

# Dairy Herd

NOVEMBER/  
DECEMBER 2021

Management

DairyHerd.com

$$\frac{\text{Total Gross Income}}{\text{Total Number of Cows}} = \text{Income Per Cow: } \$5,000$$

Ownership Equity = 50%



## 12 FINANCIAL BENCHMARKS

To Help Manage Your Dairy's Future

Page 8



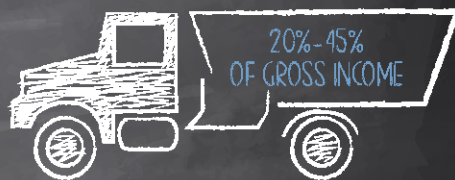
Milk Sold Per Cow = 80 lb.

Total Investment Per Cow:



\$8K to \$20K

Feed Costs:



20%-45% OF GROSS INCOME

Current Equity:



Asset Turnover:  
3.3x



Livestock Expense: 4%

Facility Focus: Back to Curtain Management Basics Page 18

Hit the Reset Button to Attract and Retain Employees Page 26

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**FARM JOURNAL**

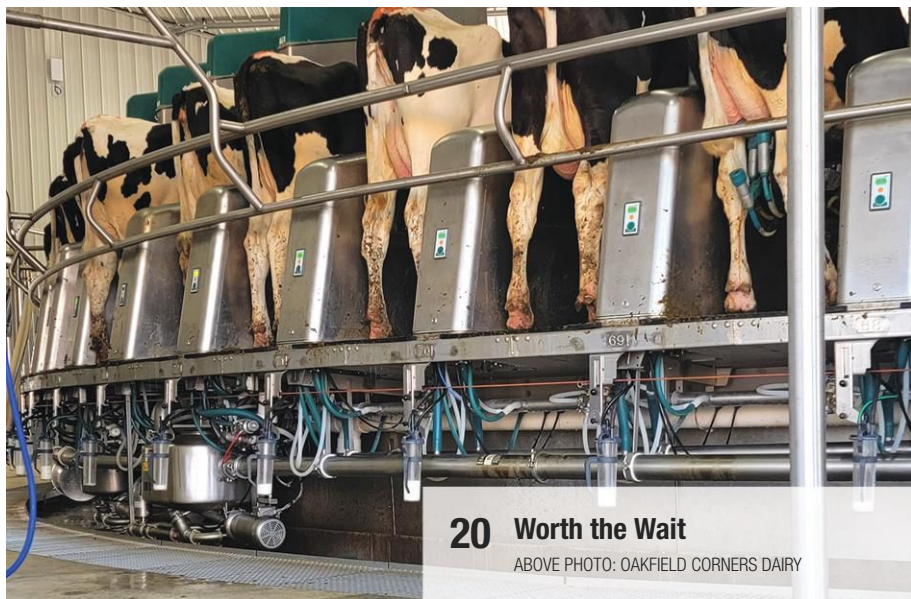


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# Dairy Herd Management

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ABOVE PHOTO: OAKFIELD CORNERS DAIRY

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# Put the Spotlight on the Stoplight



**F**arming is a profession of hope. Hope that next year will be better. Hope that the milk price rises, labor challenges improve and feed costs become manageable. Hope for rain and hope the sun will peak from the clouds. Yes, farmers are truly optimistic. Will Rodgers once said, “The farmer has to be an optimist or he wouldn’t still be a farmer.”

As true as that is, even the most optimistic farmer must still plan.

## STOP LIGHT APPROACH

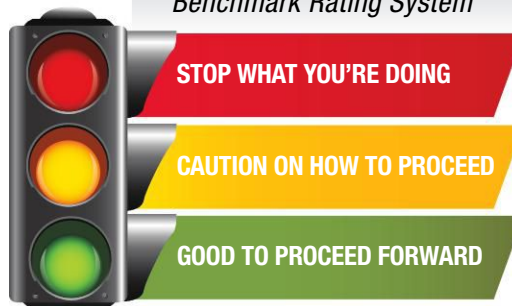
Years ago, we had the pleasure of having Gary Sipiorski visit our farm to talk about farm business strategies that could help put our dairy in forward motion. We all gathered around the kitchen table with Gary, reviewing our farm’s history and talking about our hopes and dreams. We sat and talked for nearly four hours.

Gary used a stoplight approach when reviewing benchmarks with my husband, Scott, and his family. He asked us to use the following rating: Green being good to proceed forward, yellow cautioning us on how to proceed and red meaning to stop what you’re doing.

Although this unfolded years ago, I still remember my husband’s response to every benchmark was either red or yellow. Thankfully our operation was still in a good place, but the benchmark conversation helps illustrate the importance of the need for farmers to understand their numbers and how using benchmarks can help put it all into perspective.

Gary’s conversation at our farm paved the way for future expansions and growth. With the help of his financial expertise, we continue to review our numbers and benchmark them to industry

## Benchmark Rating System



standards to identify our strengths and weaknesses to help propel our dairy forward.

Our cover story, “12 Financial Benchmarks to Help Manage Your Dairy’s Future,” outlines the same benchmarks Gary reviewed at our farm. The fact the top third of producers in the U.S. earn \$1.25 per cwt more compared with the average producer underscores the importance of reviewing these numbers and benchmarks.

## GATHER AND TALK

Gathering with industry leaders is beneficial in many ways. On page 22 our story “Hit the Reset Button to Attract and Retain Employees” details effective ways to help with the labor dilemma, which begins with producers changing their mindset around human resources and dedicating time and effort to this area. Jorge Delgado with Alltech offers tips to get that conversation started.

John Powell states, “Communication works for those that work on it.” We all need to work on communicating with our farm team more to help better position our businesses in the new year. 🐄

Karen Bohnert  
Dairy Editorial Director



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## Free School Lunches Helping Offset Dairy Supplies

The USDA has extended the program to allow all schools to offer free breakfast and lunch to students. This is also helping eat into U.S. dairy supplies. The program allows students from across the country to eat school meals for free, and Rabo AgriFinance's Ben Laine says that program, along with the fact most students are back in person this school year, are helping offset high dairy production levels this year.

