

Farm & Ranch SPRING



Getting Prepared For Spring

Key tasks smooth the way for farm and ranching's busiest season

Property inspections, after-winter equipment maintenance, spring cleaning and a careful look at the books are all part of the pre-spring ritual. Here's a deeper look at everything you'll need to tackle ahead of the warmer months.

REVIEW FINANCIALS

Soon, your entire focus will be on growing and livestock. Best to take a moment now to examine your financials, before the everyday tasks associated with farming and ranching become such an all-consuming priority. Complete your tax returns, make sure there are no outstanding invoices tucked away in your paperwork, and review all of your contracts to see if they are set to expire or need to otherwise be updated. It's never going to be your favorite part of the season, but you'll get peace of mind knowing all of this is squared away.

INSPECT THE PROPERTY

Winter's bluster can create all kinds of havoc on a farm or ranch, including damage to structures, fencing, animal housing and equipment damage from ice and snow. Take a spin around the property's perimeter to make sure crucial repairs aren't needed before your operation is up and run-



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ning for the spring. You'll be busy, and so will helpers like agricultural mechanics. Their prices will go up, too. So start your inspections as early as possible.

GENERAL MAINTENANCE

Successful seasons are powered by well-performing equipment, so don't risk losing

momentum by suffering untimely breakdowns. Do a thorough check as winter fades so they're ready when it's time to get back to work — in particular if you don't have room to keep everything indoors. Rust and other critical deterioration can be sped up in harsh conditions, even under heavy tarps. Change the oil, change filters,

remove any leftover crop residue, inspect wires and hoses, check air pressure and add lubricant where needed.

SPRING CLEANING

Fencing isn't the only critical area to inspect as you travel around the farm or ranch for spring inspections. Look for downed trees, potentially dan-

gerous mud puddles and other hazards caused by winter precipitation before the new season gets underway. This will make way for the year's fresh crops, and for livestock who've been cooped up all winter to roam again. Return to animal housing once they've departed to thoroughly clean and make any needed repairs.

The Battle Against Predators

They remain a huge problem, despite advancements in agriculture and tech

Whether they are animals invaders like coyotes and feral swine or human predators in the form of rustlers, predators can wreak havoc on your operation. Here's how to fight back.

FENCING

One of the oldest safeguards against predators is still the most effective. Many different variants have sprung up over the years, though experts typically recommend basic woven-wire fencing. It should be tall enough to keep predators from jumping over, and partially buried in the ground to prevent them from burrowing underneath. Add an electric strand at the top if climbing creatures like possums and raccoons are a local issue. Portable fences are less effective, since they can be pushed or leaped over, in particular by wild dogs or coyotes.

Other options include electric fencing, with strands placed six inches apart toward the bottom so that predators are unable to squeeze through. Add red flags at 18-inch intervals to discourage wolves, but remember to move them regularly. Whichever version you choose, it's important to remain vigilant by making regular inspections for breaks in the line. Shooting or trap-



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ping a predator is easy enough when they're discovered during daylight hours, but most of these incursions to farms and ranches happen at night.

GUARDIAN ANIMALS

Guardian animals are often great deterrents simply by their presence. Dogs will also bark loudly to scare other creatures away. Canines are

the most common guardian animals, of course, but they aren't your only option. Donkeys can be responsible helpers. Llamas have also been used, since they are vigilant in keeping herds and flocks together. They don't require additional feed, since llamas eat natural vegetation.

OTHER TOOLS

Even farms and ranches

with sturdy unbroken fences and attentive guardian animals can fall victim to a wily predator. Terrain can limit the effectiveness of your defenses, and some predators simply won't stop until they've dug under, smashed through or climbed over. That's why the National Wildlife Center also recommends using fences and guardian animals in combina-

tion with other tools, including deterrents, trapping and shooting. Setting noise devices and flashing lights to go off at intervals throughout the night has proven effective. Hang random shiny things, like compact discs or Mylar strips, to scare away birds. Painting the eyes of another predators on signs or balloons may also convince them to go elsewhere.

How to Stay Safe

This work comes with inherent risks, but you can protect yourself

As many as one third of all farm workers will suffer non-fatal injuries in any given year, according to the Centers for Disease Control and Prevention. So it's important to remain aware while working with your equipment, various animals and during inclement weather.

