



Dairy's

BOTTOM LINE

Volume 19: Issue 4
June 2017

Sharing ideas, solutions, resources and experiences that help dairy producers succeed.



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What does the customer value?



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Predict the unpredictable



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Water tours: June 21 and 22



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Communicate effectively with the team

Meet your board president

PDPW President Marty Hallock: Keep growing leaders

From its beginning more than 25 years ago, PDPW has leaned on dairy-producer members to bring forth their ideas, solutions and talents to grow one another, continue to learn and develop leaders. Currently serving as president of the nine-member board of directors is dairy producer Marty Hallock of Mondovi, Wisconsin. Spend some time to learn about the board's recently elected president.



Marty Hallock

What are your goals for PDPW as board president?

The team of dairy producers currently serving on the board is sharp. Each one has his or her own blend of talents. They are all so passionate about their work. I want to harvest all their energy, and put them in the right places to continue our work and bring forth new programs. In my opinion, PDPW already has the bar set so high – I want to make sure we keep bringing that level of programming to our members.

What originally brought you to PDPW?

When I expanded my farm years ago I took on new

responsibilities and needed to learn more about human resources, managing people, creating systems and more. I had graduated from college 11 years before, but more current information was available. The newest and latest in education was coming through PDPW. If our team was going to be connected with the upper echelon of good programs, good speakers and good farmers, we'd need to keep learning.

What are some changes you've seen in PDPW during that time?

I knew that PDPW did a great job educating and informing farmers and their employees, but I had no idea how much the organization was doing in terms of outreach in our industry. I didn't realize how involved it was in educating and forming

relationships with regulatory boards, governing bodies and other groups like the Wisconsin Department of Natural Resources, the Wisconsin Department of Agriculture, Trade and Consumer Protection, and more. Topics like sustainability, milk and meat residue, and consumer relations were becoming more and more important in the industry. PDPW was really making an impact in those circles – and the group continues to do so.

What is PDPW doing right now that you're most excited about?

Animal health and welfare have always been important to me; I'm passionate about it. I really believe our Food Armor program is one of the gold standards in animal health. Also, I'm excited about the Dairy Dialogue Day tours that PDPW is rolling out.

When farmers are able to learn directly from other farmers, I love those events. I always learn something, even if it's not what I went there to learn. I always take away something.

And Business Conference just keeps becoming better. It's timed perfectly, too. As we come out of the February blues, the promise of learning

See **PRESIDENT**, Page 2

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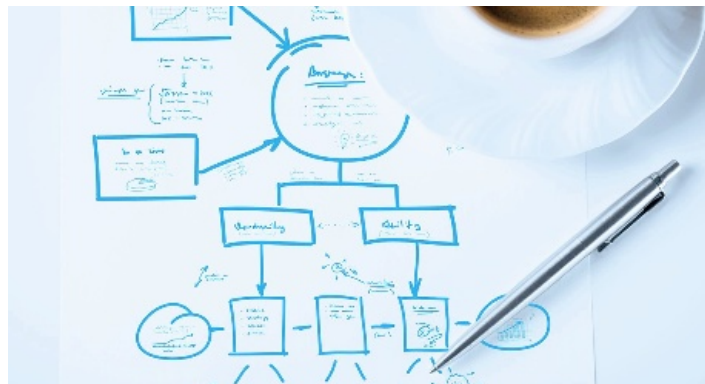
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Financial-literacy program to launch

Today's successful dairy producers are proficient in caring for their animals, personnel, equipment and facilities. In addition, they're able to manage finances in an unpredictable industry. They know profitability is paramount to their success.

Coming this fall, PDPW will pilot a multi-level, multi-session financial-literacy program to further equip dairy producers and allied industry professional to clarify their financial goals, to interpret and create financial documents and to implement critical financial business-planning tools.

Whether new to business finance or already armed with



PDPW will pilot this fall a multi-level, multi-session financial-literacy program to further equip dairy producers and allied industry professionals to clarify their financial goals.

a comprehensive understanding of financial concepts and products, those who attend the program will strengthen

and clarify their knowledge of financial topics fundamental to business growth and profitability.

