

# Pickens County Cattlemen's Association

## Newsletter

Volume 11

Jan. 1, 2015

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### PCCA Supports Wounded Warriors and Country Santa at December Meeting by RD Morrison

The PCCA held its December meeting on the 11th at the Farm Bureau building. An excellent meal, sponsored by Wall Street Capitol, was provided by B & B Bar-B-Q of Six Mile. Donations were accepted and split equally between the Wounded Warriors Project and Country Santa. A total of \$1116 was sent to these worthy causes. PCCA President Georgeann Webb informed the large group that PCCA member Sharon Furr has several young bulls for sale. Her contact info is on the website and in the directory.

PCCA Vice President David Elias introduced the speakers for the nights program. Wall Street Capitol is an estate planning company and can help members keep the farm in the family. Glen Croteau gave examples of personal troubles encountered upon the death of his mother-in-law. When she died, she owned 90 acres of 'the woods' - a place to ride four wheelers and target practice. The IRS called 'the woods' timberland worth \$1.8 million. The limit at that time was \$600,000 and the estate taxes are due in nine months. This was devastating to his family. He had to sell his business and move South. Because of the trials and tribulations that he en-

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countered, he went into the estate planning business to help others transition farms and land to the next generation. Their company helps design a comprehensive plan and they help the customer accomplish the plan. It is not just handing you a notebook and walking away.

The first step is forming an estate plan because 40 - 50% of the value of your estate will be gone with no plan. He stated that they could restore 50% of this loss. He stated that members **MUST** have a will because, with no will, the state will decide your estate fate and no one will like it.

The second step is business transition. He stated that the farm operation is a business. The IRS recognizes it as a business (schedule F). One of four things will determine the fate of the farm - sell it, enter into a contract with someone, the law will determine the fate, or a will.

The third step is retirement and benefit planning. This comes into play if you get hurt or sick and cannot work.

The fourth step is investment planning - not stocks and bonds, but the 'stuff' owned. 'Stuff' like tractors, balers, cows, timber, and various equipment. There are programs and processes to verify the value of the 'stuff' and the timber standing on your property. The forestry commission can help with things like this.

If a comprehensive plan is in place and it is 5 years old - revisit and update the plan. The estate tax exemption is now \$10 million. When money is on the table, the wolves come out. If there is no plan, find someone (preferably fee based) to help you plan so unnecessary taxes, etc., can be avoided. If your will is more than ten years old, check it again. Ideally, the will and the plan should be reviewed every two years.

The assembled group had many questions and Wall Street Capitol stayed and talked to members. This was an excellent meeting. Thanks, Wall Street Capitol!!!

## **Dr. Long Discusses Nutrition**

By RD Morrison

Dr. Nathan Long, a professor at Clemson, discussed the nutrition requirements for cattle at the November 11 meeting. His talk was based on an defined breeding season and a forage based operation.

He first discussed what affects the energy demands of cattle. Lactation and milk production are obvious demands, but the weather has an effect when it is below 40 degrees as it takes more energy to maintain body temperature; therefore, less energy is available to grow the fetus. The weight of the animal has an effect— as weight increases, energy requirements increase. A young heifer has increased energy requirements as she is still growing. As the milk demand increases, the nutrition demand increases. The month after calving has the highest energy demand. If your operation is fall calving, you must supplement the cattle because the grass is low and the demand for energy is high.

He discussed the effects of BCS on breeding back as this is directly attributed to nutrition. Producers should shoot for a BCS of 5 to 7 as this the best chance to have a calf every year. The pregnancy percentage of BCS 5 to 7 is 80% to 92% whereas BCS 4 is 50%. In early gestation, the organs of the fetus is developing (heart, kidneys) so, if the cow is under nourished, there is a high likelihood of heart and cardio vascular, pancreas, and kidney problems. It is easy to see that restricting nutrition in the first 125 days can have a major effect on the fetal brain and heart. This is especially true in younger cattle as they are still growing. Calves from thinner cows (BCS 3 - 4) takes longer to stand; therefore, they lay on the cold ground longer and bad things tend to happen. A lost calf is big bucks at this day and time.

Dr. Long discussed ways to supplement cattle.

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Hay is fed to supplement the low grass. Waste should be minimized. Cone feeders are the most efficient (4% waste). He stressed testing the hay for quality. One percent body weight of corn every day is also good. Concentrate supplements include corn gluten (24% protein, 80% TDN), Soy hulls (12% crude protein, 80% TDN), and distillers grain (22% protein, 75% TDN). Lick tubs are molasses and dry feed. The concern is the protein source. Urea is a non protein nitrogen source and takes energy from the rumen to digest it. Also, cattle tend to 'go on welfare' and lick it till it is gone.

He concluded that the key to healthy cattle is a good herd health program and providing the necessary nourishment need to keep them in good shape. Supplement the cattle to keep them in good body condition for healthy cows and a healthy calf every year.

