

A close-up photograph of a woman with long, wavy grey hair smiling warmly. She is wearing a white, sleeveless, textured top and has her arms around the head of a light-colored horse. The horse's head is the central focus, with its white mane and brown leather bridle visible. The background is softly blurred, suggesting an outdoor setting.

# RIDERS

*of a* CERTAIN AGE

Your  
Guide for  
Loving Horses  
Midlife and  
Beyond

Fran Severn

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CHAPTER 2

## Finding an Instructor: It's Like Looking for the Perfect Partner

**Y**ou've embraced your inner Dale Evans. You are ready to learn how to saddle up, post, lope, use a curry comb, and clean out stalls. You're as giddy as a kid on Christmas morning. You are going to be a rider, a horsewoman!

Setting goals for this adventure is important. Spend some time thinking about why you want to ride. Obviously, the first goal is to have fun and do something enjoyable and exciting. But what is it about becoming a rider that attracts you more than other hobbies? Informal discussions on forums and chat rooms produce many reasons. You enjoy learning something new and take pride in your accomplishments. Riding is a fun form of fitness, far more exciting and relaxing than using a treadmill or joining a "senior aerobics" class at the gym. It's a new lifestyle with new people to add as friends. There's an almost spiritual attraction to the power, wonder, and aura of horses.

Those are all general reasons. What you specifically want to do in the saddle might be harder to define. Right now, that might not be more than "riding." You may be at the "Dick and Jane" stage of your equestrian knowledge. You know that

English and Western riding have different saddles and that English riders wear breeches and safety helmets while Western riders sport jeans and Stetsons. Beyond that, it's an alien world.

On the other hand, maybe you've always harbored a secret desire to pop over obstacles in a hunter-jumper course or try to break 18 seconds in a barrel race. You daydream about moseying along a tree-lined path through a forest or galloping through the surf on a beach. Perhaps you want to compete and hang a few ribbons on the wall or go camping with your horse. As you look toward retirement, you might consider buying some land and keeping a few horses. Or, maybe you'll travel around the country with your horse, staying at parks and campgrounds near riding trails.

Those goals will probably change, particularly if you are new to riding, but having some idea of where you might want to end up helps you know where to start. A riding instructor plays a significant role in that journey.

An instructor is the person who will give you the knowledge to build the foundation for a long, happy, safe, and successful adventure with horses. She helps you discover your abilities, gives you confidence, encourages your learning, and motivates both you and the horse in your life (which could be a lesson horse, a leased horse, or your own horse—I'll talk about all of these in the pages ahead). She teaches you the basics of horse care and safe horse handling. If owning a horse is on your agenda, she can lead the search for your best partner.

Tracking down such a wizard takes time and effort. Lucky individuals find a great riding stable and instructor right away. Others ride with several people before they find someone who "clicks." A teaching approach that's brilliant for one rider may totally fail with another. You'll find that the "best" instructor is different for each person. And, as you develop your skills and change your interests, you will probably work with several instructors.

Your community may be blessed with lots of stables and a number of instruc-

tors. On the other hand, you may not have many choices. It is frustrating when you want to learn how to rein but live in hunter-jumper country. However, it is more important to find someone who is competent overall than one who focuses primarily on the details of a particular discipline. As a beginner or returning rider, you need to learn or refresh the *basics* of riding, and those are the same no matter what kind of saddle you use. Balance, aids, “feel,” understanding horse behavior, and safe handling of horses are universal.

When looking for an instructor, word of mouth is a good start. If you already have contacts in the local riding community, ask for recommendations. Visit local feed stores and tack shops and ask about stables and instructors. Someone at the store probably takes lessons herself or knows the local instructors. Look for the free local magazines distributed at feed stores and tack shops. They contain ads for stables, instructors, clinics, shows, and classifieds selling tack, trailers, and horses. Stables and riding clubs often post flyers on store bulletin boards. Attend horse shows. Wander around the trailers and hang out at the warm-up rings. Listen to the instructors as they coach their students, and watch the students as they ride.

Most states have a Horse Council or similar industry association or an equine office within the state’s Agriculture Department. They frequently maintain lists of riding clubs. Another option is to search the websites of breed and special interest groups like the Arabian Horse Association, American Quarter Horse Association, or the US Dressage Federation, as examples. National groups have regional chapters and can give you leads on instructors in your geographical location and area of interest.

And, as mentioned already, there are many groups on social media platforms specifically for older women riders. They often have geographic directories, so you can connect with local riders and ask for recommendations (see p. 225).



## THE QUALITIES OF A GOOD INSTRUCTOR

People teach for many reasons. For some, it is the foundation of their business. For others, it's a sideline to support their own training and competition. Others are part-time instructors with "normal" jobs who teach to pick up some extra cash. Any one of them can be excellent or awful. Not all riders, even those with a wall covered with blue ribbons, are talented teachers.

All instructors, even the poor ones, can teach the basics. After all, it's not hard to explain neck reining or posting diagonals. But a good instructor possesses other qualities. She should start at your level of ability and confidence, be even-natured, quiet but enthusiastic. She should be confident but not arrogant. And perhaps the most important quality of all, she should never stop trying to make riding and learning fun!

These traits are important no matter who she is teaching, but there are other concerns instructors must address when working with an older rider. One of the most important is understanding our physical limitations, mental functions, and emotional uncertainty. At most stables, the age group of the riders is skewed toward teenagers and a smattering of 20- to 30-somethings. They know the jargon of the horse world and are comfortable with the routines of a stable. You, meanwhile, may not know the difference between the pastern and the poll or what "holding the horse for the farrier" means. They jump into the saddle with ease while you awkwardly hoist yourself with a death grip on the pommel. They move with coordination and flexibility while you gimp to your car after your lesson and look for the ibuprofen in your glove compartment.

