



FINANCEREPORT

In these tough economic times, how much money we spend on our horses every month is something most of us would rather not think about. Beware adding up those numbers; shock and guilt are bound to follow! (I have heard of those who hide the horse bills from their husbands!)

In order to ensure that we can afford to keep ourselves and our equines in the manner to which they are accustomed, we do need a reality check when it comes to cost - and work out the best way to minimise the impact of this passion of ours on our wallets.

The amount of money people spend on their equine companions will vary depending on which part of the country they are located, whether they live in an urban or rural area, whether they board their horses and the level of outside competitions being attended. The cost differences are big in some categories and virtually nonexistent in others, making for an intriguing look at what horse owners around New Zealand are paying.

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AGISTMENT/LIVERY/GRAZING

The cost of board varies somewhat, depending on where you are located and what services you require. We are lucky in New Zealand in that full time stabling is rarely necessary, so our costs are far cheaper than those of other countries.

Full livery is the dearest option. Your horse is fed, cared for and exercised to your requirements. Approximate prices look to range from \$180 to \$250 + GST per week per horse and obviously this type of professional service is easier to obtain closer to the main cities.

Agistment can include one or more supplementary feeds per day, where your horse's basic care and maintenance is carried out by the agistment farm but no work, schooling or any other extras will be included in the basic cost. These 'extras' can be provided at an additional cost if requested. Schooling ranged from additional \$10-\$30 per ride and lessons ranged from \$30 - \$80. Some establishments do not allow outside instructors on the property. Should you wish to continue with outside instruction from other trainers, find out if this is an acceptable proposition? There is nothing worse than getting off side with the people who are looking after the horse that you love dearly.



There are also a few variables to take into account, such as whether you wish your horse to be alone in his paddock or share with others and how many feeds per day you choose to supplement him with. No matter which end of the agistment market you are in, vitamin supplements were at the client's expense along with shoeing and any vet costs. Generally, agistment clients were offered basic but good feed and hay. Some of the agistment centres at the top end of the market offered stabling with two basic feeds and hay, including paddock management, whereas the rest of the horses management was not part of the offering and some charged extra if covers needed changing



or horses needed to be brought in for shoeing. I did speak to one establishment in Auckland, who was in the middle of the expense range and they charge for every additional extra, even to re-bandage an injured horse, despite the injury occurring on the property. It has to be said here, that there is a huge convenience factor in agistment/livery, this convenience is not easy work for those who provide it, these establishments come with years of knowledge and for those who are less experienced, this can be a big relief and worth every cent paid.

Then there is plain old grazing, where you just pay for the use of the paddock and undertake all horse care labour yourself. The many variables likely to affect what you will pay depend on whether you have any friends or relatives with the necessary land area and also how close you are to the big cities. It makes sense that paddocks located handy to a main centre might command higher rates for convenience reasons. Prices therefore will range from free (the best!) to \$40-\$70 per week. A long way from the \$5 per week my dad paid for my first pony's paddock!

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HAY & FEED

The one thing most horse owners spend money on regardless of locale and discipline is feed. Hay and grass is the staple of every healthy horse's diet, often supplemented with extra concentrates in the form of commercially prepared feed. Where the expenditure will differ is mainly in the level of competition being undertaken. A 'good doing' pony going to pony club once a fortnight and the odd Ribbon Day will not require the commercial feed supplements of a racehorse or show horse.

The price of hay will vary considerably based on the type of hay you buy, how much you buy at once, what time of year you buy it and the area of the country in which you are located. Horse owners in rural areas tend to pay a lot less for hay than those in more urban communities.

Types of hay range from Lucerne, through a Lucerne/Meadow Hay mix, to Red Clover and other Clover Hay, and then standard Meadow Hay and Haylage. These can vary hugely in price depending on quality, quantity purchased and the old demand curve. Hay will tend to be much cheaper when it is plentiful in the summer, and graduate upwards as the demand increases over the cooler months, to generally peak in the middle of winter. Last year however, the widespread drought experienced by most of the country sent hay prices through the roof from mid summer onwards and some people were known to pay \$30 per bale, whereas this season good hay was costing \$8 - \$12.00 per bale.

If you have to buy hay in, it is prudent to buy as much hay as you can store (once you have calculated your needs) in the summer when it is readily available. Consider buying it behind the baler if you are capable of a bit of manual labour as this can reduce the per bale cost. Remember delivery costs will add to your total bill so, if you are able to collect your hay from the source, this will help the budget also.



Supplemental feeds, commonly known as 'hard feeds,' are another expense that many horse owners around the country incur. Because these feeds are often packaged and commercially prepared, their prices don't vary much seasonally or from one region of the country to another. The average cost of supplemental feed for horse owners is about \$150 to \$250 per month, per horse, depending on the horse's needs, for basic diet supplements.

There are numerous other concentrated vitamin and nutrient supplements available to target specific behaviour traits or add extra dietary requirements. These should ideally be employed on a case by case basis for each individual horse. Everything from joint supplements, to hoof and coat supplements to probiotics can find their way into a horse's feed. The cost of these items adds up for horse owners, especially those with multiple horses. Simply put, you can spend as much as you like or have available on these products...

