

Farm Equipment

Purchasing farm equipment and machinery — from tractors to trucks to trailers — is an investment that requires a lot of thought and research. This chapter will help guide you through shopping for and maintaining equipment, deciding whether to purchase or lease. This chapter also will address what lower-cost options may be available.

TO BUY OR LEASE?

Farm equipment can either be a wise or wasteful investment, depending on how often you use it. The size of the property you're maintaining and the number of horses you care for will ultimately determine whether you should buy your own machines or lease them as needed. Do you mow or hay sprawling pastures, move and pile manure, move jumps or other large objects, mend fences? If the initial cost of buying the necessary equipment will eventually be offset by the value it will provide, then it's usually a wise decision to invest in a good piece of machinery.



Weigh the financial pros and cons of buying vs. leasing.

If you do your own haying, for instance, the cost of buying a tractor and haying equipment will begin to pay for itself immediately. This is a situation where it would be wise to purchase rather than lease. Ownership also keeps down the cost of having professionals come in and do the



work for you. However, if you are considering putting up hay but are not experienced with the machines and skills required to do so, it might be more practical to hire it done. This will save money on buying equipment and ensure the job is done right the first time around.

Some farm owners who put an excessive amount of wear and tear on their utility vehicles and mowers choose to lease new equipment each year rather than paying hefty maintenance fees or continually fixing an old or problematic piece of machinery. Other reasons you may consider leasing equipment: Less money is required up front; lease payments are often less than loan payments on a purchase; you know you will only need the equipment for a certain period of time. Also, find out what tax deductions or incentives are available on leased versus purchased equipment — it may help sway your decision. Keep in mind, however, that it's far more difficult (and costly) to get out of a lease than to change out equipment you own.

Regardless of your choice, shop around for bargains, compare new versus used equipment, and approach dealers with large inventories, because they may be more willing to give you a good deal. Bring someone along with you who knows a lot about machinery to serve as a second pair of eyes and ears. And see if you can find equipment with warranties — some quality machines are worth the few extra bucks to keep going and going.

Farm equipment auctions are good venues to find lightly used machines, but it's buyer beware. Inspect what you're bidding on before you put money down, and stick to reputable brand names. Manufacturers don't become well-known by chance, but because they produce quality products. Also, don't be afraid to buy a piece of equipment that needs a *little* work — you may be able to save money on a fixer-upper.

On the whole, when trying to decide whether to buy or lease, first determine your equipment needs and objectives; factor in maintenance cost; and then compare the affordability of lease payments versus purchase price.

EQUIPMENT OPTIONS

When considering farm equipment to buy, don't feel pressured to purchase the most expensive, top-of-the-line product. For instance, if you need a machine for mowing and hauling and you don't have a large farm to manage, a tough garden tractor or riding mower will get the job done. It can complete basic tasks such as mowing, plowing, and planting small fields; discing and dragging arenas; and hauling manure, sawdust, and light equipment. Hooking different implements (such as a spreader, mower, harrow, auger, bucket, or blade) to a basic tractor will give you a multi-use piece of machinery.

Cherry Hill, author of *Equipping Your Horse Farm*, places tractors into four groups according to size and purpose: Lawn and garden, compact, utility, and farm. A lawn and



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Attachments turn a tractor into a multi-use machine.

garden tractor is designed for mowing lawns, with little to no attachments. It's great for driving through barn aisles or pulling manure carts, but may not be hardy enough for extensive fieldwork, arena work, or large-scale hauling.

"Lawn tractors can be an expensive option for horsemen," says Hill. "By the time you buy a tractor, a cart, and other attachments, you might have reached the same price range as a compact tractor."

A compact tractor is a mid-sized, easy-to-operate, yet

more powerful machine than a garden tractor, and it typically costs \$10,000 to \$15,000 new. "They are good for all-around small acreage chores, but they are limited to the size of the attachments that can be used with them."

If you need a larger, more powerful tractor, consider a utility tractor. Hill suggests this type of tractor — often not much more expensive than a compact — for dragging large arenas, hauling large amounts of manure, and operating heavy-duty equipment. The fourth category — the farm tractor — is generally designed for commercial farming.

For simple hauling jobs, consider a Smart Cart (under \$300), a motorized wagon (\$829-\$1,329), or a utility vehicle such as a Gator (around \$8,000) as an economical substitute for an all-purpose vehicle. These lower-cost alternatives to tractors or trucks will save you time and energy on chores such as mucking stalls, although some elbow grease and a plastic pitchfork and a wheelbarrow will ultimately be the most economical way to clean stalls and haul manure. As mentioned previously, hiring a professional to hay, mow, or fertilize pastures may end up being more practical than owning and maintaining machinery yourself, depending on your needs and objectives.

There are several time and effort-saving products and machines available to horse owners, but it's up to you to decide whether you really need them, and what you can do without. For example, automatic waterers in stalls are a great convenience, but a sturdy bucket and a hose never fail. Likewise, a push broom is a cheaper barn aisle cleaning tool than a leaf blower, and a wheelbarrow will haul manure just as well as a manure spreader or utility vehicle. Assess your needs and buy only what is necessary. As always, shop around for a lightly used, quality tractor or all-purpose vehicle before opting for one that's brand new.

TRUCKS

A quality tow vehicle can be a great investment. It will allow you to save money by doing your own hauling, and with proper maintenance a good truck should last and last. When shopping for a truck, by all means browse the used lot, but stick to reputable brand names for quality — the same applies for trailer and equipment shopping as well.

Hill's suggestion when truck shopping: "It's better to have more truck and not need it than to need more truck and not have it." Make sure your potential truck has the proper towing capacity to fit your needs. Towing capac-

ity is determined by several factors including wheelbase, vehicle width, engine size, transmission, differential gear ratio, and the vehicle weight. However, the capacity is often based on hauling fixed cargo, so keep in mind the demands on a towing vehicle are greater for live weight.

