

Production and Financial Recordkeeping

Lacy Roberts, Glacier County FLM



Keep it Simple!

Production Records

Managing your herd for future generations

Why?

- ▶ Identify genetic traits
 - Cull the old witch?
 - Keep the pretty heifer?
- ▶ Keep track for monetary purposes
 - FSA disaster programs
 - Insurance
 - Property Taxes
 - Income Taxes
 - Reconciling cow numbers for bank



Production Records

- ▶ Calving Records
 - Date of Birth
 - Cow # or identification
 - Record storm events
- ▶ Vaccination Records
- ▶ Weaning Records
- ▶ Crop production
 - Acres, Yield
 - How much sold, fed, seeded

A red square with a blue border containing the text "Red Book" in large, bold, black letters.

**Red
Book**

CALF INFORMATION

Cow #	Birth Date	Color	Size	Calving Ease	Sex
222	2/1/14	Blk	small	1	H
202	2/1	Red	mod.	1	B
210	2/1	Blk	small	1	B
206	2/3	RWF	mod.	1	H
209	2/5	white	mod.	1	B
216	2/7	BWF	big	4	H
218	2/7	RWF	small	1	B
220	2/7	Blk	small	1	B
	2/7	Blk	small	1	H
234	2/10	Blk	small	1	H
244	2/10	Red	mod.	1	B
003	2/11	Blk	small	1	H
005	2/12	Red	mod.	1	H
010	2/12	Red	big	3	H
002	2/13	BWF	small	1	B
224	2/14	white	mod.	1	H
230	2/14	BWF	small	1	B

CALF INFORMATION

Sire				Remarks
578				Calf chilled in box - okay
6				Dumb cow
5				Calved in snow bank - calf okay
5				calf born dead
6				
7				To vet - C-sect. - died
5				
5				Twin - Adopted on 216
5				Twin
6				
6				Calf dead - chilled & died
5				
4				
5				Hand pull
6				
7				
7				

February 2014

Week 7

10 Monday

41/324

2 inches new snow
Low of -18°
winds of 20-30

Fed 10 bales hay
Moved 30 cows into Black Field

11 Tuesday

1 ft. new snow
Low of -30°
winds of 30 mph
Cow # 1001 died - buried in snow
Fed 12 bales hay

12 Wednesday

Chinook - 50 mph winds
- Blowing snow everywhere

Fed 12 bales hay

February

Low -20° ; 20 mph winds
Thursday 13

Fed 10 bales
Moved 13 pairs to Bailey's

○ FM

Valentine's Day Friday 14

Low -5° 5 mph winds

Fed 10 bales

Low -0° 5 mph Saturday 15

Fed 10 bales

February

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

Low of -5°
10 mph Sunday 16

Fed 11 bales

Keep it Simple!

Financial Recordkeeping

How to keep it together long enough to figure out what went wrong or good!

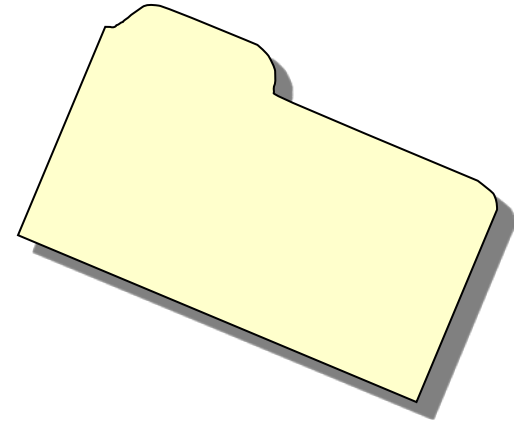
What needs to be kept:

- ▶ All farm receipts – income and expenses
- ▶ Debt payments – principal and interest
- ▶ Family Living & Personal Debt Repayment
- ▶ Corresponding cattle numbers for sales
- ▶ Bank Statements
- ▶ Production Records



How to keep it together

- ▶ Envelope Method
- ▶ Binders
- ▶ Ledger
- ▶ Spreadsheet
- ▶ Computer Program – Quicken, etc.



Develop a filling place, a method and a person of authority and stick with it!!!!

Who cares?

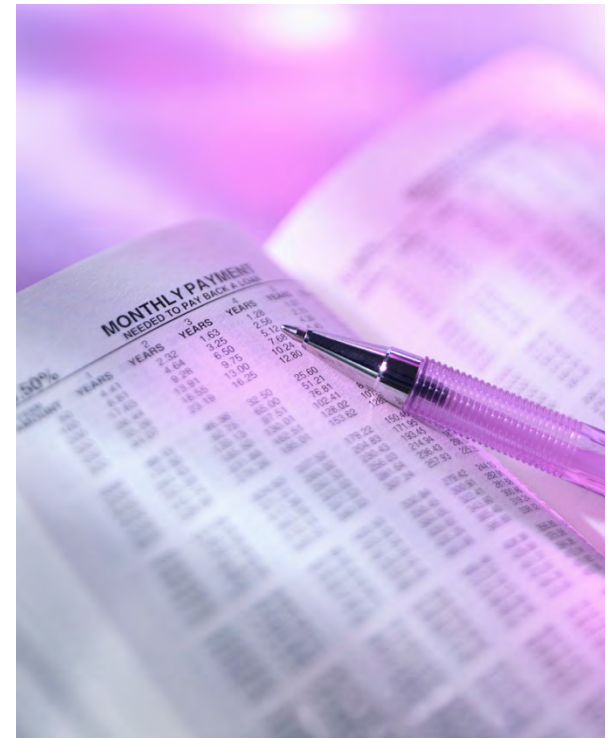
- ▶ Your banker
- ▶ Your tax accountant
- ▶ Farm Programs
- ▶ Your credit report
- ▶ Your family
- ▶ Your cows
- ▶ **AND YOU!!**



