

Horses: Buy or Lease?

Unlike Car Leases,
A Horse Lease Can Give You
More Than You Paid For!

You have been riding for years and you think you are ready for a one-on-one relationship. You know the horse in your le n program like the back of your hand, and he knows your mood before you even get out of bed that morning (or at least he can sense it the moment he hears your footsteps down the aisle!).



Beautiful - but can you bear to share?

"This is like a beautiful marriage!" you think to yourself, except you have to share your partner with everybody in the barn! So, you decide you need to buy your very own horse.

But stop and consider this for a moment: like a marriage, those cute little quirky habits of your partner can wear thin and become unnerving day-in, day-out. Or, like with a good marriage, you may find now that seeing your partner every day makes you love him more and more! So, how do you know which one it will be? Let's take a look at the equine-human version of dating: leasing.

Owning a horse is a lot of responsibility: it is a time-consuming financial investment, and it is emotionally draining if something goes wrong. Leasing, on the other hand, can cut down on at least two of these three factors, at least until you know whether you can handle them all.

Money, Money, Money

We all attach ourselves to our horses, so that factor cannot be controlled with leasing, although some people do manage to be more reserved with their emotions when the horse is not theirs or, they do not yet belong to that horse! However, the initial financial investment of buying a horse is completely eliminated. And while there are certainly less horses for lease than for sale, you can have access to better horses through a lease than you would through a purchase, because you are making monthly payments rather than one lump sum and you can ride horses that may otherwise be out of your budget.

In addition, most leases do not include maintenance or medical costs, which are usually covered by the owner. This includes bi-monthly worming, vaccines in the spring and fall, farrier and dentist visits, etc. On an average horse, that alone is a savings of approximately \$900 a year (East coast prices), and that is if you have a healthy, easy to maintain horse.

A borse with difficult feet will bring up the cost substantially if he requires special shoeing, and an older or well-traveled borse may have health and/or dental issues that require additional care and cost. And this all is on top of monthly boarding fees!

You can full-lease a horse, usually for the price of his board (but more if it is a successful show horse), or you can quarter or half-lease, which also brings down the need for another full investment on your part . . . time!

So Little Time . . .

If you are leasing a horse because you want to advance your riding, there are a few golden gems out there that will perform the same whether you ride them twice a week or once a month and will still be willing enough to teach you a

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thing or two. However, most horses need frequent riding and it is definitely healthier to keep them in regular exercise. But what if you only have three available nights a week and the weekends belong to the kids' soccer practice or the company picnic? The beauty of a half or quarter lease is that you get to form a bond with one loving partner while somebody else helps you keep him fit and in a good mood for every time he sees you!

A Visit to the Dealership

Yes, the same places where you find horses for sale are your sources of horses for lease: you will find them advertised in your local equine publications, and flyers are usually posted in local tack stores, feed stores and barns.

And better yet, the Internet has caught up with the lease market too: www.equine.com, www.dreamhorse.com and www.horsetopia.com are just a few of the sites out there that can help you locate a horse for lease based on the same search criteria you would use to buy a horse, such as postal code, state, size, age, color and discipline, among others.

So, take a test drive and get some mileage, but make sure you have a lease agreement in writing that protects your rights and spells out your responsibilities. You might decide that owning is the next step for you or maybe you will be happy to lease forever, trying on one relationship at a time. •

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Founded in 2000 and headquartered in Charlottesville, Virginia, Equestrian Services, LLC, provides turn-key equestrian amenities for communities and resorts nationwide and designs and assists in creating efficient, aesthetically-pleasing, well-planned equestrian facilities.



New classes at Royal Manitoba Winter Fair – 2007 Manitoba Young Horse Championships

2007 will see new classes offered at Royal Manitoba Winter Fair for breeders and owners of Manitoba bred young horses.

Two divisions will be offered for 4 and 5 year-old Manitoba bred horses with the result being a 4 year-old and a 5 year-old Manitoba Young Horse Champion.

Each division will consist of 4 classes – Conformation (in hand class), Dressage (shown like a hack class), Hunter Over Fences and Jumper, with the requirements being adjusted for the age of the horse. Each entry will be awarded points for placings, with the Championship going to the 4 year-old and the 5 year-old with the most accumulated points. Each class is optional, but of course the more classes you participate in, the greater the chance of winning the Championship. Recognition will also be given to the breeder of each Division Champion.

The classes are open to any Manitoba bred registered horse, and we expect to see horses bred for hunter, jumper and dressage. The horses must turn 4 or 5 years-old after January 1 2007, depending on the division entered.

2007 will be the inaugural year for the Championships and it will become an annual division at the Royal Manitoba Winter Fair thanks to the generosity of the Manitoba breeders, owners, individuals and businesses who have sponsored these exciting new classes. •