



## Ever Milked A Horse?

Looking for a new enterprise? You may want to take a look at the horse milk market.

Milk horses? That's right! A recent issue of *Ag-World* magazine tells about a 20 horse milk herd in Germany. The story — which originally appeared in the Dutch magazine "Boerderij and Feld und Wald" — features German veterinarian Dr. R. Storch, of Walddrun and Walddkatzenbach in Southern Odenwald.

He has a horse milking herd of 20 Haflingers on his 40-hectare farm. Eight hours after foaling, the milking is begun, 4 times daily. The horses are only milked during the day except Sundays and not during the night when foals are nursing.

The story notes that a claw with two liners is used for milking. In order to ensure a better grip on the horses' short nipples, the nipple liners are shortened. Compared with cow milking, a lower vacuum and a somewhat greater pull is applied.

About two liters are obtained in one milking, amounting to 8 liters per day — and more in the middle of the lactation period. Horse milk remains fresh for only a few hours at room temperature.

For that reason, the milk is deep frozen and packed in a light-proof container at -20°C.

Through selection of horses with a high yield, a yearly milk yield of 1,000 to 1,500 liters of milk per mare can be achieved, according to Dr. Storch. At the time the story appeared, he was averaging about \$3.25 per liter of horse milk, mostly which he sells to health spas.

The story notes that horse milk "most closely resembles mother's milk. It contains more albumen than mother's milk but less than cow's milk." Says Dr. Storch: "Horse milk can be beneficial in situations such as nervous fatigue, circulation disturbances and insomnia. A quarter liter of horse milk per day (in place of breakfast or supper) is needed in such cases, with 2 slices of special bread. Also stomach, intestine and liver disturbances, and even severe chronic constipation appear to be helped. Heart and circulation disturbances, as well as conditions following a heart attack, such as weakness, are improved in many cases when a horse milk cure is combined with the usual medicine."

## Ohio Rural Bank Leases Dairy Cattle

Leasing dairy cows isn't new, but there's a new twist to it in Ohio.

Most leasing is done by a cattle-leasing company, but this is the first to be done by a bank. It is BancOhio, Ohio's second largest banking organization with 41 subsidiary banks.

"We've developed a cattle-leasing program that allows the farmer to purchase quality dairy animals at a minimal investment and make money during the term of financing," claims Douglas R. Hawkins, vice president of BancOhio Leasing Company, the bank's subsidiary.

The leasing plan starts with the farmer's application. He must lease a minimum of 10 cows and a maximum of 50 percent of his herd size. Then he is carefully checked by a bank representative to judge his management ability and his financial status.

"We accept only 10 percent of the people who inquire about leasing," says Hawkins.

Once cleared for leasing, the dairy farmer selects his cows from Conklin Cattle Sales, the bank's representative in Plain City, Ohio. Lease payments are 3.44 percent of the purchase price per month for 36 months. The down payment is equal to three monthly payments, or about 10 percent. The balance is paid in 33 monthly installments. At the end of the lease period, the farmer can buy the cow for a nominal price.

For example, a \$1,000 cow would require a down payment

of \$103, and the 33 monthly payments would equal \$1135, for a total price of \$1238 paid out by the end of the lease.

BancOhio Leasing Corporation says that this interest rate is lower than a farmer would pay on a loan for an outright cash purchase. In addition, they say, all lease payments are considered an expense and a tax deduction.

After the cattle are leased, the farmer is free to make all management decisions in his herd. He can cull a leased cow as long as he replaces it with another of equal value. The bull calves become his property, but the heifer calves do not unless he buys the cow.

The advantages of leasing are (1) instant increase in herd size (2) tax savings, and (3) minimal cash outlay. The low cash outlay is one of the strong points of leasing. A farmer can increase his production base without tying up large amounts of money.

The BancOhio program is so flexible that it permits a farmer to sell his herd to the leasing company and then lease back the same cattle. This is a way of releasing a large sum of money for use in buildings or other improvements on the farm.

The BancOhio cattle leasing program was started on a small scale, but it is scheduled to get bigger this year. For more details, contact: FARM SHOW Followup, BancOhio Leasing Co., 155 E. Broad St., Columbus OH 43265 (ph 614 463-8500).

## Combine Sharing Cuts Costs

"I saw two farmers with similar needs, brought them together, and it worked," says Lyle Ross, farm management consultant from Alexandria, Minn., about a combine-sharing deal he set up between four farmers — two in northern Minnesota and two 240 miles to the south in Southern Minnesota.

Cliff and Vern Swift, of Wendell, own two Deere combines and harvest wheat. About Labor Day, Curt Pietz and Bill O'Connor, Lakefield, travel north to drive the combines home to harvest corn and soybeans, and do custom work, if time permits. About Christmas time they return the machines to the Swifts.

"Labor Day down, Christmas back" is a rule we agreed on at the start," says Ross. "Personalities are very important in an arrangement like this. If the parties don't get along, it can't work."

Both sides say their arrangement cuts combining costs about \$3.00 an acre — the Swifts because they can offset their ownership costs and Pietz-O'Connor because of money saved compared to custom rates.

The Swifts buy one new com-

bine each year so both machines are under continual warranty for engines and drive trains. They handle normal wear and ownership costs while some operating costs are shared. Cleanup is the duty of both sides.

"There's nothing down on paper, but in nine years there haven't really been any problems," says Ross. "This past season, for example, the Swifts had 200 acres of soybeans left to combine when the machines went south, but both sides understand that the agreement can't be voided in any year."

Ross would also like to set up some kind of truck exchange. "There are fleets of new trucks sitting in fields up here that are used only six to eight weeks a year for hauling beets or potatoes. It's not unusual to see 10 to 12 big trucks sitting idle on some farms. These could be used in other areas but I'm not sure yet for what."

Ross realizes the arrangement is not for everyone. "Some farmers are just too proud of their machines to let anyone else use them but I think many farmers are over-machined and would benefit by sharing their machinery."