Instructors always seek new clients, and older riders are a potential source of new business. Some stables are devoted "lesson barns" with "schoolmaster" horses to learn general riding skills on. Others may focus on serious competition, may be firmly locked into one discipline, or may require you have your own horse. Those

stables that offer a wide range of classes and activities are generally welcoming. Some go so far as to have adult-only group lessons and activities, including after-lesson Happy Hours, trail rides, “Girls Only” weekends, and non-riding social outings. They recognize that friends and companionship are two of the main reasons why women, particularly older women, ride.

These instructors also appreciate our attitudes. Many of them say that older riders are their easiest and most enjoyable students. We often treat our instructors more respectfully and professionally than other students. We focus on making ourselves better riders. Almost universally, we are hard workers who want a good grounding in the basics of riding and horse care. We want to be safe and have fun. We expect to get our money’s worth and are willing to put in the effort that requires. Most of us are not in a hurry to meet some goal, which makes for a more relaxed learning environment for both our instructor and us. More so than younger riders, we enjoy the nuances of understanding how to communicate with our horses and the theory behind the cues and the exercises. The instructors recognize that many of us lack confidence and are often even frightened of riding, but that we are determined to work through that. They work with us to overcome the fear and find the joy. In addition to classes, we boost our equine knowledge by reading, watching educational videos, and attending clinics.

In general, instructors find that competition is not high on our bucket list, although participating in low-level local shows is an exciting accomplishment. More commonly, we want to saddle up for a trail ride or work on developing better riding skills for the sheer enjoyment and sense of accomplishment in doing so. Fitness is a concern, particularly for those of us who’ve not been diligent in that area. A few instructors require students to follow a fitness plan as part of their riding program. Most, however, encourage riders to work on physical conditioning and weight control independently.

Communication skills are just as necessary as technical knowledge. While your

instructor can be as patient as a Buddhist monk, if you don't understand what she is trying to explain, you're wasting both your time and your money. Asking questions and giving feedback result in a better lesson for all three of you, rider, instructor, and horse. Your instructor needs to know that you understand the exercise, terms, and reason you are doing something. Don't be polite and say "yes" if you genuinely don't. Speak up if you are confused. If you don't say anything, your instructor will think you are doing well when you might be lost.

The keys to good communication include your instructor being clear and flexible with her explanations. When verbal directions fail, she adds visual and sensory examples. She might suggest, "You should feel like you're holding no more than a stick of butter" to explain hands that are soft on the reins and gentle on the horse's mouth. Or both of you might hold reins while she demonstrates what the horse is feeling from the bit. Or she may create visual prompts like telling you to mentally align a zipper up the front of your jacket to prevent you from leaning to either side. Simply repeating the same directions, either quietly and calmly or with increasing exasperation, is not good communication.

A flexible mindset is another vital talent for instructors. For example, the lesson plan for the day is clear, and you and your instructor know the day's goal. The arena is ready with all equipment in place. But once the lesson starts, something is off. You can't find your balance, or your horse keeps shying at a barrel in the corner of the ring. A good instructor is flexible enough to switch gears and make dealing with those issues the focus of the lesson. She should also be sharp enough to determine if the day's problems are just a glitch or if they are a signal that there are holes in the training (either yours or the horse's or both) and that future lessons might need to shift their focus to address them.

Sometimes, she'll push you to move along faster than you want, which often comes from your desire to do everything perfectly. That's a common trait after years of successfully managing everything from a household to a business. We've forgotten

that making mistakes is part of the learning process. If you don't move outside of your comfort zone, both you and the horse you ride will soon be frustrated and bored. On the other hand, you don't want shortcuts, especially with the basics. If you truly feel uncomfortable with the pace of learning, either too fast or too slow, talk it over with your instructor. You both need to be comfortable with the lesson plans.

## **CREDENTIALS**

In the United States, there is no defined professional or educational path for someone who wants to instruct students or train horses. (This is different in other countries, such as Germany and England.) Unlike other professions, riding instruction and horse training have no required or recognized certification or licensing procedures. Only Massachusetts requires licensing for horseback riding instructors.

However, there are several voluntary professional certification programs. If your instructor is certified by The Certified Horsemanship Association, American Riding Instructors Association, US Hunter-Jumper Association, Centered Riding, US Dressage Federation, or the British Horse Society, it shows competency, dedication, and professional intent. (The websites for each of these groups have geographic directories of instructors.)

There are also certification programs from well-known clinicians and instructors. Again, websites for these programs often have geographical listings of instructors.

Dozens of colleges offer two- to four-year certification and degree programs in equine studies. However, few offer any courses in how to teach riding. They focus on horse training, horse care, and the business side of the equine industry. An instructor with such a degree is clearly dedicated to a professional career in the field, although teaching is probably not her primary focus.

Many professional trainers, competitors, and instructors offer working student positions. The students often tend to the horses and perform barn chores in exchange

for a smidgen of pay, living accommodations, and a few lessons a week. The hours are usually long and the physical demands heavy, but—depending on the stable—the learning and professional opportunities are excellent. At some stables, working students offer lessons under the supervision of the more experienced instructors.

Whether or not she has certification of some kind, a good instructor continues her education and refines her skills by attending clinics and riding with more experienced professionals.

Every instructor has her own approach to teaching and different goals for herself and her students. Some instructors are very traditional in their approach. They apply teachings from famous trainers and competitors and rely on long-established methods for both rider and horse. Others lean toward “natural” systems, which emphasize equine psychology. Some instructors have a tack room full of equipment and artificial aids; others prefer less mechanical methods. Some instructors want to see quick results; others are not concerned about timetables.

Keep in mind that the background does not reflect the quality of the instructor. Just because someone competes successfully and trains her own horses doesn't mean she's a good teacher. Not everyone has the skills or ability to effectively communicate their equine knowledge and experience to students.

The cost of lessons is not a good indication of quality, either. The fee reflects the instructor's reputation and experience, your geographic location, the stable's facilities, and the focus of the riding program (showing, beginners, kids, casual riders, intense training, serious amateurs). In the English riding world, the joke is that you should expect to pay an extra \$10 an hour if the instructor wears high-end name-brand equestrian clothing, another \$10 if the instructor has a European accent, and yet another \$20 if that instructor is also male. In the Western world, the price rises according to the size of the instructor's hat and belt buckle, and the brand of her boots. In reality, the only thing that matters is that you find the best instructor you can afford.

