



## Todd Bosker

Becoming the sole proprietor of your own dairy farm may be difficult, but it's not impossible as long as you are willing to work hard and keep your goals in focus, according to Todd Bosker.

Todd is this year's District 11 OYDC. He is also the sole proprietor of his 60-cow dairy in Grant.

Knowing he wanted to be involved in the dairy industry at a young age, Todd worked on his grandfather's dairy farm during high school. He attended Michigan State University and graduated with a two-year degree in the Ag Tech Dairy course.

"At that point the only doubt I had about dairy farming was whether I would have my own dairy farm or not," Todd says. "I knew I would be involved in the dairy industry."

After college and an internship, Todd found a job on a dairy in Ravenna. In 1995, he began buying his own dairy cattle, adding them to the herd where he worked. By 2000, Todd's desire

to have his own dairy was still strong, so he began looking for a place of his own.

"The vet told me about this place," Todd says of his farm. "There was a nice freestall barn and a double four herringbone parlor. The place was pretty much set up and ready to go, I just had to add the cattle and put gates in."

The 'turnkey' aspect of the 10 acre farm made it more favorable to Todd than any others he looked at, even though the area was completely new to him. All of the feed equipment, parlor and milking systems were intact. The only equipment Todd had to buy to get started was a tractor, skid loader and manure spreader.

Finding the perfect farm to fit his needs took time, but obtaining financing to buy it took even longer. He came up with a farm plan which included purchasing the farm and additional cows, then applied for a loan through the Farm Service Agency. At the time, the agency's loan allocation

money was already spent and Todd had to wait until the next fiscal year to apply.

"The first time I applied for financing, it was turned down," Todd says. "That forced me to go back over everything again and come up with a new plan."

In between trying to get the FSA loan, Todd also checked on financing from two other sources. However, his second try with the FSA got him the loan for the farm, almost a year after he had decided to buy it.

"Don't give up if you are turned down for a loan the first time," Todd says. "I think the loan agent wanted to make sure that this is what I wanted and that I knew there wasn't a fortune to be made dairy farming."

Todd moved his existing herd into the barn and soon purchased the same number of cows to complete the herd. Since the initial purchase, he has worked to maintain a closed herd, half of which are registered Holsteins. He

is working toward a 100 percent registered herd, so all cows and heifers are AI bred for genetics. He raises the heifers himself and sells bull calves by the time they are 3 weeks old.

When he moved to the area, Todd rented hayfields and borrowed equipment to cut and chop haylage, in addition to taking care of the cows and performing all milkings by himself. His cow responsibilities made it difficult to harvest the haylage in time to reap peak nutrient value.

"I didn't get the haylage done at the right time and ended up paying for it in the winter," Todd says. "At that time, I decided it was time to hire someone to do the crops. After the first year, I did not rent any ground for crops."

Now he purchases corn silage, haylage and dry hay from local farmers. Grains and protein supplements are bought at the local elevator. Todd thought he would miss doing fieldwork but doesn't, explaining that now he isn't constantly worrying about rain or drought.

"When I purchase grains, I am dealing with a global market, so I don't have to worry about the weather in my area as much," Todd says.

Todd's unique situation having all cows and little land poses a challenge when it comes time to haul manure. Buildings or pens cover most of the farm's 10 acres and Todd uses the small amount of tillable land as pasture ground for dry cows and heifers. When he first moved in, he was able to sell the manure. His market ended when a larger producer began giving it away, and Todd had to find another outlet for the manure.

"Now I spread the manure on a neighbor's land down the road," Todd says. "I provide fertilizer for his fields and in return he lets me

use one of his barns to raise my young stock." This year, Todd also plans to buy corn silage from the neighbor.

For other young farmers that dream of having a farm of their own, Todd advises really thinking it through and investigating all options: Do you want to start up on your own, or can you take over something that is already established?

"If you can't do that, I would advise trying to rent a farm for a few years," Todd says. "That option gives you a chance to put money into cattle instead of buying the farm. Land is a good investment, but with a limited amount of money, you are better off putting it into cattle. You will get a quicker return on your investment."

He adds that there is no money to be made by purchasing equipment, so either buy the cow's feed or hire a custom opera-



tor to raise crops if you have the land.

Four years after purchasing the farm, Todd still does all of the cow work himself. His son, Garrett, helps out on the weekends in the barn and daughter, Amanda, helps in the house, when they aren't busy with school activities and sports.

Todd is a member of MMPA's Muskegon Local. He has five children; Amanda, 13, Garrett, 11, Maria, 9, Branden, 7 and Bryce, 5.



*The Bosker family: Garrett, Branden, Todd, Bryce, Maria and Amanda.*