

Whatever it holds, it's in your hands

(Continued from Page A1)

R1 Berlin, which housed a dairy operation 20 years ago. During their high school days and the time they worked in the mines, the brothers helped to raise beef and registered bred heifers. They had firsthand experience in helping to run the farm alongside their father and mother, Leroy and LeEtta Stutzman.

In the nine years since the Stutzmans began working in the mines, they farmed on the side with their parents. They decided , against fulltime farming at that time because of the attractive salary offered by coal mining. When layed-off two years ago they looked at farming in a different

It was three months ago that Dave and Don made their decision to farm. They already had a barn and the major farm machinery that they needed; however, they had no cows. The remainder of the bred heifers had been sold three months earlier. This meant buying

"We sold all the bred heifers about six months ago," Don said, "but we turned around and bought better ones for ourselves.'

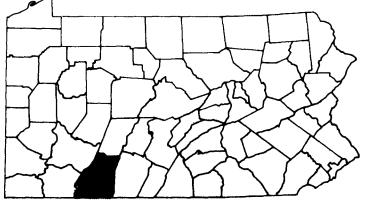
The Stutzmans made their first heifer purchase at the Maryland State Holstein Sale in February. They also attended the Pa. Holstein Association Spring Calf and Bred Heifer Sale in March, as well as other sales. Their foundation herd currently consists of 16 bred heifers and five cows.

Dave and Don estimate they will spend, on the average, between \$1,500 and \$2,000 per cow on their way to building up a 40-cow herd. "Just about all of our money is going into the cows," Don said.

Their money is also going into remodeling costs for the barn, which includes construction of milking stalls and the installation of a milking system. They also plan to install a computerized feeding system.

"We plan to spend around \$15,000 to remodel the barn and put in a computerized feeder system," Don said. "This includes the stalls and the milking equipment."

The milking system, Dave explained, will be rigged up for a oneman milker. "Since there's two of



us, we're going to rig it up so one of us can milk," he said. "We're going to have four milkers and four take-offs."

To save on costs, the young dairymen are doing much of the remodeling work themselves. "We couldn't have afforded it the other way." Don said. "Oh, we could afford it, I guess, but I'd rather have the extra money to buy

Looking at their initial financial costs, Dave and Don said they plan to spend about \$60,000 to get started. This figure includes the cost of the cattle and the remodeling needs. To meet this figure, they will need to borrow

Altogether, the partners plan to borrow about \$45,000. The remainder of their financial needs will be met through savings and previous sales of corn and hay. Dave and Don said they feel fortunate to be starting out with their barn and equipment needs met. "If it hadn't been for our dad, we never could have done it (getting into farming)," Don said. "He's letting us use the equipment and he's letting us use the farm."

But the brothers both agree that they would have given farming a shot even if they didn't have what they do to get started. "I think we could have done it." Dave said. "We would have just had to buy our feed."

The earlier firsthand experience in farming will help the brothers also. "We could see how to do things right," Don said of dairy farming. "We've been around it all our lives. We're not afraid to change things. We try to take the best route."

The best route for the Stutzmans include keeping up to date on farm management practices, milking



Layed-off for two years, Dave, left, and Don Stutzman gave up hope of working in the coal mines again.



The Stutzmans plan to save money in barn remodeling costs by doing much of the



"We just want to make a living out of it," Don Stutzman says of dairy farming.

procedures and herd health.

"We went to a couple of seminars on how to milk cows, Don said. "They really stressed how to milk the cows right and how to get good cattle and equipment."

Joining farm organizations and signing up for DHIA milk testing are also important considerations for the dairymen. They also want to attend schooling for artificial breeding and plan to work closely with their veterinarians.

At this point, the Stutzmans are secure in their decision to farm. In their barn and buying cattle so fact, the only thing that Don they can begin milking within the questions is the seven-day-a-week routine. "I'm not used to that," said Don, an avid water-skier. just want to make a living of it.

"I'm used to having a day off once in a while. With two of us, we can still get some time off."

They also are not discouraged by the current dairy situation. " don't think it can get any worse," Don said. "It if's going to do anything, it's going to get better."

"I think things are bad right now and they could get worse," Dave added, "but they're going to eventually get better."

In the meantime, Dave and Don are going to continue remodeling next couple of months.

Said Don of dairy farming, "I

Getting started is like rocky garden: possible but still rough row to hoe

BY LAURA ENGLAND UNIVERSITY PARK

You're a young man or woman and you have your heart set on dairy farming. Unfortunately, you have little money and no family farm operation to settle into.

What are your chances of making it?

"For a young person starting out with no money, his chance is next to zero," according to Penn State farm management specialist Frederick A. Hughes.

The opportunity to dairy farm exits for those young people who have money to buy milking cows and rent facilities, Hughes said. For those without financial backing, the opportunity is slim. To these people Hughes suggests getting a farm job and saving money.

However, if money is available Hughes offers the following strategy - buy cows and feed and rent the facilities. "Cows turn over dollars in a hurry," he said.

Hughes explained that buying cows and renting facilities is one way to establish financial backing for a dairy operation. Money is saved because there is no large machinery expense.

The second alternative is to rent a farm with land and just get the necessities where machinery is concerned, Hughes said. This includes buying secondhand machinery or either hiring a custom operator for harvesting chores.

"Just get what you absolutey have to have," Hughes stressed. "You ought to buy secondhand machinery. You don't need new tractors and the such."



Machinery costs aside, how much of a financial investment is needed?

About \$25,000 is minimum needed to cover enough cows and initial expenses for a fulltime operation, Hughes said. He added that some may need more and some may need less depending on their farm plans.

"Anyone having less than **\$25,000** is going to be in trouble," h

Hughes said a young farmer needs to keep in mind that the first milk check won't arrive until about six weeks after the operation begins. During this time money is needed for a downpayment on the cattle and for operating capital. This is why \$25,000 is needed.

Financial needs are not the only key to starting a dairy operation, Hughes said. A young farmer needs to have experience in the feeding and handling of his or her cows. A young farmer needs an agricultural background.

"You've got to get off on good production," Hughes said. "You're not going to make it on a 12,000 or 13,000pound herd average."