President

Continued from Page 1

something new and reconnecting with friends energizes me. I always go home eager to try new ideas.

What is some of the special work of the board that you're most eager to dig into?

The financial-literacy program we're launching later this year is going to be good. Farmers can't just look at checkbooks and balance sheets. They need to actually understand the numbers to be profitable. This program will help them put together the dairy-related information they've gathered throughout the multi-session course.

What do you see as PDPW's biggest challenge in the short term?

Developing immediate strategies to help producers become profitable right now. Dairy has always had its cycles. Things are low; then they're high again; then they go back down. That

won't change, but there are things we can do in the short term. We can make a difference, whether it's contracting or it's in the way we raise our calves.

The great thing about PDPW is that it's a grassroots set of people – the members, the board and the staff. How else do you know what the critical problems are if you're not living them? Grassroots people are in the best position to find the answers, and quickly.

What about long-term? Looking down the road to the following generations, what do you see as PDPW's biggest challenge?

Continuing to grow leaders is what we need to keep doing – giving people leadership abilities so they can lead others. We can't know what the challenges will be in the future, but when we grow people who can replace us, they'll find the answers. One of the great things about PDPW is that the members have never had a "woe is me" mentality. Instead it's "Every day, let's be better, do better!" For me, I'm

always thinking, "I need to keep up!" There's always a new idea I've learned that I want to try.

What's a big dream you'd love to see PDPW accomplish?

The organization has already expanded beyond local and state borders in its reach, but I'd like to see PDPW grow to be even more of a national leader. From the beginning PDPW organizers have surrounded themselves with excellent people, excellent producers and excellent advisers. The lifelong-learning mentality sets PDPW apart; it allows an individual to become a master at something.

I'd like for more and more dairy producers to understand that PDPW is for all dairy producers, not just specific segments. During my time as a member I've met a lot of great people. Whether they were great speakers or great producers, at the heart of it all they were simply great people.

That's what PDPW brings to us all. You meet great people willing to help and to teach.

Addressing core values: win for producer, consumer

KATY PROUDFOOT AND BETH VENTURA

Most consumers don't live on farms and have little or no knowledge about how farm-animal industries work. At the same time, consumers are increasingly concerned about how food animals are raised.

To some degree, the concerns are driven by misinformation and can be resolved by



Katy Proudfoot



Beth Ventura

educating consumers. However a broader approach than disseminating information is

necessary because consumers make food-buying choices largely based on their core values about animals, rather than information alone. Though education plays a role, core values are the more critical target and they're difficult to change.

A case in point: gestation stalls have been used in the swine industry for decades to house sows despite widespread

public opposition. Educating consumers about gestation stalls led to increased opposition, not acceptance. When a practice is out-of-step with a core public value, history shows that merely justifying the practice isn't effective. On the other hand, acknowledging a core value and seeking new solutions

See **VALUES** Page 4

PDPW's financial-literacy program will place participating students in an appropriate level using a web-based assessment tool. Students placed in levels one and two will be taught by David Kohl, professor emeritus of agricultural finance in the Department of Agricultural and

Applied Economics at Virginia Polytechnic Institute and State University.

Students in all three levels will learn about balance sheets, income statements, cash flow and decision making. They will study cash vs. accrual accounting, enterprise analysis and financial

benchmarking. Attendees will learn from a curriculum written to expand on current levels of aptitude.

The coursework will be presented through a year; it will include face-to-face workshop sessions and webinars. Additional information including class

dates, locations and other details will be made available once an inaugural class is confirmed.

To register as a student in the limited-enrollment pilot program, call PDPW at 800-947-7379. Visit pdpw.org to watch for updates as they become available.

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Values

Continued from page 3

opens the way for dialogue and agreement.

Fortunately the dairy industry is already good at creating innovative solutions. When it comes to dairy nutrition, safe milk and meat production, business management, sustainable agricultural practices and more, producers are continually advancing technologies and practices using the latest research, science and practical experience. Animal welfare and consumer engagement are aspects of dairy production with just as much – if not more – impact on the future of dairy in America than any other. Just as scientific research leads to refinements in on-farm practices, social-science research is critical to helping producers better align with consumer values.



