

**MESSAGES:**

- ▶ Define your “Wealth” and take steps to mind it.
- ▶ Look after your health,
- ▶ Build good relationships with family and friends,
- ▶ Manage your financial security by having your Adviser, Bank Manager Accountant on side.
- ▶ Be happy with “the assets God gave you” and define your philosophy in life.
- ▶ Use the rotation planner to guide you; but do a grass budget.
- ▶ Replacement heifer weights drive October decisions.
- ▶ Body condition score all your cows now and take action

**By Matt Ryan****WEALTH; WHAT IS IT – MIND IT!**

- ▶ In these challenging times, Covid, environment etc. in dairying – always was and always will be challenging – it is time to redefine the things that matter. Wealth? What is it?
  - ▶ Health,
  - ▶ Relationships
  - ▶ Peace of mind
  - ▶ Financial security,
  - ▶ Jog satisfaction,
  - ▶ Personal philosophy.
- ▶ No matter what the issues the only way to overcome the challenges is to:
  - ▶ Stay positive (things always get better)
  - ▶ Stay healthy by eating, exercising and resting well.
  - ▶ Deal with the problems one at a time by having a plan.
  - ▶ Talk to positive people, such as family, accountant, Adviser, doctor, clergy etc.
  - ▶ Stay away from ‘prophets of doom’ who are always complaining, carrying bad news stories etc.
  - ▶ Remember, that the power of positive thinking helps people overcome challenges in life.

**MIND YOUR HEALTH:**

- ▶ We always heard “your health is your wealth” – mind it, go to your Doctor!
  - ▶ Get an “MOT” done by your Doctor.
  - ▶ You know, the doctor’s surgery is the last place men

want to be seen in.

- ▶ Any wonder they fall into bad health and are then surprised.
- ▶ A clean bill of health from the Doctor is very uplifting.
- ▶ If s/he identifies small problems, then they can be sorted out before they become large problems.
- ▶ Take the advice and act. In particular, men aren’t good at taking health advice.
- ▶ Check with the Doctor if your diet is o.k. because surveys show that over 80% of farmers eat badly.
  - ▶ Check if your fitness level is up to requirements because many farmers are a lot unfitter than they think.
- ▶ Being in good health, being fit and correctly fed will be first steps in tackling the challenges facing you.
  - ▶ If you are a little stressed and/or fret over little things tell your Doctor, because stress activates lots of other problems.
- ▶ Remember tiredness, stress and ill-health can cause you to do and say unusual things to your family and people you do business with.
- ▶ Mental health is equally important and most men never share these thoughts with anyone.

**BUILD AND PROTECT RELATIONSHIPS:**

- ▶ What is life worth to us if we do not have friends and good relationships with our family and others!
- ▶ One’s family is everything and we should make sure to protect the strength of that relationship.
  - ▶ When things are challenging in life there is no one to fall back on but family,
  - ▶ Work and social commitments can interfere with the support family may need,
- ▶ We all need contact with other human beings, hence the need to be involved in our communities;
  - ▶ While it is essential to be involved with our families, we must also maintain contact with friends and neighbours; otherwise, life becomes boring and we may become introvert.
  - ▶ Now-a-days this is probably one of the hardest tasks facing farmers – building and maintaining outside relationships. If you find yourself reluctant to “work” on this and have difficulty maintaining friends mention it to your doctor.
  - ▶ Discussion Groups help on this front. Also sporting and community social activities have huge merit but don’t overdo it.

- ▶ Encourage your teenagers/young adults to get involved locally; Macra is a wonderful organisation for young adults.
  - ▶ This is all free, you have to pay no one for it, but it is the life-soul of mental health.

## PEACE OF MIND:

- ▶ “Some people are never happy”. Don’t be one of these!
  - ▶ “They never have enough”; “they are always jealous of what other people have or can do”.
  - ▶ Is the guy happier when he has a million euro in comparison with when he was worth half of that?
- ▶ My late mother always said, when she or we had some disappointment, “maybe it is all for the better”. And as often as not, it was!
- ▶ It is suggested we try Yoga or Pilates; give it a try!

## FINANCIAL SECURITY:

- ▶ No doubt this occupies the mind of all Parents and managers of farms:
  - ▶ When you are a provider this will always put pressure on you. The trick is... and this has and will always exert pressure on them. The trick is not to let it overwhelm you beyond what you need and are capable of providing.
- ▶ We all think we can do this on our own, or at least some men do, without family and other supports.
  - ▶ There are a number of outside agencies that are there to help you avoid putting your family at financial risk or helping to consolidate its performance.
  - ▶ Your Agricultural Adviser, Accountant, Bank Manager, Vet, Discussion Group etc fall into this support category.
- ▶ Your Agricultural Adviser is another type of Doctor.
  - ▶ He/she can be an objective farm manager for you.
  - ▶ Help you solving problems.
  - ▶ Analysing your present situation,
  - ▶ Guiding the development of your short- and long-term plans,