"Now that we've got more kids physically standing in that lunch line picking up that milk, it's going to be a benefit to fluid milk," Laine says. "It's going to clear up some of that aspect of dairy production, and that's helped relieve some of the surplus milk that we were dealing with a couple of months ago as school started ramping up. As the milk stream started moving toward that school lunch program, that's what helped pull us away from some of the high levels of cheese production that we've seen kind of starting to get at risk of being a little too heavy. So, I think the school lunch program is useful for pulling some of that surplus milk away."

Another boost is in the form of what type of milk is being offered in schools. Nearly a year and a half ago, the USDA reinstated low-fat flavored



milk as an option in school cafeterias, which has helped remove additional fluid milk off the market.

"One of the most important things for our industry is the preservation of the availability of low-fat flavored milk at school," says Matt Herrick, senior vice president of International Dairy Foods Association. "Chocolate 1% milk was something that hadn't been in schools up until a couple of years ago when the USDA, about a year and a half ago, reinstated low-fat flavored milk. When you have low-fat flavored milk in schools, kids want it, but it also increases participation in school meals. So, you get more kids eating those meals, and it reduces food waste, so they're throwing less of their food away. That's great news because school really is the best place for kids to get a healthy meal. We know low-fat flavored milk really enhances the whole experience for a student and increases meal participation. So, we're hopeful when Congress comes together, they preserve that 1% flavored milk in there. It's just so important, not only to our producers, but to our kids."

“ Now that we've got more kids physically standing in that lunch line picking up that milk, it's going to be a benefit to fluid milk. ”

—Ben Laine, Rabo AgriFinance



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Fit in 2022:

# 12 FINANCIAL BENCHMARKS

## To Help Manage Your Dairy's Future

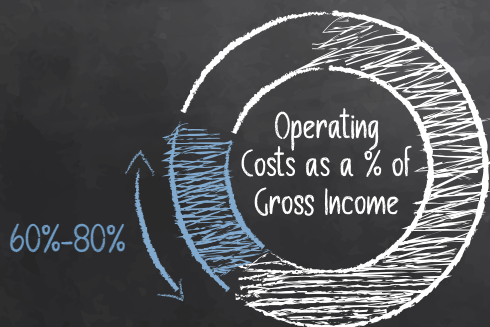
**W**ith a new year on the horizon, you might be thinking about personal goals. For many, fitness is a resolution to drop some pounds, improve blood pressure or cholesterol levels. However, financial experts strongly encourage dairy producers to use the new year as a time to evaluate the financial health of your operation, too.

With costs going up for labor, feed and everything in between, knowing your numbers is key to helping your dairy plan for the future. The saying, “You can manage it, if you can measure it,” especially holds true in terms of financial fitness. Carving out time to review the financial portfolio of your dairy operation needs to be a priority. Gary Sipiorski, independent agriculture business financial consultant, recommends producers review the following 12 benchmarks annually (if not quarterly) — and strive to reach each benchmark.

“These benchmarks are more important today than ever before,” Sipiorski says. “It’s not only important for you to know these numbers, but it also makes for good discussion with your lender, who uses many more ratios to assess your dairy’s financial performance.”

$$\frac{\text{Total Gross Income}}{\text{Total Number of Cows}} = \text{Income Per Cow: } \$5,000$$

1. Generating income applies to every cow in the barn, including dry cows. To determine your average income per cow, divide the total gross income by the total number of cows on the farm, including dry cows. This income includes milk, cull cows and calves sold. Do not factor in income generated from other enterprises unrelated to milk sales, such as grain or steer sales.



2. Take the Schedule F expenses minus interest and depreciation. Family living is generally not part of the Schedule F, but some family living costs should be added in. Then, divide this number by the gross farm income. Make sure to take out any prepayments. If any expenses were carried over and not paid, such as payables, make sure to add them back in. Sipiorski suggests adding a “wear-and-tear number,” such as 10% of the machinery cost to this figure.





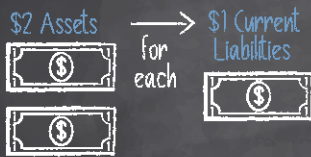
Milk Sold Per Cow = 80 lb.

3. Higher debt loads are better serviced with more hundredweights sold. This can be adjusted for other breeds. Jerseys should be about 65 lb. of milk per cow.

Ownership Equity = 50%

4. This represents the percentage of the farm you own and is determined by subtracting the liabilities from assets. After completing the farm's balance sheet, the ownership equity is then divided by the total assets on the balance sheet. This determines your ownership equity. In a money-stressed year, it will be difficult to go to a lender to borrow additional money when equity is below 30%.

### Current Equity Ratio:



5. This ratio illustrates the ability to pay yearly operating bills. Current assets are cash, feed, money owed to you, market animals or items that will be turned into cash in the next 12 months. Current liabilities are bills over 30 days, past-due rents or taxes, lease payments and principal payments due in the next 12 months. During tough times, a 1.5:1 current ratio is acceptable.



6. See the expenses used in item No. 2 above add in interest and depreciation and then divide those expenses by every 100 lb. of milk sold during the year. A good target is \$17; however, the bottom line is you need to produce milk for less than you sell it for. This number is adjusted for colored breeds.

### Feed Costs:



7. The variation of the range depends on how much feed you produce yourself. If you purchase all your feed, your feed cost will be around 45% of the milk check. Feed is the biggest cost to a dairy and each farm needs to individually evaluate depending on variables such as needs and forage quality.



### Livestock Expense:

→ 4% ←

8. The expenses in this area are breeding and herd health costs only. Of course, if a dairy performs IVF or ET work, the percentage will be higher than 4%.