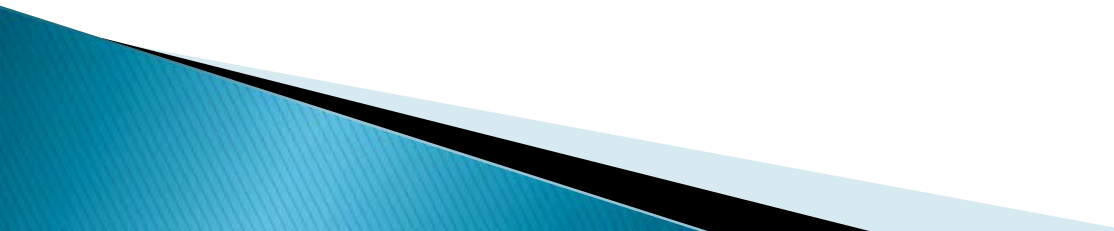
What do I need?

- ▶ Financial Statement
- ▶ Cash Flow Projection
 - May want to do some partial budgeting
- ▶ Income Statement
- ▶ Past History

**FSA and most banks
will require this!!**

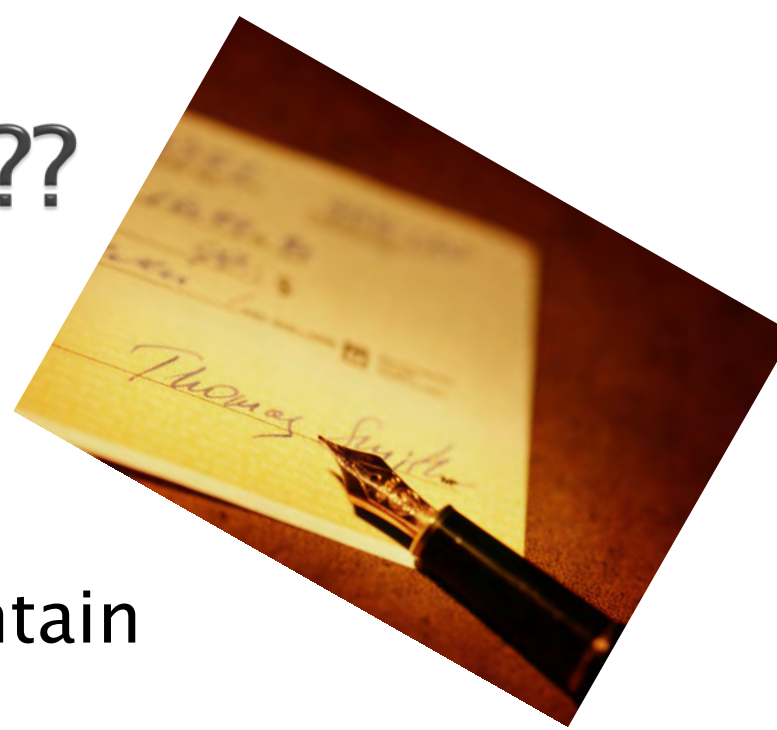


Let's talk actuals

- ▶ Actual Production History
 - ▶ Actual Financial History
 - All income, all expenses
 - Itemized
 - Include personal income and expenses as separate categories
 - ▶ Categorize, categorize, categorize!!!
- 

How to categorize???

- ▶ Paid \$17,000 to CHS
 - Split \$10,000 to Chemical
 - Split \$7,000 to Fertilizer
- ▶ Paid \$5,000 to Rocky Mountain
 - Split \$4,000 to Fuel
 - Split \$500 to Repairs
 - Split \$300 to Car/Truck for new tires
 - Split \$150 to Work Clothes
 - Split \$40 to Supplies for a shop towels, etc.
 - Split \$10 for a carryout pizza to Owner Withdrawal



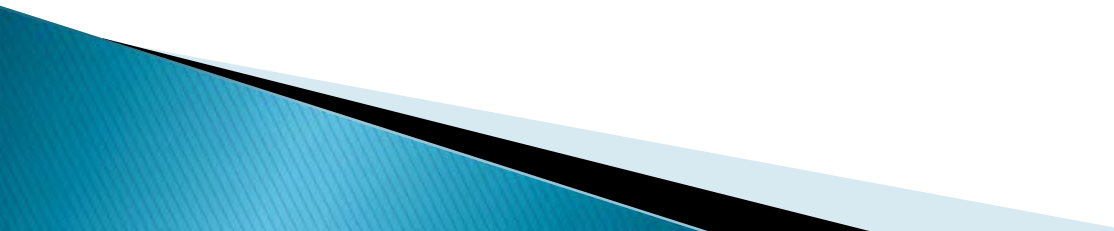


Common Mistakes

- ▶ Mixing farm expenses and personal expenses
- ▶ Not adding in expenses charged to credit card or debit card
- ▶ Getting cash but no record of how it was used
- ▶ Only one person understands the bookkeeping system
- ▶ No receipts
- ▶ Not backing up your computer system
- ▶ Doesn't match production records
- ▶ Not including capital expenditures or contributions