Electrolytes are important for performance horses in work, and are the one item that should never be forgotten in the mix! COST!

HORSE HEALTH

Much of the routine health care for your horse is able to be self administered, for example worming pastes which are readily available over the counter. These vary in price from about \$15 to \$30. The variances are commonly related to the generic ingredient and it's effectiveness in many cases.

Veterinary call outs are affected by the distance your Vet has to travel, as well as their standard call out fee, which does vary somewhat from rural regions to more urban areas.

Some of the call out fees we identified are in the vicinity of \$60 to \$90 - strangely Auckland prices compared favourably with those in the Waikato. Mileage rates were also considerably cheaper in the Auckland area at a minimum of \$1.51 per kilometre plus GST. Those south of the Bombay Hills are looking at \$2.00 a kilometre currently.

Routine services such as teeth rasping vary widely and there are many different qualifications obtainable to provide this service. This can be done by either your Vet or a specialist Horse Dentist and costs can vary from \$45 per horse to well in excess of \$150 if a general anaesthetic is used.



SHOEING AND HOOF CARE:

The cost of shoeing is one area that does seem to be affected by demand. Knowledgeable Farriers /Blacksmiths are always in hot demand, and the price of a set of shoes will often correspond with the skill of your Farrier/Blacksmith. An unskilled person here can actually do more harm than good, so skimping in this area is never a wise move.

Shoeing by an experienced and skilled Farrier/ Blacksmith will cost you somewhere between \$110 to \$160 a horse, while those less in demand are charging around \$70 to \$80 for a full set of regular shoes. Shoe costs vary with Asian made shoes of course less expensive and American shoes more expensive. Corrective or specialist shoeing is expensive no matter where you have it done.

Hoof trims are noticeably cheaper than shoes and run most horse owners between \$20 to \$50 per horse, regardless of where you live or who carries out the job.

It is also worth bearing in mind that a Farrier/ Blacksmith may well charge more (or merely make himself unavailable!) for an unruly customer. So, make sure your horse is well educated to stand for his feet to be attended to (as it makes the job more pleasant for all concerned) and, in reality, the person doing the trimming/shoeing should not have to educate YOUR horse before doing their job.

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TRAINING:

Most horse owners will agree that money spent on training and lessons is money well spent. The rate charged by Trainers and Instructors will vary widely depending on each Trainer's discipline, type of training and credentials.

Some horse owners may decide to participate in training clinics instead of or in addition to one-on-one lessons or training. Instruction is cheaper when you are in a group situation but the downside is, from my experience, that the instructor may end up solving one or two rider's significant problems and you could go largely unnoticed!

One-on-one instruction is hugely beneficial for the serious competitor. Depending on whose services you engage, expect to pay anything from \$40 per hour upwards for this privilege. The most expensive charge I found was \$150 per hour for local Trainers. International Trainers come to New Zealand on a frequent basis and the price range is anything from \$150.00 - \$230.00 per lesson.

EXTRA NECESSITIES:

Horse owners can happily spend money on a variety of other items and services on a regular basis, including the following:

TRANSPORT:

Many horse owners in New Zealand have their own trucks or trailers, for which they can pay anywhere from \$2,500 for a rough used two-horse trailer to \$400,000 for a large, brand-new truck with living quarters. If you don't have your own vehicle, there are still a few options to attain mobility. You might have a friend attending the same event with a spare space who would be happy for you to share costs. Alternatively there are professional horse float companies who transport horses regularly all over the country. In some cases it may be more cost effective to employ the professionals, particularly where you are travelling interisland or on a longer journey.

Remember, when hitchhiking with your horse, fuel is the obvious cost but there are other costs such as road user charges (where applicable for trucks or other diesel vehicles), maintenance and registration costs.

SADDLERY:

As most horse owners have discovered, buying saddlery can be as expensive or more than the horse itself! Luckily, good quality saddlery when well cared for will last a long time and not lose too much value if it needs changing for a different horse's requirements or a change in discipline. It is not generally a frequent outlay, so represents good value for money in most cases. As with most horsey purchases, badly fitting or poor quality saddlery is almost always false economy.

There is a thriving second hand market in saddlery through both the internet and various specialists in this field, so good savings are able to be gained on pre-loved gear. If you are on a budget and thinking of altering any part of your tack, it might be worth your while to consider borrowing the article if at all possible, to gauge its suitability before outlaying for an item which may not have the desired effect.

There are a number of different opinions as to whether you should have separate 'work gear' and 'competition gear'. This will depend on your discipline and budget of course. I always prefer to have a 'good' set but others choose to ride daily in the saddle they will be competing in, which also has its merits. The main point to note here is that your saddlery will reflect the care and attention you give it!

Horse ownership is an expensive pastime whichever way you look at it. It is small consolation to know that wherever you are in the country and no matter how many horses you have under your care, there are plenty of other horse lovers out there in much the same situation! While it may at times not seem like such a great hobby to pursue - in the depths of winter, in the freezing cold or in the pouring rain, in my opinion the physical and spiritual benefits we gain from our horses can't have a dollar value put on them - in the words of a popular advertisement... priceless!

