A young girl with short brown hair, wearing a white short-sleeved shirt under a pink checkered dress, is holding a pink rose to the mouth of a dark brown horse. The horse is wearing a brown leather halter with a gold-colored buckle and chain. They are standing in a grassy field with a wooden fence and trees in the background.

Photo © Stuart Vesty [www.vesty.com](http://www.vesty.com)



# How to Buy a Morgan Horse

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## INTRODUCTION

The selection and purchase of your Morgan horse is the first step to an involvement with the Morgan world that can be one of the most rewarding and enjoyable experiences you will ever have. The information in this booklet will help guide you through the process of selecting and purchasing the Morgan horse that is right for you. While this booklet will provide you with a lot of answers about selecting and buying your new Morgan, you will discover many questions for which you will have to find your own answers. The answers to those questions will determine in large measure what Morgan is right for you. The more diligent you are in asking those questions, and the better you understand the answers, the better the relationship you and your new Morgan will have.

### **Become a Member of the American Morgan Horse Association**

You will find many references in this booklet as to how the American Morgan Horse Association (AMHA) can be of valuable assistance to you before, during, and after the purchase of your Morgan. Perhaps the first order of business is to become an AMHA member.

## EXAMINE YOUR RESOURCES

The first step in the selection of a Morgan horse that will meet your expectations and be capable of delivering the full potential of the Morgan experience involves some examina-

tion of your resources. As a horse owner, you have the obligation to care for your new Morgan properly. Before you buy a horse, be sure you understand what your responsibilities will be and how they will be carried out. If a Morgan is to be your first horse, the assistance of experienced Morgan owners and professional Morgan trainers can be invaluable. They can help you assess your needs, resources, and goals to help steer you to the right horse. The AMHA can provide you with a list of Morgan owners and trainers in your area who will be glad to assist you in finding and purchasing your first Morgan horse.

### **Time**

Your enjoyment of Morgan horse ownership will significantly improve if, in the very beginning of the process, you closely examine your available resources. Of particular importance is time. How much time can you devote to your Morgan? How you answer this question will make a tremendous difference to the cost of horse ownership. Do you have time to care for your horse at home? Maintaining a stable at home can be very enjoyable, but it will require a commitment of your time with your horse. It is important to remember that this will be time in addition to the pure recreational time with your Morgan. If you do not have time to maintain a stable by yourself, you may want to consider paying for some extra



help at home, or it may make sense to board your Morgan at a facility where its routine daily care can be done for you so your time can be used for trail riding, driving, lessons, competitions, etc.

### Money

It is often said that buying the horse is the cheapest part. It is unfair to your Morgan to buy it and then discover your financial resources will not allow you to care for it properly. Annual care and maintenance costs vary greatly depending on many things. A horse turned out to pasture year round will cost considerably less than a youngster in full-time professional training. Horse care costs also vary depending on where you live. Fortunately Morgans are relatively inexpensive to feed and care for, and are known as “easy keepers.” Ask local horse owners about the costs of various types of horse care in your area. Before you buy your Morgan, understand there is a huge difference between a hobby and a business in the horse world. The vast majority of Morgan owners own their Morgans purely for recreational enjoyment. If you are considering entering the

Morgan world from a business standpoint, talk first with your financial advisers and other people already engaged in the facet of the Morgan business that interests you. Engaging in a business with horses, like any business endeavor, usually involves significant financial resources, a clear business plan, and a serious long-term commitment. If you are going to own horses for pure recreation, be realistic about the chances of your hobby returning income. For many families with children, time with their Morgan is time together, and that has rewards money can't buy.

The price of your new Morgan will vary depending on the horse's age, breeding, level of training, competitive ability, and overall quality as a representative of the Morgan breed. Prices also vary slightly depending on geographic location. As the popularity of the Morgan breed spreads to other countries, even currency exchange rates can come into play. Once you have a clear determination of your specific needs, stick to your selected criteria and, when you find the right Morgan, be willing to pay just a little bit more if you can. You will not regret it.