EDUCATION IS KEY

Staying safe is the responsibility of everyone from the farm owner to the most recently hired ranch hand. It's all starts with education about the risks involved and how to prevent the most common mishaps. What employees don't know can actually hurt them very badly — in particular with seasonal hires who may be more unfamiliar with your particular area in the farm and ranching sector. Take extra steps by discussing every day dangers associated with these jobs, especially in the spring months as operations begin cranking back up again.

FIRST RESPONSE

Most farms and ranches are located far away from hospitals and other emergency medical services, so knowledge of first aid and how to stabilize those who've become ill or injured is of critical importance. The work you do before help finally arrives



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could save a life. Every injury presents a human cost, of course, but also a financial one: Around 20% of farm workers end up losing work time after being involved with an accident, according to the National Agricultural Safety Defense. That leads directly to unexpected medical costs, higher insurance premiums and, if the injury is serious

enough, lost wages.

THINK PREVENTION

Require everyone to wear recommended protective gear, even as the temps rise into summer. Make sure your heavy machinery's exhaust systems are in working order, with no leaks. Avoid parking recently operated equipment near dry grass or vegetation,

since hot motor parts can spark a fire. Follow maintenance schedules, and quickly repair any malfunctioning machinery. Regularly brush away chaff, since it's combustible.

Keep fully stocked first-aid kits on hand, along with fully charged fire extinguishers. Only use welders, cutting torches and grinders in areas

that are at least 35 feet away from anything flammable. Install advanced safety equipment on appropriate machinery to lessen the risk of roll overs. If your state doesn't require training and certification to apply pesticides and chemicals, enroll workers in locally available or online courses to learn more about how to handle them safely.

Improving Ranch Management

Typically razor-thin profit margins mean that every decision counts

Some external factors are beyond your control as a rancher, including weather, unexpected machinery malfunctions or health issues. But there are other areas where in-depth planning and thoughtful management techniques can make a world of difference. Here's a look.

NEW STRATEGIES

Sometimes, the more experience we have, the more set in our ways we become. Developing new strategies becomes harder because we've become comfortable with what worked in the past. But deeply ingrained lessons don't have to be the only ones you learn. In a constantly changing world, fresh ideas are always just over the next horizon — and they may open the door for new areas of productivity or profitability. Challenge yourself to shake up your business plan, including updated goals, different livestock or purchasing relationships. If you're forward thinking enough, this plan might smooth the way for bank funding that will form the foundation of exciting new initiatives.

HIRING EVALUATION

Whether your aim is to sustain an existing ranch or to start a new operation, the next critical element of business man-



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agement is hiring. Under your close supervision, they'll deal with hooves on the ground, contract negotiations in the office and maintaining your operation on the property. If the right people aren't in place, you could become bogged down in everyday tasks rather than performing as you're meant to in a leadership role.

The best workers are typically promoted from within, since they are deeply aware of how the operation works. Start-ups often begin with trusted friends and family members in key roles. Just remember that working with people you already have a close relationship with can be complicated, so you may want to eventually transition

into a different hiring model.

GOOD RECORD KEEPING

Once you've developed a business plan and settled on a staff, it's important to take careful note of everything that happens — with a focus on cash flow, including expenses and income. Great record-keeping systems help you more easily

monitor production and other critical information in real time. Financial statements will give you a snapshot idea of how things are going with the books, while monthly and annual operational reports detail how you're doing with cattle, stocking rate and pasture management, among other things.

Consider Solar Options

Electricity is a must, but you don't have to buy it from someone else

Solar panels can provide needed power for lighting and electric outlets throughout your facility, while potentially opening up a new revenue stream. You'll also harden your farm or ranch's defenses in the event of destructive weather systems, which may lead to power outages for others. Following is a look at the positives associated with removing your operation from the power grid.

HOW IT WORKS

There are two principal options when purchasing these systems. With direct ownership, farmers or ranchers are responsible for all upfront expenses but they also own all of the system's electric output. There are sometimes helpful incentives, including tax credits and refunds — and energy credits from the excess power created also work in your favor. On the other hand, third-party operators typically sign a so-called solar lease or a power-purchase agreement. This leasing model allows a customer to draw power from a system they don't own, but it's at a fixed rate that's usually lower than local utilities.

FIGURING THE COSTS

Installing these systems in residential homes can run in the tens of thousands of dol-



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lars, according to Home Advisor experts. Farm operations involve buildings both smaller than your average home and dramatically larger, and the cost structures vary just as widely. You will usually have to contact local installers personally in order to get the most accurate quotes on installation. Shop around for

the best deals. Installers will also be able to estimate how much power you can expect to create, which will help determine if solar is a feasible option.

