

10 Years in a Family Business: Lessons Learned



By Ryan Leiterman, D.V.M.
Director of Technical Services

I spent nine years in college before entering what my dad refers to as the real world. It was only after college that I realized how little those nine years had prepared me for the road that lay ahead. For the past 10 years I have been fortunate enough to work alongside my parents in our family business. I've learned more during my time in the family business than I did in all those years of college. I've also learned a lot from working with our clients and their family businesses. Below are three of the most important lessons I've learned so far.

Lesson #1 from Our Accountant: Disagreement Among Business Partners is Normal and Necessary

Ed was our accountant from the day my parents started Crystal Creek® to the day he died, 3 years ago. Ed filed our taxes but he was really a trusted business advisor, confidant and friend. Ed had regularly scheduled visits to our office every quarter. On one of those days, he arrived about an hour after my dad and I had a big argument. He could



tell that I was upset so he came into my office and shut the door. The conversation went like this:

Ed: "It's pretty obvious that something is bothering you. Want to talk about it?"

Me: "Sure, but there is not much to talk about. My dad drives me crazy. I swear he must be the most stubborn person on the planet. Honestly Ed, I'm not sure I am cut out to work with my parents."

Ed sat there for a while without saying anything. Looking back at our conversation I am not sure if he was just giving me time to finish fuming or possibly giving a long pause for

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dramatic effect. Maybe he was trying to find the right words to kindly tell me to grow up. Either way, what he said next was simple yet profound.

Ed: “Correct me if I’m wrong, but the company’s Board of Directors is made up of you, your mom and your dad, right?”

Me: “Yeah.”

Ed: “Well... (another long pause) the way I see it, if the three of you agreed on everything, the board wouldn’t need two of you.”

It’s such a simple statement but I’ve remembered it all these years later. Ed understood that each person on a team brings different viewpoints, and it is valuable to have a diverse team. In hindsight, some of the best business decisions we’ve ever made have come from what could be described as rather “vigorous debates” between my parents and me. As long as family members treat each other with respect, disagreements will help explore alternative ideas and ensure all possible options are investigated before a decision is made.

Lesson #2 from My Dad: Tuck in Your Shirt

Anyone who has ever met my dad knows he always has his shirt tucked in. He does it out of habit; out of discipline. In college I never tucked in my shirt but when I started in the family business my dad made it very clear: “If you are going to work here, you are going to start tucking in your shirt. Period.” My dad believes that little disciplines in life are important. “How you do the little things is how you do the big things” he would say. My dad explained that he can tell a lot about a person by how they wear their shirt. He said someone with a shirt that is tucked in likely has good attention to detail. It signals that they want to look professional and those people are more likely to act professional and take pride in their work. I thought he was being a bit dramatic but nonetheless I tucked in my shirt just to keep

him happy. I never did fully buy into his theory; that is until we hired a gentleman named John.

John was a new hire to our warehouse team. As a company, we try very hard to interview thoroughly and make good hiring decisions but admittedly we don’t always get it right. Shortly after John started, we noticed a problematic attitude and performance issues. He also had a significant problem with having to tuck in his shirt.

One day he asked me, “Hey, why do I have to tuck in my shirt? I think it’s a dumb policy and I don’t want to do it.” I explained to him that our policy had nothing to do with the shirt itself. It’s about having the discipline to do the little, seemingly unimportant things well so that it builds habits to do the big things well. It’s about taking pride in your work, both looking and acting professional when interfacing with customers. It’s about attitude really. Despite more coaching attempts, John’s attitude worsened and his employment was terminated.

John’s poor attitude was reflected in his untucked shirt. Dad was right, how you do the little things is how you do the big things and a person’s attitude matters.

Lesson #3 from a Dairy Farmer: Forgive and Be Grateful

Sam is a dairy farmer and one day I got an emergency call saying he had a barn full of heifers down and sick with grain overload and he needed me to come out quickly.

Sam bought the farm from his mom and dad years ago, but his dad still liked to work around the farm. His dad was in his 80’s at the time and was suffering from memory loss and confusion but Sam couldn’t stand the thought of putting him in a nursing home. Instead, he kept his dad at home on the farm where he could take care of him. He gave his dad little

odd jobs to stay busy and make him feel like he was still helpful. Earlier that day Sam's dad was going to surprise him by helping feed the heifers—but instead of feeding the normal ration, he dumped a few skid-loader buckets of corn in the bunk.

Despite the fact we did everything we could do to save the animals, Sam ended up losing 13 of the 19 bred and breeding-age heifers in that barn. It was an economically devastating blow to his farm.