### Skills

In selecting the right Morgan horse, you must assess your own equine skills. If you are already an experienced rider or driver, most likely you have a clear idea about the level of training and ability your new horse already should have. However, if you do not have much horse experience, consider taking some lessons with a professional trainer in order to assess your skill level and make a better determination of the training level your new Morgan should have to match your skills. While it is an attractive idea to buy a horse to “move up to” in terms of your own skills, it may prove to be very frustrating to own a horse you cannot enjoy because it is too advanced for your skill level. If there is any question, re-examine your choice and reconsider buying a Morgan more suitable to your present skill level.

Will you be selecting a Morgan that needs

further training? Do you have the time and skill to provide this? You may need to consider placing your Morgan in the care of a professional trainer and recognize that it may take some additional time for your Morgan to become ready for you to ride and drive on your own.

### SELECTING THE MORGAN HORSE

A horse is more than just a pretty color or a cute face. Temperament, age, size, gender, training level, and suitability for your preferred discipline are just a few of the other things to consider when you select the right Morgan for you.

#### Temperament

Most people find that of all the characteristics possessed by horses, the right temperament is paramount to an enjoyable relationship. The Morgan breed is blessed with a wonderful temperament in general. Their willingness to please is legendary among horse breeds and endears the Morgan to trainers and owners. However, Morgan temperaments vary from horse to horse and it is wise for you to spend some time with your prospective purchase in order to assess its basic temperament and disposition. If you are inexperienced at assessing equine temperament, you should enlist the aid of an experienced horse person, preferably someone who has success in matching people to horses. Once you have located a Morgan that seems to fit your criteria, make arrangements with the seller to spend some time with this horse before you purchase it. Be wary of sellers who are reluctant to allow reasonable visitation.

#### Size

The Morgan Breed Standard of Perfection calls for horses between 14.2 and 15.2 hands with some individuals over and under those heights. The Morgan is a very strong and durable horse for its size and smaller individuals are generally much more capable than horses of similar size in other breeds. It is probably wise to try horses of various sizes before you make the final determination of what size is right for you and the uses you

have in mind for your Morgan. Do not dismiss the smaller Morgan for children and small adults. Some people are easily intimidated by larger horses and find the smaller Morgan quite suitable for their needs. Taller people generally prefer proportionally taller horses. Size is an important consideration, but it should probably not be the highest priority on your search criteria list.

#### Age

The Morgan horse reaches its physical maturity at about eight years of age. Morgans are generally first trained to drive as early as two years of age and first ridden as early as three years. At those young ages though, their training is far from complete and their physical and mental immaturity enables only limited use. The advantage of purchasing a young Morgan is that you have more control over its handling and training than you might have with an older horse. On the other hand, the advantages of purchasing an older horse is that the bulk of its elementary training should be behind it and it may be ready to fully enjoy right away. When purchasing an older horse, you should determine what kind of handling and training history it has. It may be good, in which case your new Morgan will be ready to enjoy right away. It may, however, be unknown or even filled with events that may take some serious professional handling to overcome. If your prospect has an unknown history, it will absolutely benefit



you to have a professional evaluation of that horse before you purchase it.

Do not overlook the teenage Morgan! Morgans generally live long and useful lives and some of the best buys in the breed are the teenage Morgans. They have training, experience, and a history of usability that makes their suitability for your needs easier to assess. Chances are a teenage Morgan that is still strong, sound, and healthy will not have tendencies for lameness or health problems. Keep in mind that the older horses most likely will have more mileage, which inevitably will take some toll. If you are considering an older Morgan, make the effort to determine what kind of "mileage" your prospective purchase has had, as it will help you evaluate how much stress was involved.

### Gender

The question of breeding potential in your prospective purchase is important in certain situations. If the primary use of your Morgan will be breeding, you should be selecting only stock that meets the highest criteria, especially in terms of temperament, type, and conformation. If you are selecting a Morgan mare or stallion primarily for use as a per-



formance horse, the question of breeding quality may be secondary to other criteria. The steady, reliable, and consistent temperament and performance of Morgan geldings often will make up for their lack of breeding potential and Morgan geldings generally make great choices for family recreational horses. Probably the most common fault in selecting horses is the idea that if the horse

does not live up to its potential as a performance horse, one can always use it for breeding. Only Morgan stock that is intentionally selected for breeding and meets the strictest criteria in terms of Morgan temperament, type, and conformation should be used to reproduce.

