#### Lancaster Farming, Saturday, January 18, 1986-C7



(Continued from Page C6)

care paves the way for an effective herd health program. In addition to shots and reproductive care, your health program should also focus on foot care, udder health (including milking machine and milking techniques), parasite control and bio-security (keeping diseases off the farm).

#### Cost Control

A dollar saved is a dollar earned. Learn what expenditures are necessary and which ones are not. Venture into cost-cutting programs cautiously, being careful not to cut corners too closely for your own good. Push the

pencil carefully before spending and before cutting. One area that deserves close scrutiny is fields that have been heavily manured for several years. You might be surprised how little fertilizer these fields actually need.

Feed is the largest single item of expense. Are you making maximum use of good quality home grown forages? Are you spending too much on high-priced exotic feeds and additives, vitamins, minerals, preservatives, etc.-more than what the cows really need? Are crop yields, especially hay yields, high enough for maximum efficiency? As with cows, high yields are more profitable, but the highest yields may not be the most profitable.

Could you cull the cow and heifer herd harder, taking better care of the remaining cattle, making greater use of home-grown forages, reducing feed purchases, and possibly improving profits even though the milk check might be smaller?

Are you managing your money and using credit wisely? Are you taking advantage of price discounts with early purchases and early payments? Do you have too many high-interest, short-term loans? Is there need for some refinancing?

Are you spending your dollars where they give the greatest and quickest returns? Do you keep your money in interest-bearing accounts and take full advantage

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of this opportunity? Do you discuss the tax consequences of your financial decisions with your accountant?

Machinery and equipment expenses can be a big item, too. Do you operate machinery and equipment carefully and keep it in good repair? How much and what size equipment do you really need? Can some one else do some of the field work for you? Are you trying to farm too much land, and neglecting the herd in the process? Is some of that land too far away to really be profitable?

If your debt payments are killing you, and if there is little hope for generating more income, is there anything that can be sold and converted to cash to reduce the debt load without seriously jeopardizing profits?

Are you keeping and using the

records you need to really know what is going on in your business? The list of ideas could go on and

kinds of financial, herd and crop

on, and I have gone on and on! But I'd like to end with this last question. What estate planning has been done to aid in the orderly, affordable and fair transfer of the farm business from one generation to another?

# **Pinkeye**, flies

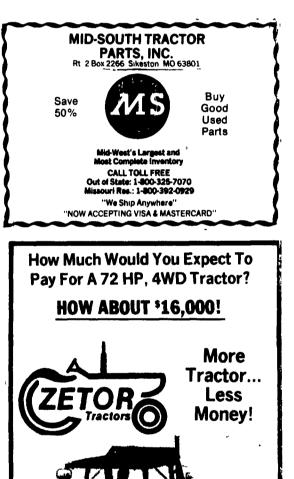
#### are booklet topics

ST. JOSEPH, Mo. - A free brochure now available from Anchor Animal Health discusses producer strategies for fly control and pinkeye prevention.

Pinkeye and horn flies are estimated to cost the U.S. cattle industry about \$1 billion annually. In an individual operation, the problems can destroy narrow profit margins.

The brochure covers problem identification, costs, products and customized programs. New tools such as Anchor's combination pinkeye vaccines and EAR FORCE tags are highlighted. Use of tools, such as dust bags, for controlling insect resistance also is explained.

Free copies are available from Anchor Animal Health dealers or by writing: Control Strategies, Anchor Animal Health, 2621 North Belt Highway, St. Joseph, MO 64502.



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