With more and more consumers making purchases based on misperceptions, it's important for producers to continue to not just educate consumers but ensure core values more closely align between the two groups.

Researchers in the Animal Welfare Program at the University of British Columbia have conducted broad surveys to study core values. They want to more clearly understand the typical North American's perspective of dairy practices such as disbudding and cow-calf separation. Veterinarians,

producers and consumers agree that preventing pain in animals is important. In dairy production, disbudding is necessary to ensure the safety of the herd and farm personnel. But all methods involve some level of pain. On-farm research has led to the development of best practices and pain-control methods that match core values held by the public.

Another example revealing a discrepancy between public values and practical production methods is separating calf from cow at birth. Dairy producers separate cows from calves for practical and safety reasons, but the public has a more emotional response to this practice. Many people prefer calves not be housed alone after being separated from their mothers. When the concern for calves' welfare was initially addressed by housing calves in pairs before weaning, studies showed paired calves had growth and behavioral benefits without an increase in calf-disease risk.

Those examples illustrate how innovative thinking can

help producers be more in touch with consumer values regarding the care and welfare of production animals. Good animal care is fundamental to a healthy dairy industry, and consumers care passionately about this topic.

As producers continue to make the paradigm shift from educating the public to engaging and aligning with the public, more opportunities for innovation will arise and the industry will enjoy increased partnership with consumers.

Katy Proudfoot is an assistant professor and The Ohio State University-Extension specialist in animal welfare and behavior with the Department of Veterinary Preventive Medicine. Contact her at proudfoot.18@osu.edu for more information.

Beth Ventura is an assistant professor at the University of Minnesota with interests in animal welfare, public attitudes and stakeholder engagement. Contact bventura@umn.edu for more information.

Weather webinars take producers by storm

Day by day, weather-forecasting technologies are becoming more accurate and more available to consumers. For an in-depth meteorological outlook for summer and fall 2017, join the “Weather: more than a guess” webinar scheduled for June 14.



Eric Snodgrass

The hour-long session, led by Eric Snodgrass, director of undergrad studies in the Department of Atmospheric Sciences at University of



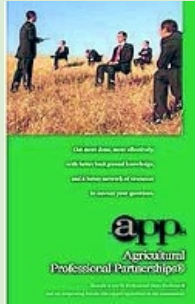
Illinois-Urbana-Champaign will provide rain and temperature forecasts for the next 30 days and assess the current growing-season progress.

In addition Snodgrass will point to stressors across the country that could impact grain

Farm training offered for non-farm folks

APPs offers experience, information

Practical on-farm experience makes a big difference for those employed in agriculture, but fewer and fewer employees have it. To bring this fundamental training to non-farm professionals across all agricultural industries, PDPW has developed the Agricultural Professional Partnerships® – APPs – program. A three-day session of the program is scheduled for July 25-27 in Madison, Wisconsin.



Participants will take in more than 20 hours of on-farm professional development and gain a comprehensive understanding of modern agricultural and farm-management practices. They will be connected to training resources, industry experts, owners of host farms and a network of like-minded industry peers.

Attendees will depart from and return each day to the Crowne Plaza Hotel, 4402 E. Washington Ave, Madison. Training will take place on a dairy farm, with access to transition pens, a calf barn and manure-handling facility, machine shops, a milking parlor, freestalls and feed-storage areas. Experts will facilitate discussions on animal welfare, consumer trust, and environmental and food safety. Attendees will gain an enhanced understanding of modern agriculture. Visit www.pdpw.org or call PDPW at 800-947-7379 to register or for more information.



CONTRIBUTED

Weather webinar presenter Eric Snodgrass has numerous helpful weather tools on his website.

prices and analyze how past weather events have moved summertime markets.

He will provide long-range forecasts through the end of the growing season. Learn how to forecast excessive heat and drought – two factors that negatively impact

yields, herd health and milk production.

The webinar takes place from noon to 1 p.m. It will be available for playback for those not able to join the webinar live. Visit www.pdpw.org or call 800-947-7379 to register or for more information.



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PEOPLE PERSPECTIVE

Customer needs, wants come first



CONTRIBUTED

Old-fashioned individual-serving sizes of milk are one example of an opportunity our industry has begun to address. Yet there's room to meet customer preferences to a larger extent in this area and more.

