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Is equal to net profit after taxes divided by total assets

While buying a brand new tractor would be nice, your situation may call for a less expensive, used small farm tractor. Unlike used cars, tractors can provide several decades of good service, possibly even longer. So buying a 25-year-old car may not be a great idea, but buying a 25-year old tractor for your farm could be a sweet deal. Older tractors tend to be more affordable while still having plenty of years of service left in them. So how should you go about buying a used tractor?Starting Your Search These days, you don't have to jump in your truck and start driving to farms to find used tractors for sale. Searching online for used farm tractors is a better way to start. Look for options that fit both your budget and needs. For instance, a compact utility tractor is ideal for landscaping and nursery jobs, while slightly bigger tractors are great for handling livestock work, digging ditches and baling hay. Make a list of tractors that catch your attention, and ask your network of family, friends and acquaintances for recommendations. Dig for More Information Once you narrow your choices, try to gather as much information as possible about the seller and the tractor. Look for reviews about that model and eliminate tractors with bad reputations from your list. Sellers may include private owners, dealerships and auction houses, and purchasing from each type of seller has its own pros and cons.You can probably get the best price from a private seller, but your purchase won't come with a warranty. Dealerships have a large inventory, and units may come with warranties, but the tractors typically cost more. Auction houses sometimes have a large inventory and bargain prices, but the tractors are probably sold as-is with no warranties. Carefully consider your options and proceed with the best offer for your circumstances.Time Your Search If possible, plan your purchase for a time when tractor prices are at more affordable. Tractor brands and dealerships usually conduct sales and trade-in activities from March to June. End of season sales are also a good time to search for good deals. Inspect the Tractor Thoroughly Take in the overall appearance of the tractor from the body to the engine, the wiring to the articulation points, all the way down to the tires. If a tractor looks well maintained, it probably is. Dents, peeling paint, cracks and bulging on tires are red flags, as these are signs the tractor was kept outside at the mercy of the elements. Take a closer look at the paint to see if it was recently applied to hide wear or rust.Lift up the hood to check the engine. Look for leaks in the hoses or hydraulics as well as gas, oil and water leaks that can signal engine issues. Take the tractor for a spin to see how it steers and handles as well as how the brakes and hydraulics perform. If you're satisfied with your inspection of the tractor, then you're ready to proceed with the purchase.Closing the Deal Before completing your purchase, try to get the best deal possible, whether you're negotiating with a private seller or a dealership. It wouldn't hurt to ask for guarantees or financing if you need it. Don't forget to ask if transport is available from the farm or dealership to your location. After you agree to the terms of the sale, pay up and enjoy your new (used) tractor. MORE FROM QUESTIONSANSWERED.NET Photo Courtesy: PeopleImages/iStockPhoto Tractors are essential pieces of farm equipment. They make plowing, planting, and moving things around a farm much easier. Tractors are even used on construction sites. That is why so many farmers and other people who own tractors want to make sure their tractor is properly insured. Where can you find tractor insurance? What do you need to consider when looking for a policy? Photo Courtesy: AJ_Watu/iStockPhoto Unlike car insurance, tractor insurance is not required by law. However, many tractor owners are required to have insurance by contract. When you take out a loan for an expensive item, the lender views the item you purchase as collateral. That's why lenders often require tractor owners to maintain some form of tractor insurance for the life of the loan. Even when not required by a lender, having tractor insurance is a wise choice. Tractors are expensive pieces of equipment that handle big jobs. If you do not have enough money to replace a damaged tractor sitting in your bank account, you need tractor insurance to protect your valuable asset. While there's very little risk of another tractor driver having a collision with you on your own property, there is certainly a risk of accidents with tractors. Rollover accidents are serious safety risks on a farm. Operator errors can also cause tractors to run into buildings, cars, or other property. There is also a risk of auto collisions if you drive your tractor on public roads, even for very short trips. How Does Tractor Insurance Work? Photo Courtesy: Halfpoint/iStockPhoto With any type of insurance, there are different types of coverage to choose from. Some companies offer repair coverage in their tractor insurance policies to help cover the cost of expensive repairs. A tractor insurance policy can also include coverage for liabilities, such as property damage or bodily injury in the event of a rollover accident or a collision. Theft and natural disasters are additional major threats to tractors. Depending on the terms of the policy, tractor insurance may allow for more coverage of weather-related events than the average insurance policy for personal property. Specified perils coverage can be built into a tractor insurance policy. This can list out specific events to be covered that would not be covered otherwise. Any individual insurance policy will be made up of different coverage options. So, knowing the specific coverages included and needed for your area is essential to getting appropriate coverage. How Much Does It Cost to Get Tractor Insurance? Photo Courtesy: undefined/iStockPhoto The cost of tractor insurance varies greatly. Like any other form of insurance, the cost of a policy is relative to the value of the covered property. Some tractors cost around \$25,000, other tractors can cost more than \$100,000. The cost of a policy can also increase or decrease based on the policyholder's driving record. If you have several accidents on your record, you will pay more than a tractor owner with a clean record. The deductible is another factor that can influence the cost of a tractor insurance policy. When damage happens, you pay the deductible amount before the insurance company will cover any of the expenses. Policies with lower deductibles are more expensive, whereas policies with higher deductibles cost more. Liability coverage is another variable. Similar to insurance for cars, you choose a liability coverage limit as part of your tractor insurance policy. The cost of the insurance policy rises with the amount of liability coverage. One of the biggest reasons for variance in the cost of one tractor insurance policy compared to another is the type of insurance policy you hold. Tractors can be covered under stand-alone tractor insurance policies. There are also farm insurance policies, with a blend of insurance for land, a home, and the equipment that is used on the farm. Other insurance policies specifically cover all farm equipment, including tractors. Some people choose to insure tractors under scheduled policies. This type of policy allows for the coverage of expensive assets that may not be adequately covered by the limits of other policies. Scheduled policies are usually the most expensive option. How to Apply For Tractor Insurance Photo Courtesy: xalanx/iStockPhoto Especially in rural communities, there are plenty of smaller regional and local insurance companies that offer tractor insurance. On the national level, some of the most well-known tractor insurance providers are American Family Insurance, Shelter Insurance, Farm Bureau, and Nationwide. If you're having trouble finding tractor insurance in your area, you may find helpful recommendations from tractor dealerships or agricultural trade associations. Some lenders who offer loans for tractors will have relationships with insurance companies. People who take out a loan for a new tractor can opt to have tractor insurance factored into the cost of their loan, and loan payments will cover both the loan amount and the insurance. If you choose this option, your coverage usually ends when you pay off the loan. Tractors are a unique type of property. They may be stored on the same property as a person's home. Some people use them for personal use, and others use them for business. In certain situations, a tractor may be covered by an individual homeowner's insurance policy. Talk with an insurance agent about the exact terms of your homeowner's insurance policy to see if it offers adequate coverage for your tractor. Even when homeowner's insurance does cover a tractor, there are often very detailed stipulations about what kinds of use the insurance will cover and what costs it will cover. In general, you would be wise to purchase separate tractor insurance if employees use your tractor. Tractors are critical assets, so it is important to do your due diligence in finding a policy that will offer the right type of protection for your circumstances. Since there are so many significant variables when it comes to insuring tractors, some of the major tractor insurers do not have online quote options on their websites. Rather, they prefer those tractor owners speak with an agent to make sure they find the perfect policy for their situation. MORE FROM ASKMONEY.COM

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