BENEFIT ANALYSIS

This renewable, pollution-free source of energy can help lower your region's car-

bon footprint at a much faster rate, since you're working on such a different scale than commercial and residential installations. Tax benefits, including some dollar-for-dollar deductions, are sometimes available with these systems — and the return on investment can be substantial for large-scale farms or ranches. Check

with a local tax expert before purchasing to determine if you qualify. Once installed, you'll save on your electric bill, principally by creating a so-called "energy bank" of stored power that can be used at little to no cost or actually sold back to the power company. But even third-party contracts will result in lower electric bills.

How to Manage Severe Weather

Spring's transition from cold to warm temps often sparks storms

Does your farm or ranch have an emergency plan in the event of a sudden change in the forecast? These important weather elements will need to be considered when making a long-term strategy to protect your investment.

PREPARING FOR TORNADOES

The U.S. suffers more than 1,200 tornadoes per year, according to the National Oceanic and Atmospheric Administration. Create and deploy an emergency strategy for protecting your livestock long before the potential for severe weather arrives. Start by listing all of the animals on your property, and their general locations. Each of them should have some form of permanent identification.

The Center for Good Security and Public Health also recommends designating a safe space for animals to wait out these spring storms, with a backup generator in place to continue regular farm operation. The structure should have plenty of food and water. Do not restrain livestock during storms, as they may panic and injure themselves. Assess damage afterward, and perform an inventory. Examine animals closely for signs of injury, and call a veterinarian if any



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of them appear to be in distress.

WHEN LIGHTNING STRIKES

Lightning is both more unpredictable than spring storms and very damaging, both to livestock and physical structures. Install grounded protection systems meant to dissipate lightning on metal structures and equipment.

Representatives with the Lightning Protection Institute can connect farmers and ranchers with certified installers in your area. The U.S. Department of Agriculture notes that buildings with metal roofs, silos and structures near trees or power lines are more susceptible to lightning strikes. Keep livestock inside when there is an obvious threat of lightning.

IF THE WORST HAPPENS

The risk of losing important components, buildings, regular operating time or livestock is particularly acute as the seasons change and powerful storms pop up more often. Creating an emergency management plan, installing lightning protection systems and making detailed protocols for livestock should be

paired with a robust insurance policy. If the worst happens, you'll need the aid and comfort that comes with these policies in order to quickly recover and return to normal operation. Get in touch with a qualified area insurance professional to find out more about which plan works best for you, in terms of protections, deductibles and overall costs.

Securing an FSA Loan

Whether starting out or starting over, we all need a little help sometimes

The U.S. Department of Agriculture oversees a federal agency specifically designed to ensure that family farmers and ranchers can obtain loans at reasonable terms. Here's how to get the assistance you need to start, maintain or refurbish this kind of operation.

WHEN TO ASK

They can't protect you from unforeseen difficulties like dangerous weather patterns, but Farm Service Agency loans can help bridge the gap when disaster strikes a family farm. Considering the strict timelines that farmers and ranchers must typically deal with, these loans can mean the difference between success and a lost season. You may also need help to overcome equipment mishaps or a cash crunch due to poor yields. There are options for new family farmers who are just getting started, too.

TYPES OF LOANS

FSA aid can come in the form of an operational loan, meant to help in the case of one-time issues like a major equipment failure in the middle of harvest when an entire year is on the line. These loans would cover daily expenses like fertilizer, livestock supplies or seed in order to free up capital to repair the needed



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equipment. Ownership loans, on the other hand, are designed to provide needed capital so first-time family farmers and ranchers get their operation off the ground.

Finally, micro-loans are a borrowing program that conforms to the size of your operation. The idea is secure the perfect cashflow amount for a

family driven operation without becoming buried in a huge debt. These loans are specifically targeted for smaller operations, beginners in this field, non-traditional or niche operations, and farmers markets or co-ops.

HOW TO QUALIFY

The first hurdle to securing

a Farm Service Agency loan is that you must be operating as a family farm. This is based on the makeup of your labor and management teams, which must primarily include relatives. Outside help is allowed in the form of top advisors and consultants, but the primary decision-making must be done by a family

member, too. Successful applicants have to be a U.S. citizen with good credit, and they must be up to date with their payments on any other federal loan. If you think you may qualify, contact your local agricultural department to find out more about the FSA loan program and getting a referral.