Sink or Swim:  
A Saddle-Shopping Checklist

7 questions to ask before you buy a dressage saddle—and some other tips, too

BY MICHELLE ANDERSON

LIKE A GLOVE: The right saddle allows both horse and rider to work in comfort
Saddle shopping is a lot like searching for a new swimsuit—and for many of us, about as much fun.

The travails are similar: The designer brand that looked great on the model in the ad doesn't have the same effect on your own derrière. It's too big/too small/uncomfortable/unsupported/just not right/just plain awful. Making matters worse, saddles are a whole lot pricier than swimwear and a whole lot more time-consuming to try.

You know you and your horse need the right saddle to be able to perform at your best. Saddle-fit research stresses the importance of a good fit and the ills that the wrong saddle can inflict on your horse and his training. Yet with countless models to choose from and not much in the way of guidance, so often the shopping process is little better than a hit-or-miss, trial-and-error affair.

To help you winnow the options and find the saddle that fits your horse, your body, and your budget, we've come up with a list of seven questions to ask yourself as you begin the shopping process.

**How Much Do You Want to Spend?**

Your saddle is one of your most important dressage investments. As with many products, the higher the price, the better the quality—at least up to a point. Here's a rundown of what you can expect in the major price categories.

In the $500 to $1,200 range, you can get a well-balanced saddle constructed of synthetic materials. These non-leather saddles are easy to clean and durable as well as inexpensive, making them good choices for lesson programs, training stables, growing children—or anyone on a strict budget. However, synthetic materials don't break in like leather to create that fits-like-a-glove feeling. Synthetics also are less expensive, making them good choices for lesson programs, training stables, growing children—or anyone on a strict budget. However, synthetic materials don't break in like leather to create that fits-like-a-glove feeling. Synthetics also are less likely to hold their value for resale.

The next price point—$1,200 to around $3,000—includes the majority of the so-called off-the-shelf models. These are the leather saddles found on the rack at your local tack shop or from many catalogs and online retailers. Most are constructed of good-quality leather and may be built on either traditional wood spring trees or on synthetic trees. (For explanations of these and other saddle-related terms, see "A Saddler's Glossary" on page 32.) They're generally available in a selection of standard seat sizes and tree widths, but other options may be limited.

If you have $3,000 or more to spend, you can get a higher-end off-the-shelf or "bench built" model, or you can step into the fully custom category.

A bench-built saddle is a semi-custom model. "A bench saddle has stock pieces that the saddle maker puts together to customize for a horse and rider," says Kitt Hazelton, saddle fitter at Trumbull Mountain Tack Shop in Shaftsbury, VT. You'll start with the tree size that will best fit your horse. Then you can request a certain type of knee roll or thigh block, or have the flap cut to fit your leg.

A fully-custom saddle is a bespoke creation for you and your horse. Some saddles are sold new only as custom models. The fitter or saddle maker travels to your stable (or you haul your horse to a location that the fitter is visiting) and takes measurements of your horse's back, creating a tracing, which is an equine topographic map of sorts. The fitter usually takes photos of your horse to help in the creation of the perfect saddle, and you'll get measured, too. You'll test-ride various sample models in the manufacturer's custom line. After you choose the one you like best, you'll select from various options, which may include thigh-block size, flap length and angle, seat depth, color, panel and flocking type, stirrup-bar placement, and even type of leather. Your saddle is built to order, with a delivery time that averages about three months.

Not surprisingly, the custom route is generally the priciest. Made-to-measure saddles range from about $3,500 to nearly $7,000, putting them out of reach of many consumers.

If you can't afford (or can't justify the price of) such an expensive saddle, you may wonder whether you will compromise your riding or your horse's training and comfort.

"Most horses, frankly, do not need a custom saddle," says Hazelton. "They are perfectly well fit with an off-the-rack saddle that's flocked for the horse, or a bench-made saddle."

When setting a budget for saddle shopping, take extra costs into consideration. You'll pay for shipping and handling if you order saddles from far-flung tack shops, catalogs, or Web sites. Plan to spend $25 to $50 to ship a saddle one way—a cost that can add up quickly if you find yourself needing to return and then try other models.

And don't forget stirrup leathers, irons, stirrup pads, and a girth. A leather girth alone can cost up to $300. Unless you're buying a saddle package, a used saddle with fittings included, or you already own fittings, plan on spending between $200 and $500 to outfit your new saddle.

**What Size Seat Do You Need?**

There's no single standard answer, says Hazelton. "Size is really determined by the length of your thigh rather than the size of the 'back yard,' let's say. It's also determined by personal preference. Some people like a smaller seat with more support, while others prefer room to move."

No matter what seat size is stamped on the saddle, every model will fit a little differently, depending on seat depth and width, but other options may be limited.

