winter, this is especially important because insufficient water



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You need to work with your veterinarian or nutrition advisor to determine how much feed your working horse needs in winter.

intake often leads to impaction colic.

Water should be ice-free at all times; horses drink better if water is at least 40-50 degrees Fahrenheit. Tank heaters and heated waterers in the barn are helpful to accomplish this but should be well-grounded to avoid incidental electric shock currents that would discourage

drinking. These units should be checked at least once daily to ensure proper function and the presence of unfrozen water.

Consider placement of water sources. If the primary source of water is a distance from the barn, paddock or loafing shed, heavy snow and ice can render the water fairly inaccessible without the horse making a concerted effort. Any decrease in water intake potentially induces problems, especially with the digestive tract. Monitor a horse's manure output, consistency and quality.

Hay requires considerable water for digestion, at least 2-4 pints of water per pound of feed. Under normal resting conditions in winter, a horse should consume at least 7-10 gallons of water a day, and far more—at least double—if exercised, especially if sweating.

Monitoring Body Condition

Those horses left unclipped with a dense hair coat might appear to be in good condition, but it is important to check periodically that there isn't a gaunt frame beneath that winter hair coat.

As you run your fingers across the

horse's thorax, you should just be able to feel the last two ribs. If more ribs are easily felt, the horse is too thin; if no ribs are felt, the horse is likely overweight. Shoot for a body condition score of 5 or 6.

Take-Home Message

At least 60% of any horse's diet should be comprised of forage in one form or another—hay, pasture or hay cubes, as examples.

A horse in active work might also need supplementation with energy-dense nutrients, preferably those that are not high in starch or sugar. This can be accomplished using complete feed pellets, beet pulp and oil, and/or rice bran fat supplementation.

Remember that ice-free water should be available at all times.

For lean horses and those in hard work, cold weather often necessitates feeding more forage to help heat the horse from within through digestive metabolism. Adding some alfalfa could help.

Work with your veterinarian and your local nutrition specialist to develop a program to keep your horses healthy and warm this winter. **SM**

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Horse Shopping 101

Save time and money finding the right horse for your lesson program or a client with these tips.

By Katie Navarra

Horse shopping is an important part of running a training facility. You'll need horses for your own lesson program, and chances are that at some point, your clients will turn to you for advice on buying a horse.

Reasonably priced, sound, good-minded horses are plentiful, said Donovan Dobbs, a Certified Horsemanship

Association instructor based in Ozark, Missouri. It might take time and shopping around to find them, but he believes they are readily available.

Most times he can find lesson horses and horses for clients in the \$2,500-\$7,500 range. Riders with highly competitive interests might need to increase their budgets to achieve their goals, he added.

Although these horses are abundant, finding them takes time. "Don't get in a

hurry," Dobbs said. "If you (and the client) wait, you'll find the perfect horse."

Debbie Sams is a CHA-certified instructor and author of "101 Drill Team Exercises." She is the head instructor at Springer's Stable in Broadalbin, New York, which teaches English and Western with an emphasis on dressage.

Use these tips from Dobbs and Sams to improve your next horse shopping outing.

Continued on p. 36



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Finding the **Right** Horse

By Jill Montgomery

Stable managers and riding instructors are among the likeliest equine professionals to be approached to help a client buy a horse. If you are in the horse business, you know that this is a big decision. It is one that typically requires research and planning for a good outcome.

Educating clients on the importance of finding the right horse and assisting them in finding that perfect fit is an important part of keeping those clients happy and safe while riding for years to come.

To focus on some of the finer points of finding that right match, I spoke with Tracey Powers about the importance of coaching clients when they buy horses. Powers is the equestrian coach for the USA Olympic Pentathlete Team and M&M Stables in Colorado Springs, Colorado, as well as the intercollegiate coach for Colorado College and the University of Colorado at Colorado Springs. She also is an

International Equestrian Association coach for Cheyenne Mountain High School.

Here are Powers' five key tips when coaching a client to find the "right horse."