- ▶ Support you with independent advice, encouragement and a listening ear.
- ▶ He will help you to be organised for meetings with your Accountant, your Bank Manager and your Vet.
- ▶ Talk more to your Accountant about your business:
  - ▶ Another type of doctor – financial analyst!
  - ▶ A big concern for many farmers is the upcoming tax bill.
  - ▶ At a recent discussion group meeting IFAC suggested that farmers be aware of the following in minimising one’s tax bill: Spouse’ wages; Family wages; Repairs V Capital claims; Stock relief; pollution control claim; leased land tax exemptions; Income averaging; use all Capital allowances, tax credits and pension payments; or maybe consider forming a limited company.
  - ▶ Get him to prepare you for your chat with your bank manager:
  - ▶ What facilities does he suggest your bank manager must provide if you are to get through the short- and medium-term cash flow problems?
- ▶ Talk to Your Bank manager:
  - ▶ He is another type of financial Doctor and a person you cannot do without?
  - ▶ You must look at him in that light, not as the person who gives you the umbrella on a fine day and takes it from you on a wet day.
  - ▶ Some farmers are very allergic to the Bank Manager and don’t communicate well with him.
  - ▶ Be clear in your own mind what you want and how you are going to pay back your loans, therefore, you need a financial plan, plus three years accounts, done by your Adviser/Accountant.
  - ▶ Your expectations must be achievable and realistic,
  - ▶ If you lose your credit worthiness with one bank the next one won’t lend to you either.
  - ▶ Keep your bank manager informed at all times as to how things may change as you go through a farming year.



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**JOB SATISFACTION:**

- ▶ You would imagine to hear some farmers talk that they actually “hate” being farmers:
- ▶ If that is you; then you are in the wrong job,
- ▶ There is no “perfect job” out there. We know farming can be very tough with no guarantee of a fair income for your days’ work. But what choices have you?
- ▶ Thinking positively about farming will make it easier and actually does make it possible to overcome the hard times.
- ▶ Being positive about farming as an occupation; it is an outdoor job, you are your own boss, working with animals can be very therapeutic, a great place to rear children, there are great community friendships and it can give a reasonable income.

**PERSONAL PHILOSOPHY:**

- ▶ Define your own personal philosophy for yourself and your family in terms of Goals.
- ▶ If you wish to own the world, then go for it; however, if you define wealth as per these suggestions stitch them in.
- ▶ Allow yourself the opportunity to enjoy life and be happy.
- ▶ Get dressed-up when going to town – too many farmers don’t – and it will make you feel better.
- ▶ When I once reminded my mother that she was talking to herself, she replied, “I like my own company”.
- ▶ Are you a pro-crastinator, like many, all talk of good intentions and never doing?
  - ▶ “I meant to do....”
  - ▶ “I should have ....”
  - ▶ “If only I fixed that; that would not have happened...”

- ▶ You must stop using the excuse of “hard work”, “too busy”, etc to do the things that matter most to you.
- ▶ It takes a lot of time and preparation to be ready for meetings with:
  - ▶ Your Doctor,
  - ▶ Your Adviser,
  - ▶ Your Accountant,
  - ▶ Your Bank Manager, etc, but prepare.
  - ▶ You will get nothing out of those meetings if you are not prepared:

