

# So, You Want To Buy A Tractor?

Steve VanValkenburg

Buying, owning and operating a tractor can be one of the most fun and enjoyable things a landowner can do as well as a work saver around the homestead. Or, it can be a real headache and a money-pit if adequate forethought and time is not put into this adventure. So, here are a few items and tips to consider in your search for the perfect helper for your farmstead.

1. What is this tractor expected to do? What kind of jobs do you have planned for it?
  - A. Mowing and estate care? Landscaping and moving material? Tillage and field work? Harvesting and hauling? Excavating and earth moving projects?
  - B. What size machine do you require, both horsepower and physical size? Do you need front wheel assist (four wheel drive)?
  - C. What attachments do you require? Loader? Backhoe? PTO requirements? Hydraulics? Do you have implements available now that would work on a new tractor?
  - D. Who is going to operate this machine? Are there any physical limitations of the operators?
  - E. What options do you need? Cab with heater and AC? Special access? Extra hydraulics or electrical? Special tires for turf or landscape work? Transmission choices? Custom seating? Open station? Most tractors today are diesel but older units may be gas or LP, electrical is a coming option..
  - F. Are there some special projects you have that could be better handled with a rental or custom hire option? How often am I going to use this tractor?
2. Do you want to buy new or is a used tractor good for your jobs?
  - A. New tractors are about as expensive as new cars but have a lot of advantages over used machines.
    - a. Warranty
    - b. Dealership service and parts availability.
    - c. Availability of compatible implements.
    - d. Financing options often available.
    - e. Variety of options for models, accessories, etc. available.
    - f. Technical help available at dealer.
    - g. Most new tractors are diesel and will have some sort of emission control to meet Tier 4 standards.

- B. Used tractors are less expensive than new units and a well chosen used tractor will often last a lifetime on a small homestead and get the job done just as well as new units, but.....
- a. Usually no warranty, so all parts and repairs are at the expense of the new owner (you).
  - b. If you buy a used tractor of the common brands, there is usually a dealership that sells new units in this make nearby so parts and service shouldn't be a problem, even with older models. However, if you buy a make that is no longer in production (ex. Oliver or Allis Chalmers) finding parts and repair service could be problematic.
  - c. Prior to 1960, most tractor manufacturers had their own systems for lifting implements. For example, International (Farmall) used a two point hitch, Allis Chalmers and Case had their own systems for attaching implements. There are three point hitch adapters on the market or the used machine may already have one on it. There are some of the older implements to be found at auctions also.
  - d. Unless you purchase a used machine from a dealership or are able to pay cash in total for the transaction, you are on your own for financing a used tractor.
  - e. When you buy used you pretty much get what you see at the time. There may be a few after-market items to upgrade your used tractor, but not many.
  - f. Technical help, unless a dealer that has the same color equipment is in the area, is harder to come by. There are several "Antique Tractor" clubs in the area as well as on-line chat rooms to help with older tractors. Technical manuals are readily available for most makes and models of tractors, from new to old at the click of a button online.
  - g. Older tractors are often easier to work on because they lack the complex transmissions, electronics of new or newer units.
  - h. If you prefer the "mystique" of owning and operating fifty year-old equipment rather than the "prestige and new tractor smell" of a new unit, used (even well-used) equipment may be for you.

3. Options for buying:

A. Tractor and equipment dealership.

- a. Do you have a preference for a certain brand? Is there a dealer with not just sales but also service and parts easily accessible?
- b. A good salesman will help you with the right choices and a trial demonstration may be available. There are usually rental or lease options also.
- c. Used equipment returned from rental, lease or as trade-ins are often available as a lower cost than brand new options. Many will often have some, if limited, warranty left on them. Even if the used equipment of a different color, buying from a dealer is usually a good option.
- d. Company financing options are usually available from dealerships which may have some significant benefits.