**How Do You Measure Your Thigh?**

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tree design. The placement of the flap, thigh block, and stirrup bar also plays a part in how a saddle's seat fits a rider.

“When looking for a saddle, don’t get stuck on one seat and flap size,” recommends Abbie Block, manager of Gallops Saddlery, a tack store in Portland and Bend, OR. “Seat sizes can fit differently from style to style and brand to brand. A person can be a 17.5-inch in one brand and a 17-inch in another; same with flap length. Saddle seats can change a rider’s leg position, allowing for flaps to fit differently from saddle to saddle.”

“The deeper the seat, the larger seat you’ll need,” Hazelton says. “A good place to start is with your height, weight, and inseam. If someone’s 5’6”, weighs 130 pounds, and has a 34-inch inseam, we’ll try a 17.5-inch seat or an 18-inch in a deeper saddle, and that will give us a place to start.”

Settling into the perfect saddle should make you feel as if you’re melting into your horse’s back. Your pelvis should rest in a neutral position, tilting neither forward nor backward. You should feel secure in the seat but not trapped.

The twist—the narrowest point of the seat—should feel neither too narrow nor too wide for your hips and seat bones. Your leg should drop naturally from your hip and not be forced into a position by the saddle. The flap, says Hazelton, should end about two-thirds of the way down your leg (think capri-pants length).

Even if your horse is hard to fit, avoid the temptation of settling for a saddle that’s right for him but uncomfortable for you.

“Of the utmost importance, particularly when talking about a sport like dressage, is that it works for both the horse and the rider,” Hazelton says. “I don’t know how many times I’ve heard a client say, ‘My horse is hard to fit, so I don’t care how it feels to me; I’ll just learn to love it.’ And that simply is not the case. If a rider isn’t comfortable, her seat and balance will change, and that will affect the way the saddle will fit the horse.”

**Does It Fit My Horse?**

Like clothes and shoes, saddles are maddeningly inconsistent in cut and sizing. One maker’s medium tree may be another’s wide. One saddle may suit a wide, flat-backed horse while another may work best on a narrow mount with prominent withers.

A knowledgeable saddle fitter who’s familiar with many
brands can guide you to makes and models that tend to do well on horses shaped like yours, and can help ensure that the saddle passes the basic fit tests. Hazelton, for one, uses The Society of Master Saddle Fitters 7 Points of Saddle Fitting as a guide in helping customers to choose saddles that sit balanced on their horses’ backs and that don’t pinch or slide.

The topic of saddle fitting could fill a book, but Hazelton breaks it down like this:

“Basically, the saddle tree has to be the correct width. The channel between the panels needs to be sufficiently wide for the spine but not too wide, which can cause lateral instability. The scoop or curve of the tree from front to back has to be right,” she explains. “For example, if you have a very flat-backed horse and a curvy tree, the saddle will act like a rocking horse. Conversely, if you have a curvy-backed horse and a very flat tree, it’s like putting a plank across a ditch. You have to make sure the balance is good front to back. You have to be sure that the panel configuration is correct. Sometimes you need a deeper or shallower gusset in the panels. And you need to make sure the girth configuration works for an individual horse’s girth spot,” she says, referring to the little hollow on his belly where the girth naturally will come to rest.

A back and wither tracing, like those used in creating a
custom saddle, can help a saddler find the right model for your horse, even if you don’t have access to a fitter locally. “A lot can be gleaned from a good tracing and photographs,” Hazelton says.

Based on a tracing and photos, you and your expert will start a process of elimination to find the right fit. Once the basic fit is good, then the fitter can reflock (stuff) the saddle panels to customize the fit. Reflocking is possible only if the panels are stuffed with wool. The fit of foam-filled panels can’t be altered, making the use of pads and shims the only fitting option.

“If the tree is correct for the horse and a good width, and the panel configuration is right for the horse, then a saddle fitter can do a lot with flocking. If everything is basically correct, than a good saddle fitter can make a great deal of difference,” Hazelton says.

If your saddle must fit multiple horses, then buy a saddle that fits the widest mount and use padding to adapt the fit for the others, Hazelton recommends. “There really aren’t any saddle options out there that will fit every horse on the block, but there are lots of padding options on the market, and some of those work to pretty good effect,” she says. These options include foam, gel, wool, and shearing pads as well as pads with pockets for shims.

Some saddles are constructed with trees that can be narrowed or widened by the manufacturer or a qualified fitter. Check before you buy. This isn’t the same thing as an adjustable gullet plate, which is an “end user” system. For more on adjustable gullet plates, see “Which Features Are Musts?” on the opposite page.

**New or Used?**

If your budget is tight or you want more bang for your saddle-buying buck, then used might be the way to go.

