

Planning ahead

(Continued from Page A20)

helps to keep cash flow on hand, when needed.

"I don't want to play games," he explained. "I want to manage the cash flow so I don't have to sell 20 animals to get cash."

The cash flow from the Myer's dairy farm provides a living for not

only the Myer family, but also for the families of seven hired hands. This number of "hands" manages the 1,000-acre, 370-head Holstein operation which Harold and Susan took over in 1978.

The Myer couple bought the farm from Harold's father, William, on an eight-year in-

stallment contract. It was a two-part arrangement - purchasing the land while leasing the cattle and facilities.

At the time of the purchase, Harold was looking forward to working and managing the farm with his father. That changed 10 months later, however, when the elder Myer died. It was then, Harold said, that he got a lesson in

finances.

"I got a terrific education in that one year that I could ever get," he said.

That education meant learning to deal with finances to keep the operation rolling. It also meant learning to deal with problems as well as triumphs.

"You need to go through a struggle period to become successful," Harold said. "You also need to surround yourself with successful people."

With that, Harold added that any one of his employees could be a fulltime farmer. He also included in his list of successful people other farmers whom he sought out for advice and trained agriculture people with specialized interests.

These people and Harold's ingenuity have lead the Myer farm operation to where it is today. As a thinker and a planner, Harold looks to the future. No decision is made without consideration on its future impact.

This is seen in the new milking facility Harold built two years ago. Housing a double-eight milking parlor, the barn was designed for future expansion possibilities, such as a second double-eight parlor.

Harold is also considering the expansion of his calf barn, the installation of an automatic cow identification program and a flushing system which uses recycled water for his milking parlor holding area. All of these ideas can be incorporated into the present facilities with little modification.

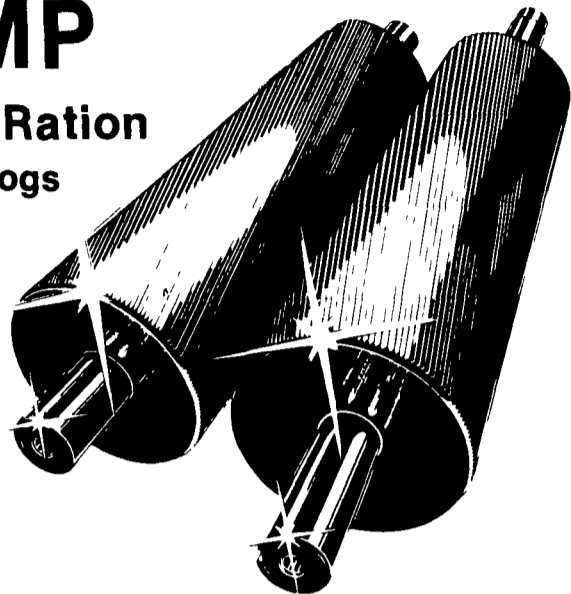
To meet these future plans and goals is why Harold places a strong emphasis on money management, which is something farmers need to learn to stay in the business, he said.

"The 1960's and 1970's were years of production management," Harold said. "The 1980's are years of financial management."

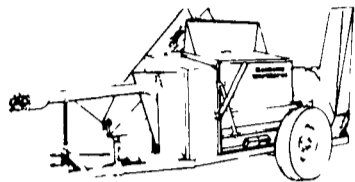
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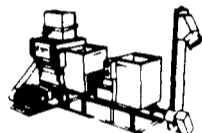


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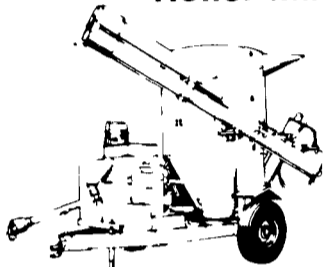
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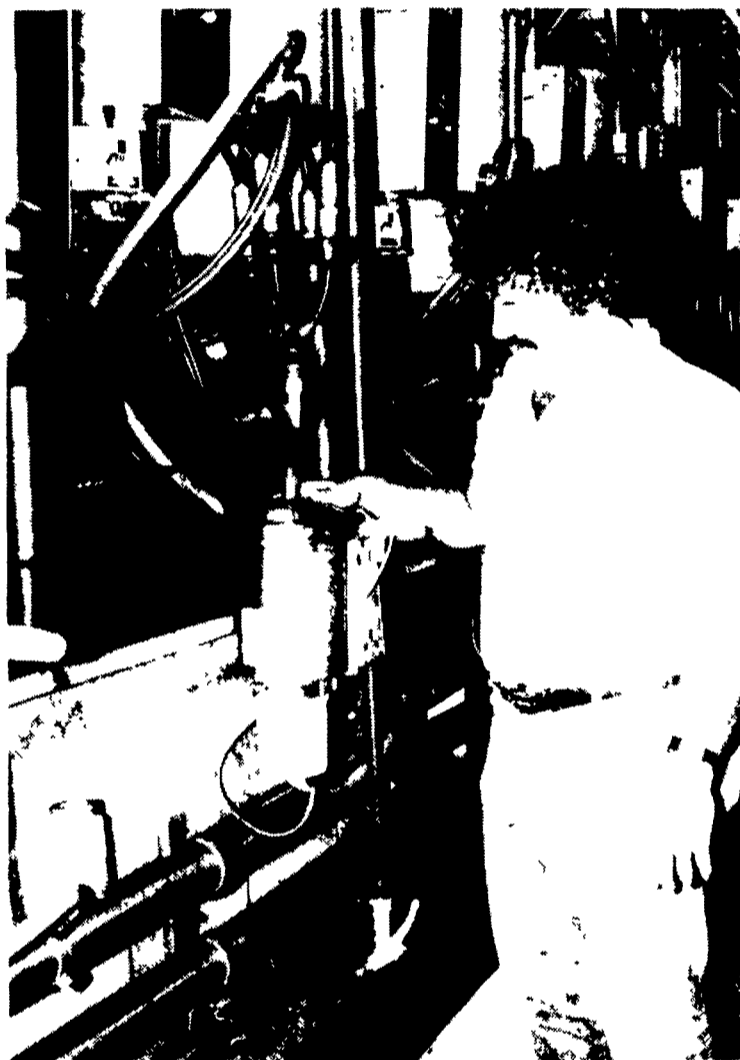
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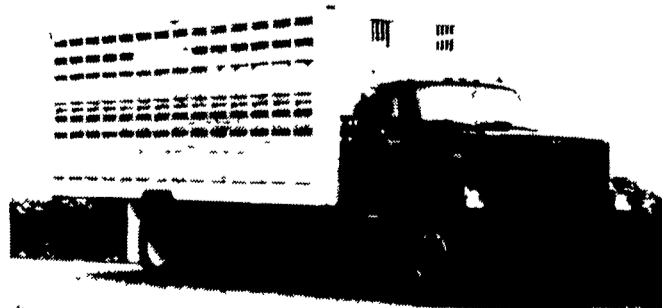


Harold Myer, Myerstown, checks out one of his DHIA-approved milk testing meters.



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