## **EVALUATING A POTENTIAL INSTRUCTOR**

Once you have the names of a few possible instructors, give them a call. Tell them where you are in your riding journey and what you are looking for. It's fine if those goals are not much beyond just wanting to ride, have fun, and learn about horses. Be realistic about your abilities, what you know, and what you can (and can't) do. What you did when you were a child probably no longer applies. Let her know your concerns about starting or returning to riding as an adult. Most instructors are supportive and try to be accommodating. They want you to enjoy yourself and become a regular client (and a reliable revenue source).

Ask if she is comfortable with new or low-level riders and, if necessary, has lesson horses for you to ride. Ask if she has other older students.

If you have physical limitations, ask if she can work around them. As already mentioned, she needs to understand the biomechanics and physical limitations of older riders, and she may need to expand her knowledge base to serve your needs. It's a good sign if she knows about Pilates, chiropractic treatments, yoga, and other exercise therapies that help your riding. Ultimately, though, it is up to you to monitor and determine your abilities and limitations.

Does her program have a particular emphasis? If you are new to riding, you probably want to find a place that focuses more on having fun while learning than perfecting professional-level skills. On the other hand, if your dream is to ride Prix St. George at Dressage at Devon or compete in reining at the AQHA Regional Championships, a stable that's big on pony camps and weekend pleasure rides is probably not a good fit, either.

If the conversation goes well, schedule a visit to the stable to see if the people and the place are right for you. Evaluate a lesson. You may not know precisely what is happening, but you can get a good sense of the atmosphere.

You may decide that the first stable you try is a great fit. However, if you feel

**AGELESS ADVICE**

## *Lesson Barn Evaluation*

- Is the riding area prepared for the lesson? Is all the equipment needed on hand and in place?
- Is the instructor focusing entirely on the lesson, or does she stop to deal with other barn issues, phone calls, and interruptions?
- Does she seem to enjoy teaching?
- Are the instructor and student comfortable with each other?
- Is the instructor patient?
- Is she asking for feedback, encouraging questions, and striving to clarify things when the student is confused?
- Is she flexible in explaining concepts and how to do things?
- Short-tempered, sarcastic, or belittling comments about the rider are a warning sign. Ditto if she makes snide remarks about other riders, trainers, or instructors.
- How many days a week does she teach, and when?
- Do you have a choice of group lessons, which are often less expensive, or private lessons? Many instructors want you to begin with private lessons so they can concentrate on teaching you the most important basics without distraction. Don't be put off by the prospect of riding with kids if that's an option. Their enthusiasm and joy are contagious.
- If riding a lesson horse, will you ride the same horse for each lesson, or will you ride different ones?
- If you already have a horse, will she ride and evaluate him? (She should *want* to do this so that she can learn his movements, quirks, and abilities.)
- Is she willing to ride your horse at other times (for an additional fee, of course) to work on training elements that are beyond your abilities or time?

*(continued)*

- Are you allowed to video lessons so you can review them on your own? Seeing what you are doing makes it easier to transfer those concepts into the saddle. Not all stables have that ability, but it's becoming a common option with the popularity of sports camera devices and video apps.
- When is payment due? Are there pre-pay packages of four or five lessons, perhaps for a discount? This is a good option. You'll rarely be able to decide if an instructor is right for you with just one lesson. Ride several times at one place before trying another. It takes a few lessons to get comfortable with the instructor and the rhythm of the program.
- What are the cancellation policies? These often seem harsh. However, clients are notorious for canceling at the last moment or just not showing up at all, which is, at best, rude. No-shows mean no income. No instructor will retire to Barbados on her income from teaching or running a boarding stable, so no-shows seriously damage her bottom line. As a result, they are strict about their payment plans.

okay but are not blown away, there's no reason not to try another instructor. Never worry about hurting the instructor's feelings if you don't sign on as a regular client. You are a customer. Consider it "test driving" many models of cars. You keep trying them until you find the right fit.

### **BEING A GOOD STUDENT: MAKE YOUR INSTRUCTOR SMILE**

You know what to expect from your instructor, but what can your instructor expect from you? You have responsibilities to her, the horse, and the other people at the stable if you want to be successful and safe, enjoy the experience, become a better rider, and fit in well with your new horsey family.

The first is to commit to time in the saddle. Even if your schedule and finances allow for only one lesson a week, make that lesson a rock-solid commitment.



Show up on time.

Be ready to start when the class begins. That does not mean pulling up to the barn a few minutes before the lesson time and breathlessly dashing into the riding ring, particularly if you are responsible for catching, grooming, and saddling your horse. Be prepared with whatever equipment you need. If the warm-up is not part of the lesson, you should have completed that by lesson time.

If you ride between lessons, do whatever homework your instructor assigned. If she did not give you specific suggestions, practice what you covered during your last ride. You might be confused by the new terms you hear for parts of the horse, saddle, and other equipment. Don't be embarrassed to ask for definitions. (And there's no shame in putting up a poster of the parts of the horse, saddles, and tack in your house. Buy a copy of the *Pony Club Manual of Horsemanship: Basics for Beginners/D Level*. You're playing "catch up" and are trying to learn what the "barn rat" kids have absorbed over years.)

If you are running late, have the courtesy to call ahead and give the instructor a heads-up. She may reschedule the lesson for later that day or suggest rescheduling it for another date. If not, don't expect her to extend your class time. You may have paid for an hour, but so has the next rider. Your instructor may have other plans for the remainder of the day, and your tardiness messes up her schedule. You may have to accept the loss of lesson time without a refund.

