

# Early weaning and feeding Country music feast, no bull

AFTER a dry October summer storms have started.

Unfortunately, summer storms are a lottery, with some getting gully rakers and others missing out.

In the south of our area there have been some wonderful falls but the north and east have missed out so far.

In the face of rapidly-declining paddock feed I would like to discuss two questions this week.

First, how early can calves be weaned and, second, how much hay does an average cow with a calf at foot require.

There was a general consensus that calves can be weaned at three months or older reasonably easily.

Below that age, weaned calves need good management and a high-quality ration.

Most calves in the region are this age now, meaning they can be weaned if necessary.

There are several advantages to weaning early in dry seasons.

Firstly early weaning makes best use of scarce, quality feed.

Calves can be run into the best

## Watt's What

Veterinarian Bruce Watt



paddock or hand fed a quality ration while the cows can return to average feed.

Secondly, early weaning means that older or cull cows can be sold immediately before they lose weight and value.

Thirdly, early weaning allows breeders and especially heifers to hold their weight through the autumn and into calving in the winter.

On the next question, how much hay should you feed a cow per day to maintain her weight?

Firstly, grain is cheaper to feed than hay, because most grains are more energy dense than hay and because the price is often lower per tonne.

So if you are running a commercial herd with grain-handling equipment, a large component of grain in

the ration is most economical.

However, for the owners of small herds, hay is much more convenient and can be fed out easily without special equipment and without the risk of grain poisoning.

A DPI primefact (available on the internet) entitled *Full hand feeding of beef cattle-quantities* answers the question.

To maintain her weight, a 425kg cow with a calf at foot requires about 10.5kg of hay per day.

Dry cows require about 6kg and 200kg weaners require about 3.5kg per day.

Of course these figures are a guide only. Hay quality varies enormously from near straw to prime legume hay.

Cattle in cold weather also need to be fed more.

As the Hamer's have been growing lucerne hay on the Perthville flats for over a century I reckon they understand the hay business.

Gary Hamer told me that the industry standard for a small square lucerne bale is 25kg (40 to the tonne) but in practice the range is 20-25kg.

This means that our cow with a calf at foot requires 3 to 3.5 small square bales of hay per week.

Our 200kg weaner requires about a bale of good quality hay per week.

Gary told me that large round bales of lucerne average about three to the tonne, while 3x3 squares average 400-440kg and the bigger 4x3 bales average 550 to 600kg.

Currently small squares cost from \$10-\$15 each depending on quality while bulk lucerne hay is about \$400-500/T.

Cereal hay is about \$250 to \$350 per tonne.

● Our world has recently passed a couple of significant milestones.

More people now live in cities than in rural communities.

Linked with urbanisation is the worldwide decline in family size.

Japan and Europe lead this trend with fertility well below replacement levels and therefore a declining, aging population.

Marking this second milestone, I read the other day that in Japan nappy sales to adults now exceed those to children.

## Country music feast, no bull

COUNTRY music fans have been promised the biggest ever line-up at this year's Tamworth Country Music Festival - no bull.

Award-winning country trio The McClymonts launched the festival in Sydney on Tuesday along with another Tamworth regular - a 1200-kilogram Brahman bull.

The enormous bull named Wildfire blends in at Tamworth, in country NSW, but turned heads among city workers at Martin Place in the CBD.

January's 10-day event will host more than 800 performers at 4000 shows.

Even in its 42nd year it's so popular it doubles the city's population.

Tamworth's Mayor Col Murray says it's a special time.

"The whole town comes alive," he said.



## Make hay while the sun shines

By Tony Seymour and Ben Adams, Central West Financial Solutions

MANY modern couples are choosing to delay marriage and children so they can establish themselves financially first.

According to the new AMP/NATSEM Income and Wealth Report, *Modern Family*, the median age for women to tie the knot is 28 years, while for men it is almost 30.

This is an increase of more than three years since 1991.

The new research has also found women are having their first baby later in life, with the median age for first-time mums 28.9 years, up from 25.3 in 1981.

This means it is now common for people to spend a number of years in the workforce before they embark on married life and starting a family.

So how can young people make the

most of their early earning years to set themselves up for a more secure financial future?

Tips for young people to make hay while the sun shines and get ahead financially:

1. Get into the habit of saving. A good rule of thumb is to save around 10 per cent of your income. An online high-interest savings account is a good place to stash your cash.

2. Salary sacrifice into super from an early age. The earlier you start, the larger your nest egg will be.

Retirement might not be on your radar, but it's a smart move to start salary sacrificing before you have too many financial responsibilities such as a mortgage and family.

A financial planner can help you put a robust financial plan into action.

3. Be careful of debt. It's difficult to build wealth if you're drowning in debt. Mobile phones are a core part of young people's social lives, but they can also be one of the biggest debt traps.

Credit card debt and car loans are also common pitfalls.

4. Spend your money wisely. It's tempting to blow your cash on designer clothes, a new car or going out. Sure, it's ok to have some fun, but you need to

make sure you are putting some of your money away for the future.

One Saturday night out with friends could cost you as much as \$200 by the time you add up the cost of dinner, drinks and a taxi home.

And if you are doing that every week, that's \$800 a month!

5. Plan to get an early foot on the property ladder. Start saving for a deposit for your first home as soon as possible as it can take a few years to get enough money together.

6. Get income protection. You wouldn't drive your car out of the garage without insurance, but many young people leave the house each day without protecting one of their most important assets - themselves and their ability to earn an income.

What would you do if the worst happened and you were unable to work due to illness or an accident? Remember, it's much easier to get income protection while you are young and healthy.

If cash flow is an issue, consider taking out income protection inside your super.

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## Time to invest

By Russell Tym, MoneyLink Financial Planning

THE resolution of the US political dispute over finances provides a sound starting point to commit to longer term investment plans. Since the global financial crisis many investors have sought safety and been hesitant to go back in the water. Now is an ideal time.

Most analysts now believe that no reduction in economic stimulus is likely until March next year. This means record low interest rates and easy liquidity will support financial markets at least until then. Share markets should therefore continue to rise.

The US is increasing its money supply by \$85 billion per month. The European Central Bank is also printing money and the Japanese are the champions of the strategy, aiming to increase inflation by printing fastest of all.

Much of the newly minted currency ends up in bank accounts. Interest rates being paid on this money are extremely low, even lower in Europe and the US than here.

As they pay little interest on deposits banks can lend cheaply. Cautious savers are effectively subsidising investors in growth assets, especially those buying with borrowings.

The economic environment also appears favourable. Low cost finance is very stimulatory. Consumers will borrow to buy items they would like. Businesses are more likely to expand and employ extra staff.

This should reduce unemployment, increase incomes, boost business turnover, increase company profits and raise share prices.

Economic data continues to show that the US economy is in recovery mode. The European economy is also turning the corner having recorded small expansion figures for both the June and September Quarters.

Japan's money printing is boosting activity there. China's modernisation continues without the serious slowdown many analysts were predicting earlier in the year. Company profits should rise quite strongly over the next few years.

It is now better to invest in growth assets than keep money in the bank.

It is also a good time to consider borrowing for any worthwhile purpose. Borrowing is cheap for any credit-worthy borrower. Whether it's for a residential or commercial property, a business, a farm, a share portfolio or a range of managed funds, now is a good time to commit.

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