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HANK WAGNER

Many of us involved in agriculture are business owners. For some it may be land and machinery; others have livestock. Regardless of the assets we own, it's important to view our farms as businesses.

I'll never forget a quote that a great friend and mentor of mine, Gordie Jones, shared with me early in my farming career.

He said a farm run as a way of life is a poor business, but a farm run as a business is a great way of life.

Sometimes it's easy to be consumed with the physical assets of the business. How much land do we need or want? Will we buy or rent? What equipment needs to be purchased, both short and long term? And those of us who have cattle know how much of our day is spent caring for them. The businesses that know how to invest in the right assets and then excel at caring for them have a big part of their success figured out.

But sometimes it's easy to be consumed with our physical assets and forget about something far more important - people. People are not machines, computers or things that are used to get work done. People can think and reason. And they have value far beyond the work they perform. Our businesses or the physical assets in them should never be considered more important than people. I believe this thinking should reflect our view of our families, friends, employees and all people.

Family, friends and employees are extremely important.

But I'd also like to address two other important groups of people. The first is the collection of people who aren't necessarily employees of ours, yet they add value to our business. This group of important people includes veterinarians, nutritionists, crop consultants, bankers, electricians, plumbers, accountants, attorneys, insurance providers, milk-processor representatives, truckers, custom operators of all kinds and many more. And then there are all the people who supply products, machinery and equipment, feed and crop resources, parts and tools of all kinds, lumber, steel, concrete, electricity, fuel, tires, medicine and many other things.

There are many people who are attached to the success or failure of our businesses. I understand the power of having the right people connected to me, both at a personal level and in our business. There are specific qualities I look for in choosing whom I allow to influence me and our business. Probably the most important quality is their vision or attitude concerning the people whom they're serving, which includes me. We all know the people who come to our farms only looking to sell a product. It's easy to see that their focus is on selling.

I understand their business is dependent on their product sales, but there's something else many of them may not understand. A sales representative who doesn't put his or her customers first will be out of a job. We find ourselves being loyal to the people who have our best interests in mind. That's because trust is

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Customers

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the bond that forms strong long-lasting relationships. Once we can trust that a person who is serving us is looking out for our best interest and not just looking to sell something, we're much more inclined to become long-term loyal customers. It seems there are few people who truly live this principle. Those who do seem to have a long list of happy and satisfied customers in addition to a bright future.

I would like to further apply this important truth to another group of important people – our customers. I sometimes forget I'm in the same boat as all those who provide goods and services to our farm; and so is every producer. This may not feel comfortable, but we can sometimes become distracted in producing or selling our product. We can fail to do a good job of putting our customer's needs first. How good are we at truly listening to their needs and wants? I admit I find myself complaining about current consumer desires targeting issues such

as tail docking, rBST, genetically modified organisms, animal welfare and other things. I understand we need to do a better job of helping our customers understand what we do. But ... is that what's most important?

Think about the salesperson who comes to the farm and only talks about what he sells and why he needs to charge the price he's asking. Does it feel like he cares about your needs as a customer?

If you asked him for specific packaging that would make your job easier and he wouldn't provide it, you might switch to another supplier who would provide it. Or would you settle for the first alternative? By not listening to your needs, that sales rep has shown he probably won't be eager to find other solutions for you. That leaves him vulnerable to any competition who will listen and provide what you're looking for.