Two days later, I was out to the farm checking up on the six animals that survived and we were discussing everything that had happened. Sam never once expressed anger towards his dad for the mistake that killed all those heifers. In fact, he said repeatedly that he was happy his dad was still on the farm and he felt grateful he was still able to work alongside him. He reminisced and told me some funny stories that involved him and his dad from his childhood. I drove away from

that call amazed at how easily Sam could forgive and how he felt gratitude instead of anger or resentment. It was an impressive thing to witness.

In the day to day grind it's easy to take things for granted, get stressed out and lose sight of the bigger picture but Sam did not. He understood his dad would not be working on the farm forever and instead of getting mad about the feeding mistake, he chose to be happy for the time he still had with his dad. Its family that makes a family business.

I've learned a lot in the past 10 years working with my parents and alongside other family businesses. It will be interesting to see what the next 10 years will bring. Maybe then I will write another article describing the lessons learned over 20 years in the business.

Read this article in *Progressive Dairy* magazine online at:
<https://www.progressivedairy.com/topics/management/lessons-learned-from-10-years-in-a-family-business>

Order Early for the Upcoming Holiday Season

Crystal Creek® will be closed Friday, December 24th and Friday, December 31st, 2021 in observance of Christmas and New Year Holidays. Please plan accordingly for your livestock and animal health care needs. Shipping schedules may vary over the Holiday Season, so we encourage you to order well in advance to receive product in time. We appreciate your patronage and look forward to serving you in the coming year!



Non-Nutrient Factors That Impact Dairy Diet Performance



By Erik Brettingen, B.S.

When looking for the next pound of milk, most time is spent evaluating what could be changed in the ration. This often leads to discussions based around individual feedstuffs and ingredients. Dairy cow performance starts with a properly balanced

diet, but sometimes the biggest opportunities are unrelated to the nutrient values in the feed. The environment in which a cow spends most of their day, how their feed is delivered, and the management of the cow's time, all play a role in performance.

Factors Impacting Total Resting Time

Stocking Density of Stalls: Stocking density measures how many animals are in a pen, or a barn, compared to how many stalls there are in a percentage format. For example, a pen that has 200 cows in it but has only 160 stalls, has a stocking density of 125%. While it is an economic advantage to make the most of the capital building investment and maximize the number of animals per barn, many times as stocking density increases, productivity per cow can decrease. Cows need to rest. The most productive cows rest more, averaging close to 14 hours of resting time per day compared to 10-12 hours in their less productive counterparts. The need to rest is very strong in dairy cattle, a need that will be prioritized over eating time if need be. In one study, cows that were forced to stand for an additional 1.5 hours per day, decreased feeding time by an average of 45 minutes per day. With more cows than stalls, the animals need to essentially take turns lying down to rest and ruminate. This makes it difficult to obtain a normal rest time requirement of 12 hours or more. Studies show that at 120% stocking density or greater, resting time is reduced by 12-27%. At a 130% stocking density, rumination may be reduced by as much as 25%. These reductions in lying time and rumination ultimately reduce dry matter intake (DMI) and cow performance.

Milking Time: While space and stall numbers have a large impact on resting time, the amount of time cows spend away from their stalls also plays a critical role in performance. With cows needing 12 to 14 hours of rest per day, with approximately 5 hours spent eating and additional time spent drinking water and performing social interactions, the total time allotted for milking becomes critically important. Milking time is generally described as "gate open to gate closed." A cow does not have to be physically standing in the parlor being milked to be counted in milking time. As soon as she is taken away from

Figure 1

TYPICAL DAILY TIME BUDGET FOR LACTATING DAIRY COW

Activity	Time Devoted To Activity Per Day
Eating	3 to 5 hours (9 to 14 meals/day)
Lying/resting	12 to 14 hours
Social Interactions	2 to 3 hours
Ruminating	7 to 10 hours
Drinking	30 minutes
Outside Pen (milking, travel time)	1.5 to 3.5 hours



the environment where she is able to rest and needs to be walking, standing in a holding area, or getting milked, she is not able to rest. Measuring parlor efficiencies and knowing milking time per group can shed light on resting time issues.