Tips

- ▶ Ask my Accountant category
 - ▶ Small tools category
 - ▶ Savings Accounts
 - ▶ Bill pay
 - ▶ Reimbursement tracking
 - ▶ Estimating – not what I am looking for
 - ▶ What else?
- 

Financial Statement

- ▶ Snapshot of where you are today

- ▶ Assets

- Current
- Intermediate
- Long Term

- ▶ Liabilities

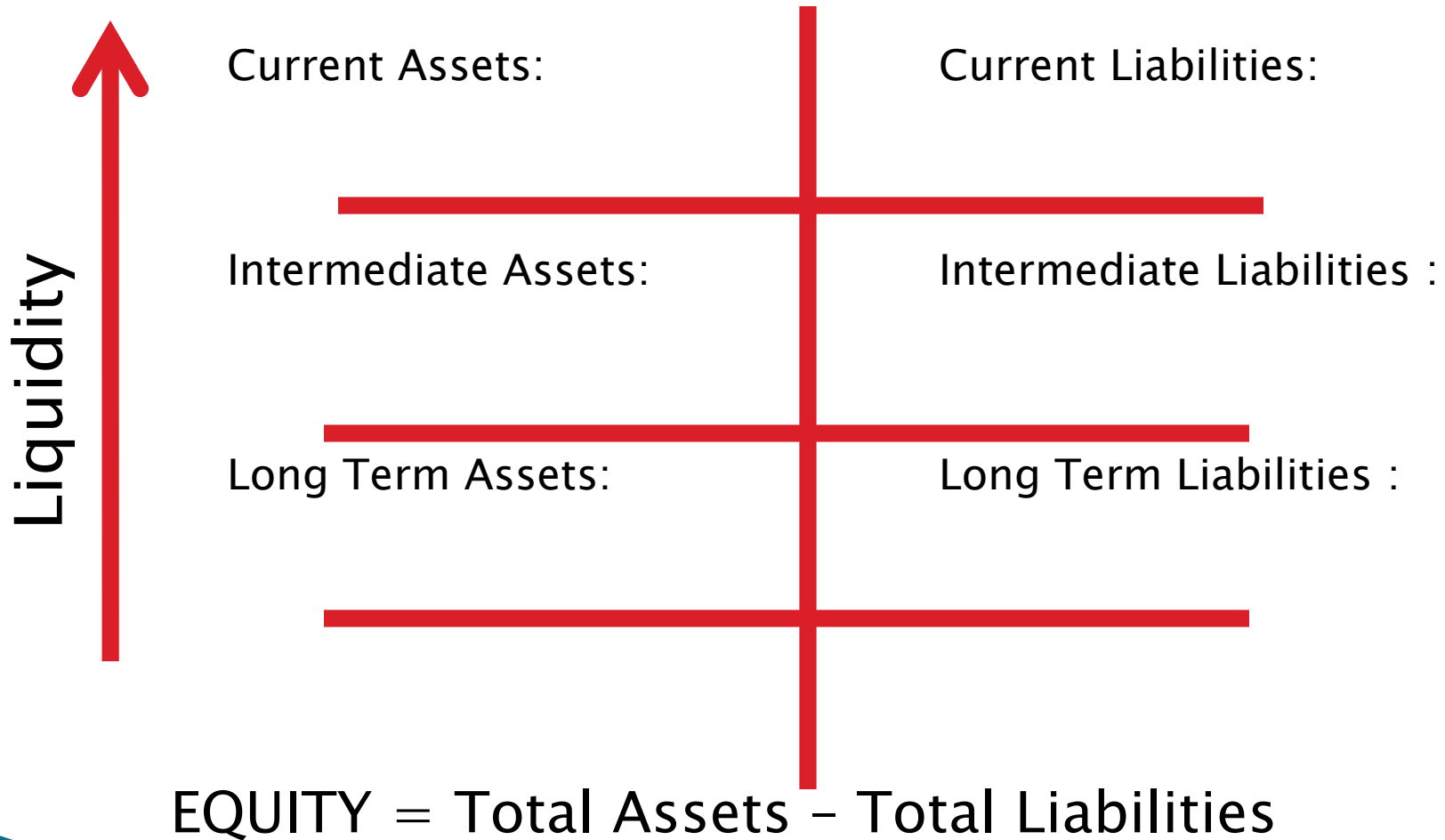
- Current
- Intermediate
- Long Term

- ▶ Determines equity position

Lacy ~Roberts 1		Balance Sheet 01/01/2013 - 2013 Balance Sheet	
<u>Current Assets</u>	<u>Value</u>	<u>Current Liabilities</u>	<u>Value</u>
Cash & Equivalents	15,000 [*]	Accounts Payable	43,000 [*]
Accounts Receivable	33,000 [*]	Real Estate Taxes Payable	1,500
Crop Inventory	97,000 [*]	Cur. Portion Term Debt - FSA	19,623 [*]
Growing Crops	10,000 [*]	Cur. Portion Term Debt - Other	24,253 [*]
Market Livestock & Poultry	14,883 [*]	Accrued Interest	3,010 [*]
Prepaid Expenses & Supplies	7,000 [*]		
Total Current Assets	176,863	Total Current Liabilities	91,386
<u>Intermediate Assets</u>		<u>Intermediate Liabilities</u>	