## **PCCA Renewal Notices Due**

By RD Morrison

The SCCA requires renewals to be in Columbia by January 1, so PCCA notices have been sent out. If you have not returned your form, please get them in, along with your check, as soon as possible. There were forms at the November and December meetings and are available on the website, [www.pickenscountycattle.com](http://www.pickenscountycattle.com). We appreciate your membership and friendship.

## **Advantages of a Business Plan for Small Farm Operations**

By Jeri Donnell

With permission of the Samuel Roberts Noble Foundation

Small farms should manage their operations similarly to larger agricultural enterprises to ensure long-term sustainability. To achieve this goal, substantial plan-

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ning and development of a comprehensive business plan is key. A business plan is a written document that should be updated periodically. It defines the business goals, outlines reasons why these goals are attainable and details a plan for reaching these goals.

Small farms are susceptible to unexpected changes in output and input prices as well as other factors influencing their bottom line (e.g., losses due to adverse weather conditions). Small farm managers should develop and follow a business plan to better use the scarce resources (e.g., land, labor and time) needed to develop a profitable farm or ranch operation. Oftentimes, the action-oriented producer is tempted to skip the planning stage and focus on daily production activities. Even though a "getting the job done" attitude is needed, investment without planning is a risky venture.

Business plan development requires an initial commitment of time by the farm operator; however, the long-term benefits to the business are worth the effort. A sound business plan is necessary to obtain loans and secure appropriate interest rates. It is also viewed as evidence that your operation qualifies as a business with the intent to make a profit. Developing a comprehensive business plan can also help identify markets to attract new customers and increase overall demand and income.

According to the Small Business Administration (SBA), a business plan is an individualized document defining strategies needed to reach the goal of profitability. The SBA recommends that each basic plan include the following components:

- **Description of Business** - The plan should include the mission statement, vision for the future, goals and objectives. This section should tell the story of what the business is, what it

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stands for and where you see the business in the future.

- **Marketing Plan** - This section is an analysis of consumer needs. Operators should identify the business' customers, specific needs to be met and how those needs are expected to change over time. This section includes a description of the products and services available, advertising strategies and ways to remain competitive in a changing marketplace.
- **Financial Management Analysis** - The plan should include details of the business' current financial portfolio and foreseeable future income and expense. Agricultural producers should record expenses and income by enterprise (e.g., cow-calf, wheat, etc.) to determine the agricultural enterprise most suited for the available resources. Detailed production records and labor should also be recorded. More formal documents may be included, such as loan applications, equipment and inventory lists, breakeven projections, a balance sheet and a cash flow statement. Start-up businesses commonly do not have such records, but are expected to provide estimates.
- **Organization and Management** - This final component should describe the type of business ownership along with key personnel, their duties and the flow of operations. This section will include items not typically associated with daily agricultural production activities such as insurance, taxes, permits/licensing, employee management, estate planning and other legal concerns.

One should also review the businesses' strengths, weaknesses, opportunities and threats (SWOT) when developing a business plan. This strategic planning tool allows the operator to determine both internal qualities

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(strengths and weaknesses) and external factors (opportunities and threats) that may influence business performance. The SWOT analysis may be in bullet-point format and can be a good place to start for development of a new business plan.

A business plan is an invaluable tool that helps keep a producer on track to reach agricultural business goals. Whether you raise cattle, grow produce or something in between, it is an agricultural business. When treated as such, a well thought out business plan can be the key step in building a successful and sustainable farm or ranch.

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## **PCCA Website Eclipses Milestone**

By RD Morrison

The PCCA website, [www.pickenscountycattle.com](http://www.pickenscountycattle.com), has surpassed a major milestone - 100,000 hits per year. In the period from January 1, 2014 to December 31, 2014, the total was over 116,000. This shows that the website is getting our information out not only to our members, but also to many folks throughout the country and the world. The story of beef is a good one and we make a substantial portion of our income with our cattle and ag related businesses. Our website highlights our efforts.

Please tell your co-workers, friends and relatives to check out our site. Write an article and take some pictures of your operation and we will spotlight you on the Producer Page. Join the Freezer Beef Committee and we will post you on the Freezer Beef Page to help you sell your locally grown beef. The site is intended to help our members. It, also, saves the PCCA a lot of money by not having to print and mail notices to members, thereby keeping dues low.



## Reducing Hay Wastage

By Dr. Clyde Lane, Univ. of Tennessee Extension

**Editor's Note** - Most of us are feeding hay during this time of year. Let's get the most out of it. - RDM

Hay wastage has always been a problem in beef operations. The problem has gotten much worse since large round bales have been utilized.

The wastage of hay is the greatest when animals have free access. Enclosing the hay in some type of feeder helps reduce the amount wasted. Even with hay in a feeder, animals pull hay out, drop it on the ground and either get manure or mud on it. In muddy situations, there is no second chance for the animal to pick it up.