Factors Impacting Dry Matter Intake and Eating Time

Feed Bunk Space and Management:

Increasing dry matter intake, especially in high producing cows, is the key to profitability. Cows need to eat to perform. While there is no way to physically force a cow to eat more, it is possible to eliminate road blocks that may keep cows from reaching their full intake potential. The amount of feed a cow eats in a day is directly related to the frequency of meals in a day and the amount of feed consumed per meal. To increase total dry matter intake, cows need to either eat more frequently, consume more feed per meal, or both. One of the most common issues surrounding this topic is bunk space. Crystal Creek® recommends 24" of bunk space for lactating cows in the general herd and 30" of bunk space per cow for transition cows (3 weeks pre-calving to 3 weeks post-calving). Providing adequate bunk space allows cows to eat with their herd mates. To some producers this may sound ridiculous, as one would believe cows should be able to take turns to eat. Dr. Leiterman uses the following analogy to describe the cow's behavior: Think about when you have eaten with a large group, usually interacting socially at the same time as you are eating like during family

gatherings, holidays, or meals at restaurants with friends. You are likely to eat more at these meals than you would when you sit down for a quick lunch by yourself. In large part, this is due to the social aspect of the meal. Cows are not different. Cows are herd animals, meaning they are social and do things in groups. Without enough space at the bunk, cows are not able to eat in groups causing a decrease in feeding frequency and amounts consumed per feeding.

Allowing adequate bunk space also decreases the ability for boss cows to inhibit others from maximizing their dry matter intake. Boss cows will dominate a section of the bunk, often taking the space of two or three other cows and don't allow others to eat in that area. When overstocked on bunk space, this issue becomes multiplied as cows are already short on space to eat. Headlocks are a great way to minimize this issue, making it harder for one cow to encroach on the space of others while feeding.

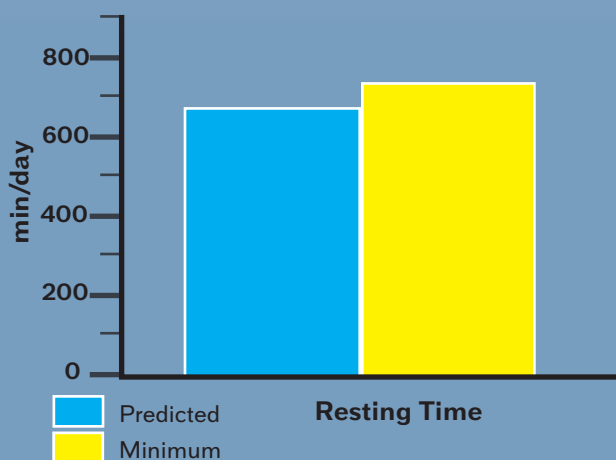
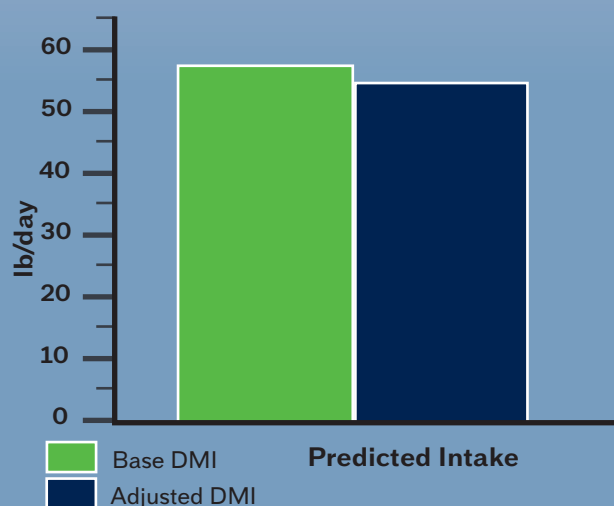
Feed bunk management also plays a critical role in maximizing dry matter intake and maintaining rumen health. Trying to maximize dry matter intake requires feed to be available to cows when they need to eat. Cows that consistently run out of feed adapt by eating larger, less frequent meals because they learn if they don't eat now, the feed may not be there later. This increase in meal amount, but decrease in frequency, increases the amount of fermentable carbohydrate in the

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Figure 2

MANAGEMENT DASHBOARD - LACTATING DIET / FARM #1

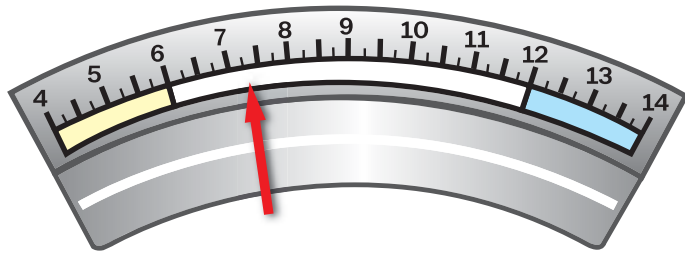
Calculation variables				Management evaluations		
Number of cows	#	245		Bunk space	ft/cow	1.29
Number of usable stalls	#	225		Eating time	hours/day	3.48
Number of headlocks	#	160		Number of meals	n/day	7.3
Drinking troughs length	ft	117.1		Meal size lb	DM/meal	8.00
Base DMI predicted	lb/day	58.62		Eating rate	g DM/min	127.1
Feeding frequency	#	2		Drinking trough space	ft/cow	0.48
Milkings per day	#	3		Drinking time	hours/day	0.28
Milking time	hours	1.50		Number of drinking bouts	n/day	6.4
Treatments and breeding per day	#	1		Drinking size	l/bout	16.4
Treatments and breeding time	hours	0.50		Drinking rate	l/min	6.2
Social and standing time	hours	4.23		Resting time predicted	hours/day	11.01
				Minimum resting time required	hours/day	12.00
Milk loss by resting balance (-59 min/day)		Min	Max	Resting time balance	min/day	-59
Average producing cows	lb/day	1.98	3.46	Expected DMI change [Resting]	%	-8.1
High producing cows	lb/day	5.98	10.46	Environmental adjusted	DMI lb/day	53.86
				Environmental adjusted rumen pH		5.99