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- ▶ Have notes made out in advance with questions, suggestions, etc because otherwise you will forget things in the “heat of the moment”.
  - ▶ Have as much farm data as you can available, such as, milk statements, profit monitor, ICBF breeding data, bank statement, all debtors/creditors.
  - ▶ A five-year physical and financial plan will almost certainly help your case.
  - ▶ Ask yourself if you are managing your business to the best of your ability?
    - ▶ Be honest!
    - ▶ If not why not?
    - ▶ Too busy, too tired, lack of ability to deal with paper work, lack of knowledge, too old to change,
    - ▶ Which of these can you do something about?
    - ▶ Attitude is everything!
  - ▶ Farmer’ sons tell me that the “old man” won’t let them do this or that and that he is always “complaining about how I do things”.
    - ▶ Believe it or not these sons’ range in age from 18 years to 50 years.
    - ▶ Some fathers don’t know when to “let go the reins”.
    - ▶ If you are “old-minded” and “conservative” you must evaluate your position.
    - ▶ Any friction in the “family team” won’t be conducive to overcoming the present challenges.
  - ▶ Ask yourself:
    - ▶ Have you a farm plan?
    - ▶ Are you doing dairy profit monitor?
    - ▶ Do you know the EBI of your herd? (Member ICBF)
    - ▶ Are you milk recording?
    - ▶ Are you availing of the services of an agricultural adviser?
    - ▶ Are you grass budgeting?
    - ▶ Are you “good to” staff or family members that are working on farm?
    - ▶ If the answer is “no” to most of these questions then you are a long way “off-the-pace”.
    - ▶ You have to do something to help yourself.
- USE THE AUTUMN ROTATION PLAN:**
- ▶ I am amazed how few farmers use this simple “aid” to help them have grass in the cows’ diet for 280 days per year.
  - ▶ Every extra day at grazing in autumn is worth €1.80/ cow/day profit!
  - ▶ It works on a very simple principle: It spells out the number of hectares you allow your cows graze each day of the last rotation.
  - ▶ At least 60 -70% of the grazing area must be grazed by first week of November.
  - ▶ If the area allocated each day doesn’t give the cows enough grass, indicated by post-grazing height (you must measure with a plate meter), then the farmer must supplement with meals (not more than 3kgs) and/or, very good quality baled silage. You must graze out well, (to 4cms) or you will have reduced tillers next year, resulting in poorer grass growth.
  - ▶ The last rotation should begin between the 1-15th October (depending on soil type) and end 15-26th November.
    - ▶ Some farmers, with wet land or who want to build up high closing cover (see Table1), will have to start the last rotation early and finish early.
  - ▶ Paddocks or fields must be grazed out in rotation.
    - ▶ Some farmers have a habit of dropping down wires and letting animals graze all over the place – a disaster because regrowth’s will be eaten and you won’t have any grass next spring.
    - ▶ The first paddocks grazed in this rotation will be grazed first in spring; therefore, plan accordingly.
  - ▶ Because of good autumn growth we have a lot of high cover that require great skill to graze out:
    - ▶ In many situations, little or no meals and definitely no silage should be fed, particularly where you are trying to graze off high covers.
    - ▶ Graze animals for 2-4 hour periods, removing animals when grass has been eaten, otherwise they do too much walking damage,
    - ▶ Don’t graze when it is raining as animals spend more time walking, therefore, more soil compaction.
    - ▶ Graze in square blocks, not in long narrow strips, as less poaching damage is done due to less walking,
    - ▶ Graze from back of paddock, so that animals never, ever, walk over grazed ground. Or use cow walks (3-4 yds wide) to allow cows access to back of paddocks.
    - ▶ Use several gap entrances to a paddock to minimise dirtying the grass inside the gap.
    - ▶ Avoid having to graze heavy covers, over 2300kg DM/ Ha, because it means animals have to spend too long in each area of ground, also recovery is slower, and there will be more decayed grass in the sward.
    - ▶ These are simple, low cost suggestions but for some reason some farmers don’t practice them.
  - ▶ Because of the vagaries of the weather and its effect on growth, it is essential to continue to measure grass weekly, so as to achieve the targets set out in Table 1, particularly the target cover on 1st December.



Table 1: Target Covers per cow (kgs DM) and average farm cover (AFC)

Date	2.5 Cows/ha		3.0 Cows/ha		3.5 Cows/ha	
	Cover/Cow	AFC	Cover/cow	AFC	Cover/cow	AFC
1st Oct	400	1000	380	1150	335	1175
15th Oct	350	880	340	1020	285	1000
1st Nov	280	700	275	820	240	830
Closing	550 - 600		600 - 700		700 - 800	
1st Dec Target	600 - 700		700 - 800		800 - 900	

- ▶ If you don't hit these covers in early October, then you will have to house earlier and the allocated area will not have near enough grass daily.
  - ▶ Sell off cull cows now – a financial waste feeding meals with cull cows eating grass.
  - ▶ Destock by drying off thin cows and heifers (at 270 days lactation or less) during the month and move them away from milking platform.
- ▶ We said it last month but it is essential to do a grass budget this winter because many farmers seem to have embarked on earlier calving.

**REPLACEMENT WEIGHTS DRIVE MANAGEMENT:**

- ▶ Breeding stock weights and condition scores are the vital chores this month.
- ▶ Check them out, even if out with a contract rearer.
- ▶ The following are the target weights for October for the various mature weights of the breed:

Table 2: Target weights (kg) for Replacement Weanling (R1's) and In calf

Maintenance Sun-index EBI	Heifer (R2's) for 1st October	
	Mature Weight	R1's (37%) R2's (77%)
€5	617	228 475
€10	592	219 456
€20	544	201 419
€30	500	185 385

- ▶ Replacement R1's under targets weights should get 1 – 2 kgs meal (pulp or barley) so as to meet target weights on 1st April.
  - ▶ For every 20kg animals are below target they will need to be fed an extra 100kgs meal (16%P).
- ▶ R2's under targets need 1-2 kgs meal (12-14% P).
  - ▶ Otherwise they will calve down too light, resulting in 450 litres lower milk yields for every 50 kgs below target weight at calving.
  - ▶ For every 20kg animals are below target they will need to be fed an extra 140kgs meal (12-14%P).
- ▶ It is obvious you must weigh replacements NOW. Essential for animals on Contract.
- ▶ Have you injected cows and heifers for Salmonella to

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prevent abortions?