### Level of Training

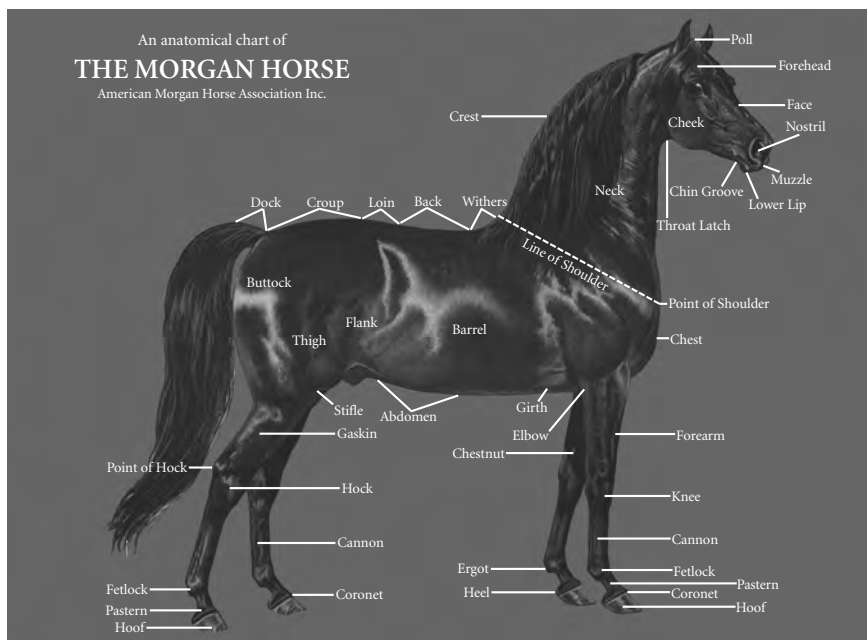
Horses are never too old to learn and Morgans are wonderful at learning new things as they get older. The Morgan is a versatile breed and many individuals are very capable of learning new and different disciplines. Generally speaking, the inexperienced rider or driver combined with the inexperienced horse is not an ideal match, and is best avoided unless you have professional help that can help the two of you make it work. If the Morgan horse you have in mind has not reached the training level that is suitable for your skills, carefully assess whether you are willing and able to make the additional investment of money in training. It can be a very rewarding educational experience to be involved with this training, but be realistic about the time it will take to bring the horse to your skill level. Seek advice from professional trainers about what will be involved in bringing along your Morgan to the point where you can ride or drive it. And remember: when training horses, faster rarely means better.

### Suitability to Discipline

The immediate goal is to buy a Morgan that is suitable for the discipline you plan to pursue. The Morgan that is a star as a driving horse may know little or nothing about saddle work. That will likely make it unsuitable for riding disciplines without further training. Only with the help of a very good, trained, experienced eye should you try to select a suitable horse which is not already engaged in the immediate discipline you plan to pursue.

The hallmark of the Morgan breed is its innate versatility. A Morgan with good training and handling is capable of pursuing and becoming competent at many different disciplines. Your purchasing dollar may buy you much more horse for the money than some other breeds. This becomes an important

An anatomical chart of  
**THE MORGAN HORSE**  
 American Morgan Horse Association Inc.



consideration as the two of you grow older together. You may begin with a riding horse and decide years later that driving would be more enjoyable. The Morgan is up to the challenge. Many competitive Morgans began by excelling in one discipline and moved through several others as they aged and as their owners changed their desires and priorities. If you are purchasing an older Morgan, do not underestimate the value of the training; it may already have had in a discipline or two that is different from the one for which you are purchasing it. Your situation may change or you may decide to sell your Morgan at a later date. The better and more extensive its training, the greater enjoyment and versatility that horse has for you. And, if you need to sell your horse, your opportunities for securing a good home are far better.

## THE MORGAN STANDARD OF PERFECTION

The Morgan breed has a specific written description and graphic illustrations of the ideal type and conformation for the Morgan horse. Since this is a description of the ideal mature Morgan, it is best to have an experi-

enced breeder or trainer help you evaluate your selection if you are considering a young, immature Morgan. It is wise to keep in mind that the Morgan Standard is a description of the "ideal" Morgan. Obviously, not every Morgan has ideal type and conformation. The Morgan Standard is the benchmark all breeders strive for, and against which all Morgans are compared for judging purposes. You will find many individuals that have good, but not "perfect" conformation, and good but not "perfect" Morgan type. These individuals may, however, be perfectly acceptable and ideally suited for your needs. Of course, it is wise to evaluate the conformational deficiencies and what impact they may have on your intended uses of your new Morgan. Again, an experienced Morgan trainer or breeder as well as a good veterinarian can provide immeasurable assistance and perhaps help you avoid disappointments in the future.