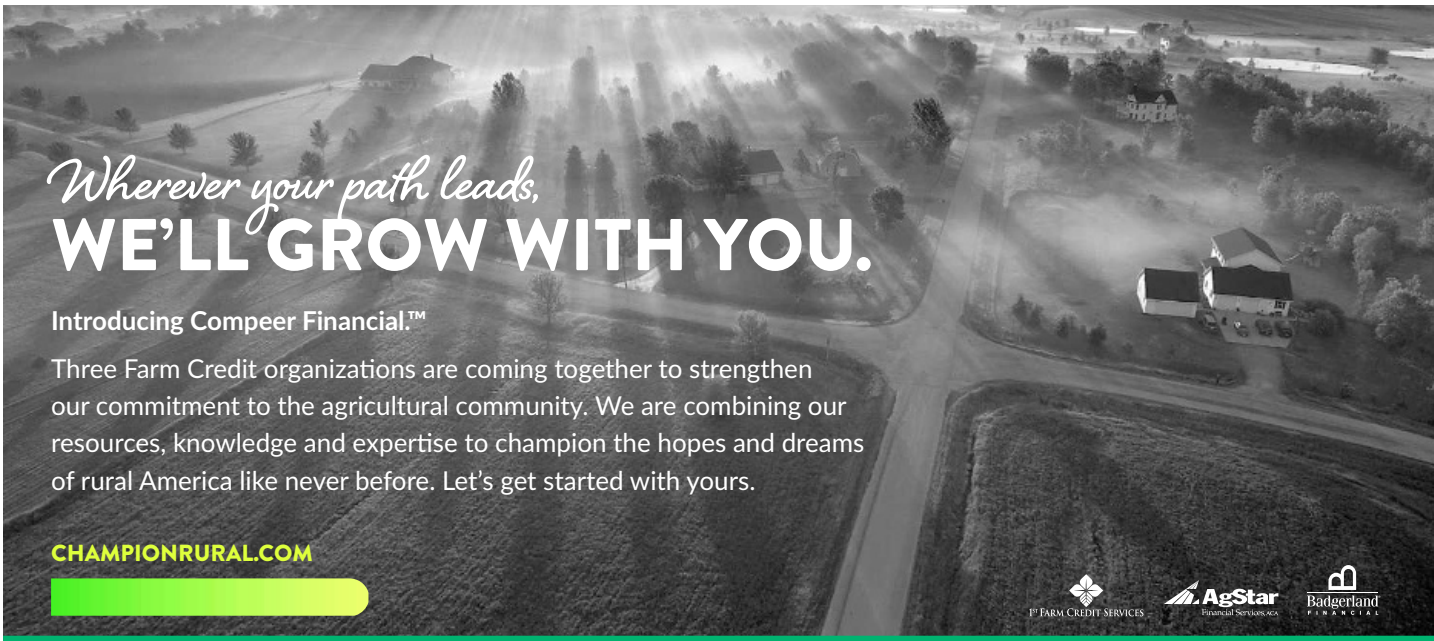
We must understand the gravity of this truth and be dedicated to living it with our customers. All of us in the dairy industry have been shaken by the loss of some markets to Canada; each of us has felt its impact on some level. We can complain about the loss of markets and

demand that rules be put in place to protect our right to sell. Or we can focus on our customers, seek to live this principle of putting customers first and concerning ourselves with their needs, and then provide their needs to the best of our ability.

I'm somewhat embarrassed that our healthy nutritious milk is still being provided to children in ancient packaging that is hard to open, uncomfortable to drink from and is definitely not cool. All those children are the future consumers of our product. I remember those dreaded milk cartons from when I was in school; I hated them even though I liked milk.

Today, other industries slowly pick away at our market share, not because they have a better or more nutritious product but because they've shown themselves more responsive to the needs of today's customers. All of us, including those of us who produce food, have a lot to gain or lose by focusing on putting the customer first.

Hank Wagner is a dairy producer and a John Maxwell Team teacher, mentor, speaker and coach. Contact hwagner@frontiernet.net for more information.






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Tours showcase solutions, innovations

CALLIE HERRON

What comes to mind when reading the word “water?” Is it a vast lake, a bathtub, faucet or the cows’ water tank? Everyone has several associations with water – a most precious resource. It’s at the core of survival.



Callie Herron

Now add the word “quality.”

The words “water quality” tend to evoke a different sort of opinion. Maybe it’s about the good work farmers do to protect this resource. Perhaps it’s the frustration that comes along with feeling misunderstood or restricted by ever-changing regulations.

Everyone cares about water but opportunities to engage in conversation with those outside

of the dairy industry don’t often present themselves. University of Wisconsin-Discovery Farms and PDPW recognize the lack of cross-industry conversations regarding water quality. Motivated to fill that gap and provide relevant resources and a forum to exchange ideas, the organizations have partnered together to present a second series of water-quality tours.