Make sure your instructor knows your limitations. If your physical conditions interfere with your lesson, tell her immediately. As older riders, our issues are not always obvious. It's hard to sit in the proper position or move with your horse when you have a stiff back or bad knees. Medications can affect your ability to concentrate, your coordination, and your balance. Hearing loss can cause problems in large spaces, particularly outside on a windy day. Your instructor needs to know what you can and can't do so that she can adjust the lesson to accommodate you.

One of your limitations may well be fear. One of our age group's biggest concerns

is the incongruous situation of being very frightened of riding but absolutely refusing to stay away from horses. Many riders are embarrassed until they discover how many “mature” riders share these emotions. Most instructors are impressed at your determination and work hard to support you and give you confidence.

Leave your kids and pets at home. No, your dog will not get along with the other animals. Yes, he will chase the barn cat, quite possibly through the arena in the middle of a lesson. No, not all horses or people are comfortable around dogs. No, your kids or grandkids will not sit quietly doing their homework or harmlessly explore the barn during your lesson. Horses and farriers do not like small children running up behind them. Yes, other people at the stable do mind when you ask them to watch your kids or dog while you ride. They may be too polite to say so, but you can bet the instructor or barn manager will get an earful.

Pay attention. That means limiting distractions, which is another reason for leaving the kids and dogs at home. Nothing distracts from a lesson more than hearing a child scream followed by an ominous thud or a snarling dogfight in the parking area.

Turn off your phone. You are paying for information and techniques to make you a better rider. It is insulting to your instructor and her experience to check messages or your newsfeed or take selfies during the lesson.

If you have a group lesson, don't gab with the other riders while your instructor is working with someone else. Neither the other riders nor the instructor appreciates it. Since most group lessons involve people at roughly the same level of expertise, you can learn a lot by watching and listening.

Don't compare your instructor with other horse trainers or former riding instructors. Negative comments about them are impolite and unprofessional. Demanding to know why she doesn't use techniques that other instructors follow is equally out of line. If your instructor's approach is so very different from what you want to hear, you should probably find another instructor.



CHAPTER 14

## Shopping for a Horse: What Are You Looking for and Where Do You Find It?

**W**hile the excitement of physically demanding equestrian sports like endurance and eventing attract some people, most older riders generally take up more sedate disciplines. There are only a few activities where the breed matters. Unless you ride in one of them, your horse's bloodline and pedigree don't matter.

There is no "ideal" breed for an older rider (or any rider for that matter). Many breeds have general characteristics, but they are just that—general. Every horse is an individual. A horse of a breed that's known for its easy-going nature can be a fire-cracker, while a horse from a "hot" breed can be an in-your-lap "snuggler." You want a horse who's a good partner with a good personality and disposition. You want a horse at your skill level; a horse who will help you develop is ideal, but avoid getting a horse you can "grow into." A novice or returning rider needs a reliable teacher, not a green horse or one with more challenges than you can handle. As the saying goes, "Green on green makes black and blue."

## APPROPRIATE BREEDS TO CONSIDER

For older riders, particularly those of us new to riding or returning after years out of the saddle, most instructors suggest the *American Quarter Horse*. It's the most popular breed in the United States, with over three million horses registered with the American Quarter Horse Association. The name comes from its ability to sprint over short distances, like a quarter mile. They are the horses used on ranches and rodeos. When you watch a Western movie, the cowboys, cavalry, and Native Americans are probably riding Quarter Horses.

It's often said that Quarter Horses are “born broke” because they are intelligent, patient, easy to train, and have great personalities. They are sturdy, generally easy keepers, and not prone to illness. For those who are a bit fearful of being far off the ground, Quarter Horses are mid-height, usually 14.2 to 15.2 hands. They are also versatile and adapt to all disciplines: trail riding, dressage, jumping, eventing, and all the traditional Western jobs and rodeo sports. Their “been there, done that” attitude and calm nature instill confidence in uncertain and inexperienced riders.

You'll hear the terms “Appendix” and “Foundation” Quarter Horses. The AQHA allows Quarter Horses to be bred with Thoroughbreds and they are called “Appendix.” Initially, this was to produce faster horses to race on Quarter Horse tracks, although nowadays, many of these horses are used for recreational riding and never see a starting gate. A “Foundation” Quarter Horse has very little, if any, Thoroughbred in its bloodline. Many people consider “Foundation” Quarter Horses to be the most authentic representative of the breed. They are very reliable and almost frighteningly intelligent horses.

Several other breeds share traits with the Quarter Horse. *Paints* have a lot of Quarter Horse in their pedigree. They are intelligent, good-looking, and easy to train. Like the Quarter Horse, they stand between 14 and 15 hands.

*Appaloosas*, with their distinctive spots, are another good all-around breed. The *Connemara Pony* is sometimes called the “Irish Quarter Horse.” Smaller than their American cousins, standing about 14 hands, they are gentle and patient, and love human interaction. *Morgans* are popular as a family horse and a good partner for beginners. They are easy keepers, and health issues are rare. They stand at about 14 and 15 hands. *Friesians* are black horses with distinctive feathers on their legs and dramatic, flashy movement. They have the personality of Labrador Retrievers and are eager to please their riders. Even though they stand only 15.3 on average, their big movement can intimidate new riders. Pricey but wonderful, *Lusitano* horses are also known for their great personalities and patience. They are appreciated for their ability to concentrate and adapt to their rider’s abilities. The hearty *Haflinger*, which stands only between 13 and 15 hands, is a sturdy, dependable mount.

“*Grade horses*” are crossbreeds—horses with mixed parentage from two or more breeds. They usually reflect the best qualities of the breeds of each of their parents. Often, they are horses with no known pedigree, and guessing the breeds involved is similar to guessing the parentage of a mixed breed dog. They are often less expensive than registered horses. In some cases, crossbreeding is a deliberate effort to breed for specific performance, behavior, or confirmation traits.

You’ll get lots of advice about the qualities and traits of different breeds. You’ll hear that *Thoroughbreds* and *Arabians* are “hot” and are a handful, yet many OTTB (Off-the-Track Thoroughbreds and retired racehorses) have great careers as jumpers and dressage horses, and many of them are happy on trails. Arabians are legendary for their stamina and are the stars in endurance events.