Machinery & Equipment	140,000 [*]	Intermediate Term Debt - FSA	88,189 [*]
Farm Vehicles	95,000 [*]	Intermediate Term Debt - Other	44,221 [*]
Raised Breeding Stock	383,000 [*]		
Total Intermediate Assets	618,000	Total Intermediate Liabilities	130,410
<u>Long Term Assets</u>		<u>Long Term Liabilities</u>	
Real Estate - Land	750,000 [*]	Long Term Debt - FSA	294,188 [*]
		Long Term Debt - Other	298,528 [*]
Total Long Term Assets	750,000	Total Long Term Liabilities	590,714
TOTAL ASSETS	1,544,863	TOTAL LIABILITIES	812,510
		TOTAL EQUITY	732,353

Financial Statement, XYZ Farm

01/01/2016



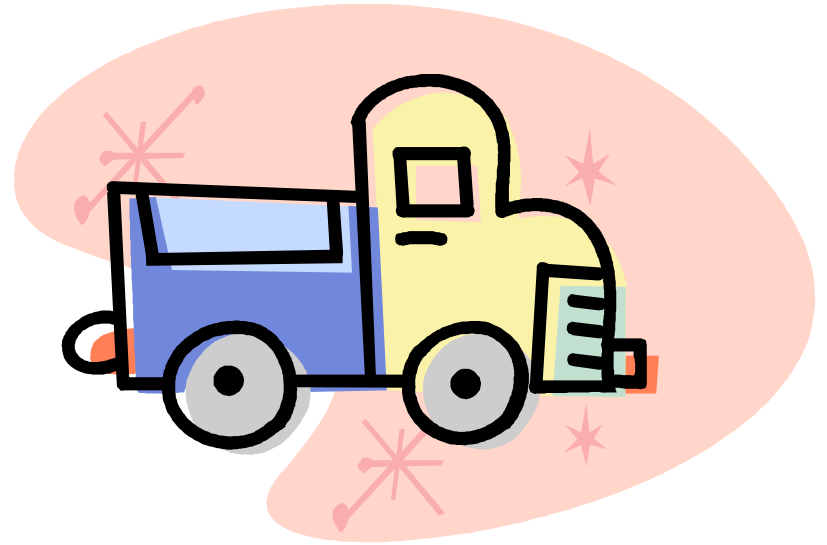
What are they?

- ▶ Lame cow out back
- ▶ Annual Operating Loan
- ▶ Buildings
- ▶ Bill at BTI
- ▶ Light calves to be sold as yearlings
- ▶ Real estate taxes
- ▶ Income Taxes Payable



What are they?

- ▶ New bull purchased
- ▶ Grain Loan with FSA
- ▶ Feeding Pickup
- ▶ Fuel bought for next year
- ▶ Savings Account
- ▶ CD at BIA for holding leases
- ▶ Cow loan

