

Joe Has Some Figures To Show
That It May Be False Economy
To "Just Make the Old Bus Do"

"By George!" Russell exclaimed. "So I can have a new car all the time for only fifty dollars a year more than I'm paying out now?"



Can You Afford a New Car?

"GOT anybody here that can fix brakes so they'll hold?" called the driver of a travel-worn coupe, as the car rolled to a squeaking stop in front of the Model Garage.

Gus Wilson, veteran auto mechanic and part owner of the business, pulled his head out from under the hood of a shiny new sedan he was tuning up.

"Pull over beside this bus, mister, and I'll take a look in just a second," he directed, as he fished a thickness gauge out of his tool kit and turned again to his job.

Jim Russell parked his old car on the spot indicated, lighted a cigarette, looked at his dash clock, got out, and fidgeted around for a minute or two.

"Any chance to get some quick action?" he fumed, as Gus continued to work on the new car. "I'm likely to lose an order if I don't get down to Jones's hardware store right away."

"Stay right here and you'll get the order," Gus smiled, "This is Jones's car and he'll be back any minute."

Gus was working on the brakes when Jones showed up a quarter of an hour later.

"That's a swell-looking boat you've bought, Larry," commented the salesman, a bit enviously, after the greetings were over. "Guess I can't expect much of an order this trip considering all the dough you've sunk in that bus!"

"Sunk is right!" Larry Jones grunted disgustedly. "When I think of all the jack it cost me just to keep peace in the family, it gives me a headache."

"That's the way I feel about it," Russell agreed. "So long as the old bus will

By MARTIN BUNN

keep running, darned if I'll fork over for a new one. Just throwing money away, seems to me. Not that I wouldn't like to have a new car, though, if I could afford it."

"How do you know you can't?" Gus interrupted, as he jiggled the jack squarely under the rear-end housing. "Joe has some figures that may change your mind. Joe!" he called. "Bring out those car-expense estimates you were showing me the other day."

Joe Clark, Gus's partner in the operation of the Model Garage, stepped out of his little office with a bunch of papers in his hand and the inevitable pencil tucked behind his ear.

"Jones, here, thinks he's wasted money buying a new car," Gus explained, "and Mr.—Russell is the name?—says he can't afford one. How would you figure it, Joe?"

"That's pretty near the long and the short of it," Joe grinned, pointing first at Russell's mud-stained bus, and then at Jones's shiny new car.

"I know Jones drives about 7,000 miles a year, and I suppose you knock off 25,000 or more, Mr. Russell?"

"At least that much," Russell admitted. "Some years much more. So what's the use of putting a new car up against that kind of a job?"

"Well," Joe began, "there's a lot of ways of looking at this automobile proposition. But there's one thing certain. Every car owner wants his car to look good, give him the minimum amount of trouble, and cost as little as possible for every mile of travel."

"I guess there's no argument about that," Russell conceded with a grin.

"All right, then," Joe continued. "The whole point of this business is that the trade-in price of a car is based almost entirely on the yearly model. Mileage has very little to do with it. You have one make of low-priced car; Jones has another. If you buy a car in that class, the yearly cost for depreciation is easy to figure. It is the delivered price, less what you can get on a trade-in, divided by the number of years you have owned the car. Take one of these models that costs you, delivered, say \$750. Suppose you drive it seven years. At the end of that time it would be worth about fifty dollars, so your car would have cost you \$100 a year for depreciation alone.

"You'd have run up a mileage not far from 200,000," Joe went on. "You'd have worn out from ten to fifteen complete sets of tires at about thirty-six dollars a set, depending on the way you drive and handle the brakes. You'd have had to buy at least four, and maybe six, new storage batteries. The motor would have needed two to three complete overhauls, besides at least the same number of ring-renewal jobs. You'd have had the steering gear overhauled about three times, and the rear end probably at least once, not counting, say, about three universal-joint renewals, and chances are you'd have had to buy one new radiator."

"Sounds like a lot of repair work when you list it that way," Russell put in, looking ruefully at his car, "but, judging from my own experience, it seems about right."

"We mustn't forget the brakes," said Joe, "they're (Continued on page 108)

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CAN YOU AFFORD A NEW CAR?

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more important than anything else on the car—except the steering gear—from the safety standpoint. It's hard to estimate how long brakes will last, so much depends on the driver. On the average, a set of linings will last about 15,000 miles. That means you'd have to have about thirteen relining jobs done in 200,000 miles, and along toward the end there'd be extra charges. The brake drums would have to be refaced, and so on. A fair guess on the total cost of that much work on a car wouldn't be far from \$600."

"That's a lot of jack, isn't it?" Russell admitted. "Still, it's spread over seven years and a new car costs \$750 all at once, or within a year or so if you take it on time payments."

"**W**AIT a minute," said Joe. "There's a whole raft of items I haven't included. There'd be generator trouble, wear and breakdown in the ignition and lighting systems, clutch and pilot-bearing trouble, starter-motor repairs, leaky radiator connections, water-pump renewals, carburetor and transmission troubles, and nobody knows how many little things that almost never happen to a car the first year or two. It's a pretty safe bet that they'd run the total up at least another \$100."

