

Fourth in a series of interviews with Glenn Shirk

Is your dairy in trouble?

BY PAT KAUFFMAN

LANCASTER — In preceding weeks we have looked with Lancaster dairy agent, Glenn Shirk at what makes an outstanding dairyman, dairy management, and routes for young dairymen to take. Today we are looking at the dairy in trouble.

According to Glenn, with inflation increasing faster than the price of milk, those heavily borrowed and financially overcommitted are being killed by the high interest rates. Glenn, how do they know their dairy is in trouble?

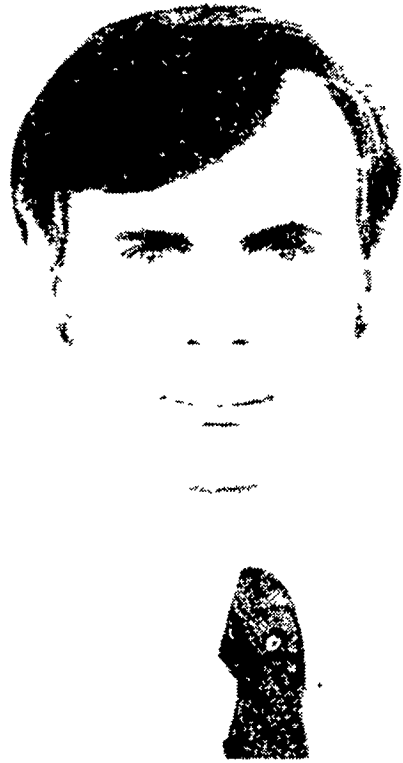
I think, Pat, that while this can be obvious to some, there are many who are in trouble and perhaps don't realize it. Perhaps the dairyman should ask himself several questions

For instance, is his production satisfactory? Are he and his family physically and emotionally fatigued? Is he enjoying it and is he timely meeting the goals he has set for the business and his family? Is he behind on payments or financially strapped?

Even if the operation is in trouble, there's usually hope. However, some families can most be helped by getting out of dairying

Some fellows stubbornly hang in there and are dragged down hill farther when there's really no way out. And others recognize the eventuality of their situation but are afraid to face the reality of finding other employment and making the necessary steps involved in getting out of dairying. They wrestle with fear of the future and with the stigma they feel such a move bears

I think when the situation indicates, it's best to get out while the getting is good and you still have something left.



Glenn, what are the methods to use if you recognize your operation is in trouble and feel that it's wise to continue dairying?

I think the first that comes

to mind is usually to attempt negotiating partial payments. Where this is not possible, the next step is often refinancing. But this needs to be looked at

"Failure to allow flexibility

helped cause his problems...

carefully.

Many times refinancing is done on a short term note to avoid the higher interest


over the term of a longer note. Care must be taken not to overextend on short term notes

While it will cost more in the long run on a longer note, the dairyman needs working capital now. It's important that he understands what he is doing — managing his way out of difficulty — and that he utilizes sound management tools such as planning flexibility into his program

He must ask himself if he can still meet the notes if inflation increases and his milk check does not. Has he allowed breathing room for family emergencies? Frequently it's a lack of

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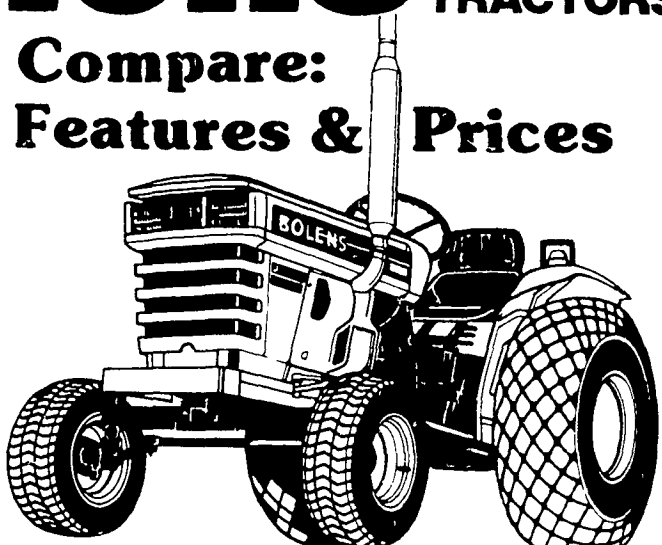
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