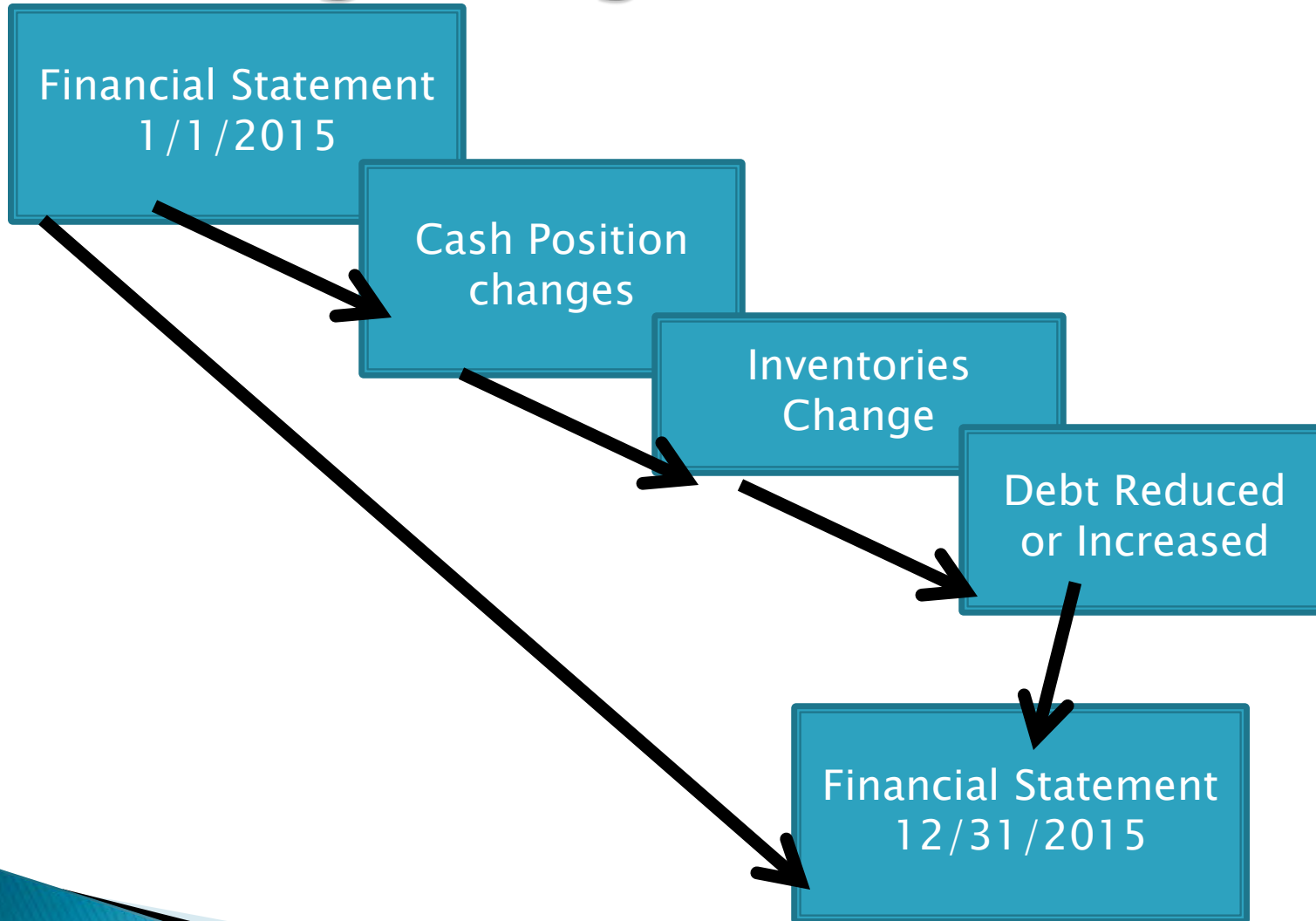


What are they?

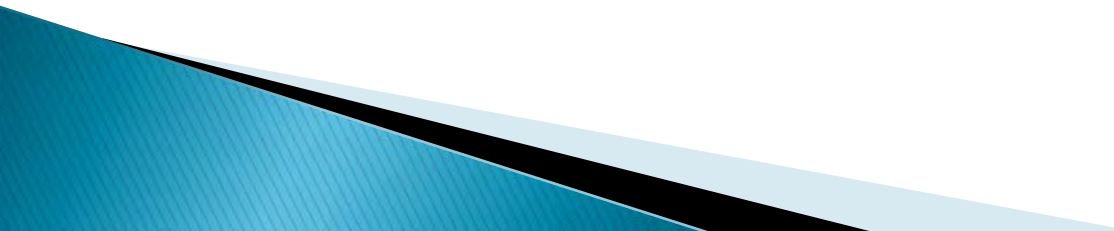
- ▶ Machinery Loan
- ▶ Cow Herd
- ▶ Tractor
- ▶ Land Loan
- ▶ Horses
- ▶ Land
- ▶ Wheat from 2002 that has sprouted a few times over



Fitting it together



Developing a Balance Sheet

- ▶ Use realistic valuations
 - ▶ Remember it is a “snapshot in time” not a cash flow projection
 - ▶ Show ALL assets and liabilities
- 

FSA-2037
(11-04-10)

U.S. DEPARTMENT OF AGRICULTURE
Farm Service Agency

Position 3

FARM BUSINESS PLAN WORKSHEET

Balance Sheet

What's wrong with this?

1. NAME John Smith 2. Date of Balance Sheet 1/16/2015

A - CURRENT ASSETS **B - CURRENT LIABILITIES**

1A. Cash and Equivalents	\$ Value	2A. Accounts Payable	\$ Amount
Cash	50	2015 Operating	\$50,000
Checking	800		

1B. Marketable Bonds and Securities		John Deere	\$80,000
		CNH	\$60,000

1C. Accounts Receivable		2B. Income Taxes Payable	
Joe Bob	50,000		

2C. Real Estate Taxes Payable			\$10,000	
1D. Crop Inventory	1E. Measure	1F. # Units	1G. \$/Unit	\$ Value
Hay		50		

Notes Payable Due Within 12 Months

2D. Creditor	2E. Purpose			
2F. Interest Rate	2G. Accrued Interest	2H. Payment Amount	2I. Next Payment Date	2J. Principal Balance
(1) credit card				\$5,000

1H. Growing Crops	1I. # Acres	1J. Cost/Acre	\$ Value

1K. Market Livestock-Poultry	1L. # Head	1M. Weight	1N. \$/Unit	\$ Value
Calves	100	600	#3	
Cows	120	1300	#3000	

2K. Accrued Interest On:	\$ Amount
(1) Current Liabilities	
(2) Intermediate Liabilities	
(3) Long Term Liabilities	