"But what's a hundred bucks spread over seven years?" Russell countered.

"Just a hundred bucks," Joe smiled. "Which brings the total for the seven years to at least \$700. And that estimate is on the low side."

"Now here's how it works out. It costs you \$100 a year for depreciation and an average of another \$100 a year for upkeep, or \$200 a year. At today's trade-in prices, a year-old car in this price class and \$200, more or less, will get you a brand-new car of the same make and model. So, for just what you are actually paying now, plus, at most, the price of a set of tires, one brake-relining job, and the few minor repairs that a new car may need for the first 25,000 miles, you can have a new car every year. Isn't it worth it?"

"By George!" Russell exclaimed. "I never looked at it that way. So I can have a new car all the time for something less than fifty berries a year more than I'm paying out now? I'll say it's worth it, even if only to get rid of worrying about what's going to break down next on the old bus. And a nice-looking car is a business asset, the same as a new suit of clothes. I'll be jiggered if I don't trade in the old creak as soon as I get home from this trip, and after that I'll try your plan."

"Humph!" grunted Jones, who had been listening to Joe with interest. "Trading every year like that may be all right for Jim. He covers a lot of miles every year. But it certainly doesn't apply to me, Joe. It takes me three years, or more, to drive as many miles as Jim does in one year. I'd lose my shirt trading every year."

"**I**T ALL depends on how you look at it," Joe argued, "and how much value you set on having a new car. If you kept it seven years, same as you did the last one, it would cost you just about as much as it would Russell for depreciation—\$100 a year—but, of course, you'd have a lot less expense to keep it running. At 7,000 miles a year you'd only cover 49,000 miles in that time. You could probably get by with one ring job, two new sets of tires—tires go bad with age as well as with wear—and a couple of brake-relining jobs. Batteries go bad from age, mostly, so you'd have nearly as many batteries to buy as Russell. Altogether, it probably would cost you between \$150 and \$200—say, \$175, or twenty-five dollars a year for upkeep. This, added to the annual cost of depreciation, would give a yearly total of \$125 for main-

taining the old bus."

"I'd be a dumb-bell to trade every year on that basis," Jones maintained.

"It would cost you seventy-five dollars a year more than what you paid annually on your last car, or only about twenty-five to thirty dollars more than it will cost Russell," Joe said, glancing at his figures.

"But the answer in your case," he went on, "is to trade every two years. A two-year-old car of your make will trade in today at within \$250 to \$300 of the delivered price of a new car. You drive carefully. You keep your car in fine shape, and your yearly mileage is small, so you'd probably get the top trade-in price, which would make the depreciation work out to not much over \$125 a year. So, if you trade in every two years, it will cost you just what you would spend on the seven-year basis, plus the upkeep for two years. You might have to get a new battery before the end of the second year, and you might have hard luck with one tire, but the brakes would last that long. So chances are it would only cost you around ten dollars more a year than you now pay, and you get a brand-new car every two years. Isn't it worth that?"

"**I**T WOULD be worth twice that not to have to go through all the domestic arguments I've had on the new-car subject," Jones agreed. "But you haven't said anything about gasoline and oil expense. Shouldn't you take them into account? To hear some fellows talk, you'd think the cost of keeping a car is mostly gas and oil expense."

"There's a lot of things besides gas and oil I haven't considered," Joe replied. "But practically all of them cost the same for an old car as for a new one. It costs just as much, for example, to have a dent rolled out of a fender of an old car as it does for a new one."

"You use about the same amount of gas and oil for each mile, no matter whether you have a new car or an old one—provided you keep the old car in good shape," Gus cut in, as he finished tightening the brakes. "Of course, if you keep on using a car after the rings get to leaking and she starts to pump oil, you lose more than the cost of the repairs in the extra gas and oil you have to buy."

"Makes quite a difference," said Joe, his pencil busily scratching. "In your case, Russell, if your gasoline mileage fell off from eighteen to fifteen to the gallon, it would cost you nearly fifty dollars more a year for gas to drive the miles you cover."

"Or somewhere in the neighborhood of thirteen dollars in my case, eh?" Jones broke in. "Well, Jim, guess we better be getting back to the store. Maybe I'll give you a bigger order than I intended to, after what Joe has told me about the cost of the new car. What I can't see, Gus, being as how you're in the repair business, why don't you urge people to keep their old cars and get 'em repaired here?"

Gus grinned. "Why should I, Larry? If you trade in your car and buy a new one, somebody'll buy your old car and then maybe I'll have two customers instead of one!"

PNEUMATIC HAMMERS RID TREES OF INSECTS

VIBRATING trees with pneumatic riveting hammers is the method proposed by a California inventor to rid orchards of insect pests. When a riveting machine is held against a tree trunk, it is claimed, the vibration jars the insects loose from limbs, leaves, and fruit, so that they can be washed to the ground with a strong spray of water. A disk-shaped striking plate prevents the hammer, while vibrating, from bruising the trees.