

### GrazingInfo's future

Friends and retired farmer clients sometimes phone me and ask what I'm doing now. I reply, "Charitable work for farmers, and others." Lifestylers and townies are now joining GrazingInfo.

I have enjoyed, and am still enjoying, writing GrazingInfo, and have about 20 more chapters to finish, but have realised that, at 80, I should be planning for someone to take it over, but I don't know anyone who will do so for no income, so I must increase its income to make it viable.

The 370 GrazingInfo subscribers keep me busy with their questions, mostly making me prove to them that what I say is correct, when the establishments are ignoring lime, boron and trace elements, because of fertiliser companies' sponsorships. By busy, I mean twelve hours a day, seven days a week, and no holiday for three years. It includes doing quotes using Lime Nutrient Planner (95%) and Fertiliser Nutrient Planner (5%) spreadsheets, because we all know that soils are already full of fixed phosphorus, causing underground pollution and sometimes toxically high P levels in pastures, but not showing in soil tests.

To give me time to keep writing, which I enjoy, I pay a university student to help part time with editing, which I don't like doing, and now pay a part time Systems Manager of GrazingInfo to contact subscribers who change their email addresses without changing their GrazingInfo email address, so newsletters to them bounce. Once changed, subscribers can't get back into it to update it. Updating must be done before using a new email address. GrazingInfo recognises subscribers by their email address. About a dozen a month have to be traced by phone or by mail address. Then there are those you lose or forget their password, or ID, or even forget how to enter GrazingInfo to download. All could do it themselves from within their computer if they read. Then there is the time helping the one or two percent I feel sorry for because they can't read PDF's because they have old and/or badly setup computers, and mainly those with slow Broadband speeds. More and more email me and say they have found the PDFs in their computer. If your speed is slow, as soon as you see the PDF, drag it to Preview or to the desk top. It should then open in seconds.

To make GrazingInfo earn enough to run itself, could those of you who benefit from it please donate what will be a tax deductible amount with no GST. GrazingInfo Ltd will pay income tax.

Please use our bank number 15-3972-0008107-00

or send a cheque to GrazingInfo Ltd, 37 Ellerslie Avenue, Chedworth, Hamilton 3210, NZ.

If necessary we can send a receipt or you can print one or a receipt using -

GrazingInfo Ltd  
37 Ellerslie Avenue  
Chedworth  
Hamilton 3210  
New Zealand

### Dairying

Dairy farmers, Federated Farmers and Fonterra should become more thorough and aggressive and educate townies, banks, the media, in fact, all of New Zealand and the world, all of whom, think that New Zealand dairy farmers are rolling in money, particularly this season. I come across this almost daily. When I tell the townie that dairy farmers get only 60 cents a litre and most are scratching, but the government gets 30 cents GST out of farmers' hard work, they can't believe it.

I tell them how farmers are growing 100% more pasture than 50 years ago, have increased herd sizes from 60 to 360 cows, earn nearly half the country's overseas exchange, etc. (See Free Items

Fonterra's PR (public relations) is pathetic, except for boasting.

Another belief that has developed from media stories and letters to editors, that should never have been published, is that farmers pay very little income tax, but are seen to be wealthy. An example used was paying less than retired people on the dole. The reason for paying low income tax, is of course, low net income. Yes, we are dealing with unpractical, inexperienced people who can't work that out.

Farmers with no mortgage or overdraft and doing most things correctly are paying high taxes. One good farmer and his 50% sharemilker, have each just paid \$100,000.

It is not only dairy farmers hurting. A large dry stock farmer has been told by his bank to reduce their loan by half a million dollars within four months, and has no show of doing so. I'm trying to help him solve the problem in various ways. If successful, I'll write about it.

All Fonterra spokes people are always so busy boasting about how wonderful they think they are, that they don't tell the media (and so New Zealand) how little the farmers get for milk. Fonterra also boasts about providing free milk and fridges to Northland, and speaks as if the costs come from their magic pockets. None of the several interviews I saw, heard or read, thanked the farmers for providing the milk. That made me cross. Were you asked if they could, and do the whole country in 2015?

The government has criticised Fonterra and dairy farmers for the high price of milk and has threatened getting the Commerce Commission involved over the pricing.

If the government removed GST from milk, it would reduce its price by 30 cents a litre. Isn't it shocking that the government does nothing for milk, but pockets 30 cents, and farmers get only 60 cents. Most other countries don't have GST on food. All, including the government, should look at the price of other bottled liquids, before the criticise dairy farmers.

#### Increase your profit

Two banks have agreed to cut some of the high fixed mortgage rates of a few years ago, so if you have one, put the pressure on your bank to reduce yours. It is your agreement you signed, so you have to go nicely cap in hand. Take a 'Budget for Profit' spreadsheet completed, to show that you are not at a risk of going broke, and that you know what you are doing and are a safe borrower. Bank officials like to see client's figures on spreadsheets or official forms to protect themselves, and you can't blame them. We started in 1955 with two 90% private mortgages at 6% and every year for five years had to borrow from the NZ Dairy Co-op to buy lime, fertiliser and cows which we increased from 28 by nearly 50% each year and always took figures which showed how we'd pay it back, and we were never once turned down.

Please remember to keep GrazingInfo going with a reward relative to how much you have benefitted. Thanks.

Vaughan Jones  
GrazingInfo Ltd