### Debt Per Cow:



9. Debt per cow will depend on the farm's repayment ability and terms of the amortizations of the loan. Some farms can manage as high as \$7,000 to \$10,000 debt per cow. This is a lender/producer discussion and decision. "It's okay to borrow money as long as you do it for the right purposes," Sipiorski says.

## Debt Coverage:



<20% of the  
Gross Income

10. This represents the amount of interest, principal or lease payments to be paid divided by the farm's gross income. As new assets are added and money is borrowed, the life of the asset should match the amortization schedule.

## Asset Turnover:

3.3x

11. The average U.S. farm turns assets every four years. "That is too long," Sipiorski says. "The farm either has too many assets or it's not generating enough income." Think about this the next time you buy something. How will it affect asset turnover? For every \$1 million of assets on your farm you need to generate \$333,000 of gross income. This would give you an asset turnover every three years.

## Total Investment Per Cow:



\$8K to \$20K

12. This number relates closely to asset turnover. Sipiorski says to make sure assets used in this calculation are dairy cow related (cattle, building, land and machinery used for the milk cows). If you have other enterprises, such as grain production, those assets need to stay out of this calculation. A dairy farm needs a lot of capital, but you should have limits to stay competitive with other herds.

## BECOME A FINANCIALLY FIT FARM

According to Sipiorski, the top 30% of dairy producers in the U.S. earn \$1.25 per cwt more versus the average producer. "This is a good time to get your financials together," he says. "You can't plant corn tomorrow, and you're going to need all your numbers in line not only for your accountant, but for your knowledge to help you know your profitability."

To become a financially fit dairy, experts say producers need to look at a longer-term plan rather than the day-to-day plan. "That \$1.25 can add up to a significant amount over time," Sipiorski says.

According to Virginia Tech professor emeritus, David Kohl, producers generally fall into three buckets. Forty percent will grow incrementally because they have working capital, equity, profitability, cash flow, proactively approach problems and have a high business IQ."

Another 40% will be able to hang on but won't thrive because they're limited by their low business IQ, which will result in profit and cash flow issues" he says. "These producers will probably need to refinance occasionally to survive. Then there's the remaining 20%. These farmers will likely need to have a partial or total liquidation because they are not in the position to cash flow, and often they drain working capital and equity."

Both Sipiorski and Kohl encourage producers to pull out the previous year's income statements and balance sheets if they haven't already. Next, get the numbers as accurate as possible, so you can compare year-over-year profit and net worth values. Be aware, 2020 included a great deal of government income. Consider that as you plan for 2022.

After you get your figures up to date, revise a written business plan based on a true accrual income statement. "Only 20% of dairy farmers do this," Sipiorski says.

Kohl underscores the importance of producers zeroing in on their management mindset, which he says is essential in putting their odds in their favor. "A proactive attitude is critical in executing and monitoring specific management strategies for overall success," Kohl remarks.

Suze Orman, financial adviser and author, once said, "No one ever achieved fitness with a January resolution that's abandoned by February."

Set yourself up for success this new year and make financial fitness not only a resolution, but a goal to help position your operation to end 2022 with a healthier financial portfolio. 🐄

By Karen Bohnert

# Cow Tip:

**Make the most of ration mixes  
and milk's butterfat content  
with whole cottonseed.**



**We're not fooling around.**

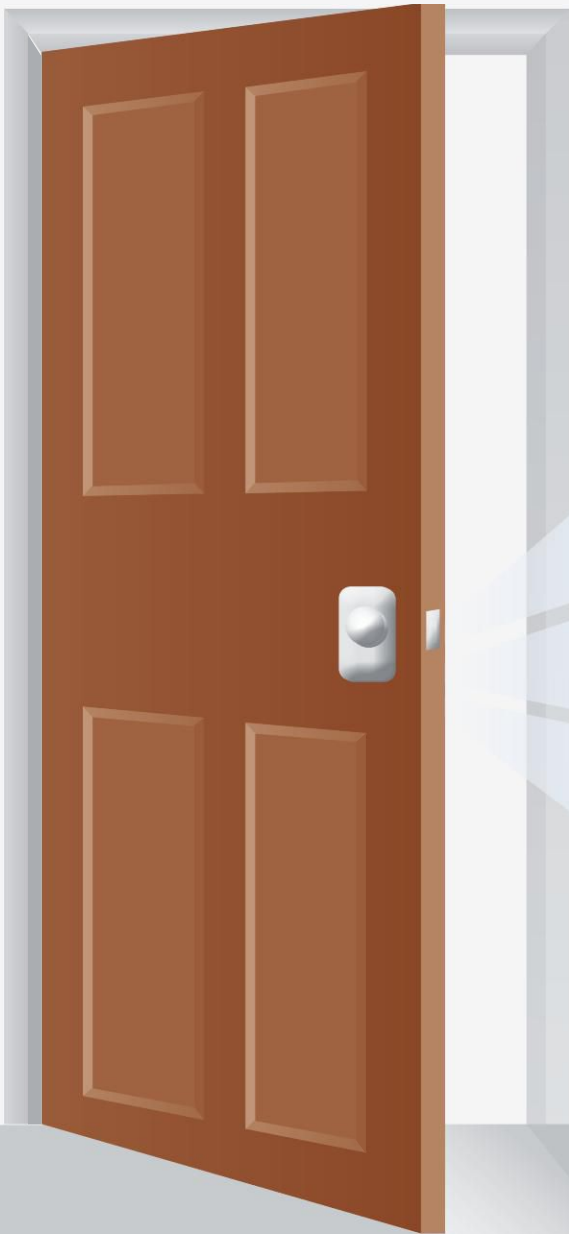
The cost-effective, concentrated nutrition of whole cottonseed is good for dairy cow performance and daily milk production.

