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# WISCONSIN BANKERS' FARM BULLETIN

## The Tractor As An Investment

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POWER ON THE BELT OR DRAW BAR

The farm tractor not only pulls the plow, mower, binder, disk and drag, but also runs the silo filler, the separator, saw or pump as well.

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## The Tractor As An Investment

## Is the tractor a profitable investment?

This question can be answered in no better way than by getting the opinions of tractor owners themselves. Answers from 106 tractor owners in Wisconsin to a list of questions contains information which should help prospective tractor purchasers. These answers came from every part of the state.

Of the 106, 58 had owned a tractor for a year, 35 for two years, 11 for three years, one for four years and one for five years. All but 15 of these owners were well satisfied with their tractors and of the number reporting unfavorably only 7 had operated their machines for two years or more.

Some of the reasons given by the dissatisfied owners were: "Trouble in starting engine," "Too small a belt pulley," "Not enough power," "misrepresentation by agent making the sale," "Too small a farm," "Failure of crops due to wetness of land on which tractor was used," "Difficulty in getting repairs," "High cost of upkeep," "Packing of the soil," "Slippage of wheels."

On farms adapted to their use tractors are becoming a better investment due to the fact that, the manufacturers are producing better machines and that instruction in their operation and care is being given widely throughout the country. The manufacturers are striving to furnish a more lasting machine, to make easier the securing of repair parts, and to make more generally available the aid of service men.

Tractor courses given by educational institutions like the College of Agriculture of the University of Wisconsin, as well as by the tractor manufacturers themselves are training more young men in their operation.

Another very important factor in determining whether or not a tractor should be purchased is the matter of acreage. The question is

often asked, "What is the smallest size of a farm which a tractor will operate profitably?"

The significant feature of the answers of 90 Wisconsin farmers to this question was the large number of owners who believe the tractor profitable on a farm as small as 80 acres. It shows that 13 Wisconsin tractor owners believe that a 10-20 horse power tractor (10 on the draw bar and 20 on the belt) is the proper size for 80 acre farms. Seventy-three per cent are satisfied with an 8-16 or a 10-20 horse power rating on farms ranging from 40 to 320 acres. For a 160-acre farm, it is reported that 8-16 horse power is the proper size; 6 favored a 10-20; 1, a 12-20; 8, a 12-25; and 1, a 15-30.

In answer to the question, "What is the number and value of horses used before and after the purchase of the tractor?"—78 owners reported the use of 527 horses valued at \$74,145 before the purchase of the tractor and 388 horses valued at \$57,290 after the purchase of the tractor. The average for each tractor owner before the purchase of tractor is about 7 horses valued at \$149 each, and after the purchase of the tractor 5 horses valued at \$159 each. This represents an average saving of \$248 in the displacement of horses, or nearly 2 horses on each farm. The fact that 106 owners were farming an average of 18.4 acres more after purchasing the tractor than they did before is another argument in favor of the tractor.

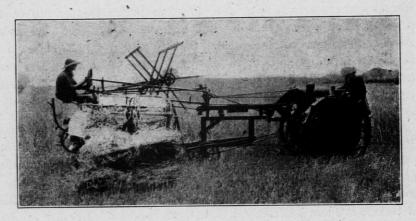
The answers showed that 58 out of the 106 were using a three bottom gang plow. Both 8-16 and 10-20 horse power tractors were successfully pulling three 14-inch bottoms.

#### FOUR THINGS TO REMEMBER WHEN BUYING A TRACTOR:

- 1. Is the company well established?
- 2. Has the tractor passed the experimental stage?
- 3. Can repairs be had with little or no delay?
- 4. Is the tractor simple, safe and efficient in construction and operation?

### TRACTOR SERVES IN MANY WAYS

The tractor will become more popular when in addition to operating the plow, it is made to operate, to a greater extent, other farm machinery, such as the cultivator, mower, and binder.



ANOTHER JOB THE TRACTOR DOES EASILY AND WELL

The harvester is another machine which the tractor often pulls in a satisfactory manner. The tractor's day is as long as the driver wants it.

The belt work which a tractor motor can do is a factor which influences the farmer in the purchase of his machine. When it is a question of deciding between the purchase of a stationary engine and a tractor it is very natural to select the latter, because of its ability to do more than one kind of work. There is no question but that a great number of farmers of tomorrow will plan work for their tractor according to a definite schedule, similarly to the manner in which work is carried out in the industries. This plan when successfully carried out would add greatly to the profits of the tractor.

The conclusions to be drawn from the replies from the 106 tractor owners are undoubtedly favorable to the tractor. However, there are a few conditions where tractors can not be used profitably. Three limiting factors are: stony lands, excessively hilly lands and small fields. The owners of such lands who do little or no belt work with their tractors are dissatisfied. Such sales are harmful not only to further justifiable sales in these communities but to power farming in general. Far sighted tractor manufacturers are realizing that it is not good policy to encourage sales under such adverse conditions.