## BREEDING AND BLOODLINES

Within the Morgan breed are different bloodlines and closely related family groups. Each bloodline or combination of bloodlines has certain physical characteristics and performance and behavior tendencies. While the Morgan breed is relatively small, sorting out these bloodline-related characteristics is usually beyond the scope of the first-time buyer who will be unfamiliar with the various families and influential horses within the Morgan breed. If available, the seller should provide you with a copy of the Morgan's registration papers. On it will be listed several generations



of Morgans who contributed to producing the Morgan you are considering. Only those with actual experience in breeding and/or training many different Morgans can accurately advise you on the relative importance of the ancestors in the pedigree of your prospective purchase. Ask for the input of a few experienced breeders and trainers. Keep what they say in perspective and try to find common areas where they agree. Each person will color their views with their own personal preferences and each person's experiences are apt to be somewhat different.

## FINDING MORGAN HORSES FOR SALE

### The AMHA

The AMHA can provide you with names and contact information of Morgan owners, breeders, and trainers in your area who may have Morgans for sale. They can also provide you with a list of your local Morgan associations, some of which maintain sales listings of Morgans for sale.

### Competitions

One way to familiarize yourself with the Morgan breed is to attend some horse shows and competitions where Morgans are competing, if you are interested in showing your new Morgan. The AMHA can provide you with dates and locations of competitions in your area. There you can see Morgans in action as well as talk to their owners and trainers in the stable areas. Most will be very glad to speak with you, however, remember that trainers are apt to be under some pressure to ensure all goes correctly with their horses and under some time constraints in preparing and showing their horses. It is best to ask them when they will be free to speak with you rather than to expect them to immediately devote their attention entirely to you while they are involved in competition.

### Local Publications

Local publications may list Morgans for sale. A good place to start is by contacting your local tack shop. They often have local equine publications in their shops or will know which ones are likely to list Morgans for sale in your area.

### The Internet

The Internet is a growing source for leads on Morgans for sale. Several sites list classified ads as well as web pages for breeders, trainers, and owners of Morgan horses. You will find an up-to-date list of Morgan horse farms and general equine websites on the AMHA website at [www.morganhorse.com](http://www.morganhorse.com)

## Sales

Another source of Morgans for sale are public sales. These generally fall into three categories: production consignment, and dispersal sales. A production sale usually is held by a farm or ranch selling stock that they have produced themselves from their own breeding horses. They usually are not selling this stock "just to get rid of it." They are using the sale as way to promote and market the stock they are proud of and you usually will find very good individuals in their sale catalog. At a consignment sale you will find all kinds of Morgans being sold for all kinds of reasons. Some are there because their owners have situations that force the sale of their horses, some are there just to find new homes, some unfortunately will be problem horses the owners find unacceptable. Some consignment sales offer high quality Morgans and use this as an efficient means to promote great horses all in one place. Some consignment sales are just a means to have the horses change hands. At dispersal sales you will find horses for sale by an owner who is going out of business for any number of reasons. No matter what the type of sale or the reasons why the horses are being sold, if you are not experienced in buying horses, be sure to have someone who is advising you. Often sales have veterinarians in attendance and it may be wise to seek their advice on things which concern you about the health or soundness of any of the horses you may be considering. Auctions are another avenue you may want to take to find that perfect Morgan.

## COMMUNICATING WITH THE SELLER

### *Caveat Emptor*

Buyer beware. Asking questions is often your best insurance that what you see is what you are buying. Ask why the horse is for sale. The only dumb question is the one you do not ask. No seller should be reluctant to answer your questions or be evasive in his or her answers. Beware if you are unsatisfied with the answers or if the seller is not readily forthcoming.

Not all the onus is on the seller to recommend a suitable horse for you. You have to be honest in communicating your requirements and your abilities to the seller. Only then will they be able to recommend the correct horse. If they know your requirements, reputable sellers will not intentionally sell you an unsuitable Morgan.