Research indicates that the design of the feeder can have an effect on the amount of hay wasted. A recent research trial conducted at Michigan State University compared hay wastage using a cone feeder, ring feeder, trailer and a cradle. The results using mature cows showed the following losses: Cone feeder – 3.5%; Ring feeder – 6.1%; Trailer – 11.4%; and Cradle – 14.6%. The researchers could not give a definitive reason for the greater loss with the trailer and cradle, however, they speculated that animals were not in a grazing posture and tended to pull more hay out and drop it on the ground.

Based on the research it would be best to utilize cone feeders, however, the cost of these feeders compared to ring feeders may limit their use by many producers. A few other suggestions for management to reduce wastage include limiting the amount of hay provided to animals at one time, making animals consume all of the desirable hay in the feeder before more hay is added, keeping feeders out of the mud as much as possible, and culling cows with aggressive behavior. Cows that butt other cows while eating hay from a feeder will cause the animal to drop the hay on the ground. For additional information, contact the local Extension office.



## **PCCA Elects New Officers and Directors**

By RD Morrison

The December PCCA meeting saw the election of new officers and directors. President Georgeann Webb thanked the current officers and directors. Vice President David Elias was nominated and elected President. He presented a plaque to outgoing President Webb in appreciation of her untiring service. Amy Finley Wilson was nominated and elected Vice President. Her duties include serving as the chair of the program committee and coordinating the communications mailed out. RD Morrison was nominated and elected as Secretary/Treasurer.

The directors nominated and elected were:

- Jerry Moore
- Ben Roe
- Randy Crenshaw
- Dr. Carl Thompson
- Hannah Wilson

It should be noted that Hannah Wilson is a Junior member and she will bring a different perspective to the grisly cattlemen serving on the board. The PCCA encourages our young people to be active in the industry and Hannah is one of the best.

*Thoughts from the Past President -  
Georgeann Webb*



I have enjoyed holding the office of President and I hope you have been pleased with our progress. Support each other and work as a team! Always feel free to contact any of the officers and directors with any problem or concern and I will continue to keep everyone informed on issues pertaining to cattle.

## PCCA Videos Available

By RD Morrison

You have probably noticed (and how could you not notice) the videoing of the meetings. The intent of the Board of Directors was to provide info to our members even if they miss a meeting due to baling hay or chasing wayward cattle. The videos will be placed at Moore & Balliew Oil Company on Shady Grove Road early in January. A simple chart will help you decide which one to watch and a sign out log will be kept so that another member can watch it after you are finished.

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*Thoughts from the President -  
David Elias*



I hope all of you have had a very Merry Christmas. I also hope you are looking forward to a Happy, Healthy and Safe New Year. It really is hard to believe that another year has come and gone so quickly. Along with a new year comes resolutions, and with some of us, they only last a couple of days. I would like all of us as Cattlemen to make a resolution that lasts the whole year and beyond and that is to lend a helping hand. Not just for Cattlemen but our neighbors as well. Not only because they may be down on their luck but they may be behind the eight ball. All of us at times could use another hand. All we need to do is communicate with one another, and make it happen.

We certainly can not do anything about how fast time flies, but we can make a difference in lending a hand.

As your new President, I would like to hear from you on things you would like for us to do or not do. Let's all work together to make this a Safe and Great Year for all of us.

## Calving Problems and Calf Deaths Occurring

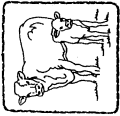
By RD Morrison

Problems calving have become quite apparent across South Carolina with Oconee County being extremely hard hit. Still born calves, calves that only live a few days and mama cows with very little milk seem to be the main problems. The Clemson Livestock and Forage team and the Clemson Livestock, Poultry Health organization wants to help in understanding and resolving this problem, but they need your help.

If you encounter any of these problems, contact your veterinarian, the local extension office (Pickens - 864-878-1394 x 0), the area livestock agent (Lindsey Craig - 908-268-8133), the state livestock specialist (Dr. Matt Burns - 864-940-2428), or the State Veterinarian's office (Dr. Boyd Parr - 803-726-7813, Dr. Patty Scharko - 803-726-7803). Or contact them all - just contact someone and help figure out what is going on. The loss of a calf is big bucks these days and not knowing what happened may cause the problem to persist. As it has been said, we are all in this together and we need to figure this problem out. Hopefully, this can get handled quickly.

**The PCCA hopes all had a  
MERRY CHRISTMAS and will have a  
Happy and Prosperous New Year!**

<b>PCCA Synopsis Report</b>	Donation	\$200.00
<b>for period as of 12/4/14 -</b>	Sam's Club	\$45.00
<b>PCCA Balance as of 1/1/14:</b>	Postage	\$395.60
\$10894.19	Printing	\$1696.16
<b>INCOME:</b>	Program (SCCA)	\$150.00
\$7361.00	Meals	\$2690.15
Ads \$3875.00	Website	\$600.00
Dues \$1990.00	Office Supplies	\$211.93
Reimbursed \$1496.00	SCCA Annual Meeting	\$150.00
<b>EXPENSES:</b>		
\$7299.78		
SCCA dues \$1125.00		



**Pickens County  
Cattlemen's Association**  
PO Box 995  
Pickens, SC 29671