1. How does your client (the prospective buyer) answer these prerequisite questions for horse ownership?

- What will this horse be used for? A clear purpose is critical.
- What experience owning a horse does the buyer have? Is this the rider's first horse or 50th?
- How recent is the buyer's horse experience? Is the person currently riding, or is the person's experience from years ago?
- Who will take care of the horse? Boarded or at the buyer's barn?
- Does the buyer understand about the cost of care and maintenance for the horse? Does the buyer know the purchase price is typically only a fraction of the ongoing expenses?

- What is the desired price range for the person purchasing the horse?

2. Demonstrate your value in helping to purchase the "right" horse for this rider.

- You are vested in finding the right match, as you will be working with the new pair.
- You know the buyer's level of riding ability, horsemanship and temperament, which is important in matching the right horse to the rider's skills.
- You know the buyer's goals and where the rider wants to go in his/her riding career.
- You have a trained eye and the ability to evaluate a prospective horse's suitability—including training, conformation and temperament—for this buyer.
- You might already have knowledge of horses in the area that would be suitable for this rider.

- You might assist in negotiating the terms of purchase.

3. Make an agreement.

- Brokering a horse sale involves fees that are traditionally a 10-15% commission of the purchase price, but the terms are as unique as the people involved.
- Whatever is agreed upon for the commission or fees should be communicated clearly before the professional begins work to find a suitable horse and in advance of any purchase offers being made.
- This agreement between the professional and the potential buyer for whom the professional is working should be in writing.
- The equine professional deserves to be paid for his or her expertise and work.

4. Look at prospects.

- Look at several horses; this provides some context for market price and discourages the "love-at-first-sight" purchase.
- The horse's performance record should match the buyer's goals.
- Size, conformation and disposition should match the buyer's stated purpose for the horse.
- The horse's age and training should match the buyer's timeline to reach his or her goals.
- Trial periods or lease-to-own options are desirable to ensure that the horse is the right fit. One-third of the purchase price down—with the balance due at the end of the mutually-agreed-upon period during which the buyer/lesser has the horse—is typical. These considerations are more often available when the seller is confident in the equine program (stable) where the horse is kept.
- Pre-purchase exams are strongly recommended and should be conducted by the buyer's veterinarian. At minimum, check the heart, eyes and lungs and radiograph the front feet and hocks. Ask the seller about the horse's medical history. If the veterinarian recommends other examinations or tests, this is up to the buyer based on his/her budget.

5. Remember these rules of thumb for buying a horse.

- The combined current and consecutive years of experience for both horse and rider should be greater than 10 years.



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Buying a horse is always a gamble, but you can stack the odds in your favor and in the favor of your clients by using your skills and knowledge to find the most suitable horse.

- Horses depreciate rather than appreciate unless active work and maintenance is done to increase their value. Age will still contribute to depreciation.

Take-Home Message

Buying a horse is always a gamble, but you can stack the odds in your favor and in the favor of your clients. You can find great rewards in assisting your clients or potential clients in finding and acquiring the right horse. Then you can watch or even share in the advances the human and horse make as they become a team. **SM**

Author Jill Montgomery is the CEO of JRAM Enterprises Inc., an equine consulting business that works to keep equine activities accessible and enjoyable for everyone. She is a Certified Horsemanship Association (CHA) riding instructor and equine facility manager, and she has served on multiple horse industry association boards for the past 25 years.

Contributor Tracey Powers holds an Equestrian Science Degree from William Woods University, as well as British Horsemanship Society certification and training certification with the USHJA.



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There are many considerations in finding the right lesson horse for your stable or helping a client locate that perfect equine partner.

Shopping for Your Barn

Each training facility will have specific needs based on its specialty. That includes the discipline and the type of rider, including age, skill level and competitive interests.

For example, in New York, Sams teaches a lot of beginners. That means new lesson horses must be suitable for inexperienced riders and also have the ability to adapt to an intermediate rider who might have advanced through her program.

In Missouri, Dobbs serves both skilled and unskilled riders. Rather than looking for a horse that can accommodate both, he looks for horses that are at various points in their training.

"I keep a mix of horses that are calm enough for beginners and those who have more energy or [are] a little less experienced to accommodate riders who want to run barrels and are more advanced themselves," he said.