“There are a lot of great used saddles out there, and sometimes you find some good deals on the saddle you are”

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### Be a Smart Saddle Shopper

Use these tips to help you through the saddle-shopping process.

1. **Test-ride as many saddles as possible.** Ask your friends, your trainer, and your trainer’s other clients if you can take a spin in their saddles. Patronize retailers with sensible trial policies. Trumbull Mountain Tack Shop, Shaftsbury, VT, has a liberal trial policy that works for both the business and its consigners. “Do whatever it is you do in the saddle; just don’t put it out in the rain, don’t let your horse get his teeth in it, basically don’t blow it up,” says Kitt Hazelton, head fitter at Trumbull Mountain. “If the saddle works, beautiful. If not, send it on back and we’ll try something else.”

   Most reputable sellers allow test rides and returns. Unless you’re positive it’s exactly what you want, beware purchasing a saddle from any outlet that forbids returns.

2. **Take your time.** “It is better to try a few saddles, even if the first one you try feels OK and fits you and your horse well,” says Abbie Block, manager of Gallops Saddlery in Bend, OR. “You will learn more about what you like and what you want by trying multiple saddles.”

3. **If you like it, try, try again.** You may fall in love at first ride but discover issues after a few more sessions. Ride in the saddle multiple times. Take a lesson. Go for a hack. Have your trainer look at it. Just treat the saddle with care and protect it from damage.

4. **Work with an independent saddle fitter who understands the sport of dressage.** This is Hazelton’s number-one piece of advice. Most independent fitters have worked with many brands of saddles, so they know the good, the bad, and the ugly. They may have favorites but overall should be impartial, given that they aren’t associated with a specific brand or maker.

5. **Speak up.** If something doesn’t feel right, tell the fitter. Being uncomfortable is not an option, and sacrificing your comfort for your horse’s is counterproductive. Somewhere out there is a saddle that will work for both of you.

6. **Check saddle plates and serial numbers on used saddles.** A serial number can tell you a lot about a saddle, including when and where it was made and on what size and type of tree. Many times, you can call or e-mail the manufacturer to find out exactly what the number means. (But remember, says Block, any used saddle may have been altered over the years.)

7. **Don’t fret shopping long distance.** Finding the perfect dressage saddle locally may be an unrealistic expectation, especially if you live in a remote area without a lot of dressage enthusiasts. Fortunately, tack shops and saddle fitters are accustomed to working with their customers via e-mail or over the phone. “Probably 90 percent of our business is long distance,” Hazelton says.
looking for,” says Block, who’s helped numerous budget-minded shoppers find suitable pre-owned saddles for much less than the cost of new.

One caveat: If you or your horse is especially hard to fit, going with a new custom or bench-built saddle might be your best option, Block says.

When shopping used saddles, keep in mind that saddles mold to fit horses the way shoes mold to fit your feet. What’s more, two used saddles of the same size and model may fit quite differently as the result of adjustments made over the years.

“Saddles within the same brand and style can change due to use;” Block explains. “Trees can spread over time, the saddle could have been modified in places you can’t see, and prices can vary due to demand and trends.”

Wool flocking compresses over time, meaning you’ll want to check a used saddle. “Pinch about a centimeter of leather from the panels in your fingers,” Block says. “If it is hard to get a good hold of the leather from the panel of a saddle, then the saddle probably doesn’t need to be reflocked; but there is always the possibility that the saddle could be overflocked, causing the saddle to be too hard on the horse’s back.”

Patronize a reputable tack shop or have an expert saddler look over a used saddle before you purchase it. The tree should be tested (done by pressing on the seat) to make sure it’s not cracked or broken. Check all stitching for soundness. Look over the billets to make sure they aren’t cracked, stretched, or broken.

“One common spot that is hard to fix without spending a lot of money is the seat of a saddle,” Block says. “If there is splitting in the seams of the twist of the seat, the only way to replace or fix that seam is to have the saddle taken apart and restitched from underneath.”

Cracks or holes in the leather of a used saddle are undesirable and possibly unsafe. Faded leather in otherwise good condition is easily remedied with leather dye, black saddle soap, and elbow grease.

**Which Features Are Musts?**

The features you need in a dressage saddle have a lot to do with how you plan to use it, as well as what’s in vogue at the moment. For instance, “Riders seem to like big blocks on the saddle flaps right now,” Block says.

Thigh blocks, which help the rider stay secure in the saddle, have gotten bigger in recent years. But not all riders need or want them, Hazelton points out. Ditto super-deep seats and ultra-cushy padding, two other popular modern designs.
Virtually all dressage saddles today come with long billet straps made to be used with short girths, so that the buckles aren’t underneath the rider’s legs. Older models more commonly had short billets and long girths. It’s a matter of personal preference (and whether you mind bending down that far to tighten the girth). Most any saddler can modify long billets into short ones.