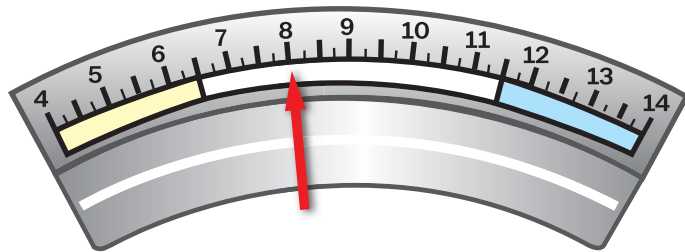
Source: From NDS ration balancing software from R.U.M.&N. Group.

Non-Nutrient Factors That Impact Dairy Diet Performance

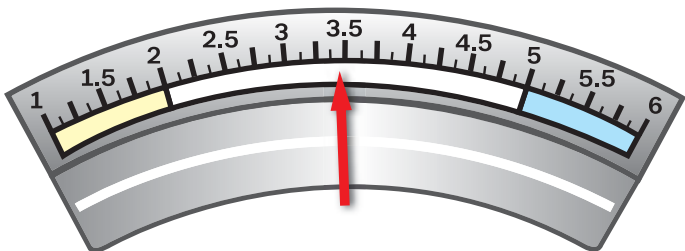
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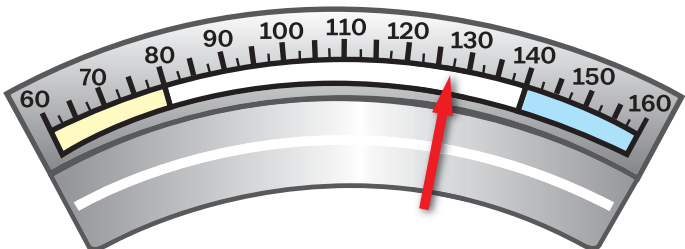
Number of meals: 7.3 /day



Meal size: 8.00 lb DM/meal



Eating time: 3.48 hours/day



Eating rate: 127.1 g DM/min

Source: From NDS ration balancing software from R.U.M.&N. Group.

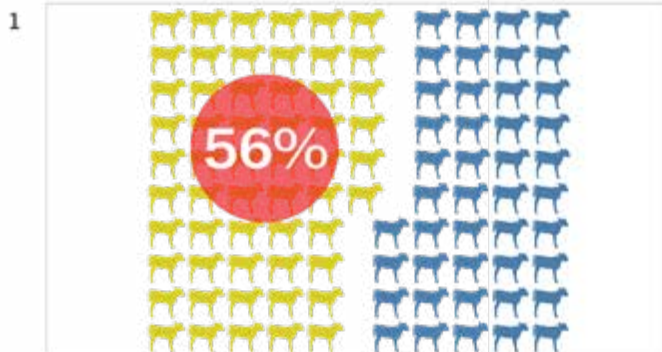
rumen after each feeding. This essentially creates a slug feeding situation, where rumen pH drops, potentially below 5.6, creating a state of Sub-Acute Rumen Acidosis (SARA). This drop in rumen pH increases the risk of butterfat depression and decreases fiber digestion and microbial protein production.

Overall Resting Time: Stocking density of stalls, milking time, and feed bunk space all play a role in the overall resting time of the cow, along with other management specifications. Crystal Creek® uses the NDS ration balancing software by the R.U.M.&N. Group. This powerful nutrition and management software helps Crystal Creek® monitor and assess nutritional and management decisions on farm. **Figure 2** outlines a common situation, with a 3-stall, free stall barn moderately overstocked for bunk space (Stocking Density 109%), creating a significant bunk space issue, overstocking the feed bunk by 153%. When adding in milking and treatment time, these cows will struggle to reach the maximum potential of the diet. Dry matter intake is predicted to be limited due to resting time, in turn reducing milk production. In this scenario, the highest producing cows in the group may be losing 6 to 10.5 pounds of milk production while lower producing cows may be losing 2 to 3.5 pounds. This tool helps evaluate daily interactions and movement of cows in a group or herd and can help pinpoint bottle necks on dairies that can affect profitability and cow performance.