**For more cow tips, visit [wholecottonseed.com](http://wholecottonseed.com).**



# Close the Door and Think About Your Farm Business

As a leader, your top priority is to think



**know as farmers, you would much rather spend your time doing rather than sitting and thinking.**

But, if you aren't consistently thinking about the future of your farm, who is?

"As a leader, your top priority is to think," says Jack Uldrich, a global futurist and author of 12 books. "No matter how successful your business and no matter how unassailable your business model may seem, every business is on thin ice. So think — and then think twice."

You've probably heard about the benefits an open-door policy creates, but Uldrich also says you need a closed-door policy to think about the future. In his latest book, "Business As Unusual," he makes the following recommendations to business leaders:

- > **Once a day**, close your door and think for 15 minutes about how technology is advancing and how it might be leveraged to incremental improvements to your business today.
- > **Once a week**, close your door and think for an hour about how societal, political, cultural, economic, demographic or technological trends could alter the world of tomorrow.
- > **Once a year**, lock your office door and leave for a "think week" to ruminate about the "day after tomorrow." What trends should you incorporate into your business?

"Every business leader should regularly conduct a 'premortem' on his or her business," Uldrich says. "A premortem is the opposite of a postmortem. The purpose of the exercise is to engage in a candid conversation about the real threats to your business."

Imagine your farm goes out of business in five years, he suggests. Ask yourself and your employees: What didn't we see coming?

"This will allow you to tap into the wisdom of your team to better explore the real threats to your business," Uldrich says. "Counterintuitively, the conversation will also likely change how a disruption could be turned into new opportunities." 🐄

By Sara Schafer

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# Nuisance Birds Might Be Showing Up Soon



PHOTOS: PIXABAY

## Dairies and feedlots are popular destinations for birds

**F**all marks the return of nuisance birds to dairy farms and feedlots in cooler climates.

Ricky Woods, USDA Wildlife Services specialist, shares advice for managing the birds in a recent episode of the I-29 Moo University Dairy Podcast series.

Woods says he typically sees migratory birds such as starlings returning from about late October until March. Starlings are recruiters, so they might come back to the same site year after year, with not only their offspring, but other birds that have joined the flock along the way.

Flocks ranging in size from 1,000 to 100,000 birds can travel together. Dairies and feedlots are popular destinations because of easily accessible shelter and feed sources. Sometimes, flocks will choose one site during the day, then travel to another site within a 20-mile radius at night. On some farms, flocks will move in only

at night to roost inside barns.

According to Woods, one starling will eat about a penny's worth of feed per day. "That might not sound like a lot, but it can add up to huge losses when you consider thousands of birds residing on farms for several months," he explains.

In addition to the feed loss, birds such as starlings and pigeons can tear insulation out of barns and contaminate the feed cows consume. Woods says the feces and feathers from invasive birds can spread *E. coli*, *Salmonella*, *Cryptosporidium* and histoplasmosis to cows.

## BIRD ERADICATION PROGRAMS

Getting rid of troublesome bird flocks can be tedious and time-consuming. Woods says pyrotechnics, noisemakers, trapping and toxicants all have been used to accomplish the task. The choice of tactic depends on the nature and severity of the bird problem.

The goal of a bird eradication program is to make the birds so uncomfortable they don't want to be there. Something as simple as a hinged pair of 2'x4's, clapped together, can be used to frighten birds so they don't land. But that effort must be conducted from sun-up to sun-down for seven to 10 consecutive days to be effective.

If birds are showing up to roost at night, pyrotechnics can be used. The time window is shorter because the situation only needs to be addressed when birds arrive to roost in the hours just before and after sundown.

Woods says chemical toxicants like Avitrol and DRC 1339 are restricted use pesticides. While they will kill some birds, their true purpose is to scare birds away.

Shooting is not an effective way to drastically reduce the bird population, but will help to frighten them. Mixing up approaches and using more than one mitigation method might be necessary. Human safety, of course, should be a primary priority in any bird mitigation effort.

If a dairy is struggling with a bird problem, Woods says the best approach is to contact a USDA Wildlife Services representative. Their initial assessment and advice should be at no cost to the producer.

Woods says there really is no rhyme or reason why birds target certain farms. "Unfortunately," he says, "it's purely a case of bad luck." 🐾

By Maureen Hanson



# A true end-to-end solution for greenhouse gases.

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## THE DAIRY FARMER

**DOUG WOODGER**  
Rockwood Farm  
Granville, Massachusetts

“We’ve always been tight on feed, and we have all different soil types; so Enogen corn seemed to fit right into our ballpark.”

On his second-generation dairy farm, Doug Woodger needs a silage product he can count on from seed to feed. “We’re milking 400 cows three times a day,” said Woodger. “We’ve always been tight on feed, and we have all different soil types; so Enogen corn seemed to fit right into our ballpark. Specifically, I felt Enogen hybrids stayed green longer and withstood the stress of the drought.”

When it comes to how his cows take to the product, Woodger was quick to first point out how

fast Enogen corn goes from harvest to feed. “It was about 10 to 14 days right after we finished chopping, and it was already cooled,” he says. “It wasn’t heating up, no steam. And there was no off feed. Nothing. The cows went right at it.”

Woodger is also impressed with how Enogen corn is making his cows more productive, which makes his overall business more productive. “I haven’t seen too many really heavy cows. Basically, when it goes through the cows for us here, it works.”



## What else makes Enogen different?

Enogen corn can be harvested as silage, grain or high-moisture corn, making it a very flexible product. And in some cases, the full potential of its benefits can be seen in as little as 45 days.





“Obviously, we’re always looking for more ways to make our cows more efficient and our operation more profitable.”

**DARREN COFFEY**



## THE DAIRY FARMER

### DARREN COFFEY

Rolling Acres Dairy Farm  
Allegan, Michigan

Darren Coffey is a fifth-generation dairy farmer who, along with his dad and two brothers, runs Rolling Acres Dairy Farm. “We milk 900 cows, and we farm 1,600 acres of ground with 1,000 of it being corn,” says Coffey. “Obviously, we’re always looking for more ways to make our cows more efficient and our operation more profitable.”