After participating in the 2016 Water Quality Tours, one attendee said, “Hearing the concern for protecting our resources from industries other than agriculture was very enlightening. Farmers tend to be excellent environmentalists. It was very cool to see that this passion is a common thread amongst different entities that wouldn’t seem to have a lot of



contributed

Tour participants will see water monitors on various sites during the upcoming Water Quality Tours.

See **TOURS**, page 10



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Tours

Continued from page 9

common ground at first glance.”

This year, the conversation will continue during tours in the Marshfield and River Falls, Wisconsin, areas.

During the Marshfield tour attendees will hear from Sam Warp, Marshfield Wastewater Treatment Plant superintendent. Among other topics he'll talk through the important role microbes play as they help remove phosphorus. He'll also discuss partnerships the city is forming with area farmers. The tour will stop at Eron Farm, where John Eron will show a closed-loop irrigation system. He'll talk about the farmer-led watershed group he's involved in, the group's testing practices and other work with local resources to protect water quality. This tour's final stop will be a visit to Mullins Cheese – the largest



Contributed

Relevant conversations, open dialogue and fact-sharing are attendee favorites during water tours.

family-owned and -operated cheese factory in Wisconsin – to tour the plant and see a

recently installed membrane system.

River Falls offers another set of thought-provoking water stories. This tour will break down the urban and rural divide, headed from downtown River Falls south to Ellsworth Creamery. It will conclude with a tour of the Dry Run watershed. In River Falls participants will learn about the city's history of protecting water and hear about the challenges storm water presents. Also on the agenda in the university town are visits to demonstration sites showcasing how the city is taking innovative approaches to storm-water management.

A stop at Ellsworth Creamery allows attendees a tour of the plant and a look at the only creamery biotower in the state of Wisconsin. The drive around the Dry Run watershed will give participants an opportunity to learn about farmer-led groups in the area, how they're coming together and the benefits of those collaborations. The tour culminates in a visit to an edge-of-field monitoring site for

Water tours offer learning

June 21: Marshfield, Wisconsin – Chartered bus will pick up tour participants at 9 a.m. at the Wis. DOT Park & Ride 71-01, U.S. Highway 10, exit 186, South Draxler Drive, Marshfield

June 22: River Falls, Wisconsin – Chartered bus will pick up tour participants at 9 a.m. at the Park & Ride 55-03, 70th Ave, Roberts, Wisconsin

further discussions. It will highlight 15 years of UW-Discovery Farms edge-of-field water-quality research.

On both tours, representatives from UW-Discovery Farms will infuse science into the discussions with the aim to answer questions regarding runoff, soil and nutrients lost from farm fields or urban areas – and much more. Targeted to more than farmers, the tours will bring together leaders from municipalities, local businesses and farmer-led watersheds. In addition, elected officials are invited to represent their constituents, to ask tough questions so all stakeholders can contribute to the discussion and provide answers.

Cost to attend is \$30; it includes chartered-bus travel, snacks, refreshments and lunch. Comfortable shoes are recommended.

Visit www.pdpw.org or call 800-947-7379 to register and for more information.

Callie Herron is a communications manager with UW-Discovery Farms, a program of University of Wisconsin-Extension.

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Key to success: effective communication

KATIE MRDUTT

To be successful we must be in tune with how we communicate with others. Communication is more than just the words we say and how we say them. It also includes our body language, our interpretation of what we hear and how we react to it.



Katie Mrdutt

Mastering our communication and continuously improving these skills are vital for a strong productive team.

What makes communication “effective”?

Dr. David Rhoda, a retired veterinarian from Evansville,

Wisconsin, worked to improve communication skills during his 40 years in veterinary practice. One of the key areas Rhoda emphasizes is communication among individual members of the farm team as opinions are shared about proper use of medications in specific situations on the dairy.

“To be effective within a farm team, communications need to identify each individual’s core values versus their mindsets based on perceptions or imagination,” Rhoda said. “Core values, such as maintaining animal welfare and food safety, must align. Mindsets may not. Simply understanding the words used is



contributed

Farm owner Marcy Feine and Dr. Karen Lorch, veterinarian, rely on information recorded on clipboards or in binders kept at various locations around the farm, to avoid communication gaps.

such a minor portion of understanding the true meaning of what is being communicated. Communication is most effective when discussions are held face-to-face so in addition to the words, voice inflections and body language are included.”