## Videos/Photos

Sellers often have photos or videos of the Morgans they have for sale and will send them to you prior to an actual visit. These are



useful tools to help give you some idea of what the horses are like but be careful not to place too much importance on what you see. Sometimes what you really need to know is not in the video. Use them only as a guide. Call the seller back if the materials raise more questions. When viewing videos, remember that most televisions are not properly adjusted, particularly in horizontal and vertical adjustments, and this can present an inaccurate picture of the horses. Do not necessarily move on to another horse if the seller does not have videos or photos readily

available, particularly if you are buying a Morgan from a private owner as opposed to a professional trainer. Good photos can be hard to come by and not everyone is equipped to make a sales video.

### Competition Records

Ask for a competition record if the Morgan has been shown in competition. The younger the horse, the shorter the record will be. Do not necessarily move on to the next Morgan if the horse does not have a performance record. But do try to find out why it does not exist or appears to be incomplete. Ask about the level of competition. All wins are not equal. Be



reasonable in your expectations of horses that have won at the local level when they move up to regional or national levels.

### Care Records

Every Morgan should have some sort of record of its vaccinations and worming. Morgans generally are very hardy, sound horses but you should ask for a veterinary record which would list episodes of lameness and illness. Ask about those incidents if they are present. Report them to the veterinarian who may be assisting you with your purchase and ask them to evaluate their importance. Ask about stable vices. The Morgan breed is relatively free of stable vices but they do exist. Some vices are relatively harmless, but others can be tough to live with and can be detri-

mental to the health of the horse. Fortunately, the Morgan breed has few inherent weaknesses when it comes to feet and legs. You should ask about the horse's foot care and you may wish to speak directly with the farrier who maintains the horse's feet.

### Daily Handling

Ask about the horse's regular daily care. The manner in which it is presently being cared for may be significantly different than what you have planned. That difference may be critical to the attitude and disposition of the horse, as well as to its physical appearance. For instance, a horse that is used to being outside 24 hours a day may change dramatically in personality if you plan to keep it stabled for long periods of time. Conversely, a horse kept stabled most of the time may react unexpectedly if you plan to keep it outside all the time. Ask how the horse gets along with other horses. What is its turnout schedule? Is it apt to be the herd boss, somewhere lower in the order, or at the bottom? Most of the time none of these positions is more or less desirable than another, but the answer may give you some more insight into the personality of the horse and help you assess how successful your plans for it may be. Ask the seller to characterize the horse's disposition. Is it compatible with your criteria?

### Training History

Ask about the horse's training history. Who trained it, when, for how long, and in what way (i.e. western pleasure, carriage, hunt seat, etc.)? Are the answers compatible with your plans? Speak with the person or persons who trained the horse. Often they can tell you more about the horse than the seller. Try to determine what the horse does not know. Are these things which it will have to learn before it becomes the Morgan of your dreams? If so, how much time, effort, and money will it take and is the horse likely to learn them?

### Trying the Horse

Once you have spoken with the seller and had your initial questions answered, make an

appointment with the seller to see and try the horse at a time that is convenient for all parties involved. If you feel unsure about your ability to assess the horse in any area—whether it be disposition, conformation, type, soundness, and/or training level, etc.—it is unwise to proceed without the help of someone who has more experience. Keep your eyes open when you visit the seller. When you first see the horse, does it appear at first glance to be the horse that was described to you? If you were told it was 15 hands and bay and it looks 14.1 hands and a different color, move on to the next seller. Try to assess the disposition of the horse, not only while it is being ridden or driven but at all times when you are together. You may learn a lot about the horse by how it has been, or is being, kept.

When trying the horse, always ask to see it being ridden or driven by its handler before you try it yourself. Never ride or drive a horse you are not positively certain can perform at least the basics for you. If you are buying a horse to “grow into” as your skills improve, take an accomplished rider or driver with you and have him or her try the horse for you. Do not rely on the seller to do this for you unless you know him or her to be reputable.