Crystal Creek® takes a total operation approach to dairy nutrition and management consulting, looking at all the factors that affect profitability on a dairy including how, and where, cows spend their day. The nutrient composition of the ration is always important, but it is imperative to remember all the factors that play a role in making sure cows reach their full potential and achieve a profitable level of production. Contact a Crystal Creek® nutritionist to explore hidden opportunities to increase the profitability of your dairy operation. *References available upon request.*

Calfhood Diarrhea: Two Different Causes = Two Different Electrolyte Strategies

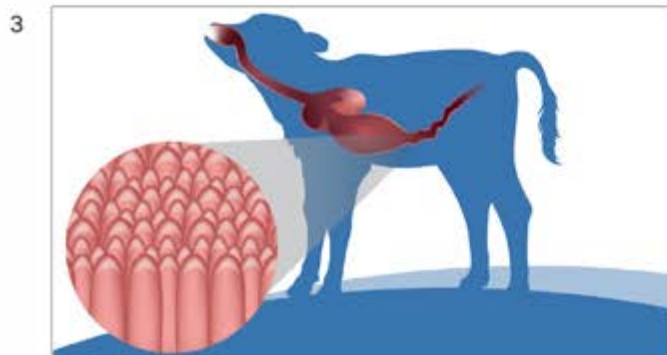
Calf scours are an economically devastating disease affecting calf raisers, primarily because scours cause calves to rapidly dehydrate. Providing proper hydration can help shorten the severity and duration of calf scours. Electrolyte therapy should be paired with a prevention plan to address the cause of the scours. Choosing the right electrolyte for the job at hand can be confusing. Crystal Creek® is here to help.



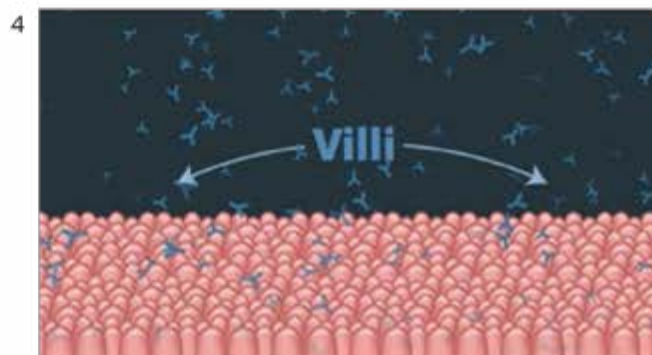
Calfhood diarrhea is the most common disease affecting calves under one month of age and if left untreated, can be deadly. Up to 56% of all pre-weaned calf deaths are related to scours.



There are two basic types of calf scours: malabsorptive diarrhea and secretory diarrhea. They have very different causes and as a result, Crystal Creek® has two different electrolyte formulas, Calf 180® and Replena-Lytes®.



A healthy intestinal tract is lined with millions of microscopic "villi".



These villi act like little sponges, helping to absorb hydration and nutrition.



The most common cause of calf diarrhea is malabsorptive diarrhea. It is typically caused by pathogens such as Cryptosporidium, Rotavirus or Coronavirus. These pathogens damage and destroy the villi; reducing the intestinal surface area available for absorption.



This in turn reduces the calf's ability to absorb hydration and nutrition. The feed contents flow through the GI tract, with little ability to be absorbed, and scours ensue.



Crystal Creek® has a solution to specifically address the problem of malabsorptive diarrhea: our Calf 180® electrolyte.



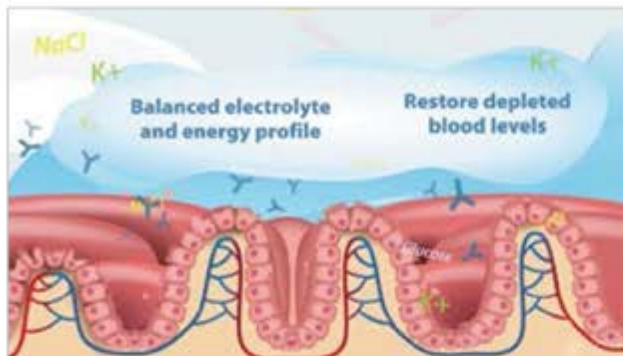
Calf 180® contains pectins that create a soft gel matrix, slowing the rate of passage and allowing for a greater residency time within the intestine, increasing the absorption of hydration and nutrition.