Implementing Enogen corn into their operation was a quick decision for Coffey and his team, so they had to start their cows on it right away. “We didn’t let it ferment. It was straight out of the field and right into the cow,” he recalls. “Because we started it so fast, we thought the milk production was going to drop, but it didn’t. It was just as consistent. That was a good surprise.”

Coffey was just as pleased with the efficiency of Enogen corn. “We fed less dry matter per cow, so that was a huge savings and a definite reason why we’re extremely happy with Enogen corn from a financial standpoint.”

From the very beginning, Coffey knew Enogen corn silage was the right choice for his operation. “Straight out of the chopper — it wasn’t even packed — and the cows didn’t know we switched. From there, we knew we had a winner.” He’s also clear on what advice he’d give a dairy farmer who’s considering making the change. “I highly recommend it because everything just runs smoothly with Enogen corn. Plus, we’re not spending as much on feed. Those two improvements really sum it up for me.”

**MANY SOURCES, ONE CONCLUSION:** Enogen corn is making a measurable difference in the dairy industry. So, write your own story. Enogen hybrids are offered exclusively through Syngenta Seeds.

For the best results, talk to your Golden Harvest Seed Advisor or NK retailer about incorporating Enogen corn into your dairy operation.





# Back to Curtain Management Basics

Keep fresh air flowing this winter

**W**e've reached the time of year when weather conditions once again become cool and damp, causing dairy producers to run toward their facility's curtains and close buildings up tight. While it might be tempting to batten down the hatches to keep cold air from coming in, lowering ventilation and reducing air exchange is one of the worst things a farmer can do for their animals.

Keeping cows and calves comfortable during the winter months can often feel like a balancing act.

According to Mike Wolf, DVM and consulting veterinarian for VES-Artex, finding the right combination between keeping animals warm while also providing adequate air exchange is essential.

"Managing curtains can feel like a constant balancing act," Wolf says. "Sometimes, the more you open a curtain up, the easier it is for natural air to come in. But it also makes it easier for Mother Nature's natural elements like rain and snow to come in as well. On top of that, if the air isn't coming straight into the building, it can cause

## REGULAR MAINTENANCE

For curtains to work their best during the cooler months, it's important to make sure they are maintained during the warmer months. According to Wolf, curtains should be looked over at least twice a year to ensure tears are repaired and equipment is working. This time should also be used to clean fans and look for any air obstructions.

During the summer, don't leave curtains rolled up at the bottom of the building's inlet. Doing so can allow rodents to come in and chew large holes, which can lead to unwanted drafts and potential curtain failures. Take time to test your curtains out, repair holes and grease parts to ensure everything runs smoothly when cold weather hits.

## MONITOR AIR FLOW

"For every 10' of width, sidewall curtains should be open at least 1" to allow air to come in," Wolf says. "So, for a 60' wide barn, you'd need at least 6" opening on both sides. Additionally, the ridge opening located in the center of the barn needs to be open a minimum of 2" for every 10' the barn is wide. For a 100' wide barn, this would be 20". The barn has to be able to breathe in order to make a naturally ventilated barn function in the wintertime."

According to Wolf, keeping top-drop curtains open a few inches helps force stale, warm air up and through the roof. It's recommended that air comes in from the sidewall at 800' to 1,000' per minute in cross-vent and tunnel ventilated barns so it has a chance to mix with the warmer air before coming down to the cow level.

## CONSIDER AUTOMATION

Sometimes the most basic technology can make all the difference when it comes to ventilation. Producers can spend a lot of time and effort trying to perfect curtain levels depending on different conditions and still find that they don't get it right. Mechanical controllers can be helpful, as they automatically adjust curtains in relation to temperature. Automatic curtain openers can help decrease the chore of opening and closing curtains and help ensure cows and calves get the fresh air they need.

PHOTO: TAYLOR LEACH

## Dairy Herd Management FACILITY FOCUS

circular air movement, which can lead to stale, stagnant air. So, you want to keep the curtains open just enough to let air come in at a perpendicular angle, but not open too much to where you let natural elements in." For power ventilated and cross-vent barns, controlling the curtain inlet allows air to come in at a more perpendicular angle, which helps introduce new air into the barn more evenly.

When it comes to providing adequate ventilation this winter, it's important to keep the basics in mind. Maintain a consistent maintenance schedule throughout the year to help prevent problems from occurring. Take time to monitor your barn's air flow to ensure fresh air is coming in regularly. Lastly, consider adding basic automatic technology to help take the guess work out of managing curtains. 🐄

By Taylor Leach

“ The barn has to be able to breath in order to make a naturally ventilated barn function in the wintertime. ”

—Mike Wolf

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# Worth the Wait

## Switching from a herringbone to a robotic rotary parlor



**A**s a collective 9,000 milking cows on four different locations in New York and Ohio, the Oakfield Corners Dairy finds respite in their robotic rotary milking parlor. Jonathan and Alicia Lamb of Oakfield Corners installed the GEA DairyProQ to milk 1,800 cows. Any dairy farmer knows the frustration in finding and keeping good help. For the Lambs, technology was the answer.

“We’re trading off higher equipment and upkeep costs for a lot less labor,” Jonathan explains.

According to Larry Tranel with Iowa State University Extension, robotic systems decrease milking labor hours by 75%, saving the farmer roughly \$44,000 per year.

GEA’s automated milking process can be managed by

one person alone, minimizing employment efficiency.

After considering whether to proceed with the DairyProQ or box robots, the Lambs chose the DairyProQ for factors such as bedding layout and ease-of-use.

Fifteen months after finalizing the plans, the Lamb’s pushed their first group through the robotic rotary.

“From the outset, the robots performed really well,” Jonathan says. “Right from the beginning, the units immediately attached to the cows — of all different conformations — which is pretty impressive.”