Because Sams' program focuses on

green riders, she doesn't have time to wait for horses to mature or spend time training them to be a good fit. When she's shopping for a new lesson horse, she looks for a horse with "miles" that can integrate into the program immediately.

"I prefer horses between the ages of 10 and 20, because they usually have miles and a variety of experiences," she said. "And an easy-going disposition is a must."

For some facilities, size can be an important factor during the buying process. Sams looks for horses that are between 14 and 15.2 hands.

"If you go smaller than that, you are limited, as many adults will be too large for a pony," she said. "It is difficult to get a very large or physically limited individual on a very tall horse, so I prefer shorter horses."

Height is a personal preference and will likely vary based on discipline. Barns that cater to riders advancing through

the ranks of hunter/jumper and dressage events likely need leggier horses than those involved in Western pleasure.

The horse's age might also be a factor when shopping for lesson horses. Sams is fine with older horses because they've typically "been there and done that," making them safe and reliable for her beginner clientele.

Regardless of the horse Sams is considering, she expects sellers to honestly answer questions about the horse's age, experience and soundness prior to her arrival for a test ride.

"I want them to ride the horse for me at the walk, trot and canter so I know I am not mounting a killer. I also want to see the horse walk and trot in hand or on the longe line," she said. "I also expect sellers to provide me with a safe place to ride and with safe equipment."

If the initial visit and test ride go well, asking for a vet check that includes a thorough physical exam is the next step to

rule out any illnesses or lameness and to confirm that the horse is in good health.

Shopping for a Client

Horse shopping for a client isn't like buying a car. A person might trade a vehicle in every three to five years for a newer model. When it comes to a horse, a majority are looking for a longer-term relationship, Dobbs said. That means it's critical to understand the client's riding goals now, as well as a few years into the future.

"Ask your clients about their long-term goals," he said. "That way if they want to start showing or begin showing at more advanced levels, you can keep that in mind when looking at horses."

Because Dobbs works with clients who have never owned horses before, he believes it's important to discuss the obligations of owning a horse. He explains that owning a horse is a financial commitment beyond the initial purchase, and that costs include regular farrier visits, routine and emergency veterinarian bills, training, lessons and board.

"Some clients may be familiar with all that; for others this may be the first horse they've purchased, or they may be purchasing it for a child," he said.

Then he asks clients about their budgets, the desired breed and potentially the desired color of the horse. Although most experts recommend against buying for color, it can be an important part of the decision-making process for some people.

Armed with this information, Dobbs looks for good-minded horses—those that have a good disposition. Sometimes the horse's papers and pedigree make a difference.

"Some bloodlines are known for having a good or bad disposition," he said. "But it's important to remember that like people, a grandparent may have had a bad disposition, but it doesn't mean the grandchild will."

"Fit" might be the most important consideration. Just because a horse is well-papared, well-trained and has a good disposition does not mean it's a good match for the rider. Dobbs had a client come to him to sell a well-bred reining horse that he purchased prior to working with Dobbs because the horse bucked him off.

"The horse was a great horse for me, but his athleticism was too much for the

person who bought him," said Dobbs. "He only wanted to walk-trot, and the horse wasn't a good fit."

Once a few horses are selected as possible candidates, Dobbs accompanies his client for the test ride. After the buyer has had a chance to ride, Dobbs also rides the horse. Specifically, he looks for any resistance or spookiness that might not have been evident earlier.

Before the deal is finalized, Dobbs always encourages clients to request a vet check. A basic physical, lameness exam and teeth exam is always money well spent. He typically doesn't recommend X-rays unless the horse is priced higher than \$10,000 or the seller has disclosed that the horse had a previous issue.

"It may pay to have an ultrasound if the horse has had ulcers or a mare has had uterus issues," he added.

Where to Shop

Finding horses for sale is easier today than it's ever been. When internet sales first emerged, Craigslist was the go-to source. Now Facebook has become more popular for finding horses. Many pages have been created to serve specific geographic locations, disciplines or breeds, allowing sellers to post horses for sale.