1O. Livestock Products	1P. Measure	1Q. # Units	1R. \$/Unit	\$ Value
Cake		10		

2L. Current Portion of Principal Due On:	
(1) Intermediate Liabilities	
(2) Long Term Liabilities	

1S. Prepaid Expenses and Supplies	2M. Other Current Liabilities

C - INTERMEDIATE ASSETS					E - INTERMEDIATE LIABILITIES				
3A. Machinery & Equipment/Farm Vehicles (Entered on Page 4)					5A. Creditor			5B. Purpose	
3B. Breeding Stock	3C. Raised/Purch	3D. # Head	3E. \$/Head	\$ Value	5C. Interest Rate	5D. Accrued Interest	5E. Payment Amount	5F. Next Payment Date	5G. Principal Balance
Horses		10	\$20,000	\$200,000	(1)				
					(2)				
					(3)				
3F. Notes Receivable					(4)				
					(5)				
3G. Not Readily Marketable Bonds and Securities					(6)				
					(7)				
3H. Other Intermediate Assets					(7)				
3I. TOTAL INTERMEDIATE ASSETS (Items 3A through 3H)					5H. TOTAL INTERMEDIATE LIABILITIES (Item 5G (1 through 7))				

D - LONG TERM ASSETS					F - LONG TERM LIABILITIES				
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4A. Building and Improvements					\$ Value	6A. Creditor			6B. Purpose	
						6C. Interest Rate	6D. Accrued Interest	6E. Payment Amount	6F. Next Payment Date	6G. Principal Balance
						(1)				
						(2)				
4B. Real Estate Land	4C. Total Acres	4D. Crop Acres	4E. %Owned	4F. \$/Acre						
Land	60			\$900,000	(3)					
						(4)				
						(5)				
						(6)				
4G. Other Long Term Assets					\$ Value	(7)				

G - PERSONAL ASSETS		H - PERSONAL LIABILITIES				
	\$ Value	8A. Creditor			8B. Purpose	
		8C. Interest Rate	8D. Accrued Interest	8E. Payment Amount	8F. Next Payment Date	8G. Principal Balance
7A. Cash and Equivalents						
7B. Stocks/Bonds		(1)				
7C. Cash Value Life Insurance	\$1,000,000					
7D. Other Current Assets		(2)				
7E. Household Goods	\$700,000					
7F. Car, Recreational Vehicle, Etc.		(3)				
7G. Other Intermediate Assets						
7H. Retirement Accounts	\$5,000	(4)				
7I. Non-Farm Business						
7J. Non-Farm Real Estate		8H. Other Liabilities				
7K. Other Long Term Assets						
7L. TOTAL PERSONAL ASSETS (Items 7A through 7K)		8I. TOTAL PERSONAL LIABILITIES				
7M. TOTAL ASSETS (Item 4I and Item 7L)		8J. TOTAL LIABILITIES (Item 6I and Item 8I)				
		8K. TOTAL EQUITY (Item 7M minus Item 8J)				

I - WARNING

I certify that the information provided is true, complete, and correct to the best of my knowledge and is provided in good faith. (Warning: Section 1001 of Title 18, United States Code, provides for criminal penalties to those who provide false statements. If any information is found to be false or incomplete, such finding may be grounds for denial of the requested action.)

9A. SIGNATURE	9B. DATE
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10. COMMENTS

NOTE: The following statement is made in accordance with the Privacy Act of 1974 (5 USC 552a - as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1921 et. seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, Tribal agencies, and nongovernmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable Routine Uses identified in the System of Records Notice for USDA/FSA-14, Applicant/Borrower. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of criminal and civil fraud, privacy, and other statutes may be applicable to the information provided.

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0560-0236. The time required to complete this information collection is estimated to average 1.25 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. **RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.**

The U.S. Department of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, political beliefs, genetic information, receipt of benefits or

Balance Sheet

01/01/2013 - 2013 Balance Sheet

Lacy ~Roberts 1

<u>Current Assets</u>	<u>Value</u>	<u>Current Liabilities</u>	<u>Value</u>
Cash & Equivalents	15,000 ⁺	Accounts Payable	43,000 ⁺
Accounts Receivable	33,000 ⁺	Real Estate Taxes Payable	1,500
Crop Inventory	97,000 ⁺	Cur. Portion Term Debt - FSA	19,623 ⁺
Growing Crops	10,000 ⁺	Cur. Portion Term Debt - Other	24,253 ⁺
Market Livestock & Poultry	14,863 ⁺	Accrued Interest	3,010 ⁺
Prepaid Expenses & Supplies	7,000 ⁺		
Total Current Assets	176,863	Total Current Liabilities	91,386
<u>Intermediate Assets</u>		<u>Intermediate Liabilities</u>	
Machinery & Equipment	140,000 ⁺	Intermediate Term Debt - FSA	86,189 ⁺
Farm Vehicles	95,000 ⁺	Intermediate Term Debt - Other	44,221 ⁺
Raised Breeding Stock	383,000 ⁺		
Total Intermediate Assets	618,000	Total Intermediate Liabilities	130,410
<u>Long Term Assets</u>		<u>Long Term Liabilities</u>	
Real Estate - Land	750,000 ⁺	Long Term Debt - FSA	294,188 ⁺
		Long Term Debt - Other	296,526 ⁺
Total Long Term Assets	750,000	Total Long Term Liabilities	590,714
TOTAL ASSETS	1,544,863	TOTAL LIABILITIES	812,510
		TOTAL EQUITY	732,353