### Price

Obviously the price of the horse must be within your budget. Often the asking price can be negotiated. However, do not waste your time or the seller's time trying horses out of your price range. Find out how firm the horse's price is before you try it. Purchase negotiations can be quite simple or quite complex depending on many factors. If the horse meets your needs but is slightly beyond what you planned to spend, in the long run it may be worth the extra money up front to own exactly the Morgan you want. You may also find that you and the seller can work out a deal that is comfortable for both of you. Sellers usually are pretty good at making adjustments in order to sell their horses. On the other hand they usually know what their horses are worth, and expecting them to drop their price significantly just because you can-

not afford to pay more is unrealistic.

### Commissions

Often, commissions are involved with the sale of horses. It is wise to ask about them. Who is receiving them? Who is paying them? How much are they? There can be commissions paid by the owner of the horse to whomever helped to prepare the horse and facilitate the sale. There may also be commissions or finder's fees paid by the buyer to whomever helped to find just the right Morgan for the buyer. The amounts of these commissions vary with the individuals involved. If com-



missions are involved, it should be clear to everyone involved with the sale who pays them, who receives them, and how much they are. This information should be specified in writing in the purchase and sale contract.

### Deposits

After you and the seller have agreed to the price and terms of the sale, often a deposit is involved. This can be a conditional deposit which will be refunded only under certain conditions. For instance, it may be refundable on a pregnant broodmare if she is determined prior to the completion of the sale not to be in foal. Or it may be refundable subject to certain negative findings from a pre-purchase exam by your veterinarian. The deposit may also be applied to the purchase price at the time the purchase and sale contract is signed.

If you pay a deposit in advance of the sale, make sure you fully understand the terms and conditions that apply to it.

### **Payment Terms**

Sometimes sellers will extend payment terms for their horses. Since a horse is a living, breathing animal, such arrangements can sometimes be quite complicated, especially if breeding options are involved. Such arrangements can and do work for both the buyer and the seller, but usually it is better to pay for the horse in full and own it outright from the signing of the purchase and sales contract.

### **Warranties/Guarantees**

The legal intricacies of warranties and guarantees vary from state to state. You may wish to check with a legal adviser if you are con-



cerned about them. Clauses that address them should be included in the purchase and sales agreement. Do not sign one until you are satisfied they are present in the contract and that they will hold up in the event of problems after the sale. Sometimes conditions or stipulations will apply to the sale of a horse. These might take the form of describing or restricting the use for which the horse is being sold, such as for breeding purposes only. The seller may know things about the horse that they may wish to stipulate prior to the sale. For instance, the seller may know the horse has a stable vice or is unable to be bred and wish to make certain you are aware of it. These types

of conditions and stipulations should be specifically written into the purchase and sale agreement.

### **Trial Periods**

Some sellers will offer trial periods during which the buyer can live with the horse to further assess its suitability and compatibility with you and its new environment. The structure of trial period agreements will vary greatly from seller to seller. Inquire about it, but don't expect it. The terms of such an arrangement should be precisely spelled out in writing beforehand to avoid any misunderstandings. Instead of an official trial period, most sellers will gladly make reasonable time available to buyers to spend some time with the horses before actually buying them. This is a courteous gesture and you should return it by being reasonable in your requests.

## **THE PURCHASE PROCESS**

### **The Pre-Purchase Exam**

Once you have determined that the horse meets all your requirements, it is a good practice to have a veterinarian of your choosing perform a pre-purchase exam. Out of conflict of interest concerns, most veterinarians will not perform pre-purchase exams if they already are employed by the seller. The American Association of Equine Practitioners can help you locate a veterinarian qualified to perform an equine pre-purchase exam, and their contact information is in the Resource Section of this handbook. The results of a pre-purchase exam should give you a picture of the physical condition of the horse on the day it was performed. It may give you some idea about what its life was like up to that point as your vet may find existing evidence of previous injury. It may also give you some ideas about the future soundness of the horse. Obviously your vet cannot predict the future or reconstruct the past with 100 percent accuracy, but he or she may be able to uncover warning signs of future problems based on his or her findings. It makes a lot of sense for you to be present at the pre-purchase exam, if at all possible. This will allow you to discuss findings with your veterinarian

