BOZEMAN, Mont.—Jo Ann Srebnik, a Simmental cattle breeder from New York City, N.Y., has donated 3,000 units of Simmental cattle semen to Kasetsart University of Thailand.

The semen will be used in producer herds throughout Thailand to illustrate the positive advantages of crossbreeding domestic Zebu or Brahman cattle with American Simmental cattle.

Thailand is highly regarded as a progressive country with a rapidly growing economy. There is considerable interest among native cattle producers in the use of American beef genetics to improve production. U.S. semen and live cattle have been imported by Thailand during the past few years and such activity is expected to increase over the next few

years.

The shipment of semen to Thailand was completed through the cooperative efforts of Ag-World Exports, Bloomington, Ill.; Aristocrat Land and Cattle, Plattsville, Colo.; Progressive Genetics, Winter Haven, Fla.; and the American Simmental Association, Bozeman, Mont.



(Continued from Page E2)

## How Will Decisions Be Made?

We can let decisions be made by default — let the salesman tell us. Tractor-seat thinking lets our emotions rule our minds.

We could use a consultant or adviser to help us. or we can rely on our own business analysis and dollars and cents calculations to evaluate our alternatives.

#### Which Alternatives Should Be Considered?

Many options should be explored. These might include, but not be limited to:

- Different markets, or value-added products
- · Changing enterprises such as more production, more or less acres or animals
- · Reduce debt by liquidating assets or buy more assets and increase debt
- Discontinue an enterprise, or discontinue farming.

Brainstorming can help a management team think of numerous possibilities. In many cases, one of these changes brings about a combination of other changes which must all be considered together.

#### How Do We **Evaluate Alternatives?**

Financial impact of a change should be measured in terms of:

- Profitability how will it change "the bottom line.'
- Liquidity what will it do to "cash-flow." Solvency — how it affects net worth or
- "equity." Other important criteria should include expo-

sure to risk, labor needs, next generation impact, environmental impact, and personal satisfaction. Some of these may be difficult to estimate.

Ultimately we need to answer the question: "Will it help us to reach our family goals?"

# Computers To The Rescue

We have seen that decision-making involves a mountain of computations. Many of you use computers to maintain records and do routine calculations.

Software is available that does the math to give you numbers which you can use for many of the evaluations outlined above. Farm management agents, bankers, and consultants in many states have been using FINPACK as a decisionmaking aid for many years. This is now available to farmers.

# Is Farmer FINPACK For You?

- It is not a record keeping program but it is: A great tool for business and enterprise
- · An exceptional "what if?" projector.
- The best farm cash flow planner available at

If you want to control your business into the next century, you'll need this tool. If you are planning a major change in the business, you should not be without it.

If you can run your own farm FINPACK, it will do more for you than Extension could do in a week of farm visits.

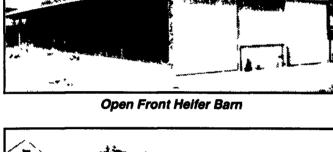
You will need an IBM-compatible computer with a 286 or higher processor, MS-DOS 2.1 or higher, a hard disk with 5MB of free space, 640K of RAM, a check for \$295 or a credit card.

### Orders And Support

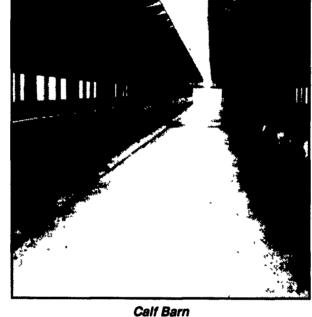
For orders, information, and program support you can call the Center for Farm Financial Management, Minnesota, (800) 234-1111. They supply the program with a great, clearly written user's manual. Their friendly support staff are very helpful.

In southeastern Pennsylvania we plan to offer training in Farmer FINPACK on December 12, 1995. For local information, support, or training, please call your equal-opportunity farm management agent or contact Roland Freund at (717) 240-6500.





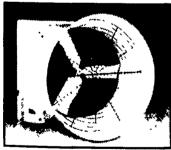






276 Cow Free Stall Barn & Milking Center

# **ALL SEASON VENTILATION...** The Key To Higher Production





# Design Features:

- Dineed For Low Efficiency Circulation Fans
- \* Hot Weather Comfort For Milking Personnel
- \* Reduces Fly Problems In The Barn
- \* Winter Ventilation Provides Air Distribution

# THINKING ABOUT BUILDING OR EXPANDING A DAIRY FACILITY "Use Our Experience - From Design to Completion"

We at Triple H Construction believe our experience with agricultural projects insures our fulfillment of your needs. In an agricultural application, we are the one company you can absolutely trust to handle every step of construction.



717-738-2142 1-(800)-874-7531 1-(800)-TRIPLE-1

430 Springville Road, Ephrata, PA 17522

TRIPLE H Construction

Custom Builders of Dairy, Horse, Storage, Residential & Commercial Buildings