GEA’s DairyNet, part of the 365FarmNet software is the heartbeat of the robotic rotary.

### ADAPTING TO CHANGE

Transitioning from milking in a herringbone parlor for 40-plus years to a robotic rotary required mounds of patience from both the Lamb family and their Holsteins.

After nearly eight months with the DairyProQ,

Oakfield Corners Dairy in New York installed the GEA DairyProQ in March that can milk 72 cows at once.



Jonathan says their farm is beginning to understand the robotic milking ropes. However, he says, “getting the older and late-lactation cows to learn the new setup resulted in a lot of balking.”

The Lamb family says producers should plan on an adjustment period of roughly three or four months with many tweaks along the way before the operator, robots and livestock are on the same page.

## TRADE-OFFS

Purchasing a piece of technology such as the DairyProQ comes with pros and cons. Jonathan says you can keep a longer list of pros when you keep up with maintenance.

“There’s a lot of self-diagnoses in the robots, but how well the robots perform is dictated by how well they’re maintained,” Jonathan says. “Somebody still has to intervene even if the robot is struggling or something is out of alignment.”

Lamb farms has two employees who are trained to diagnose and maintain the robots. However, GEA does offer extensive training, on-call assistance and over-the-phone diagnosis.

## VALUABLE ASSETS

As a satellite facility for Bovitech and Trans Ova Genetics, with a large-scale embryo transfer (ET) and in vitro fertilization (IVF) program, the Lamb family sees large investments, like the DairyProQ, as the right choice for their operation.

Lamb farms uses both Trans Ova and Bovitech services for IVF with their cattle, and Alicia says, “flushing twice a week, sometimes three times a week, on the home farm.”

With so many moving parts on their Oakfield, N.Y. farm, the couple seeks efficiency in all tasks.

“Trans Ova or Bovitech veterinarians retrieve the oocytes, and then the oocytes are sent back to their respective organizations for fertilization,” Alicia says. “Once fertilized, they are shipped back to us, and our team are implanting all those embryos here on the farm.”

## HOLD STEADY

With a focus on both farm and family, Jonathan and Alicia intend to maintain their herd size and continue to increase productivity through the technology currently available to them.

“The robotic rotary project we are finishing now has been a large project for us, so we need to kind of hit the pause button and make sure that we’re doing everything as well as we can before anything else.” 🐄

By Jenna Hoffman

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# Tips For Holding Financial Ground

Three lending experts share what successful dairies do well

**M**any dairy producers are in a stronger financial position than they were before the COVID-19 pandemic, according to three lending experts featured recently in an episode of PDPW's "The Dairy Signal."

"Last year fixed a lot of ills from regulatory pressure due to financial repair done to balance sheets," says Sam Miller, managing director of agricultural banking with BMO Harris Bank. Due to a combination of better economics on dairies and government payments, "working capital, income, cash flow and equity all improved last year."

In addition to Miller, Tim McTigue, senior vice president of agricultural banking with Investors Community Bank and Jim Moriarty, director of dairy lending and dairy consulting with Compeer Financial share their insights.

The trio agrees there are important steps producers should take to maintain or improve their financial standing. Moriarty notes favorable interest rates are also contributing to producers' current position of strength and states many producers are thinking it's time to restructure some loans.

"A number of farms put off



PHOTO: PDPW

reinvestment plans because construction costs were high," Moriarty says, mentioning that producers are now thinking, "Maybe it's time for me to restructure some of my loans to build up liquidity for the uncertainty ahead."

## ADVICE FROM THE TOP 25%

McTigue offers some thoughts to help producers hold onto their financial position. "Lock in costs now to reduce some risk. We're probably going to continue to see inflation on the rise," he says. "Labor across the economy has been a challenge and has driven up costs around the state," he adds. "Do whatever you can to make it more attractive to work on your farm."

The presenters also share advice based on the top 25% of the most

successful dairies and specific habits of those producers.

"They manage to the penny," McTigue says. "They know their costs, what it takes to produce their milk and they know all their inputs. Another factor that often plays into this is where they're processing their milk; there are variations."

Miller agrees the top 25% focus on costs as well as the systems that go into determining those costs.

Several other suggestions include positioning for success.

"Be involved with the processor in your area," Moriarty recommends. "What do they need and want? Cultivate those market opportunities and position yourself to be that preferred supplier of choice."

McTigue emphasizes paying close attention to the dairy's break-even costs. "Know what it costs to produce milk, and reduce that as much as possible to make yourself as competitive as possible."

Miller recommends continuous education across, noting that's where producers will see even greater success. "When someone comes back and shares, you've just multiplied what they've learned." 🐄

By Shelly O'Leary



"The Dairy Signal" airs every  
Tues., Wed. and Thurs.  
Noon — 1:00 p.m. CT

Viewers tuning in live can ask questions of the presenters. To view episodes in audio or video format, visit: [PDPW.org](http://PDPW.org)



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# Dairy Takes a Global Stage

UN Food Systems Summit highlights sustainability



Charles Krause

**C**ritical discussions with global key members unfolded at the United Nations Food Systems Summit (UNFSS) in St. Paul, Minn., about the need for more sustainable food production.

With the U.S. dairy industry playing a leading role thanks to its 2050 Net Zero goals, two Minnesota dairy farmers, Charles Krause and Deb Vander Kooi, took the stage at the UNFSS. The dairy farmers showcased how dairy is a viable nutrition

source that has the power to both provide nourishment to underdeveloped populations and drive economic impact in communities.

Vander Kooi, who milks 1,300 cows alongside family members on their Ocheda Dairy in Worthington says, “Our participation in an event like this ensures that dairy can continue to lead the way for sustainable agriculture on a worldwide scale.”