“When you are hauling horses you should plan to haul about 25 percent less than the maximum load rating,” suggests Hill. “In general, and especially for interstate driving, the weight of a loaded towing vehicle should be at least 75 percent of the weight of the loaded trailer.”

Once you have your farm truck, be sure to get it serviced on a regular basis. If you own an old tow vehicle, it may be practical to trade it in on the purchase of a new one that is more powerful, uses less fuel, and costs less to maintain. Also cut down on costs by driving more conservatively and with gas mileage in mind. Quick acceleration, for instance, burns more gas than slowly pulling out into traffic. Observe the speed limit, avoid excessive idling, use cruise control and overdrive, lighten the load, and, when possible, try not to use your tow vehicle as a passenger car. This kind of sensible driving is not only economical but also safer.

TRAILERS

If you’re in the market for a horse trailer, weigh the costs and benefits of ownership before taking the plunge. How often would you use it? Can you trailer share with a friend or neighbor? Will owning and maintaining a trailer outweigh your yearly shipping costs?

When shopping for a trailer, whether new or used, ensure that it meets your basic requirements and that it passes a complete inspection with flying colors. If you’re considering buying a used trailer, have a mechanic examine it first. The extra cost is well worth it, and any findings or flaws may be used as a bargaining tool.

“If you are buying a used trailer, take your tow vehicle along so you can hook it up to evaluate the hitch or bed height, assess levelness, and to check lights and brakes,” says Hill. “Used trailers generally have no warranty so you or your mechanic should inspect the trailer carefully.”

A safe and sensible option for truck and trailer owners is USRider’s (www.usrider.org) equestrian motor plan. This unique nationwide roadside assistance program is designed especially for equestrians and includes features such as flat tire repair, battery assistance, and lockout services, plus towing up to 100 miles and roadside repairs for



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Sensible driving is both economical and safe.

tow vehicle and trailers with horses, emergency stabling, vet and farrier referrals and more.

And like your truck, have your trailer serviced and inspected regularly to keep maintenance costs low. “Making sure tow-vehicles and trailers are in good working condition can reduce the chance of accidents,” says Julie Wilson, DVM, in the article she co-authored with Krishona Martinson, PhD, “Equine Economics: Optimizing Horse Health and Management on a Budget,” for the University of Minnesota Equine Extension program. “Make sure all lights and brakes are working, tires are properly inflated, and ensure the trailer floor is solid and covered in rubber mats. Purchase a roadside assistance plan if you travel frequently with your horse. Have flares, a tire-changing ramp, road-side emergency kit, and a human and horse first aid kit located in the trailer.” For additional information on hauling requirements and safety precautions contact the department of transportation.

If you only use your trailer occasionally, then don’t splurge for a large trailer with a dressing room and all the frills. If you expect to do a lot of long-distance travel, however, it may be in the best interest of your horse to buy the best trailer you can afford. Lastly, if you don’t use your trailer regularly, perhaps you should consider selling it to reduce yearly maintenance and registration costs rather than letting it sit around and depreciate in value.

EQUIPMENT CARE

Diligent care of your equipment *now* will ensure that it provides you with years of productivity. Get the most out of your investment by staying up-to-date on servicing and

maintaining your truck, trailer, or tractor. Keep an eye out for problems, and when you see something that needs fixing, have it corrected immediately before it escalates into a more costly issue.

Proper storage of your machines is the first step toward prolonging their usage and lifespan. If possible, store all equipment inside a structure that will protect them from the elements: Dirt, rain, sunlight, ice, insects, and birds, to name a few. Moisture leads to rust, and direct sunlight causes tires to rot over time. If indoor storage is not an option, protect equipment — particularly trailers — with a porous cover, such as those designed for RVs. Cleaning trailers and tractors after using them will also prolong their life and value.

Pay close attention to the condition of all your equipment, and give it a once over inspection before and after use. Be accurately informed by reading owner manuals. You may even consider taking a course in basic machinery or vehicle maintenance. There's an upfront cost for these classes, but it would save you money in the long run by not having to always hire a professional to service your equipment.

“Learn how to change the oil, do simple repairs and maintenance, or do lights and wiring,” suggests Loretta Grosset, western performance horse breeder and owner of LL Appaloosas in Burns, Wyoming. “I personally own a repair book on each of my vehicles and if I can do the repairs, I do them myself. At times this has saved me hundreds of dollars over hauling into a repair shop.”

Aside from having a truck's engine routinely tuned and air filter checked, use recommended motor oil and check

tire pressure to make sure you don't have a slow leak that's going to leave you flat. Keep the oil changed rather than risk damaging or having to replace the motor — a far more expensive problem. It is even quite simple to learn to change the oil yourself, although if you're not completely comfortable with this task it's advisable to still pay a professional to do it properly.

Don't forget that trailers and farm equipment — down to garden tractors and lawn mowers — need to be greased up, inspected, and maintained just as often as vehicles. One of the most beneficiary steps in trailer maintenance is keeping it clean. After trailering a horse, immediately remove manure or soiled bedding from the interior. This will prevent moisture from damaging the floor and causing condensation on the sidewalls, floor, and roof. Every few times you use your trailer, give it a complete cleaning by lifting the mats and washing it out, as aluminum floors, in particular, will corrode if not properly cared for. Don't forget to also clean the roof and undercarriage, and check hinges, doors, and dividers every few months. A full, professional service should be completed on an annual basis or every 12,000 miles. Trying to shave off a few dollars by lagging behind in your equipment maintenance will most likely end up costing you more over time.



CHAD MENDELL

Routine maintenance increases lifespan and value.