



**Tania, how long have you been evaluating horses as an appraiser and sales consultant?**

I have been riding all my life. I've been buying and selling for over 30 years. Then about 6 years ago I formalized things and earned an appraiser's license. Since then I've learned a lot about legalities, insurance and being an expert witness. I'm based in Michigan but I do this all over the country.

**What's the difference between an appraiser and a consultant?**

As an appraiser, I evaluate the horse on the day. An appraiser is neutral. The job is done when the appraisal is done. This is not the whole story, of course. I base an evaluation on the information that we, the owner and I, have put together about the horse. Then I look at the markets and search for similar horses. Then I try to find out at what prices they ACTUALLY sold,. This can be quite hard to do! Also, I have a support group in insurance, law, business practices and horse training.

As a consultant I am acting on behalf of a buyer or seller. There is no specific time frame for evaluation. As a consultant, I'm a bit of an angler, a developer and a marketer.

For a seller, I might find a buyer for the horse, searching out the right market and the right person. Or I might develop the horse for sale after evaluating its fitness and aptitudes. Either of these tasks could be simple or might take months.

For a buyer, I search for the perfect mount. Sometimes there are strange delays. For example, I planned a trip to Virginia to look at a specific prospect last year but there was a virulent virus that was being taken from barn to barn by people who handled the horses. Transport of horses was shut down. While I could have gone and seen this horse, I wanted to wait to make sure it wasn't infected. Also, I didn't want to be in barns where I would encounter that virus and maybe bring it home. That was playing it very, very safe, I know, but still..... After three months when the shut down was lifted, the horse was still there and I was able to see it - and buy it for my customer.

For both buyers and sellers, I have used my United States, Caribbean and European contacts. My experience in competition, riding in many different disciplines and my research as a journalist all contribute to an extensive and up-to-date network of trainers, judges, owners and competitors.



### **What makes you a better appraiser or consultant than the next person?**

To be a good appraiser or consultant you need to ask the right questions of many other people. Those questions come out of a knowledge of your sport and your industry.

This horse is an **Irish jumper** I found for a woman based in California. I saw the horse first in Florida and then it moved up to Pennsylvania. Because I had connections in all of these places, I was able to put the buyer and the horse together.

I have a strong background in many aspects of the horse world. I have competed for several years at the advanced level in eventing, for example. I'm a rated polo player and I play in the Caribbean. I've foxhunted in several countries. I have re-trained horses for several sports such as eventing, jumpers, foxhunting and polo. I grew up riding bareback in the woods so I know about good trail horses. As an equestrian coach, I've helped horses and riders in eventing, dressage and jumpers. As a journalist I have analyzed dressage and jumper rides through Grand Prix. I have interviewed lots of scientists regarding equestrian subjects such as helmet development and biomechanics. I am familiar with current medical procedures that have lengthened the time a horse can perform well. This can be an important factor in determining the value of an older horse.

### **Can you tell a horse's value just by looking?**

Well, you can tell a lot by that first look. But to substantiate what your instincts tell you, you rely on experience and research. Sometimes all the knowledge you need is right at your fingertips in your own background. Other times, you need to use the internet and your networks.

### **What does it take to be a good evaluator? Is it horse experience, then?**

I have developed a good support team in terms of legal help, good trainers and exercisers, fair insurance people and so on. Both an appraiser and a consultant must stay in contact with geographical markets and be current with market trends. A horse in Michigan is worth more or less than one in Pennsylvania. You also should be familiar with the donation programs around your country.



### **What are your sports?**

My focus and expertise is in the English-based riding sports such as dressage, eventing, polo, jumping, and foxhunting. Because I know these sports well I can tell whether a horse is suited for it physically and temperamentally. Also, I can value it accurately. Here i am riding a Michigan-bred thoroughbred in the Advanced division at Groton House in Massachusetts - a few years ago!

### **I heard that a person can put a value on a dead horse. Is this true?**

Oh yes, I've done that several times. Horses get hit by cars at night all the time. They get struck by lightning. Often in such cases I never see that horse. Sometimes I don't even have a photograph. An insurance company calls me to discover the circumstances of the accident and to develop a history of the horse so that I can help them determine the value.

### **Are there other factors to consider in evaluating that we haven't discussed above?**

For consulting purposes, there are several other important issues. Transportation, quarantine, appropriate pre-purchase vetting are a few, for example.

Transporting is not a simple thing. Do it right if you want your horse to arrive safe and sound. For example, you might have to transfer shipping vans because of limited drop off points. Such factors can lengthen the horse's trip enormously and expose your horse to many other strange horses and their viruses, more than you might like.

There's shipping in a box vs. a slant load – a box is better at all times but especially if you go over mountains. If your horse is crossing a desert, what's the air conditioning of the vehicle? There are state regulations, too, to consider. For example, I know someone who shipped a horse to Michigan from out west and when it got to the Michigan border, the horse was turned back as it did not have the appropriate papers to get in. The driver

didn't know that Michigan had different Coggins dates than his state of origin. So he turned around and went all the way back across the country to his home. Then the horse had to rest before it could be transported to Michigan. This got pretty complicated, considering the gas bills and hotel bills and so on. This is unusual, I think. But little mistakes can be quite costly.

Quarantine for a horse shipped internationally has to be analyzed. That situation requires lots of supervision because it can cost thousands of dollars to get it to the States but the quarantine facilities are sometimes sub-standard and the horse gets sick after arrival, during quarantine

As a buyer's consultant, I have handled vetting, too. I have often found the special vet expert. And that expert has to be located within a reasonable distance from the horse you want examined. I've had to choose a vet that can handle most wisely the problems I see in the horse under consideration for purchase. I'm pretty familiar with the top names and their specialties in many regions.

I have even been the one to negotiate the price for a buyer and seller! I love doing everything I do with horses. I can be reached at [Riverbend Consulting and Appraisals](http://RiverbendConsultingandAppraisals.com).