- ▶ Have you injected the weanling replacements for Leptospirosis?
- ▶ If any animals show symptoms of hoose (coughing), stomach worms (sticky dung on tail head) or fluke (scouring + other signs) have them treated as they will not maximise weight gain.

## CONDITION SCORE NOW:

- ▶ This is the first and most important BCS'ing of the 'new' season.
  - ▶ BCS of the herd must be managed so as to maximise performance next year.
- ▶ Cows and heifers must calve down in BCS of 3.00 to 3.25 and be the same at mating.
  - ▶ Being thinner or fatter will have adverse consequences next year.
- ▶ Cows that are too thin will:
  - ▶ Be more at risk to mastitis and uterine infections.
  - ▶ Milk less; going from 2.75 to 3 increases MS/cow by 6kgs.
  - ▶ Not be submitted for bulling in the first 3 weeks of the breeding season – particularly true for 1st and 2nd calvers.
  - ▶ Thin calving cows are more likely (5%+) to have bull calves the following pregnancy.
- ▶ Cows that are too fat at calving are also at risk because:
  - ▶ Their intake will be reduced after calving they will be likely to encounter metabolic disorders and milk less as a result.
  - ▶ They will be less likely to go back in calf next year.
  - ▶ It is such a waste; to feed cows to get too fat.
  - ▶ British Friesian cows generally calve down too fat.
- ▶ The following quick guideline to BCS will be useful;
  - ▶ **Backbone:** Is it flat or is there a ridge? Can you see or easily feel notches?
  - ▶ **Long Ribs:** Can you see or easily feel the ribs? If visible how many?
  - ▶ **Short ribs:** Can you see them? Five! Are they sharp or rounded?
  - ▶ **Hip bones:** Are the hip bones rounded or angular?
  - ▶ **Rump:** is the area between the pins and hip bones flat, sunken or hollow?
  - ▶ **Pin bones:** are they pointed, tap-like or pointed?
  - ▶ **Tailhead:** Is there a hollow between tailhead and pins? Is it a deep V or shallow U shaped?
  - ▶ **Thigh:** Is the area indented, flat or rounded? Is the muscle structure defined?
- ▶ Identify cow within the various BCS ranges (1 to 5) in October and take appropriate action:
  - ▶ Every 0.5 BCS (30kg on Holstein) below target requires 115 kgs of extra meal over and above usual maintenance.
  - ▶ Remember that after drying off, as the cow is on

restricted diet she will not gain any weight during the 1st 10 days and, as intake is reduced in late pregnancy, she will not gain any weight for the last 30 days before calving. Hence the need to match the length of the dry period with cow condition.

- ▶ What do you do with thin cows now?
  - ▶ If not in calf:
    - ▶ Sell off, so as to spare grass, as there seems to be demand for them, or,
    - ▶ If grass is plentiful, not over-stocked, feed meal and milk on.
  - ▶ If in-calf:
    - ▶ Dry off early, based on calving date, or,
    - ▶ Feed low % protein meal - barley (3-4kgs). or,
    - ▶ Put them on OAD milking,
    - ▶ I favour feeding meal while cows are milking to put on BCS because, to put on 1 kg of liveweight, milking cows only require 50mj ME compared with 72 mj. ME when dry (=44% more energy required).
- ▶ What do you do with fat cows now?
  - ▶ Sell if not in calf,
  - ▶ If grass is plentiful milk on and don't feed them meal, if possible, so as to burn off flesh.

## Brief Notes:

- ▶ Drying off cows: Decide on the batch to dry off in the last half of October as follows:
  - ▶ January/early Feb calvers and 1st lactation heifers,
  - ▶ Cows with a BCS of 2.75 or less,
  - ▶ Cows producing less than 0.6kgs MS/cow/day
  - ▶ Cows with an SCC of over 300,000,
  - ▶ Because these dry cows can eat a lot of grass regrowths, teat seal them and house in clean cubicles rather than letting them back onto grass..
- ▶ Get some dung samples tested for Fluke infection.
  - ▶ Will help to confirm or otherwise the presence of fluke on dry land.
- ▶ I'm pretty sure you should get the Farm Relief Service to treat your herd for lameness, particularly, if you have a history of it.
  - ▶ At the very least, walk the cows through a footbath for 3 consecutive days once or twice per month.
- ▶ Reseeds; these must be sprayed for weeds 3-5weeks after sowing,
  - ▶ They must be grazed at covers of 700-900 rather than heavy cover so as to promote tillering.
  - ▶ Also soiled water would push on growth if available.

*“Curiosity is more important than knowledge”*