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Calfhood Diarrhea: Two Different Causes = Two Different Electrolyte Strategies

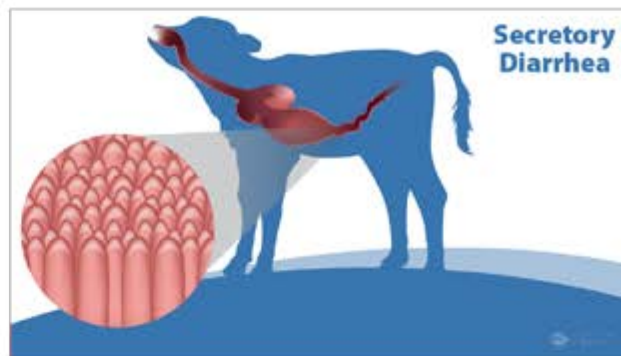
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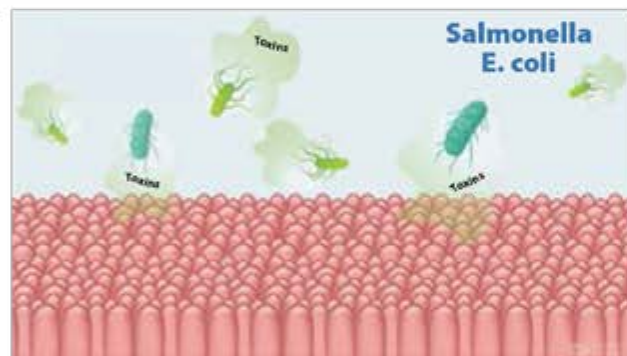
Calf 180® simultaneously provides a balanced electrolyte and energy profile...helping to restore depleted blood levels.

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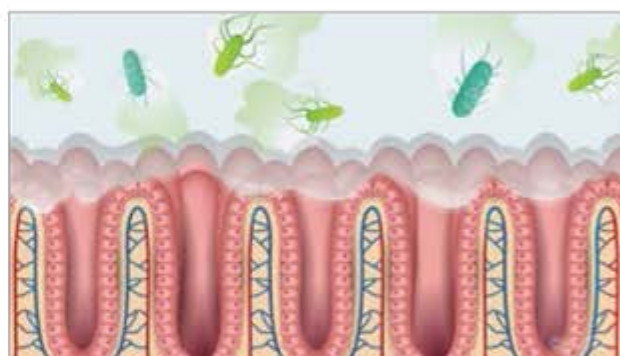
The second, and less common cause of calf diarrhea is secretory diarrhea.

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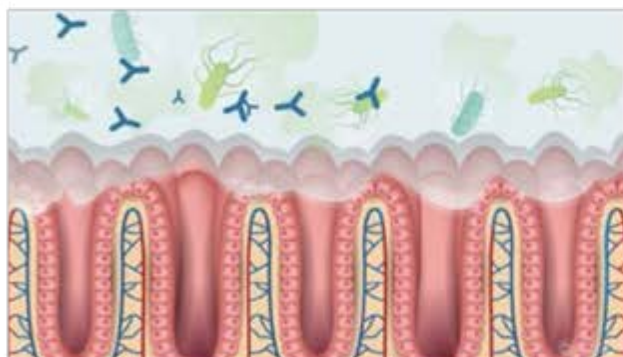
Secretory diarrhea is typically caused by infections like *Salmonella* or *E. coli*. These bacterial pathogens produce toxins that irritate and damage the intestinal villi.

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The villi protect themselves by secreting mucous and other fluids, to provide a physical barrier as well as flush the toxins from the GI tract.

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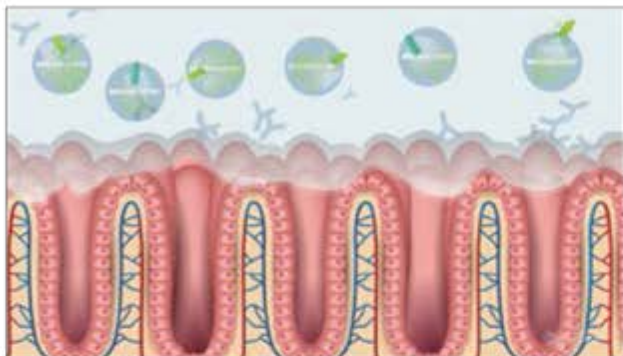
In the case of secretory diarrhea, the mucous covered villi have a significantly reduced absorption capacity and the additional fluids secreted into the intestines make the feces loose and watery. Scours ensue and the calf loses the ability to absorb hydration and nutrition.