Effective communication is essential in every part of our lives. When thinking about a working dairy with multiple employees and mindsets, managing communication works best when the objective of the dairy-herd plan is clear. Focusing on the welfare of the cow or the economic welfare of the dairy is paramount – not the biases or personalities of the individual stakeholders.

“The team has to recognize that every decision marginalizes some individuals and enhances others within the farm team,” Rhoda said. “The team needs to keep stakeholder satisfaction as an

objective but it must not come as a priority over the cow.”

Dr. Karen Lorch, a veterinarian from Winona, Minnesota, works closely with Marcy Feine at Feine-Est Heifer Farm near Rushford, Minnesota, to develop a comprehensive on-going communication and herd-health plan.

“Poor communication creates large barriers in the care provided to our patients and clients,” Lorch said. “Our practice strives to communicate on a regular basis with our clients regarding the health and wellbeing of their animals.”

Feine said, “Timely communication has a direct impact on daily decision-making in our heifer-raising operation. Vaccination schedules, regular pregnancy checks, moving animals through the different areas of our facilities, treatment of a sick animal, culling decisions and the like, all have



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a domino effect down the line. Knowing Dr. Lorch is readily available minimizes 'down time' and expedites action to resolve issues on the farm."

Communication affects every aspect of the dairy

The communication that occurs while a herd plan is being developed should include explaining why particular processes are expected and include instructions for carrying out each job. One mindset to overcome is the desire to take shortcuts in a process, which often happens when the disadvantages of taking a shortcut aren't clear. In particular, because food safety is such a high priority farmers need to have a communication plan specific to the farm's drug use.

"The science behind residue risks is very specific and needs to be understood for all of the medications used on farm," Rhoda said. "The farm team doesn't need to know everything about every available medication, but they do need a complete understanding about the drugs used on their farm."

"The first step – and in many cases the last step – is addressing mindsets that have led to inappropriate drug use by identifying and discussing them. Many mindsets are mistakenly considered to be unchangeable core values until they are held up to the light of proof."

Lorch and Feine put those concepts into action in real life.

"During our initial implementation of the Food Armor program we had a meeting to discuss the protocols and (standard operating procedures)," Lorch said. "During this discussion we had the opportunity to correct treatment dosing, fill gaps in communication and record keeping, and work through scenarios that previously had been

overlooked. Since then we have used text messaging to alert each other to concerns with animals, product availability and more. This has been a great way to keep in contact and provide a dynamic relationship."

Feine and Lorch talked through scenarios where they had communication gaps.

"How do we devise a system of checks and balances that works without being too cumbersome?" Feine said. "We decided to keep written logs at each location in a clipboard or binder. Every action is recorded."

Keeping a veterinarian in the loop is vital.

"The reports that I email to my clients are also sent to my veterinarian so she is kept up-to-date on things like total serum-protein levels, incoming weights and hip heights, average daily gains, weaning weight and hip-height gains, any changes in my feed plans, weather events that have impacted my babies' health, and the like," Feine said. "Cell phones are a great tool. Take pictures for reference pre- and post-treatment and share them with your vet. There are times when that photo is worth a thousand words. Nothing gets lost in translation – except the smell!"

When you know better, you do better

Improving communication among members of a farm team is an ongoing task that requires commitment. Everyone on the farm team needs to be dedicated to do what's best for the farm, the cow and the team. Effective communication, dedication to improvement and prioritizing animal care before all else are the foundation of a successful farm.

Dr. Katie Mrdutt is a Food Armor Outreach Specialist with the Wisconsin Veterinary Medical Association. Contact mrdutt@wvma.org for more information.



contributed

Working in partnership with a herd veterinarian ensures that animal wellbeing is the top priority while also encouraging optimal communication about ongoing herd-health issues.