- e. There are many small, non-brand sales lots that don't handle a specific brand but sell used equipment and some new implements. They can be a good source of fine used equipment at a decent price. Don't overlook these "independent" operations

#### B. Private sale

- a. Usually sold "As is, Where is" meaning once it is off their lot, it is your "problem".
- b. Ask about the history of this tractor. Many times this has been in the family or farm for a long time and has been a faithful companion of the small farmer.
- c. Check prices against other sources to be sure you are getting a fair deal.
- d. Check the machine thoroughly, start and test drive it (see (a) above. )

#### C. Auction

- a. All auctions have a preview period of a day or two to two weeks prior to the auction. Take the time to go check out the planned purchase at that time. There will usually be workers there to help with starting the equipment and make sure to read all descriptions, if supplied by the seller because once the gavel falls, you have ownership of the item.
- b. Be sure to check comparable prices prior to bidding and set a limit as to what you are willing to spend for the item. "Auction Fever" is insidious and highly infective and it is really easy to spend more than planned in the heat of the moment, especially at live auctions.
- c. In-person or Live auction are becoming less numerous with the advent of the internet but there still are some dispersal or estate auctions that require in person attendance.
- d. Internet auctions: Most equipment auctions today, even live auctions have an internet option or component and you may find yourself bidding against an unseen opponent. Many good equipment auctions are internet only so make sure you take the time to preview the equipment prior to the sale and decide on much you want to bid, then stick to it! There are always more auctions.
- e. All auctions, live or internet require the bidder (you) to register before the auction and at a live auction you will be given a bidder number to show the ringman on a winning bid.
- f. Be sure to read all the auction rules for the auction including payment options. Most auctions have a "Buyers Premium" which is usually a percentage of the winning bid price added onto that amount, which is how the auction service is paid. Also, Wa State sales tax applies for most sales.
- g. Some really good deals can be had at auctions so don't overlook this option in your search for your new workmate on the farm if used tractor and equipment will do the job.

#### 4. If I'm buying a new tractor from a dealership, what do I want to look for?

##### A. Options:

- a. Factory or dealer installed and ordered with new purchase: Cabs with heaters and AC,

Loaders and backhoes with appropriate hydraulics, options for various buckets and quick-attachment for loaders, PTO options (540, 1000 rpm, mid or front mount PTO), tires (traction, turf, industrial), front wheel assist, steering, transmission options, seating and operator comfort options, three point hitch options.

- b. What is the standard warranty and are there extended warranty options?
  - c. What are the finance options? Some brands have some really good seasonal plans that delay interest or payments as a buyer's incentive.
  - d. What do I get with this purchase? Is there a "first service free" or other buyer incentives to make me a good return customer?
  - e. Are there any package deals on equipment I need with this tractor? Is there a better buy on a rear scraper blade or brush cutter if I purchase at time of buying the tractor?
  - f. Can I get a trial demonstration at my farm? Is there a rental option so I can try this model first for a week or two at my farm first? At least drive the tractor at the dealership to make sure "it fits you" .
5. Buying a used tractor (from any source): Check these things out as well as you can prior to the auction or private sale. If you are not really mechanically knowledgeable, get your mechanic or someone who knows tractors to accompany you to look the equipment over.
- a. Start and move the tractor, make sure it moves forward and back, shifts easily, brakes and steering work as they should. Make sure the PTO engages and stops, the three point hitch or other hydraulic equipment works as it should. If the tractor has a standard gear transmission is the clutch properly adjusted?
  - b. Check all fluids, engine oil, engine coolant, radiator and oil coolers for leaks, hydraulics, transmission, usually a dipstick for checking level is there. Look under the tractor for leaks, oil, fuel, coolant. Ask the current owner to show you where there are if you are not familiar with the unit.
  - c. Check the tires for wear, cracks, rims for soundness. Many tractor rear tires use a ballast that rots the rims and both tires and rims for tractors are expensive. One rear tire can easily cost what all four tires in your car total.
  - c. Make sure the electrical, both starting , charging and lighting work.
  - d. Look for cracks or repaired work on loaders, frames, etc. that will need repairing later. This includes fenders and sheet metal for breaks and rusting.
  - e. Check the operator's station for worn, non-functional or missing gages, levers, switches. Also check the seat for wear and proper adjustment. Check steps, foot rests and pedals for wear and condition.
  - f. Ask what comes with the tractor. Often there are manuals (owner, repair, parts) or even implements no longer needed that can be purchased reasonably.
  - g. Ask what repairs would the current owner complete or is it "As is Where is"? Take this into account on the final price. Repairs can be expensive, so if it is extensive and the price is high, back away and find a better deal.