Some riders like a “monoflap” saddle because they feel it gives them a closer contact with the horse’s sides. As the name suggests, a monoflap model has one piece of leather under the rider’s legs instead of the traditional two. Any

A Saddler’s Glossary

Saddle terminology can sound like a foreign language, especially if you’re saddle shopping for the first time. The following glossary will help you make sense of the ads, specs, and saddle fitter’s recommendations.

Adjustable billet: A dynamic rear billet attached to the tree via a V-shaped strap and hardware. The design allows the billet to move so that the weight of the saddle is distributed evenly over the horse’s back.

Adjustable gullet: Interchangeable gullet plate allowing one saddle to be customized to fit various horses.

Buffalo print/buffalo hide: A soft, stamped leather with a deep grain. Buffalo-hide saddles are “grippy” and break in easily.

Channel: The “tunnel” underneath the saddle between the panels that keeps pressure off the horse’s withers and spine.

Fittings: Anything that attaches to the saddle—usually stirrup leathers, irons, and girth. Most saddles are sold “less fittings,” or without fittings.

Flap: The long piece of leather that lies between your leg and the horse’s side. The length of your femur (thigh bone) determines the appropriate flap length. Many saddles can be customized with flaps that are shorter or longer than the manufacturer’s standard length. Some makers offer an “extra forward” option for those riders whose upper legs are so long that their knees tend to extend over the fronts of standard-angle flaps.

Flocking: Traditionally wool, the material used to stuff the panels of the saddle.

Gullet: The area under the pommel (front) of the saddle.

Gusseted panels: Seamed panels, as viewed from the rear. The seam creates a wider rear panel area for greater contact and better fit on a horse with a flatter, broader back.

Knee roll or block: A leather-covered wedge set at knee level between the flaps or on the outer flap to facilitate rider security, such as while jumping.

Monoflap: A single-flap saddle with the panel and billets built into it. In a few monoflap-saddle designs, the billets are external, lying atop the flap.

Panels: The padded underside sections of the saddle that rest directly on the horse’s back.

Point billet: A front billet that attaches to the point of the saddle tree. The rearward angulation can help keep the saddle from sliding forward on horses for which such slippage is a problem.

Thigh block: Like a knee block but longer, running the length of the rider’s upper leg. May be situated atop or beneath the outer flap of the saddle. Used in many dressage saddles to give the rider security and to help keep the legs in the proper position.

Tree: The skeleton of the saddle. Traditionally constructed of wood, although a number of saddles today are built on synthetic trees.

Treeless saddle: A saddle constructed without a tree.

Twist: The narrowest part of the saddle’s seat, as viewed from above.
thigh blocks will therefore be external instead of hidden under an outer flap.

Adjustable gullets are also gaining in popularity. Saddles with this feature enable the user to swap out different-sized gullet plates, making the fit adjustable to horses of varying widths. While it’s not meant for daily changes (in fact, they are challenging to change), an adjustable gullet is useful if you’re in the business of selling horses, if your horse is young and growing, or if you are leasing a horse or in another type of short-term riding situation. A few adjustable saddles come not with an assortment of gullet plates but with one plate whose hinged mechanism can be opened and closed with a special tool.

Adjustable rear billets, or V-fit billets, are another saddle feature of the moment. “Instead of the billet coming straight down out of the saddle, the billet is actually connected at two points, coming to one point toward the bottom of the flap and then connecting the signal piece of the leather part of the billet, allowing the signal part to move according to the shape of the horse,” Block says.

What Color?
Saddle color is purely personal preference. Black is more traditional for dressage, but a brown saddle can really make some horse colors “pop” and is a subtle way to stand out from the crowd. Brown has been enjoying a resurgence in recent years, and some high-end saddle makers even offer two-tone models in a mix of black and brown leathers, often with bridlework to match.

A used brown saddle may be a deal because it’s still a less-popular color, Block says. Of course, if you buy a brown saddle, realize that its resale value may be slightly lower than its black counterpart.

Which Brand?
Every year, it seems, a new saddle becomes the best of the best. This gilded saddle helped So-and-So win the World Cup or make the Olympic team. If the saddle is good enough for Big Name Rider, then it’s plenty good enough for you, the ads suggest.

Today’s hot model may be a very nice saddle, but that doesn’t mean you’ll like it or that it will fit. “Ride in as many saddles as you can, and buy what’s right for you and your horse,” Hazelton says.

Michelle Anderson is a freelance writer and USDF member currently competing at Second and Third Levels with her Westfalen mare, Rubina. She lives in Bend, OR.