A *Warmblood* can be a horse of a specific breed or one that meets the requirements of a registry. They originated in Europe as crosses between heavy horses used for farm work and the lighter, livelier “hot” horses. To be accepted into a registry, a horse must meet specific characteristics in appearance and behavior. Horses are bred for performance goals, generally as sport horses in show jumping, dressage,

eventing, or driving. Only the *Trakehner* registry requires a pure bloodline. *Holsteiner*, *Hanoverian*, and *Selle Français* require that one of the breeding stock be of that breed. Among the other Warmblood breeds and registries are *Dutch Warmblood*, *Swedish Warmblood*, *Oldenburg*, and the *Irish Sport Horse*.

*Mules* have very independent personalities and often demand more than beginners can give, but they are loyal partners when they decide you are worthy of them. *Mustangs* available through BLM adoptions are wild and need a great deal of time and training to be safe rides, particularly for novices.

People with aching joints or mobility issues find that gaited horses are often a good option. *Paso Fino* horses are unique because they move laterally—left legs together, right legs together. This gives them a smooth motion that is very comfortable to sit because there is no bouncing. Other gaited breeds with smooth movement include the *Saddlebred*, *Icelandic ponies*, *Tennessee Walking Horse*, *Kentucky Walking Horse*, and *Missouri Fox Trotter*.

## **BUY OR LEASE?**

Once you are thoroughly addicted to riding, you naturally start thinking about owning your own steed. You like the school horse you're riding, but you're a little jealous of the riders who have their own equine partners with their barn nicknames, nameplates on the stall door, and monogrammed saddle pads. Forget binge-watching the latest hit on Hulu; your new addiction is browsing [dreamhorse.com](http://dreamhorse.com).

While having a horse to call your own is everyone's dream, sometimes that's not practical. Horse ownership is a huge responsibility and expense. And if you decide it's not working out, you quickly learn that selling a horse is never easy. You rarely get back in the purchase price what you have paid in board, feed, lessons, and emotional investment. There are other financial considerations. When you retire your horse, are you able to pay for a pasture ornament that you can no longer ride? That's

hard enough when the horse is older, and retirement was expected. It's more complicated when the horse is young and the retirement results from injury or illness. Even more so if that means you cannot afford another horse, doubly so if the retired horse will likely survive another 10 or more years.

If you haven't totally committed to a horse-centric lifestyle or think that other situations might interfere, consider leasing. It's a good way to experience the obligations of horse ownership without a long-term commitment.

You'll often find parents wanting to lease a horse when their child is headed off to college and they don't want to foot the bill for the horse; when someone's schedule doesn't allow her to ride as often as she wants, or she doesn't want to sell her horse, but her economic situation is dire. You can occasionally find someone who is willing to let you lease her horse for a trial period before deciding on buying.

With a lease, you share the horse with his owner. There are several variations of the arrangement.

"Full lease/free lease" means it's essentially your horse. You pick up all the costs, including board, farrier, dentist, vet, and more, but you do not own him. If the owner decides to sell the horse or cancel the lease, you lose everything you've paid.

"Half lease" means the two of you split the costs. You can both use the horse, which means agreeing on schedules, showing, and other details. Again, if the lease ends, you lose your money.

"Part lease" means you and the owner agree on how often you can ride the horse. You pay either a flat fee or by the ride. Usually, you pay few, if any, of the other bills.

The biggest advantage of leasing is that if you decide a particular horse isn't a good match or that horse ownership is not for you, you are not left trying to sell or rehome a horse and paying the bills until you can. If finances take a nosedive, you are protected from having to pay more bills. The biggest disadvantage is that when the lease ends, you have nothing to show for the money you've spent but good memories.

If you decide to lease a horse, get everything in writing. A written contract guarantees there are no misunderstandings. People often agree on a lease verbally and with a handshake. They may have great intentions, but later discover that each person thought different things were included or understood the agreement differently. This can turn very unpleasant very quickly, especially in the area of vet bills and unexpected expenses. Do an online search for “sample horse lease agreements” (some examples can be found on [www.ridersofacertainage.com](http://www.ridersofacertainage.com)). Ask barn owners and other riders with leasing experience to show you what they use.

### **HOW AND WHERE TO LOOK (FIND A MENTOR!)**

The most important bit of advice for horse-shoppers is this: don't look on your own, particularly if you have no experience in horse dealing. Even experienced, knowledgeable horsewomen tell tales about being taken in and buying an unsuitable horse. As a novice, you are a prime candidate for scams that make the “We have a fortune waiting for you” emails look legitimate. Because of preconceptions about women in general and those in our age group specifically, less-than-ethical dealers and sellers often consider us to be naïve dilettantes with extra cash and no common sense. They might try to fob off an unsuitable horse or sell you a perfect mount but with a much higher price tag than it is worth.

Your instructor is the best person to help you with your search. In fact, many instructors and trainers regularly “horse shop” for clients for a commission—so certainly don't expect her to do it for free. If she thinks the lesson horse you are riding is right for you and she is interested in selling, good. She might have another horse in the stable that is also suitable. More than likely, she wants to keep her lesson horses since a good lesson horse is hard to find. Since she is tied into the local horse community, she knows who has horses available, which sellers are reputable, and which ones to avoid.



If you are looking on your own, seek out a trusted advisor with experience. Tell people in the local equine community that you are shopping. As a courtesy, let everyone who is helping you know that you are asking others to help. As with your instructor, a person selling a horse often gives the person who connects her to a buyer a share of the selling price. It's awkward, at best, if two different people send you to the same seller.

