

Learning finances

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 this location for the next two years. Although reflecting back on this part of their lives as being fortunate to be able to learn the percentage of debt that a farmer can allow in his operation and still

be able to pay other expenses, and gaining valuable experience managing that financial end of the operation, the Koontz' state that everything should be "in writing" when working with a partner.

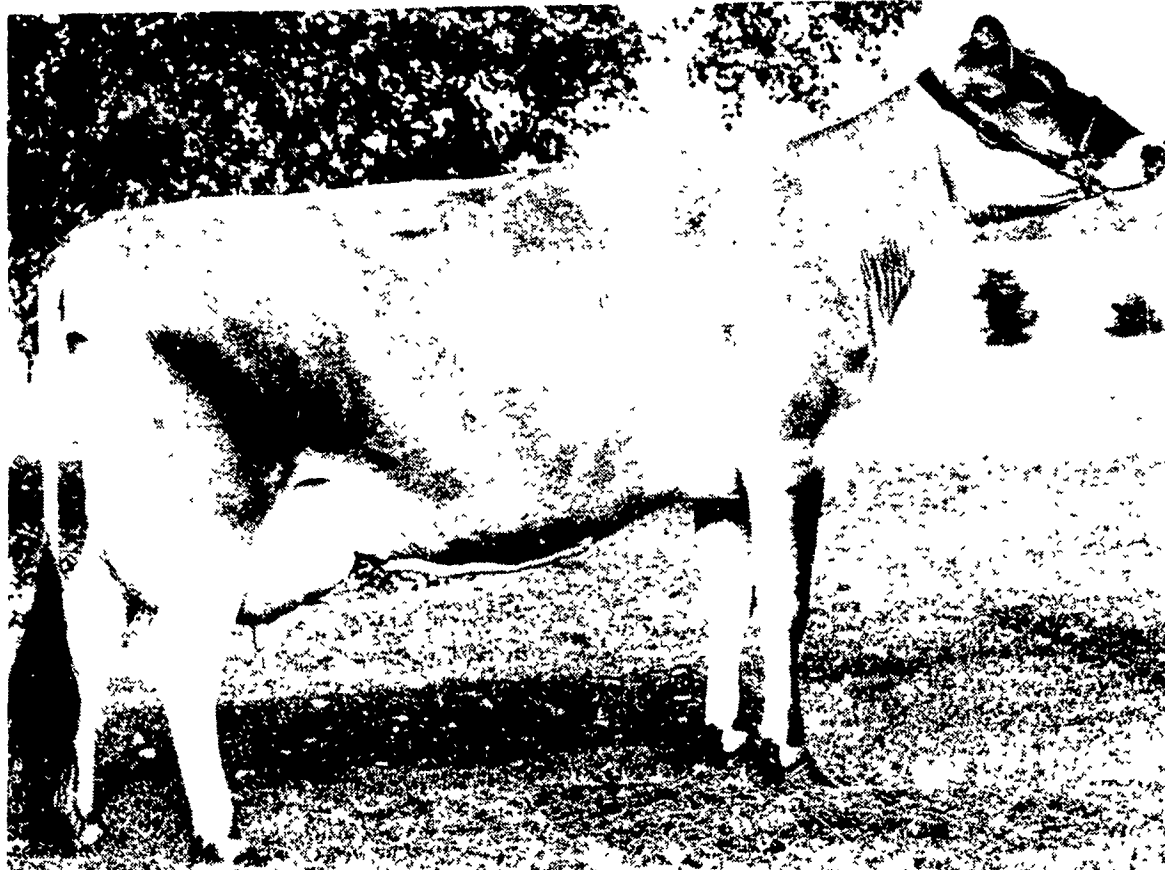
In 1979 a cousin out in Mercer

County found them their present farm and the couple moved once again, this time with approximately 35 head of cows bought from the previous partner, plus young stock, assorted farm belongings, and even some farm cats. Learning their "lessons" from past experiences, the Koontz' were able to rent the farm from the owner who was very willing to

work with them. In the rent agreement, the Koontz' were given three choices: (1) outright renting which they state would have been the cheapest. (2) A 7-year rent lease with the option to buy at a set price at the end of seven years. (3). A long term rent agreement with part of the rent going towards the purchase price which would have been larger monthly payments.

They chose the 2nd choice, since they wanted to build their equity with their herd without being burdened at the same time with an oversized mortgage payment. The price for the farm was set when it was leased in 1979 and the price will not change until the 7-year lease is up and then they have the option to buy at their price.

