



BUYER BEWARE

Prepurchase exams are a must when buying a horse

Buying a horse can be an exciting adventure; going to different barns, speaking with horse sellers, and meeting and riding your next potential best horse. Finding the right horse can be a dream, but, all that excitement can turn into a headache or even a nightmare if the horse you purchase has medical issues you were unaware of. The only way to avoid this type of scenario is to have a veterinarian perform a prepurchase exam.

It doesn't really matter if you are purchasing a horse in another country or from your neighbor, it is best to have a veterinarian determine if the horse has medical issues. It is not necessarily about whether you trust the seller or not because the seller may not even know if the horse has an underlying issue.

If the seller tries to dissuade you from getting a prepurchase exam, whether or not you consider him a friend, be suspicious. The prepurchase exam will only protect you by providing you information. Just like the saying 'good fences make good neighbors,' prepurchase exams make good horse deals!

Dr. Mike Manno, who is chairman of the USPA's Equine Welfare Committee, suggests people treat a horse purchase without expectations from anybody. "Just do it as if you don't know the [seller], you don't know the horse at all and just have the horse evaluated, at least at the basic level so you get some baseline information and you are informed when you buy a horse."

He says the only time you might consider saving the money on a prepurchase exam is if you have had the horse in your care prior to purchasing it.

"I can understand if you've seen the

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A basic physical exam with flexion by a licensed veterinarian is recommended with any horse purchase. If problems are found, you can do further exploration to determine how serious it is.

horse and you've had it in your care and custody the whole time. You know what it is getting and not getting, it fits your needs and you have never had an unsound day with it," said Manno. "I could see how you might just say, 'Oh, I like this horse, I've had it, I've trained it for two months, I'm going to buy it.' I couldn't argue with you, but you still don't know if there isn't something there."

If you are taking lessons on a horse for a period of time, or leasing it, but it is being kept on someone else's property, it is still a good idea to have a prepurchase exam done. You may be familiar with the horse, in terms of riding it, but you won't know if the horse is being medicated.

"If you don't have control of the horse all the way, you've been playing it on the weekends or renting it, you should still at least do the basic prepurchase exam," explained Manno. "That is where you get most of your information."

Prepurchase exams can be anywhere from a basic physical exam, including a flexion test, listening to the heart and lungs and looking at the eyes, for a few hundred dollars all the way to the works, including X-rays, ultrasounds, MRIs, blood work and/or drug screens, for up to a few thousand dollars.

"A good thorough pre-purchase exam with a report and discussion about the findings with the owner and buyer is an essential step," said Manno. "Whatever they want to do past that is up to the buyer."

There are several considerations when determining how detailed an exam you want to have done. Price of the horse, age and what the horse will be used for should be considered. It is unlikely you are going to spend \$2,000 for a prepurchase exam on a horse costing \$5,000, one that is aged or one that will be lightly used, such as for trail rides. In those scenarios, a basic exam will still give you useful information about the general health

of the horse. If you see things that bother you on a basic exam, you can decide whether or not to move on to the next horse. “The basic exam, no matter what you are paying for the horse, is good insurance. Does it make sense if you are spending a lot of money for a horse to do a complete exam with X-rays? I would think so,” said Manno. “You want to know as much as you can about the horse. If you are spending \$25-\$50,000 on a horse, I would get a [blood] screen. That is a couple hundred dollars of insurance right there to make sure you know what you are seeing on that day.”

It is important to note, prepurchase exams are not a guarantee of soundness into the foreseeable future. Your new horse could bang its leg in the stall after the vet leaves, or might colic that night. And it is not unusual for X-rays or other diagnostic tools to identify imperfections.

Not to mention, veterinarians cannot see into the future so there is no telling what ailments a horse might develop.