as they are made. Such discussions may save you money and will undoubtedly influence how the examination proceeds. One of the most common ways to proceed with a veterinary pre-purchase exam is to start with the rudimentary checks on the eyes, heart, lungs, teeth, and a basic soundness evaluation. Suspicious or obvious defects should be noted. Those findings may be enough to cause you to reject the horse for your purposes at that point. If you decide to investigate further, the examination should then proceed with a more indepth analysis. Flexion tests of the limbs may indicate the existence of problems which may need further investigation. X-rays of the feet and the perhaps joints higher up the leg may be in order. Whether these are necessary will depend on the individual horse's age and condition, your intended use, and how much maintenance you are willing to commit to in order to keep you future horse healthy and sound. If you plan to use your new Morgan for breeding, your veterinarian should examine it with that in mind. They should be able to give you fairly accurate fertility predictions. If the horse already has been used for breeding, ask the seller for any breeding records they have. Once the examination is complete and you understand the ramifications of any problems that were uncovered, it is up to you to decide if you are willing and able to live with any problems. Your veterinarian can help you determine what may be involved, but only you can determine whether you can live with them. If you feel unqualified to make the determination, rely on your veterinarian's expert opinion or that of any experienced advisers who are helping you with your purchase decisions.

### **Documentation**

Once you are satisfied that you have found a suitable Morgan and with the findings of the prepurchase exam, it is time to sign the Purchase and Sale Agreement. Not every contract will be the same and sellers usually have a form they prefer. There are, however, some clauses which should be in every contract, such as the name of the owner who is selling the horse; who the seller's agent is, if any;

commissions involved; the date of the transaction; the name, description, and AMHA registration number of the horse; the price of the horse; and how payment is to be made. Clauses about warranties, guarantees, and other stipulations as applicable to this particular horse, who will pay for the registration



transfer (or who will pay for the registration if it is not already registered) should also be included. Generally speaking it is a good idea for the buyer to secure a signed registration transfer form from the seller and to send it to the AMHA themselves, but some sellers prefer to do it. (Transfer forms are available from the AMHA.) If the Morgan is not already registered, make sure it is eligible. If you have questions about the eligibility contact the AMHA Registry. In any event, how and when the official transfer and updated registration papers of the horse are to be handled should be in writing in the Purchase and Sale Agreement. Both buyer and seller should retain signed copies.

### **Leasing**

While it is beyond the scope of this booklet, leasing can sometimes be a reasonable alternative to purchase and is mentioned here only because it may provide some benefits to both the owner/lessor and the lessee. This may be especially true if you are not entirely sure horse ownership is for you. It does provide a way for you to experience life with horses without the risk and commitment of outright ownership.

## Insurance

Should you insure your new purchase? As a general rule of thumb, if you cannot afford to incur a total loss on your equine investment or a loss would present a significant hardship for you, then, yes, you should insure your Morgan. You may wish to insure your new Morgan anyway for your own peace of mind and to help with the possible expenses should disaster strike. The best time to start any insurance is at the moment of purchase.

## CONCLUSION

If at any time during your search for the perfect Morgan horse you have any questions not answered in this booklet, please contact the AMHA. They will make every effort to answer your questions or put you in touch with someone who can. Once you have purchased your new Morgan you will be ready to join the other Morgan lovers in learning more about the breed and the AMHA. The AMHA offers many programs for you and your Morgan and your support through membership in the Association will not only benefit you, it will help promote and preserve the wonderful Morgan horse!

## About the Author

*The author, Jeff Morse, learned to ride on Abbingdon Of Shady Lawn, the 1949 National Champion Morgan Mare. He spent 12 summers as a youth at Green Meads Farm riding Morgans and attending the New England Morgan Shows. He returned to Green Meads Farm as manager in 1974. He has served as vice president of the New England Morgan Horse Association and president and treasurer of the Massachusetts Morgan Horse Association. He has been the chairman of the Massachusetts Morgan Horse Show since 1989. He currently is training Morgan horses with an emphasis on carriage driving at Green Meads Farm in Richmond, Massachusetts.*

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## RESOURCES

### American Morgan Horse Association

4066 Shelburne Road, Suite 5 • Shelburne, VT 05482-6908 • phone: (802) 985-4944  
Fax: (802) 985-8897 • e-mail: [info@morganhorse.com](mailto:info@morganhorse.com) • website: [www.morganhorse.com](http://www.morganhorse.com)

