

**Keep on truckin' Momma**

**Curtis Seltzer**

**BLUE GRASS, Va.**—I've spent the last six days swirling down a drain of information about pickup trucks.

Farmers need at least one four-wheel-drive pickup to haul stuff here and there. As a small, family farm, we have three.

We have acquired The Cheetah (a rust-spotted, once-yellow 1980 Toyota that occasionally reaches its top speed of 5 mph); a 1995 Toyota T-100 that we bought new, and now, with 250,000 miles, have permanently tethered to an old, brown, banged-up (antique?) but highly functional horse trailer, which, I concede, makes for the flat out sorriest-looking combination of truck and hauler in any gathering of horse people on the East Coast; and, finally, a 2004 Ford 150 that the horsewoman of the two of us hates more than me.

A large, spotless, bumper-pull, white horse trailer appeared at our farm last year.

It's sized to haul two horses, three elephants and the Pittsburgh Steelers. It seems to be outfitted with a domed football stadium, separate spas for those who can't get enough of horses and those who can, wine cellar, gourmet kitchen and a roll-up awning. Fully loaded, it weighs about 6,000 pounds, which is more than the 2004 Ford 150 likes to pull downhill, according to its regular driver who is not me.

It was decided, therefore, that we should buy a more powerful truck. (Reportorial objectivity requires that I note that cheaper alternatives were not considered. These include pushing the new trailer off the nearest cliff and trading up to really skinny horses.)

This decision led us into the 250 class of pickups and diesel engines.

The 2012, 9,900-pound Ford 250 V8, 6.7L, 400 horsepower (hp), turbo-diesel develops 800 foot-pounds of torque (fpt). Torque measures turning force, which in the case of a truck's rear axle expresses the amount of oomph that can be used for pulling a load. If California ever decides to defriend the San Andreas fault, an F 250 diesel could haul it back East with one tire tied behind its tailgate.

One of the two of us, who will remain anonymous per her instructions, liked the F250 diesel after a thunderbolt romance involving a

test drive. This truck belled and whistled. It carried more cups than the athletes at the Olympic dope-testing clinic.

I agreed: it could move fast with power. When I looked under the hood, I found two batteries, two alternators, two radiators—I thought I was looking at Detroit's version of Noah's ark.

Because I research to death every significant expenditure (which I define as more than a dollar), I started poking around the Internet. A good bit of griping and grumbling tagged onto this diesel engine. It costs \$7,500 more than the gasoline alternatives. (I estimated the break-even payback at 10 years or more.) Consumer Reports sticks the F 250 diesel in its "avoid" category. The three mechanics I consulted agreed on two things: 1) stay away from the diesel, and 2) we don't need that much hauling power to tote a 6,000-pound loaded trailer a couple of times a year.

My research findings were not well-received by that person in our household who considers me a perpetual wet blanket. This is a nicer way of saying that I'm cheap by nature and nurture. (Niceties aside...it's been observed that I would not spend a dime given to me with a promise that the donor would double the donation every time I spent it.) The only thing I like to buy is land, which, blessedly, never conveys with airbags and designer floor mats.

I now found myself on the wrong side of both the done-deal white, horse trailer and the pending F 250 diesel. I knew I was tramping out new vintage where the grapes of wrath are stored.

Still, I felt behooved to offer an alternative to the F 250's 6.7L diesel, something other than a fire-breathing gasoline V8.

How about an F 150 with a 3.5L Ecoboost turbo-charged gas engine, I asked?

(It was pointed out to me that the Ecoboost is about two liters smaller than the gas engine in our reviled 2004 F 150 and more than three liters smaller than the F 250's 6.7L diesel. A 3.5L engine is not all that much bigger than the one that "powered" the 1961 Vespa motor scooter I rode in college, which I often had to power-assist with two feet.)

I was also reminded that the F 150 was the root source of all human misery and, in particular, the reason why we were buying a new truck in the first place. I did not rise to the 2004's defense. I don't much like it either.

I had wanted a Toyota Tundra instead of the F 150 back then, but the Tundra did not weigh at least 6,000 pounds, which made it ineligible for the IRS's \$179 tax credit that allows businesses like us to write off the full cost of this investment against our gross income in the purchase year.

Oh what a tangled weave we abet,  
When first we try to reduce our net.  
(Sir Walter Scott wrote something similar.)

So I made my pitch.

The 3.5L EcoBoost is rated at 400 hp and 424 ft. It's more powerful and efficient than the gas V8s and harnesses about the same number of horses as the 6.7L diesel. It's more reliable than the F 250 diesel, \$7,500 cheaper upfront and cheaper to maintain.

Everyone who has the little EcoBoost seems to love it, and here I'm talking about large, beefy American males in cowboy boots who tuck in rear-axle differential ratios just before falling asleep.

But...the EcoBoost only has about half the pulling/towing torque of the F 250 diesel. Still, half of the diesel's 800 ft should, I thought, allow us to tow the 6,000 pounds we need to move from barn to show ring. With the upgraded tow package, the EcoBoost is rated to pull more than 11,000 pounds.

I could not, however, 'splain away the fact that the 3.5L EcoBoost came in an F 150 body, which invokes certain dogged feelings that are best left lying asleep.

The 2012 F 150 EcoBoost comes in five packages, ranging from lunch bucket to five-star. Spurned was King Ranch—too hotsy-snotsy, the resident arbiter of good taste determined. The upper-middle Lariat was preferred, but we might have to "put up with" the middle XLT at this late date. This was one decision, among many.

Buying a vehicle forces a consumer to face thousands of choices—new or used, brand, model, engines, options, accessories, packages, add ons, colors, etc. And that's before negotiating price, rebates and terms. But in the end, the earth doesn't wobble on its axis if you choose red over blue or make do without a cup holder atop the driver-side head rest.

I was reminded during these recent pleasantries of when I had to choose among Medicare supplemental insurance plans. As I approached 65, dozens of companies sent me solicitations that, together, gave me hundreds of alternative plans. The stack of mail was two feet high.

The basic choice I had to make was whether I was going to be sick or healthy over the next year. After that, I had to decide what kind of sick I was anticipating, the treatment it would require, the number of hospital days I would be using, the doctors I would need, the cost of the required medicines and so on. And on, and on.

If I bet that I would be okay for a year, I would make certain choices. If I lost that bet, I could be ruined. That would be bad.

If I bet that I would be sick, I might end up dead, but my expenses would mostly be covered. That would be good.

I found it impossible to evaluate these specific plans amid a total inability to predict the future. So I signed on for what my then-current insurer recommended “for people like you.”

I get the same willies when I hear politicians talk about giving future Medicare beneficiaries “more choices.” My supplemental insurance choices were basically impenetrable, largely unfathomable and pretty much uncomparable.

As I write, we’ve not made a final truck decision, but we’ve learned much about diesels, turbo-chargers, hitch weights (has nothing to do with matrimony), moon roofs and the Tinkerbell wine steward who comes with the F 250’s Supremo Heavy Duty package with extra cheese.

We are overwhelmed.

Maybe more is less.

I miss my Vespa.

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