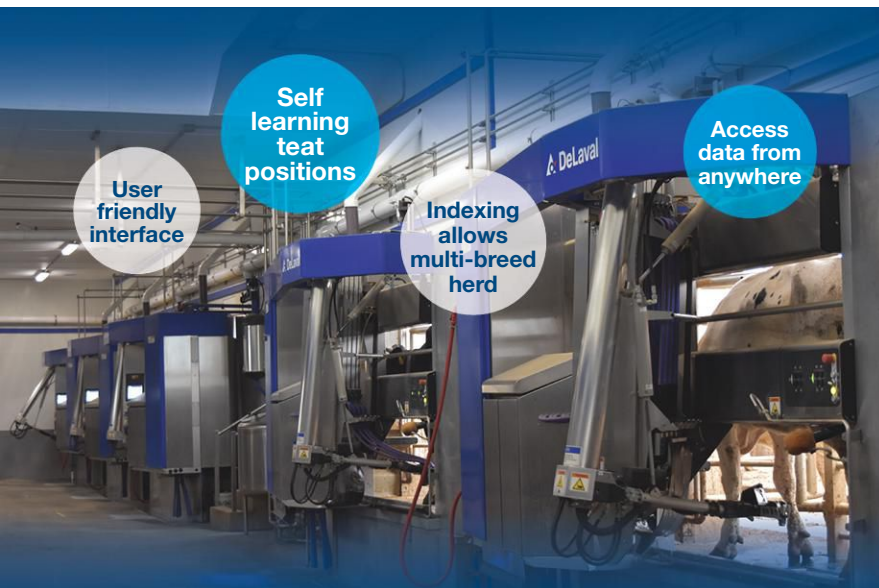
Before the summit, both producers participated in discussions, sharing their insights and stories on social media and adding their voices to how Midwest dairy farmers have a positive impact on the global food system and the environment. They also received training on how to address foreign dignitaries, ensuring dairy’s story is shared in a way that is accurate and impactful during these important discussions.

Dairy producer Krause, who owns and operates, with his family, Krause Holsteins in Buffalo, Minn., home to 300 milking cows, says he was extremely proud to be part of this global event.

“As a viable, sustainable nutrition source, dairy has more power than any other food source to provide nourishment to underdeveloped populations while driving economic impact in communities around the globe,” he says.

Both Krause and Vander Kooi are committed to continuing these conversations in any way they can, including in meetings, events, socially and online discussions to help amplify dairy’s role in this important global conversation. 🐄

By Karen Bohnert



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# Tips on Evaluating Farm Loans

## The one universal factor

**S**tandards for efficiency are so vastly different from farm to farm. So, what standards do lenders use to evaluate farm loans?

Ag lenders shared their insight during the World Dairy Expo seminar, “How We Are Evaluating Farm Loans.” Sam Miller of BMO Harris, Roger Murray of Farm Credit East and Matthew Wilson of Rabo AgriFinance allude to several factors important to each business, but one key, universal element taken into consideration for every loan is the economy. The state of the economy carries a heavy weight not only in the evaluation of a loan, but also in the investments a dairy producer should choose to make.

Looking at other investment opportunities, the current economic state is a leading consideration, but experienced ag lenders also address factors that are specific to an individual business.

Murray says with production caps from processors, we’re in a paradigm shift away from being able to add cattle and production to cash flow and expansion or addition of technology. “It’s all about getting the farm in sync.”

Apart from economic factors, Miller boils key considerations down to strength of the balance sheet, cash flow, profitability, working capital and collateral.

The panel also describe a set of characteristics they see among their most successful customers: they plan well, keep good records, adapt, communicate well with their lender, involve a team in their financial decisions and take their entire operation into account when assessing opportunities. Many producers are finding opportunities for profit in new technology, including renewable natural gas, genomic testing and semen sales, beef sales, and changes to cover crop methods. Even so, Wilson says there is no magic bullet. “You’re looking at pennies and small percentages of change to glean a sustainable future and manage uncertainty.” 🐄

By Hannah Barthels

# Don't just do DCAD, do DCAD right.



“We’ve fed a prepartum DCAD program now for 15 to 20 years. Through that time, different products come along. Probably the biggest game changer in feeding a DCAD product was Animate®. That product has really made a tremendous difference on the metabolic problems our cows were experiencing. We’ve really pretty much eliminated metabolic problems in our fresh cows.”

- Tony Herman - Owner, Herman Dairy

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# Hit the **RESET** Button to Attract and Retain Employees

Keeping valuable employees begins with the way they are managed

## **E**verywhere you go, help wanted signs are out.

Farmers can relate because they too are dealing with labor shortages. Knowing labor is one of the most important resources on the farm, producers are trying to find the answer on how to keep their valuable employees from quitting while also attracting new employees to their farm.

According to Jorge Delgado, an on-farm specialist with Alltech, the solution begins with producers changing their mindsets about human resources and dedicating time and effort to this area.

“This does not require a big investment, but it does require time and securing the right information about how to reduce challenges around labor and the workforce,” he says.

Originally from Ecuador, Delgado has worked for multiple dairies as a herd manager and focuses on empowering dairy workers.

“To create a positive culture on a dairy, the organizational basics must be in place,” Delgado states, “and there should also be a reset in the way employees are managed.”

The following points help empower a good work environment and create a good company culture, Delgado says.

### > **Rules and Regulations.**

Delgado encourages producers to include the history of the farm and its culture and expectations in employee handbook. “It shows the owner and employees share a common bond — the desire to work and support a family.”

> **Educate and Inform.** Taking the step to train an employee correctly is crucial, especially ensuring they understand the farm’s protocols and procedures.

“The best way to train new employees is by explaining the whys and hows behind any procedure,” Delgado says. “Employees value information.”

Also, utilizing proper communication channels when it comes to training with educational videos, posters, internal meetings and hands-on demonstrations, resonates more with employees.

> **Social and Culture.** Establishing and maintaining a level of respect, open communication, safety, faith and security, among other traits should be important to each dairy to attract and retain employees, Delgado says.