### American Association of Equine Practitioners

4075 Iron Works Parkway  
Lexington, KY 40511-8434  
859/233-0147, fax 859/233-1968  
[www.aep.org](http://www.aep.org)

### American Driving Society

P.O. Box 278, Cross Plains, WI 53528  
608/237-7382, fax 608/237-6468  
[www.americandrivingsociety.org](http://www.americandrivingsociety.org)  
E-mail: [info@americandrivingsociety.org](mailto:info@americandrivingsociety.org)

### American Endurance Ride Conference

11960 Heritage Oak Place, Suite 9,  
Auburn, CA 95603  
530/823-2260, fax 530/823-7805  
[www.aerc.org](http://www.aerc.org)

### American Farriers Association

4059 Iron Works Parkway, Suite 2  
Lexington, KY 40511  
859/233-7411, fax 859/231-7862  
[www.americanfarriers.org](http://www.americanfarriers.org)  
E-mail: [farriers@americanfarriers.org](mailto:farriers@americanfarriers.org)

### American Horse Council

1700 K St. NW Ste 300,  
Washington D.C., 20006  
202/296-4031, fax 202/296-1970  
[www.horsecouncil.org](http://www.horsecouncil.org)  
E-mail: [ahc@horsecouncil.org](mailto:ahc@horsecouncil.org)

**American Part-Blooded Horse Registry**  
12294 SE 104th Ct.  
Portland, OR 97267  
503/698-8615  
www.apbhorsereregistry.com

**American Morgan Horse Institute, Inc.**  
P.O. Box 519  
Shelburne, VT 05482-0519  
802/985-8477, fax 802/985-8430  
E-mail: AMHIOffice@aol.com

**American Veterinary Medical Association**  
1931 N. Meacham Rd., #100  
Schaumburg, IL 60173-4360  
800/248-2862, fax 847/925-1329  
www.avma.org  
E-mail: avmainfo@avma.org

**Carriage Association of America**  
3915 Jay Trump Rd.  
Lexington, KY 40511  
859/231-0971  
www.caaonline.com

**National Animal Poison Control Center**  
College of Veterinary Medicine  
University of Illinois  
Urbana, IL 61801  
888-426-4435  
www.aspca.org

**National Cutting Horse Association**  
260 Bailey Ave., Ft. Worth, TX 76107  
817/244-6188, fax 817/244-2015  
www.nchacutting.com

**National Museum of the Morgan Horse**  
P.O. Box 700  
Shelburne, VT 05482-0700  
802/985-8665, fax 802/985-5242  
members.tripod.com/~NMMH/  
E-mail: morgans@together.net

**National Reining Horse Association**  
3000 NW 10th St.  
Oklahoma City, OK 73107  
405/946-7400, fax 405/946-8410  
www.nrha.com  
E-mail: media@nrha.com

**North American Riding For the Handicapped**  
P.O. Box 33150, Denver, CO 80233  
303/452-1212, fax 303/252-4610  
www.narha.org

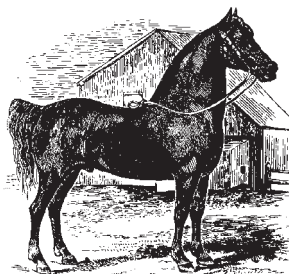
**North American Trail Ride Conference**  
P.O. Box 2136  
Ranchos de Taos, NM 87557-2136  
505/751-4198  
www.natrc.org  
E-mail: natrc@natrc.org

**United States Dressage Federation**  
4051 Iron Works Parkway  
Lexington, KY 40511-8434  
859/971-2277, fax 859/971-7722  
www.usdf.org  
E-mail: usdressage@navix.net

**United States Eventing Association**  
525 Old Waterford Rd., NW  
Leesburg, VA 20176  
703/779-0440, fax 703/779-0550  
www.eventingusa.com  
E-mail: info@eventingusa.com

**United Professional Horseman's Association**  
4059 Iron Works Parkway  
Lexington, KY 40511-8434  
859/231-5070, fax 859/255-2774  
www.uphaonline.org  
E-mail: uphakgr@aol.com

**USA Equestrian**  
4047 Iron Works Parkway  
Lexington, KY 40511-8434  
859/231-5070, fax 859/255-2774  
www.equestrian.org





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Website: [www.morganhorse.com](http://www.morganhorse.com)