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Don't 'back seat' money management

DAWN HAAG

Every year farmers are eager to be in the fields once temperatures warm and the soil dries. Ideally important financial responsibilities have already been addressed by that time. Conducting a year-end analysis, planning capital purchases for the year ahead and securing an operating loan if necessary are just a few business responsibilities that are critical to a farm's financial position and cash-flow plan. While these activities may not be as exciting or satisfying as being in the fields and working outdoors, they can't be ignored.



Dawn Haag

No matter the season it's important that the type of financing matches the repayment terms for that item. For instance, an operating loan for operating expenses – expenses incurred annually such as seed, fertilizer and crop insurance – is often a good fit to manage the ongoing cycle of a farm. These loans typically need to be repaid every 12 months and often come with a variable interest rate.

On the other hand, if purchasing a piece of equipment, the financial product and repayment plan for that item should match the life of that asset. Most equipment is financed between three and seven years; a capital loan is likely a better solution.

It's important not to mix operating and capital loans. If a farmer uses available operating dollars for an equipment purchase, the operating loan could fall short of covering crop expenses or purchasing inputs. On the other hand, if a farmer uses capital dollars for operating expenses, the operating loan



Mary Hookham/For Agri-View

Calculating a farm's financial position and creating a cash-flow plan may not be as exciting or satisfying as being in the fields and working outdoors, but they can't be ignored.

won't likely be repaid within the operating cycle and more debt will be incurred the following year. By using loan products only for their intended purposes, a farm can maintain a proper debt structure and not risk running out of borrowing capacity.

Summer weather often brings an additional level of responsibilities on most farms. Keeping track of financial products can't take a back seat, but it doesn't need to be complicated. Effectively budget for an operating loan by dividing the loan amount into 12 monthly payments. Plan to pay it off prior to the next cycle. Many operating-loan contracts don't require monthly payments, but this approach makes clear the amount owed throughout the loan cycle. It positions the borrower to be fully paid within the

year. It also ensures operating credit will be available even during skinny years. Also, those with an operating loan may want to take advantage of supplier discounts or tax planning as those opportunities arise.

Keep in mind the significance of working capital – total current farm assets minus total current farm liabilities – to the farm's financial lender. Current assets are things that can be liquidated within 12 months, such as cash and feed. Current liabilities are amounts owed within the next 12 months including any accounts payable. This number should be a positive figure and equates to the farm's financial stability.

Lenders tend to look closely at working capital, particularly when the farm economy is sagging, because it's a strong indicator of a farm's ability to

sustain itself through a downturn. A strong working-capital position gives a farm the ability to take advantage of unexpected opportunities to make strategic investments in the business.

And finally, don't lose sight of simple strategies to bring in extra cash when needed. Sell excess inventory – whether hay, livestock, genetics, supplies, machinery or other farm business assets when possible.

Reviewing a farm's financial position, loan structures, purchases and operating needs is critical to building a solid relationship between producer and lender. With the farm's financial plan in place, enjoy all that summer brings, including watching the crops grow.

Dawn Haag is a farm and home lender with Badgerland Financial, a mission sponsor of PDPW.

Faithfully Feeding the Future

One of the highlights of the 25th-anniversary celebration at the 2017 PDPW Business Conference was the unveiling and live auction of a masterful oil print created by artist Larry Schultz of Monroe, Wisconsin. The print was purchased by a generous group of dairy producers and former PDPW board members and advisers. It was subsequently donated to the PDPW office headquarters, where it's now on display.



Prints and canvases of "Faithfully Feeding the Future" are available by calling PDPW at 800-947-7379.

All proceeds from the purchase price will help fund future youth and leadership-development programs throughout the dairy industry.

"Faithfully Feeding the Future" depicts a multi-generational farm family with an elder generation in a pickup truck. Current and upcoming

generations are at the center.

The families are facing their animals, land and farm buildings in the landscape before them. A church in the distant skyline acknowledges the strong bond between farm

families and faith.

The timeless piece honors all dairy-farm families who dedicate their lives to feeding not only their own families, but also people around the world.

Prints

Prints are available for purchase in a variety of sizes and formats.

Canvases

- 30- x 22.5-inch ... \$425
- 24- x 18-inch ... \$325

Prints

- 30- x 22.5-inch ... \$160
- 24- x 18-inch ... \$135
- 16- x 12-inch ... \$110

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