### > **Economic Incentives.**

Delgado encourages producers to explain the reason behind the bonus and make sure employees understand the goals to achieve them. “Economic incentives should be tailored based on clear goals and the reality of the economy of each dairy operation.”

> **Tools Provided.** Doing the job well is important to every employee and providing the right tools can help them achieve success. For example, a milking unit not working properly or lack of bedding to bed stalls with, makes employees feel like they are set up for failure.

Jorge Delgado engages with employees during a hands-on training and believes proper communication channels when conducting a training is vital.



PHOTOS: ALLTECH

## PARAMOUNT CALVES

In Darlington, Wis., Paramount Calves raises 15,000 replacement heifers for dairies with the help of 35 full-time employees.

“We have been working to better understand what our employees truly find valuable and provide benefits and leadership that meets those metrics,” says Sarah Daugherty workforce development manager with Paramount Calves.

One way Paramount has worked to better understand their employees is by working with Delgado’s reset program. The calf ranch held their first ‘Conferencia de lideres,’ which was a two-day, off-site meeting for their managers, held almost exclusively in Spanish to help their team work on their leadership skills.

“We also created a video, ‘The Journey of the Calf,’ to help our



A group of employees from Paramount Calves receive certifications after a hands-on training conducted by Jorge Delgado with Alltech. Providing learning experiences is key, as employees value knowledge and information.

team understand the portion of the time they care for the calf impacts the entire process of raising a dairy heifer,” Daugherty adds.

Virtually no turnover has occurred in Paramount’s leadership positions

and Daugherty credits it to the education, communication and recognition that they have emphasized as a result of Delgado’s guidance. 🐄

**By Karen Bohnert**

# No Weak Links in Biosecurity Protection

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# Colostrum Helps Calves Fuel Their Furnaces

The long list of benefits from maternal colostrum continues to grow

**O**ne of the benefits of colostrum is that, when fed shortly after birth, it provides a source of internal warmth for the newborn calf.

Brazilian researchers conducted a study on the longer-term effect of colostrum on calves' ability to tolerate cold and regulate their body temperatures.

The first-of-its kind trial was conducted at the Experimental Calf Facility of the "Luiz de Queiroz" College of Agriculture, University of Sao Paulo, Brazil. The research team studied the impact of various levels of colostrum feeding on thermoregulatory response, along with a host of other health and performance measures.

Ultimately, colostrum feeding rate did not influence calf performance in the preweaning phase. However, the researchers conclude feeding more colostrum had a positive effect on newborn calves' thermoregulatory

responses during the cold challenge. Calves fed the highest volume of colostrum also showed improved immune responses during the preweaning phase.

Additional highlights of the results include:

- > Fecal score at 24 hours of life were lower.
- > Heart girth was significantly greater at the end of the preweaning period for calves.
- > Colostrum feeding volume resulted in lower starter grain intake for calves in the low group.
- > Blood concentrations of beta-hydroxybutyrate (BHB) were higher in the preweaning period.



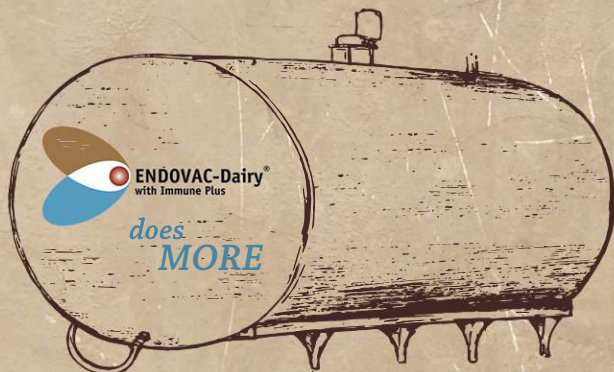
The researchers say colostrum supplies lactose, amino acids and triglycerides, and collectively provides an excellent energy source for internal heat production. 🐄





By Maureen Hanson



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# How to Define Your Growth Metric

Business growth can mean more

“**D**efining growth leads to a vision of where you want your business to go,” says **Chris Barron, consultant with Ag View Solutions.** “It is important to define what growth means to us, and then share that with our team.”

Barron encourages considering several factors when looking at business growth, including:

- > **Purpose.** Consider how your farm’s growth contributes to your family, society and our industry.
- > **Goals.** Strategic goals to help establish direction.
- > **Education.** Network with the right people.
- > **Risk Mitigation.** Not all growth is positive.
- > **Health.** Focus on physical and mental health. 🐾

By Sara Schafer

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## Q Why is it important to manage your farm's financial risk?

A “Regardless of what type of business you're running, it's important to know and manage your financial risk to know exactly where you stand on that net income or net loss spectrum. And once you figure that out, there's so many different directions you can dive into to help you make business decisions.

It's also important to practice this in a timely manner. If you wait and only evaluate this once a year, you might not notice a negative trend that occurred months ago. Plus, you might not even remember why it happened. So, it's important to look at this at least on a monthly basis to understand where your money is going and coming from.

As farmers, we generally want to be out working with the cows instead of stuck inside doing bookwork. And unfortunately, this can be a confusing topic for some farmers to understand. If you start to notice red flags or are in need of assistance just to help you better understand the basics, reach out to your lender or financial consultant to help dive into the numbers and provide some feedback.”



### Mackinson Dairy Farm

Pontiac, Ill.

Herd Size: 165 Holstein and Ayrshire

Mary Faber runs her own business as a virtual bookkeeper for Mary T Faber Solutions based out of her home office in Pontiac, Ill. Growing up on her family's 165 Holstein and Ayrshire Farm, Mackinson Dairy Farm, Mary not only learned how to take care of the cows, but also how to take care of business. Today, she specializes in helping agricultural businesses across the U.S. manage their finances. In her spare time, Mary can be found helping around the farm, feeding calves or taking care of her prize-winning show heifers.

— Taylor Leach



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