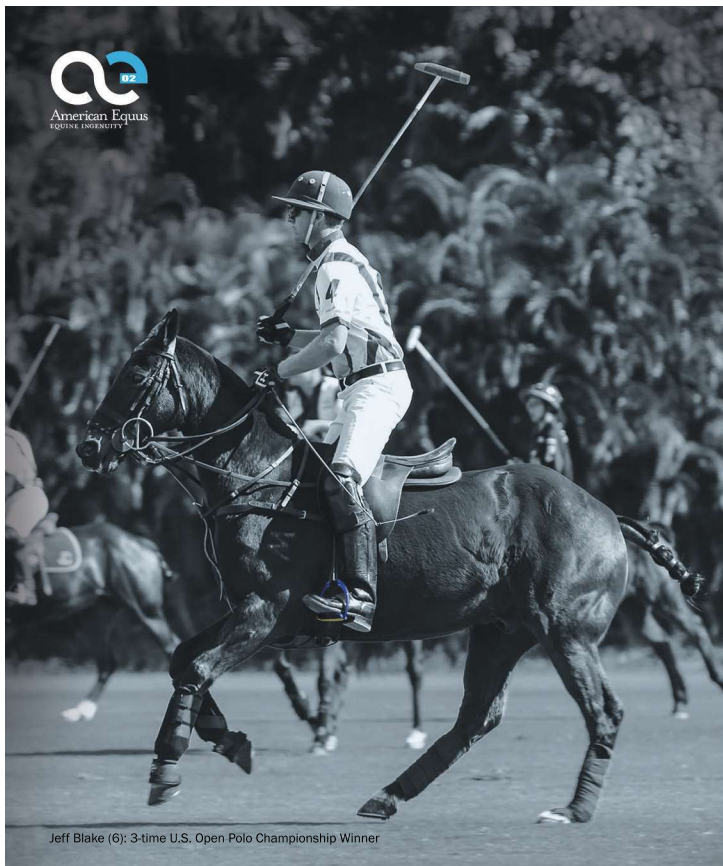
“If you do a prepurchase exam with X-rays, you almost always come up with things to discuss. That is the case more often than not with polo horses,” explained Manno. “It has this, is that really going to effect it longterm? Probably not. There is always a little discussion about that and the buyer may roll the dice on certain things. And of course, there are other things you can never predict, depending on how long the horse is owned by the new buyer. It could develop navicular. If you buy a horse that is 7 years old and you own it for three, four or five years and it develops navicular but was perfectly fine when you bought it, it happens. ... A lot of polo ponies aren’t perfect. They don’t necessarily pass a prepurchase exam with flying colors but that

doesn’t mean they are not a useful horse.”

So what happens if an issue is identified during a prepurchase exam? If you are beginning with a basic exam, the vet will likely suggest further exploration of the area. If a horse doesn’t pass a flexion test, the vet may suggest blocking different areas of the leg to try to pinpoint where the issue is. The vet may also recommend X-raying or ultrasounding the area.

Once the vet makes a determination about how serious an issue is, he will likely make a recommendation as to whether you should go ahead with the purchase. “Sometimes you just got to do some calculations. If you find some things and you think they are manageable at the level you are playing for a few years, then maybe the horse isn’t a bad investment. If


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Jeff Blake (6): 3-time U.S. Open Polo Championship Winner

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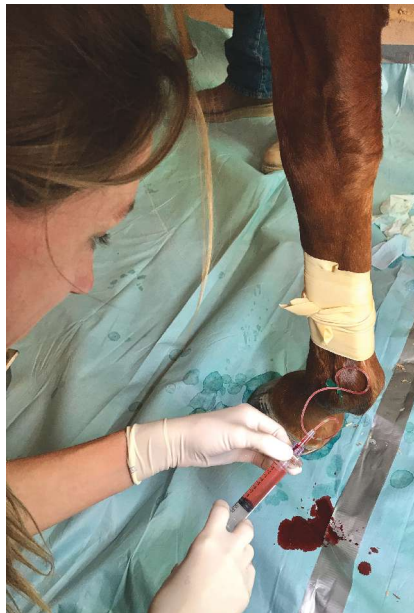
the horse has problems you can't deal with, then [purchasing it] might be a waste of money," said Manno. "There are certain situations where I will see certain physical issues and I will recommend they don't buy the horse. That could be because I know how they play and say, well this tendon isn't going to last for you. I make my determination based on my knowledge of the injury, the person buying the horse and what I've been told they want to do with the horse.

"You can get into gray areas because you never know. Certain horses just hold up [better than others] and we don't have crystal balls. You base a lot of things on experience, not only with the injury you are looking at but the level and type of play the person wants to have with that horse. Someone that just wants to canter around and never really gets running that much, the horse might last a long time for them. The person that barrels down the field all the time, plays Mach 1, it's probably not going to last very long."

The information the vet provides is to help you make an informed choice. If something is found you may decide to negotiate a better price for the horse, you may decide it is something you can manage and buy the horse at the original price or you may walk away from the deal altogether.

When looking for a vet to do the prepurchase exam, use someone you trust and whose opinion you respect. You can use an independent vet, or one that the seller suggests as long as you consider that they do business with the seller.

"Legally and professionally, [the vet] is working for the person buying the horse. They are paying for your services, they are asking for your valuation, so you are most responsible to them. At the same time, you have a responsibility to explain to the seller the findings that you are coming up with. Even though they are not paying you, they are part of the transaction," explained Manno. "They should



Trying to save money on prepurchase exams can lead to more expensive treatments later, such as stem cell therapy (above).

be allowed to know the reasons behind someone not buying the horse or the issues about the horse that need to be discussed, because if price negotiation comes into play, they should be able to know what that is based on."

Manno said he often asks the seller to fill out a standardized form to get the horse's basic history. It includes information such as what and how much they are feeding the horse, its vaccination history, when the last time a horse was seen by a vet and if it is on any medications. "Some sellers aren't happy about that and some sellers just fill it out. We have no idea if they are being truthful or not, but at least you have it as a record," said Manno.