Cash Flow Statement

- ▶ Shows all inflows and outflows for year
- ▶ DOES NOT show profitability
- ▶ Should be able to “reconcile cash” off
 - Beginning Cash, 1/1/2015
 - +Income in 2015
 - –Expenses in 2015
 - – Operating Interest
 - – Income Taxes
 - – Capital Expenditures
 - – Debt Repayment
 - – Living and Personal Debt Repayment
 - = Ending Cash, 12/31/2015

Projected Annual Cash Flow

01/01/2013 - 12/31/2013 2013 Projection

Lacy & Roberts 1

Operating Income

Crop Sales	346,220
Livestock & Poultry Sales	171,653
Crop Insurance Proceeds	30,000
Custom Hire Income	3,000
Other Income	500

Total Operating Income 661,373

Purch. For Resale Livestock & Poultry Sales 12,900

GROSS MARGIN 688,473

Operating Expenses

Car & Truck	2,000
Chemicals	55,000
Custom Hire Exp.	6,000
Feed Supplement	8,000
Feed Grain & Roughage	30,000
Fertilizers & Lime	40,000
Freight & Trucking	4,000
Gas / Fuel / Oil	20,000
Insurance Exp.	23,333
Labor Hired	2,833
Rent - Mach / Equip / Vehicle	500
Rent - Land / Animals	35,000
Repairs & Maintenance	22,000
Seeds & Plants	10,000
Supplies	8,000
Taxes - Real Estate	2,500
Utilities	7,500
Vet / Breeding / Medicine	4,500
Other Expenses	3,500
Other - Irrigation Exp.	1,250

Total Oper. Expenses (Less Interest & Depr.) 286,918

NET OPER. INFLOWS 262,667

Non-Operating

Owner Withdrawal 70,000

Income Taxes 10,000

Capital

Capital Expenditures 50,000

Financing

Term Debt - Payments 77,746 ^x

Principal- 43,876

Interest- 33,870

Non-Revolving Oper. Prmt. 320,000

Principal- 300,000

Interest- 20,000

New Oper. Advances 300,000

Total Cash Inflows 861,373

Total Cash Outflows 828,682

(Before LOC P. & I.)

Net Cash Available 24,811

Beginning Cash on Hand 15,000

Ending Cash on Hand 39,811

Income Statement

- ▶ Takes your cash flow statement and “adjusts” to what that year’s actual income and expenses
- ▶ Adjusts out:
 - Carryover inventories
 - Increases/decreases in herd
- ▶ Explains true profitability
- ▶ You do this in your head all the time!

Cash flow budgeting



- ▶ Look at past history
- ▶ Check your balance sheet
- ▶ Consider any major changes
 - EQUIP or CSP contract obligations
 - Carryover bills or inventories
- ▶ Can do some partial budgeting
 - Can I add 50 head of cows in the next year?
 - Should I pick up another lease?
 - Is it worth it to buy my own baler instead of hiring the baling done?

FSA-2038
 (08-19-14)

U.S. DEPARTMENT OF AGRICULTURE
 Farm Service Agency

Position 3

FARM BUSINESS PLAN WORKSHEET

Projected/Actual Income and Expense

1. NAME
 John Smith

2. For Production Cycle Beginning: 1/1 20 15 Thru: 12/31 20 15
 Projected
 Actual

A - INCOME

1. Crop Production and Sales:

1A. Description	Production				1F. Farm Use	Purchases			Sales		
	1B. Acres	1C. Yield	1D. % Share	1E. # Units		1G. # Units	1H. \$/Unit	1I. Total \$	1J. # Units	1K. \$/Unit	1L. Total \$
Hay mixed	150	2	100	300	300						
HRS	200	50	100	10,000	500				9,500	#6	\$57,000

2. Livestock and Poultry Production and Sales:

2A. Description	2B. Purch/Raised		2C. # Units	Purchases			2G. Death Loss	Sales			
	P	R		2D. Weight	2E. \$/Unit	2F. Total \$		2H. # Units	2I. Weight	2J. \$/Unit	2K. Total \$
Cows		X	100								
Calves		X	100					100	600	#3	\$180,000

3. Dairy Livestock Production and Sales:

3A. Description	3B. Purch/Raised		3C. # Head	Purchases			3G. Death Loss	Sales			
	P	R		3D. Weight	3E. \$/Unit	3F. Total \$		3H. # Units	3I. Weight	3J. \$/Unit	3K. Total \$

4. Milk Sales:

4A. Description	4B. # Head	4C. Production/Head/Year	4D. Total Production	4E. Price	4F. Sales \$

5. Livestock Product Sales:

A - INCOME (Continued)