If you can't find a suitable horse locally, expand your search. Online sites post descriptions, photos, often videos, location, and prices. Copy the URLs of the horses that appeal to you. Make copies of posters you see at the feed store and highlight ads in the local horse magazines and the classifieds in club newsletters. Share them with your horse hunt advisor. Don't be surprised if she rejects every one of them, particularly if she has been in the horse business for a long time. She should give you a reason why she's unimpressed. Usually, the description is too glowing to be accurate, the photos or video show some fault you didn't recognize, or the price is out of line for the horse's age and activity. It's a good learning experience for you. After a while, you'll start to understand the language of the ads and translate the descriptions with a proper amount of skepticism.

If you and your advisor find a likely prospect, have her call the seller for a long conversation. She will know what questions to ask and can figure out what is being sold versus what the ads say. The language of horse trading is complicated and full of shades of meaning that are often misleading.

If that conversation goes well, schedule a visit with the two of you. Let your advisor take the lead. She knows what you want, what you need, what you can handle, and what you can spend. Sadly, the stereotype of the smiling, friendly, apparently sincere horse trader who turns out to be a skilled con artist is all too accurate, especially when he is dealing with a novice buyer. He knows how to play on your eagerness to have a horse and can maneuver you into ignoring your advisor or your own internal alarm system.

**AGELESS ADVICE**

## *Evaluating a Potential Horse*

- When you arrive at the barn, spend some time with the horse. Is he friendly? Does he have good barn manners?
- Ask to groom him. Pick up his feet and clean his hoofs. Lead him around. Are you comfortable with him?
- Watch him be saddled. If he is already saddled, ask if he can be untacked and resaddled while you watch. Even better, saddle him yourself.
- The owner will probably ride the horse. Fair enough. She wants to show him off. But she doesn't know how you ride. You need to get on and see if the two of you click. If the seller is reluctant to let you ride or makes excuses about anything the horse does, that's a red flag.
- Your advisor should hop on before you. With her experience, she will feel whether this horse is a good candidate for you. She might also detect things about the horse you might miss.
- Are you comfortable riding him? The saddle might not fit you well, but you should be able to tell if any discomfort is more than that.
- Does the seller have to offer advice to help the two of you get along? Is that just a "getting to know you" comment, or is it a possible heads-up for a behavior issue or idiosyncrasy you need to know?
- Does the horse accept you? Does he respond to your aids or requests?
- Do you feel safe? It's normal to be nervous on a horse you don't know, but do you still feel that way after 10 minutes?
- If possible, video your ride. It's good for you and your advisor to review it together and discuss the good and bad points of the ride and the horse.

Sellers often complain about bad behavior and attitudes of buyers. Just as there are qualities of good instructors, good buyers share certain traits. Show up for your appointment on time. The seller is rearranging her schedule, which can be inconvenient, especially if your visit is on a weekend and the seller is an instructor with a full day of lessons planned. Be serious about buying. Window shopping just to see what's available or trying horses that are outside your budget is rude. Bring your advisor and be dressed and ready to ride. If you go far enough in negotiations to schedule a pre-purchase exam (see p. 130), the seller will probably discourage other potential buyers. Backing out of the sale before the exam (or after the exam if the horse passes) will cause hard feelings unless there is an overriding reason for doing so.

If all goes well, ask to see the veterinary records; find out what kind of keeper he is and his feeding program. Ask how he gets along with other horses, his barn manners, and his personality. Again, your advisor can translate what the seller is saying into what that really means. If the horse is at a boarding facility, chat with other riders at the barn and get their impression of the horse. Adults might be diplomatic so be sure to say "Hi" to the barn rats. Kids are often more candid. If they love the horse, chances are you will, too.

## **WHERE ELSE TO LOOK: ADOPTIONS, SALE BARNs, AND AUCTIONS**

Rescue organizations often have lovely horses available for adoption. Most horses at rescues or in rehoming programs are there because their former owners were aging, moving, or facing medical issues. However, there is the perception that horses available for adoption were seized in abuse or neglect cases or have behavioral or physical problems that make them unsuitable as riding or companion horses.

Industry and equine welfare groups are working hard to change that erroneous perception and make finding and adopting good horses easier. The United Horse Coalition works to educate the horse industry about the issues facing horses

at risk. Part of the American Horse Council, the Coalition provides information and support for existing and prospective horse owners, breeders, sellers, and horse organizations about owning and caring for horses. Dovetailing with that, the ASP-CA operates The Right Horse Initiative, an online directory of horses available for adoption nationwide. There's a complete profile of each horse's history, behavior, and any medical issues. The emphasis is ensuring that every adoption is a good match and successful.

A legitimate horse rescue will be a registered 501(c)(3) charity or a municipal shelter run by a local government agency. If it is not, beware. A legitimate rescue puts time and money into restoring the health of the horses in their care and retraining them for the style of riding that is best for them. The rescue often knows the horse's history and will be honest about any physical and personality issues. Many organizations require that you ride and train with them several times under their supervision to ensure you are a good match. They will check that you have the knowledge and facilities to care for the horse properly. They also agree to take the horse back if the adoption is unsuccessful or the adopter cannot continue to care for the horse. The adoption fee is reasonable and compensates the agency for the board, training, vet bills, and operating expenses.

While there are honest, sincere individuals who take in and rehome horses, private rescues often do not have the experience to provide the best care or training for a rescued animal. While you could come home with a dream horse that just needed a safe place to land, you could also purchase a horse with a litany of problems and expenses. As with the registered charities we've already discussed, any individual rescue should have details and information about the horse. They should also charge a fair fee, strive to ensure that it's a good match, and provide a means of returning the horse if it doesn't work out.

Sadly, there are rescue scams that take advantage of unsavvy prospective buyers. They'll spin you a story about saving the horse from a dire situation and tell you

that they've spent hundreds, if not thousands, of dollars on vet and farrier bills and months of training. You pay a high adoption fee only to get home and discover the horse has health problems or no training. And the seller will rarely, if ever, take the horse back. If an individual rescue balks at giving you verifiable details about the horse's background, letting you ride the horse, or performing a pre-purchase exam, be very cautious and consider looking elsewhere.