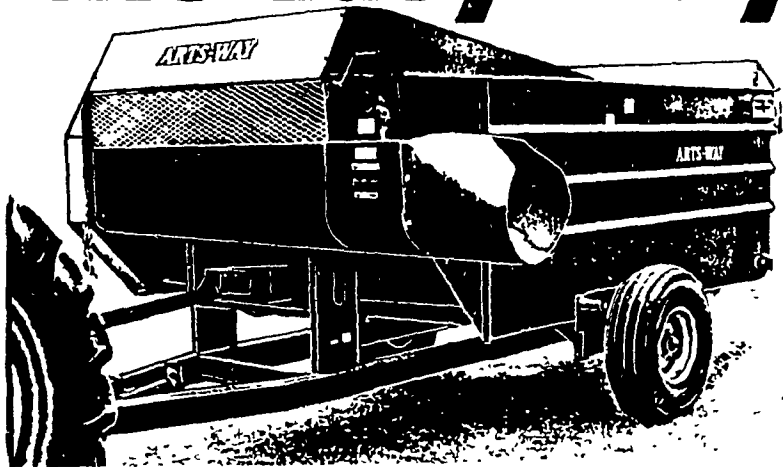
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GR Vantage Beacon Zetta is a Koontz' homebred Excellent cow with a 305-day record at 2-09 of 16,513 lbs. milk and 724 lbs. of fat.

Old milk house was converted to group heifer pen on Koontz' farm.

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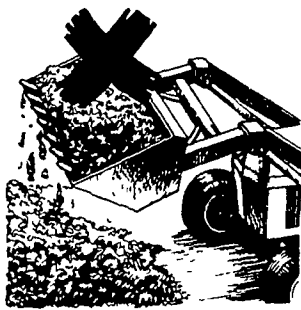
STOP THIS ROT.



Anchor Sila-Lator 2X or Silage Inoculant 160X keeps out rot, seals in nutrients.

Inside every untreated silo pit and bale of hay lurks rot. The monster that eats protein and energy leaving a trail of waste nutrient loss and musty stale forage behind it.

Now you can stop this rot with Anchor silage inoculants—Sila-Lator 2X for dry application or Silage Inoculant 160X for liquid. Both are proven microbiotic products that help preserve most types of silage—corn silage, haylage and high-moisture corn—and now baled hay.



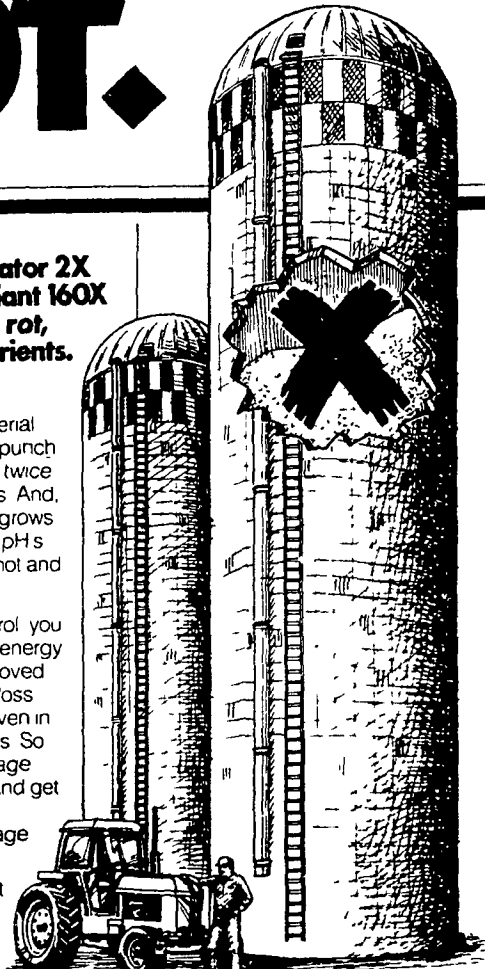
With Anchor silage inoculants you get the fastest protection possible against rot. That's because they contain a specially selected team of beneficial bacteria, aided by four enzymes featuring something no one else has—*Streptococcus faecium* Cernelle 68.

This patented bacterial strain beats rot to the punch multiplying more than twice as fast as other strains. And, unlike other strains, it grows in highly preservative pH's as low as 3.2 in both hot and cold conditions.

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