Even if you hire the vet who regularly treats the horse, because of privacy laws, the vet is not allowed to disclose any previous history on the horse unless the seller allows it. The vet is limited to what you are hiring him to do. For instance, if he has previously X-rayed the horse and found an issue, but you only pay for a basic exam, he cannot disclose what was previously found on the X-rays unless the person who paid for the X-rays allows him to share them. "[The X-rays] are legally part of the medical record for the person who paid for them," explained Manno. "You've got to get permission to

[share this information.]"

If the horse has had a previous prepurchase exam where X-rays were taken, and the first buyer decided not to buy the horse, the vet may ask the first buyer if he would share the X-rays with the second buyer, if the second buyer pays for half the cost of the X-rays. "If people aren't willing to at least meet them halfway and share the costs, then they really shouldn't be privy to the information," said Manno.

I recently spoke with a buyer who had an unfortunate experience with his first horse purchase. He shared his story:

The player had been playing polo for 20 years, however he had never owned a horse, instead he leased them. A few years ago, he grew attached to a horse he was playing, which was being lent to a business. He asked the business owner if he could buy the horse, but was told the owner would never sell it. It was the favorite lease pony in the barn.

A non-polo injury forced the player to take a year off. The next year he received a text message from the business saying the horse was now for sale. Without sitting on the horse for over a year, he still jumped at the chance to own the horse based on his previous experience with it. The business owner acted as broker for the deal.

The buyer said he questioned why the owner was now willing to sell the horse. He was told the owner had grown out of it and it was too much for the owner's husband so the horse started crow-hopping and was acting differently. The buyer had never had a problem with him so he thought it was worth the chance.

Fortunately, he decided to have a vet do a prepurchase exam. When the horse arrived for the exam, the buyer and vet were told the horse wouldn't pass a flexion test on the right front, which should have been the first red flag. Sure enough, the horse did not pass the flexion test. The vet also found something on the left front while palpating the horse, and suggested doing an ultrasound on that leg. The ultrasound revealed a small tear in



One buyer purchased a horse with an injury and was never able to play the horse a chukker. After two years of injections, stem cell therapy and shoeing, the horse is now in a retirement pasture.

the upper suspensory, which was concerning, but the vet wanted to explore the right leg more to determine what the issue there was. She suggested nerve blocking to help pinpoint the issue.

The broker, who the buyer trusted and asked for help in buying the horse, was present for the exam and convinced the buyer not to spend the extra money doing further testing. The buyer admits he trusted this person's judgement so he didn't do the additional testing and bought the horse anyway.

With conflicting advice from different people and after five weeks with the horse still lame, he decided to have the vet come back. According to the buyer, the broker was still dissuading him from paying for X-rays and other diagnostics.

"Five minutes later, the horse was diagnosed with navicular. It took one \$35 nerve block to figure out he was off on

both [legs]," explained the buyer. It started a long journey with the buyer trying everything he could to help the horse get better, only to have people criticize the process. "What I've learned about horses is that for every article you find that says you should do one thing, there is 100 more that say you should do something else. Even the experts can't agree."

The horse was first treated with Tildren (tiludronate disodium), given through intravenous infusion and was then turned out for the winter. Four months later the horse was brought in and fitted with corrective shoeing. It was then given coffin joint and navicular bursa injections before getting turned out for another month.

The horse was still lame so further diagnostics were needed to look for soft tissue damage. An MRI revealed lesions in both lobes of the deep digital flexor ten-

ons in both front feet. The vets treating him recommended stall rest with hand walking along with aggressive therapy using stem cells to prevent enlargement of the lesions.

Eight months of rest, stem cells and corrective shoeing showed only minimal improvement on a follow-up MRI. The horse was given a third perfusion of stem cells, followed by treatment with Pentoxifylline and aspirin to help increase blood flow, and given more stall rest and hand walking but still did not improve much.

Two years after purchasing the horse, unable to play him a chukker after buying him, the buyer threw in the towel. The horse is now living in a 220-acre retirement pasture with 33 other horses. His owner stops in to visit when he can.

"At the end of the day, nobody held a gun to my head and made me buy the horse. I accept that it is my mistake, but I trusted [the broker's] judgement. My mistake was I thought this person was a horse expert and knew what they were doing and clearly I was wrong. I have to live with that," said the buyer.

The buyer hasn't completely given up. He pulled the horse's shoes, stopped the medications and is giving the horse a year to rest, rehabilitate and just be a horse at the retirement facility, which costs a few hundred dollars per month. If the horse isn't sound enough to play polo after a year, the buyer hopes to find a home for him as a trail horse or at a therapeutic riding center.

The buyer says it has taught him a lot about horse buying. Remarkably, the experience hasn't completely soured him on polo and he plans to get another horse someday. What would he do differently?

"The pre-purchase exam needs to be done between the purchaser and the vet. And the broker needs to stay out of it. ... Trust the veterinarian is not just trying to sell their services. So, my advice is do a thorough exam. Even if the horse is sound, take a couple of X-rays so you know what you are dealing with. And trust your own judgement. If it doesn't feel right, it really isn't," said the buyer. ♦