Sale barns are another option. They buy and sell horses on consignment. For many owners, it is much easier to arrange for a professional to sell their horses than to deal with advertising, scheduling meetings, negotiating prices, and arranging shipment. Many riding schools, trail ride operations, and summer camps with riding programs rely on sale barns for their horses. Because those clients need quiet, dependable horses, the sale barns look for mounts that are safe for inexperienced riders. The reputable barns welcome vet exams and provide medical records, allow test rides, and have some sort of return policy. Those that work with summer camps and trail ride operations often have sales in the late summer and autumn as those operations shut down for the winter.

Another option is getting a horse from an auction. If you do your homework, an auction can be an excellent place to find a good horse. Terminology can be a bit confusing here. Sale barns may also have auctions. Sometimes a business calls itself a sale barn but is primarily an auction house. Find out as much as you can about the facility before you visit. Auction houses may not have the same interest in individual sales as a dedicated sale barn. There may not be the same concern about knowing a horse's history and rideability. Go to the auction with a knowledgeable horseperson. Look over the horses, talk to the management and people selling the horses, find out as much about the horse you are interested in as you can. Some auctions have veterinarians on-site to give exams; some don't. Some allow returns within a short time frame; at other auctions, the horse is sold "as is." Some allow a test ride, but many places don't have the space or time to offer that.

Attending a horse auction is an emotionally draining experience. It's impossible to go to an auction and not want to buy every horse that you see. There are many wonderful horses begging to come home with you, but it's another case of buyer beware. Auctioneers are professionals who can read your body language. You can fall victim to "auction fever" and bid far more than you planned or what the horse is worth. Go with your experienced advisor and pay attention to her evaluation. Weigh your heartstrings against the time, effort, and money you'll invest in an unknown.

### **Kill Pens**

This is a complicated situation in which doing the right thing individually promotes a larger wrong.

Horse slaughter has been banned in the United States since 2005, with the last slaughterhouse closing in 2007. However, it is legal to ship horses out of the country to be slaughtered for human consumption. Horses are flown to Japan and shipped by truck to Mexico and Canada. Laws banning this have been proposed, but at the time of writing, the practice is still legal.

This situation has led to "kill buying." Slaughterhouses contract with buyers to deliver a quota of horses. The buyers attend auctions to purchase horses. Often these are old and sick horses that have been denied a compassionate death. Since these are horses that would not be purchased otherwise, the buyers pay only a "price per pound" for the horse, which is usually far less than a dollar a pound. Others are apparently sound horses that they purchased for low bids.

All the horses are held in a corral, or "kill pen," as the buyer waits for the transport truck. During this time, the buyer is happy to sell you one of the horses. As with any other purchase, it is a gamble whether you are buying a horse that needs love, feed, and proper turnout, or a horse that went to auction because of health or behavioral problems. You won't be able to perform a pre-purchase exam, and there are probably no valid papers or information about the horse.

Kill buyers will charge a higher price than what they paid and much more than what they will get at the slaughterhouse. And while you may have saved the horse that you purchased, the kill buyer takes that profit and just buys more horses for transport.

There is another scheme run by kill buyers. They post a photo of a horse online with a claim that if it is not saved by donations, it will be shipped to slaughter. The “bail” is significantly higher than what the horse would cost if sold ethically. As with buying a horse from a kill pen, the profit from this sale goes to purchase more horses for slaughter.

There’s a misconception that if enough people buy “kill pen” horses, there won’t be enough horses to ship for slaughter, and the industry will collapse. Sadly, that is not true. The buyer will meet his quota. Unwanted horses are always available.

In the end, this is a situation in which saving one horse inadvertently leads to a sad ending for others. The problem won’t end until legislation banning the shipment of horses for slaughter is passed.

## **THE PRE-PURCHASE EXAM (AKA THE VET CHECK)**

Whether you are buying, leasing, or adopting, one of the most important things you must do is have a veterinarian perform a pre-purchase inspection. Even if you are purchasing a horse from the stable where you ride, even if it is the horse you regularly ride, insist on a pre-purchase exam. This should detect any physical issues that might require medical treatment, stall rest, or other complications in the future. In the case of a lease, the exam protects you from getting caught in a situation where you pay bills while you can’t ride the horse. Never have an inspection done by the owner’s veterinarian. There is too much of a chance of a conflict of interest for the veterinarian. If the owner does not want you to use the veterinarian of your choice, be suspicious.

The veterinarian will give the horse a thorough medical check-up with X-rays, a review of vaccinations, dental work, past medical care, lameness issues, blood

work, and exams for other known and possible conditions. Ask about testing for conditions and diseases common in your geographic location, like Lyme Disease spread by ticks and EPM (Equine Protozoal Myeloencephalitis) spread by possums. Some of the blood will be held for several weeks. That's because less-than-honest sellers sometimes drug the horse to cover a physical or behavioral issue. If you get the horse home and problems appear, the veterinarian can run blood tests to determine if the horse was sedated or medicated. The veterinarian will give you a detailed report on the examination, including the results of any blood tests. Copies of the radiographs (X-rays) will be available through the vet's practice or an online medical records system.

If asked, a veterinarian can do a superficial inspection and only check for significant problems. This usually happens when you already know the horse and owner and you both think you know the horse's health. You run the risk, though, of the horse not yet showing symptoms of a condition. You could buy the horse, but six months later, he develops something that could have been detected with a more extensive vet check. It is expensive to have a thorough pre-purchase examination, but consider what it might cost to treat a condition you could have seen or known about if you hadn't skimmed—not to mention the loss suffered when you are unable to ride but still paying board, veterinary, and other bills.

A thorough veterinary exam points out things that may be minor but must be considered. For some veterinarians, too many negatives, even minor ones, will cause them to recommend against buying or leasing the horse. This is a sensible comment because the veterinarian is representing your interests. However, every horse has some defects.

Balance your goals with the health of the horse. For example, most horses in their later teens will show some arthritis. This can be a red flag. But many older horses are like us older riders—a bit stiff in the mornings. A dose of an anti-inflammatory and a warm-up may be all he needs, especially if you are primarily trail riding, doing low-level dressage, and trotting over 18-inch cross-rails.





