



Brockett's Ag Advice

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Tightening The Belt

One good rule of thumb for using credit is "do not borrow more than you have to." But if you do borrow money, borrow all you will need. Expenses can be reduced. Capital items are not always necessary. Bigger is not always better. New seedings are not always superior economically to established stands. Top production is not always the most economical. On the other hand, a job worth doing is worth doing well.

Use soil tests to reduce fertilizer costs. Soil tests tell you the amount of lime that is necessary to bring your soil up to the proper pH (a measure of acidity and alkalinity). Most agronomic crops do best at or near a neutral pH level (7.0). Fertilizer is also utilized (some acid metals such as aluminum tie up nutrients such as phosphorus in the soil) more completely at that pH level. Thus the proper pH can save fertilizer dollars in relation to yield. Lime can also help some weed control chemicals work better. This saves on chemical costs and reduces competitive weed populations from useful crop stands. Regular soil tests can help you make decisions as to where to put scarce dollars for the best returns.

Forage tests can help reduce purchased feed costs by showing you the minimum protein and minerals you need for a balanced ration. Regular forage testing can be an incentive for most dairymen to produce top quality hay forage. The tests can help a farmer decide what silage moisture level works best for his particular operation. Top quality hay forage and a balanced feed ration can save a lot of money in the reduction of purchased feed. Even high moisture grain should be tested to determine the moisture level. Despite the claims of some people, there are no nutrients in the water in high moisture grain.

Sometimes by using a soil test and good fertilization practices, an established hay stand can produce a ton of quality forage cheaper than a new seeding. This is an especially good thing to consider if fertilizer dollars are tight. Many established stands do not produce well because of lack of nutrients or poor insect control rather than loss of vigor from age. Some of the shallower or less than well drained fields would do better if they were seeded in alfalfa and grass rather than straight alfalfa. In the northern part of the state birdsfoot

trifolium was a better choice. It had a shallower root system than alfalfa and was not competitive in the best deep soils. However, stage of cutting was less critical because it was constantly in various stages of maturity in each plant. Many of the farmers in the north country used a mixture of alfalfa, trefoil, and timothy. It often out produced straight alfalfa and was very palatable. But the most important feature of the mix was its longevity which reduced the annual cost of seeding.

Manure does have a value if used properly. It may not have a value high enough to offset the cost of building a manure pit, but it comes close. To be of most value, manure must be worked into the ground soon after being spread. Thus an application on frozen ground may result in the loss of a main part of its ingredients. Since most livestock farms have to dispose of the manure as a waste material anyway, why not maximize its value by using it in place of part of the purchased fertilizer?

Caring for and repairing equipment may be more economical than replacing it. Regular and careful maintenance programs for farm equipment could probably save a lot of dollars every year on most farms. Just look at your repair bill from last year and ask yourself the question, "Could I have saved 10 or 15 percent of that by being a little more diligent in my maintenance program?"

Set culling standards to save feed dollars, breeding costs, medical bills, and aggravation. Too often a farmer will keep a potential cull animal "because it is bred." That is a poor reason. First,

if the animal is a cull why would you want to keep the offspring? Sometimes an animal out of seemingly good parentage can be a disappointment and should enter the cull list. Twenty years ago we purchased a calf from a good herd and out of a good cow. Unfortunately, it was one of those animals that never amounted to much. We felt that the genetic background should come through if we bred her to good bulls. We used all of the top sires of that time. We eventually got 3 heifers out of her out of good-plus production bulls. We bred them to proven bulls as well and got heifers from them. None of them ever amounted to much in the production line. After three generations of frustration, I sold all of the animals from that family for slaughter. If I had culled the original animal at the start, we would have saved several years and a lot of dollars raising animals that did not pay for themselves.

Livestock operations, other than dairy, should also have good culling standards. If the animal does not perform up to those standards, sell it for whatever it will bring. That will reduce the overall cost of production. Poor performing animals will never be profitable no matter how long they are kept. I could tell you a story about a pig that we kept for an extra three months trying to get it up to market weight. It did not work and we lost money trying.

Know your debt repayment ability — it should be part of your farm analysis. If not, ask your accountant to help you figure it from your analysis. Once you know how much you can repay, you can deal with your lender in setting up

a credit program that meets this standard. Do not borrow on equity alone. Many farms still have an asset value in excess of their income generating ability. Most farmers who kept their debt in line with their debt repayment ability are still viable farm operators despite the cost-price squeeze we are in at the present time. One of the benefits of knowing your debt repayment ability is you then have an incentive to increase it. With a good farm analysis you have the information you need to make the adjustments necessary to improve your debt repayment ability.

Often a farm manager can curb the wild desire to buy a new tractor or piece of equipment by sitting down and listing the advantages and disadvantages of the new item. Once this is done, he should list the ways income will be generated to pay for the item. Finally, a manager should ask someone else to critique the whole idea (not the salesman). Every manager needs someone to act as a "devil's advocate" to debunk or try to debunk management ideas and purchase goals. That person can make the manager's decisions more well thought through and usually more sound. Sometimes the manager may actually find a better alternative to his original idea.



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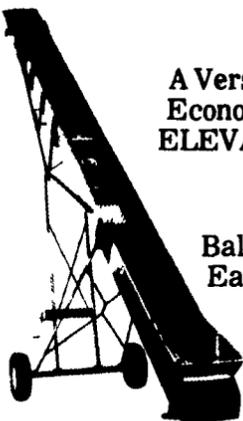
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