Dobbs personally likes to look at ranch

production sales. "Ranch-broke horses can make good lesson horses because of all they've seen out working on the ranch," he said.

Breeders offer another source of horses for sale. Feed stores, horse shows and clinics typically allow sellers to post advertisements on community boards.

To find the horse that's the best match for the client, Dobbs advises against shopping in one place. He encourages people to consider postings from a variety of sources to find the best match.

Sometimes distance is not a concern; in other instances, it's a main consideration.

"The farthest I've traveled is 50 miles. It's too far. I prefer to travel 35 miles or less because I don't have time to travel all over the place," Sams said.

Take-Home Message

It's tempting to get in a hurry or focus on the budget more than the end goal when buying a horse for a lesson program or when assisting a client in selecting a new mount.

Buying a horse for your program or a client is an investment—an investment that shouldn't be taken lightly.

"Don't go cheap," Dobbs said. "It's not that you don't find good horses for \$400-\$500, but that's not always the case." **SM**



Dobbs feels that ranch-broke horses can make good lesson horses.



Keeping lessons fresh and new can be beneficial for your students and horses.

Five Ways to Improve Your Teaching

Benefit your horses and students by keeping lessons fresh and new.

By Beth Powers

Every educator, whether in an arena teaching beginning horseback riding or in a classroom covering the American Revolution, should have some idea of what he or she is going to teach in that moment. When an educator has taught a lesson the same way for the 100th time, it's best to find ways to make the content interesting

and exciting again. In horseback riding, keeping lessons fresh and new can help both humans and horses. Here are some teaching ideas that might be helpful.

1. Have a plan of what you would like your riders to learn. Be specific and build on previous skill sets and knowledge. Then have a plan "B" when this original lesson idea cannot be accomplished. If

this does not go according to plan, then go to your Plan "C," "D" and so forth. Be aware of teachable moments that might have nothing to do with your original lesson. These moments of self-discovery can be far more meaningful to the student than your instruction.

2. Have everything ready for the lesson beforehand.



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- Set up the arena with props, cones, poles, etc.
- Have any and all equipment/tack needed for the horses on hand to avoid running to the tack room while students are warming up.
- Put away items you are not using.
- Minimize distractions. Put away the cellphone and have extra people, children, barn cats and dogs remain in a designated area.

3. Be present in the moment for both your students and horses.

Students and horses deserve your undivided attention during the activity for safety as well as professional courtesy. Ask questions, listen to the rider, have the students repeat your instructions and explain the theory behind your request to bend their horses in a certain way, etc. Let the riders be active participants in the learning process.

4. Ride with a sense of purpose.

Endless circles around the arena are not productive and can be very tedious for everyone. Be clear and concise with directions to develop thinking riders.

Even the youngest students can be taught to think ahead if you tell them to ride their ponies to letter "A" and stop. A different part of the brain is used when language skills are engaged than the motor skills needed to sit the horse.

If you always pick up the canter in the same corner tracking left, try going across the diagonal and really teach the mechanics of the canter without having the horse just change gait out of habit.

5. Actively look for new ways to teach content.

- Play music to teach rhythm at the trot.
- Attend conferences and workshops to listen to other instructors.
- The Certified Horsemanship Association



Changing up riding lessons can enable even the youngest students to learn and have fun.

tion (CHA) has free safety videos on more than 30 different topics, including how to teach the first trot, first canter, exercises and drills on horseback, etc. (You can find these on www.CHA.horse.)

Take-Home Message

Remember when you first discovered the magic and joy that the horse brought to your life?

Think back to that moment when life becomes overwhelming. Breathe deep and smile, knowing that you have the oppor-

tunity to bring this joy to others through your safe, fun and effective lessons.

*Beth Powers is currently serving as the president of the Certified Horsemanship Association (CHA). She is a certified instructor in Western, English and Pack and Trail disciplines. Powers also is a trainer of site visitors for the CHA Standards for Group Riding accreditation program. She holds a current teaching license for middle childhood studies in Science and English language arts. She has taught horseback riding for 20-plus years. **SM***

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