6. Ag Program Payments	\$ Amount	8. Custom Hire Income	\$ Amount
7. Crop Insurance Proceeds	\$ Amount	9. Other Income	\$ Amount
		Pasture Cattle	\$20,000
		10. Total Income (Items 1 through 9)	

B - EXPENSES

11. Car and Truck	\$ Amount	23. Rent - Land/Animals	\$ Amount
			6,000
12. Chemicals		24. Repairs and Maintenance	
13. Conservation		25. Seeds and Plants	
14. Custom Hire		26. Supplies	
15. Feed Supplement		27. Taxes - Real Estate	
16. Feed, Grain and Roughage		28. Utilities	
17. Fertilizers and Lime		29. Veterinary/Breeding/Medicine	
18. Freight and Trucking		30. Other Expenses	
19. Gas/Fuel/Oil	500	31. Other - Irrigation	
20. Insurance			
21. Labor Hired			
22. Rent - Machinery/Equipment/Vehicles		32. Interest	
		33. Total Expenses (Items 11 through 32)	

C - NON-OPERATING

34. Owner Withdrawal (Total Family Living Expenses and Non-Farm Debt Payments)	15,000	36. Non-Farm Income	60,000
35. Income Taxes		37. Non-Farm Expense	

D - CAPITAL

38. Capital Sales		40. Capital Expenditures	
39. Capital Contributions		41. Capital Withdrawals	

E - WARNING

I verify that the information provided is true, complete, and correct to the best of my knowledge and is provided in good faith. (Warning: Section 1001 of Title 18, United States Code, provides for criminal penalties to those who provide false statements. If any information is found to be false or incomplete, such finding may be grounds for denial of the requested action.)

42A. SIGNATURE John Smith 42B. DATE 1/7/2015

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Things to consider



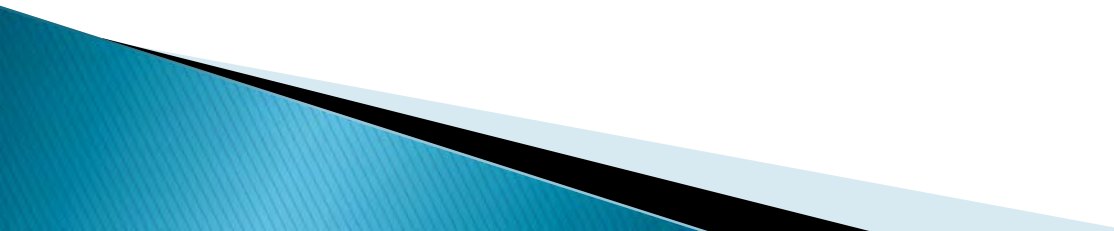
- ▶ Is my non farm income likely to change?
- ▶ Will our living expenses change?
- ▶ Do we have a lot of old cows that we need to replace?
- ▶ Is it time to reseed the hay fields?
- ▶ What are interest rates doing?
- ▶ Do I need to restructure my debt load?
- ▶ Can I do some forward marketing?
- ▶ Do I have access to dependable feed?
- ▶ Any major repairs coming up?

Financial measures to use

- ▶ Operating expense ratio
 - $\text{Total Expenses (Less Interest \& Depreciation)} / \text{Total Income}$
 - Target ratio: 65% or less
- ▶ Interest expense ratio
 - $\text{Total Interest Paid} / \text{Total Income}$
 - Target ratio: Less than 10%

TEST: OER and IER??

So how did my year come out?

- ▶ Did I meet all my obligations?
 - ▶ Did my equity position improve or deteriorate?
 - ▶ What does the future hold?
 - ▶ Will my banker lend me money again?
 - ▶ What am I going to do with cash carryover?
 - ▶ Did I meet my goals?
 - ▶ Are there things I can do to mitigate my tax risk without jeopardizing the future?
- 

Developing a Strategic Business Plan

- ▶ Identify:
 - Strengths
 - Weakness
 - Opportunities
 - Threats
- ▶ Set goals:
 - Short term – Within one year
 - Intermediate – Within 5–7 years
 - Long Term – In my lifetime

Sample goals

- ▶ Increase weaning weight by 50 lbs.
 - Tighten calving window
 - Use EPDs to select bulls with good BW to WW spread
 - Improve mineral program
 - Ensure good access to clean, fresh water
 - Develop a pasture rotation system
 - Vaccinate calves to minimize sickness
- ▶ Improve weaning percentage to 90%
 - Purchase straw for calving
 - Move calving period
 - Pregnancy Test
 - Semen and Trich Test Bulls each spring

More goals

- ▶ Reduce debt by \$50,000 in next three years
 - Pay an extra \$100/mo out of non farm income
 - Convert unused equipment to cash
 - Refinance for a lower interest rate
- ▶ Improve liquidity position
 - Find a non farm job
 - Reschedule payments to match income stream
 - Charge kids for running their cows on your place
- ▶ Improve breed back
 - Make sure replacement heifers are at breeding size
 - Semen and Trich Test
 - Adequate nutrition and mineral supplementation

Summary

- ▶ Ask for help
 - ▶ It is not scary if you have a system and plan of attack in place ahead of time
 - ▶ Get organized for 2017 now!!

 - ▶ You Can Do It!!
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