

What is the difference between a PIRATE a Spy and a SADDLE FITTER.

Answer:

Nothing. **They ALL ply their trade under a false flag.**

Pirates

In the Law of the Sea a ship is required to fly the flag of the country of origin. That gave every other ship knowledge of how to react with them. They could see if it was a friendly or hostile ship on the horizon and exactly what to expect. A fair trade agreement if you like. Rules of engagement even in theft.

Pirates flew a flag of convince, snuck up on the unwary and committed dastardly acts.

Not fair by the game standards of the day. As a consequence, when the Navy catch a pirate they hung them.

Now let's have a look at saddle fitters.

The term salesman has a very negative connotation. It immediately says Caveat Emptor, buyer beware.

If a buyer walks into FORD dealership you know the salesman is selling Ford so any negative comments on his competitor, say Toyota, the buyer can discount with a grain of salt.

But, when you go to your doctor, your dentist your lawyer your accountant you expect genuine unbiased advice. You deserve this because you pay a fee for their expertise. A consultant.

So when the concept of Saddle Fitter was devised it was a very clever, if devious way to get a paid salesman on to your property to sell his wears under the "flag" of trusted consultant. So a sneak attack like the pirate.

The way the concept works is you have what they call an INDEPENDENT Saddle fitter. That word independent is not in the same meaning as your accountant or doctor. In this context it is referring more to your uber driver. An independent "gig" worker. Not paid a salary by the saddle shop but receiving payment two ways. One is the upfront turn up fee they charge for coming. The second and mostly undisclosed fee is the commission for selling the saddle. This commission can be as much as \$350 a saddle, so substantial.

A saddle fitter will have an association with a shop. When you call a saddle fitter he asks the type of saddle you are interested in and approximate size. He then goes to the shop he has an association with and borrows a bunch of saddles, brings them out to the customer. Sells one and returns the rest.

Unlike the Ford salesman you don't even know the brand this saddle fitter is associated with and so you trust the advise. UNLUCKY. Like meeting a pirate or shark on a dark night.

The Spy

In war the soldiers of each side wear a uniform so everybody can see what you stand for. There are so called civilized rules even war is played by.

If you breach the rules you are shot. If an enemy soldier is found on the wrong side of the front line and not in uniform, he /she is shot as a spy.

If a doctor only ever prescribed Johnson and Johnson pharmaceuticals because they paid the most commission he would be disbarred. And rightly so.

So a saddle shop sending a salesman out to “help “you “in full disclosure, like a Ford salesman is one thing.

A hidden “spy” “INDEPENDENT” saddle fitter masquerading as your advisor for a fee is no different to the spy or pirate. They get on to YOUR property UNDER false pretense. What is their advice worth? How much can you trust somebody that is here under a false “flag”.

Qualifications.

There is a duty of self-care. The buy does have a responsibility to ask questions when you select an advisor.

If you go to a doctor, you assume they did a five year degree followed by internship then continuing professional yearly training. Good idea to make sure they actually do have the degree.

To be a CPA certified Accountant it is a four year degree followed by ongoing yearly training to maintain their accreditation.

To be a lawyer it is a five year degree some in firm training again followed by yearly professional training to update the qualifications.

When you select a new advisor, it is prudent to ask about their qualifications.

I saw a comedy show recently where the “dentist” proudly had a certificate on the wall. When the patient read the certificate, it reads Bombay School of Dentistry attended one year. Failed.

When the patient asked about this the “dentist” proudly told him that was better than everybody else in his village that practiced so called dentistry that had never been to any school.

Semi trained advisors.

We recently saw a Royal commission into banking practice and so-called Financial Advisors with “long tailed secrete commissions”. I look forward to seeing how many Financial Advisors go to jail. These so call advisors left many desperately unhappy people, including some suicides behind them in their lust for money. Many of these advisors had no or little formal qualification yet dispensed paid for advice. We are told it was Industry practice.

Exactly the same as the saddle fitter many of these so called professional Financial Advisors were poorly trained and simply espoused the policy of the firm they worked for and to maximize their own commissions. Firms like AMP worked with practices like charging dead people for financial advice they never “gave” and they did this for many years.

Ask about the Saddle fitter’s course. Most are a one week and done by the chain of franchise stores that sells the saddles.

Many good department stores do a more in-depth training for sales assistance. They do not charge \$130 for the advice and they don’t pretend to be experts.

Firms that do high tech sales recruit people with degrees as a start point then do in depth product training, so they have detailed technical knowledge.

Many Saddle fitters I have talked to say they have had years of experience with horses. No formal education but years of experience. That was what the Royal Commission also heard about Financial Advisors.

Ask about the riding ability and horse knowledge of the saddle fitter. Ask the question. Have they ridden at Australian international level? No. Have they represented the State at a national level, No. So what level have they ridden at and the answer is invariably a very low novice. I have yet to meet a Saddle Fitter that rides at any high level or represented their country. There must be some I have just never met one.

The most advanced rider Saddle Fitter I have spoken with said they did Eventing. They rode in the 60 cm height level. So on an International level that would put them in the bottom 5% of competitors world wide. At the local pony club that 60 cm level was well above all the new riders or people that rode in the 30 cm level. Hence that the Bombay Dentist scene came to mind.

People get channeled to so called advisors seeking proper professional advice. They go to the advisor because they want to do the right thing for their horse. They don't expect an untrained salesman hiding behind this facade of advisor but then most people don't ask about the qualification of the saddle fitter either.

There is a degree of self-help the buyer should exercise. I think assuming because the person standing in front of them is wearing a white coat is a doctor is fraught with danger. Ask.

In the book Gulliver's Travels, published in 1726, there is a quote that says "in the land of the blind the one eyed man is King". This is the best description of most saddle fitters I have met. If they came to buyer as traveling salespeople there is no problem. To pretend to be expert advisors I see as deceptive.