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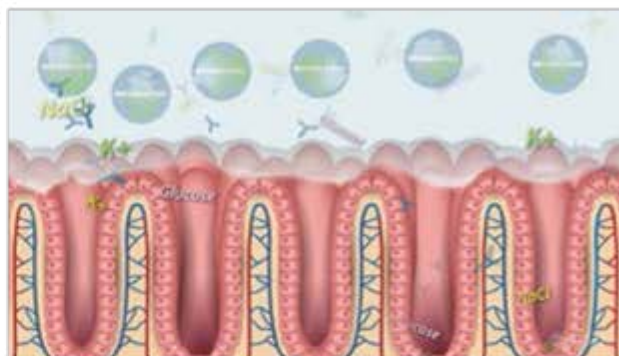
Crystal Creek® has a solution to specifically address the problem of secretory diarrhea: our Replena-Lytes® electrolyte. Unlike Calf 180®, Replena-Lytes® do not contain pectins because the toxins associated with secretory diarrhea need to be flushed out of the body.

15



Specialized ingredients in Replena-Lytes® bind toxins and protect the intestinal villi, reducing mucous formation and increasing nutrient and hydration absorption.

16



Replena-Lytes® simultaneously provides a balanced electrolyte and energy profile...helping to restore depleted blood levels.

17



Regardless of the type or cause of calf scours, Crystal Creek® has an effective, economical electrolyte that is right for your operation. For more information, contact Crystal Creek® or your local Crystal Creek® dealer. We'd be happy to discuss how our calf products will help you raise healthier, more profitable calves.

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Is Paired Housing the Right Choice for Your Calf Raising Operation?



By Alex Austin, B.S.

Raising replacement heifers is an important part of any dairy operation. Dairy producers have many factors to consider when deciding the best way to raise their calves. Paired housing for calves is a concept that has gained popularity, for a number of reasons, over the last decade.

Many farms feel raising calves individually is the easiest and healthiest way to raise their young stock. According to research done by the University of Wisconsin in 2019, 77% of farms raise calves individually. Whether they are raised in individual hutches outdoors or individual pens in a barn, most calves are not allowed to have physical contact with each other. Preventing direct calf-to-calf contact can help reduce the spread of pathogens and disease. Calves raised individually allow for more accurate monitoring of feed intake and are easier to handle/restrain.

Although individually raised calves have been the industry norm to date, recent research is shedding new light on the benefits of pair raised calves. Pair raised calves are also referred to as being raised in the “buddy system”. This method pairs calves in a pen anywhere from three days of age to three weeks of age until weaning, at which time they will be introduced into a larger group. Other systems may combine pre-weaned calves into small groups that are raised together until weaning before being placed in a larger post-weaned group.

Benefits of Pair Raised Calves

Social / Cognitive Development

Dairy cattle are social animals. Isolation from birth until weaning can slow social and cognitive developments and make transitioning from their individual pen into group housing more stressful. In an example to demonstrate the difference in ability to adapt to change between group housed and individually housed calves, a research study was performed titled “*Social Housing Improves Dairy Calves’ Performance in Two Cognitive Tests*”. In this study, calves learned to distinguish between two colors presented on a screen. When one particular color was presented, and calves approached the screen, they would receive a reward. When a different color was presented, if calves approached the screen, they would not receive a reward and instead had a time out period. Both group housed and individually housed calves learned to associate one color with a reward and the other color with a time out. However, when the colors and subsequent reward was reversed, the group housed calves quickly learned to adapt to the rule change while the individually housed calves struggled to adjust and took much more time to consistently achieve receiving the reward.



Increased Feed Intake / Improved ADG

Pair raised calves exhibit an increased feed intake rate and a resulting improved average daily gain (ADG) advantage over individually housed calves. In six different studies, ranging from 2016 - 2020, results showed an improvement in feed intake and weight gain for pair/group raised calves. Daily grain intake in pair raised calves was greater by 1/4 to 1 lb. per head per day before weaning and by 3/4 to 2 1/2 lb. per head per day after weaning over individually raised calves. The advantage was also seen in ADG and weaning weight as the ADG for paired calves was greater by 1/4 lb. per head per day, and body weight at weaning was greater by 5 to 9 lb. per head.

Animal Welfare & Public Perception

Animal welfare has become an increasing concern as public interest in production agriculture has grown. The public is more accepting of calves housed in pairs/groups. Although individual housing can be an option for raising calves, public perception of a calf in individual pens may be that they are isolated, in a jail-like confinement. When calves are raised together, there is a display of social interaction between calves as they grow up together.