CHAPTER 22

## Money and Manure: Finances of Life—and Horses

**M**ost of us would rather scrub out slimy water troughs than balance our checkbooks or navigate our financial plans. But getting a handle on our finances is vital, especially as we get older. Finances are a sobering topic. As tedious as it seems, developing a financial plan for our pre-and post-retirement years can prevent a crisis that can end not only your horse-related dreams but ruin your entire retirement life.

Few pastimes are as non-economical as horses. Whatever your riding goals, there is a price tag, and it is guaranteed to be higher than you anticipated. Money is always the limiting factor in the horse world. If you want an affordable hobby, you should take up cross-stitching.

If riding is going to be a casual activity, finances are probably not a significant issue. You know what lessons cost, and you've juggled the numbers to know what you can afford. If your current plan is to take a few lessons a month and buy just enough gear to get by, you are probably fine. But horses are addictive, so whatever those figures are, they will change with every ride or visit to a tack store. You'll soon

be thinking about riding more often, maybe starting serious training, either for competition or just to improve your skills. The notion of owning your own horse becomes more attractive with each lesson. This means budgeting for boarding, vet, and farrier services, as well as a saddle, bridle, and tack. If the lure of winning ribbons tempts you, there are registration fees, transportation, stabling, food, and possibly hotels.

Seriously determined to progress? Add in the costs of clinics and—if you are resolute—wintering at Wellington under the tutelage of a dressage professional or attending courses in Texas taught by well-known trainers or natural horsemanship experts. If horse camping and exploring trails around the country is your dream, you'll need a trailer and a proper tow vehicle. And many of us long to buy a piece of land and keep our horses in the backyard, which adds another dimension to the phrase “stable finances.”

Our income, expenses, earning potential, and ability to adjust to changing personal, physical, and financial situations shift drastically in our near and post-retirement years. When we retire, our monthly income will probably change as our paychecks stop and we rely on pensions and investments. This change profoundly affects all aspects of our lives, not just our involvement with horses.

Post-retirement income depends on savings, Social Security, investments, pensions, and possibly finding another job. According to the Census Bureau, most of us retire at age 63. We will probably live another 20 years. The old, general rule was that you needed between 70 to 80 percent of your pre-retirement income to maintain the same standard of living you had before retirement. This is now considered optimistic, partly because of rising costs, partly because of longer lifespans, and partly because we are more active and, therefore, spend more.

The time to start planning for retirement is yesterday. Financial experts say pre-retirement planning should begin when you are in your forties or early fifties at the very latest. Many of us have missed that deadline by a decade or more. Even

if you are older and think you don't have the investments or savings to justify working with a professional, set up a meeting with a financial planner. She'll review your current financial situation, including savings, debts, income, monthly expenses, mortgage, other financial obligations, expected income from Social Security, pensions, 401(k)s, and other investments. She'll make recommendations and help you set up a plan.

Whether you choose to work with a planner or not, evaluate your monthly and annual expenses. Go back for a year. List everything with the thoroughness of an

**AGELESS ADVICE**

*Analyze Your Financial Future*

- Once you finish your budget review, consider your current income and what happens as you get older.
- If you are still working, is your employment solid? Is the company solvent? Is it likely to be outsourced or downsized?
- Might you be "downsized" because of your age? It's not legal, but it happens. What are your employment prospects if you are let go?
- If you are offered an early retirement or severance package, does it compensate for your lost future income? Is it likely you will find another job paying close to what you were making? Will another job have benefits or a pension plan?
- What happens if the economy crashes? If this happens when you are in your forties or even fifties, there is enough time for savings and investments to recover. In our sixties and older, not so much.
- What do you have in savings?
- What are your debts and obligations, both now and in the future? Include the expected things, like replacing your car, and the unexpected, like medical bills.

IRS auditor on a caffeine high. You'll be startled at how much you spend and what you spend it on. Then it is simple math. Subtract your essential monthly expenses—housing, transportation, utilities, food, clothing, insurance premiums, medical expenses, credit card payments, auto loans—from your monthly income. What's left is the disposable income you can spend on non-essentials: travel, eating out, entertainment, and—the most important item—horses.

If you find wasteful spending (and you will), cut it out. Decide which things are essential and which you won't notice if they are gone. Some things cannot be

#### AGELESS ADVICE

- Could you take out a home equity loan in an emergency? Would you be able to pay it back with your current income?
- Is there a second income? Is that needed to meet the monthly bills, or is it the extra that allows for luxuries like riding? What happens if that income stops? We are on the downside of the bell curve chronologically, and women usually outlive their husbands. So, what happens if his income stops? Are there insurance, survivor benefits, or pensions?
- What is your medical coverage? Does your medical insurance cover horse-back riding? Some plans consider riding an "extreme" sport, resulting in higher premiums or uninsurability. Usually, "extreme" means things like bronco riding or performing in a circus, but you need to check.
- Do you have a "catastrophic" or "long term" insurance policy? Such a policy covers nursing homes, assisted living, in-home nursing care, and treatment for catastrophic injuries. The policies can cost several thousand dollars a year, but a month of long-term care costs more than the annual premium.
- If you are not yet eligible for Medicare, how much of a strain are your current insurance premiums and deductibles?
- If you are on Medicare, can you cover the things not covered by the plan or private supplemental insurance?

eliminated. Replacing a refrigerator that has cooled its last gallon of milk is necessary. But what about other expenses? Do you really need to trick out your house for every holiday? How much do you spend on streaming services that you rarely watch? Add up the “nice but not necessary” number. It can easily be several months of boarding fees or the cost of annual vaccinations.

It is easy for things to overwhelm you financially if you are unprepared. That can lead to the heartbreak of selling your horse and giving up riding. On the other hand, having your financial situation under control means you can budget for your horses and know precisely how much you can spend on them now and what you’ll be able to afford in the future.