Potential Disadvantages in Pair Raised Calves

Cross sucking

Cross sucking can be reduced by feeding the appropriate amount of milk with a bottle and nipple that provide for proper suckle time. Crystal Creek® recommends feeding 8 quarts of milk or milk replacer per head per day. Feeding less than 8 quarts of milk per head per day will not deliver the appropriate number of calories needed for calf growth and development, (See the **December 2018 Issue of the Crystal Creek® Newsletter** for the article *“Calves, Cold Weather and Calories.”*).

Using nipples rather than buckets to feed calves satisfies their suckling instinct. When this need

is not met, cross sucking can happen. Using slow flow nipples, such as Peach Teat™, will help to satisfy this instinct. Allowing calves access to a nipple for at least 20 minutes after they finish feeding is also helpful. If this is not an option, providing a standalone nipple to serve as a pacifier can be an option.

Pathogen Spreading

The spread of pathogens from direct calf-to-calf contact is a concern for many producers. There have been several large-scale studies that have determined there is no increased risk for pathogen spreading in paired calf housing compared to individually housed calves. Whether calves are paired, grouped or individually housed nothing can take the place of proper colostrum and milk feedings, good sanitation, and proper air quality/ventilation. (More information can be found on these topics in the **December 2019 issue of the Crystal Creek® Newsletter** in the article *“Calves and Bicycle Wheels: A Systematic Approach to Troubleshooting Pre-weaned Calves.”*).

Factors to Consider Before Making a Change

Layout/Handling

The size and layout of the facility/barn needs to be taken into consideration when choosing which pen/housing style to go with. Pens and hutches come in many different dimensions. Take the time to choose the best fit for your operation. Be aware that all pens are not made equal. Purchasing a quality pen or hutch that will hold up to wear and tear and the elements, may cost more to start with but can ensure that you get the best return on your investment in the long run. Another factor to consider is how, and where, you will move and clean your pens. Special equipment may be necessary to move/handle pens depending on the pen or hutch size, weight and set-up.

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Is Paired Housing the Right Choice for Your Calf Raising Operation?

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Feeder Options

Deciding what type of feeding style will be used is important when considering which calf housing option is best for your operation. Producers can choose individual bottles, milk bar style feeders, pails, or group or automatic feeders. Some penning options come with different feeding features included with them while others will need to be added. How the feeding equipment will be cleaned and sanitized is important to consider as well. Proper cleaning and disinfecting procedures are critical to calf health.

Time Spent Feeding

Making the change from individual calf housing to a group pen that utilizes a milk bar style feeder or auto feeder, does not necessarily decrease the time spent caring for calves. Group pens require just as much of a time commitment, the time is just spent in other areas like equipment maintenance and sanitation. Unlike paired housing, large groups of housed calves have the potential to spread pathogens more quickly within the group.

Housing Options

Ultra-Flex Pen™

One option for indoor, paired calf raising is the Ultra-Flex Pen™ from Agri-Plastics. This pen is a great option for farmers that have been set up for individual pens but would like to raise calves in pairs. The center panel is easily removed, combining the two calf areas. The panels are lightweight, durable and easy to clean. They come in different lengths to fit in any size barn. The Ultra-Flex Pen™ allows farms to take advantage of the benefits from pair raised calves with ease. Penning in calf barns allows for easy calf care in all seasons, but it is critical that proper ventilation be supplied for the calves in these types of barns. Producers must ensure the calf barn ventilation system for the barn is properly sized and designed so fresh air is circulated at calf level to help raise healthy calves.



Ultra-Flex Pen™

Buddy Hutch

The Buddy Hutch from Agri-Plastics is like the Ultra-Flex Pen™ in the fact that it also has a center panel that is easily removed to pair calves. This is a great option for farmers raising calves outdoors. This hutch comes with an optional weather cover and extension. Outdoor calf housing provides excellent air quality for young growing calves. In some climates, winter can add extra calorie and environmental challenges for producers. In these circumstances, it is imperative to provide high-quality milk, feed and bedding sources to help keep calves warm.

Group Hutch

The Group Hutch from Agri-Plastics is another outdoor housing option. It is large enough to house 4-6 post-weaned calves and molded in one piece for superior strength. Due to its extra size and height, it allows farmers to raise calves in groups from birth through weaning if desired. Outdoor calf housing can present unique challenges during colder weather. Making sure calves have adequate bedding and calories is key to their success. The Group Hutch has a large, rear swing-up door to allow for easy bedding access.

No matter what your calf raising set up or needs are, Crystal Creek® can help you determine what type of calf housing would be best. One thing that can be agreed upon, and that research supports, is the advantages that raising calves in pairs or groups can provide. The knowledgeable staff at Crystal Creek® is here to help you make the best decision for your operation.

References available upon request.

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