Class Outline – Lower Eastern Shore

Annie’s Project
Annie was a woman who grew up in a small town in Northern Illinois. Her goal was to marry a farmer and she did. Annie spent her lifetime learning how to be an involved business partner with her farm husband. Together they did great things, but it wasn’t easy. This is Annie’s Project – to take her experiences and share it with farm women living and working in a complex business.

Objectives
Annie’s project is designed to empower farmwomen to manage information systems used in critical decision making processes and to build local networks throughout the state. The target audience is farmwomen with a passion for business and involvement in the farm operation.

Project Topics cover the five areas: Risk Management – Production, Marketing, Financial Management, Legal Risk, and Human Resources Management.

Annie’s Project – Workforce Development Center (WDC), Room 103A
Thursdays Jan 23 – Mar 20, 2014 (No Class February 20 due to WIA Conference)
(Snow Day will be March 27th. Inclement weather policy will follow Wor-Wic College’s closing policy)

WorWic Community College, 6:00pm-9:00pm
$75.00 per person
Includes Dinner Each Evening and All Course Materials

For registration information contact Jenny Rhodes at 410-410-758-0166 or visit the website at www.anniesproject.umd.edu.

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Dinner will begin at 6pm with a social and networking sessions begin promptly at 6:30pm.

JANUARY 23 – SESSION ONE
6:30pm - Annie’s Project Introduction
Class Introductions
Class Survey

6:45 pm - Women in Farm Business: A Personal Experience
Michelle Adkins, Adkins Family Homegrown Vegetables – Wicomico County

7:00pm - How Property is Titled: Who Else is in business with you?
Speaker TBD
We will discuss the different forms of ownership or property titling that impacts the rights of each and every person: Sole Proprietor, Joint Tenancy; Rights of Survivorship; incorporation versus Partnership. Some issues related to passing on the farm and estate tax will also be investigated.

8:15pm - Colors Personality Test
Jessie Renshaw and Jarrod Miller, Agriculture Educators, University of MD Extension
The Personality I.Q. workshop is a spinoff of the Myers-Briggs Type Indicators. Using a simple series of word associations, participants will acquire a deeper understanding and insights of their personality style and work type. Hopefully this leads to clearer perceptions about ourselves and the different gifts we each bring to our families, work groups and personal relationships.

JANUARY 30 – SESSION TWO
6:30pm - Crop Insurance
Teresa Glockler, Mid-Atlantic Farm Credit
Purchasing a crop insurance policy is one risk management option that farm businesses cannot ignore. This session will focus on available policies, coverage levels and how a policy will work in conjunction with other risk management strategies.

7:00pm - Understanding your Farm Insurance Policy
Charlie Gray, President Mann and Gray Insurance Associates
Farming can be a risky business therefore farms should take measures to protect themselves. This session will focus on insurance topics and policy information regarding liability protection and risk management. It will also suggest points to ponder including off premises and ATV as well as production liability insurance, agri-tourism enterprises and equine operations.

8:00pm - 2014 USDA FSA Update
Julie Pinto Schaub, County Executive Director USDA, Farm Service Agency
Will there be a 2014 Farm Bill? The Farm Bill is important to producers due to the programs that are offered. Learn more about these programs and how these changes may implicate your decision making and farm planning. Become an Informed Agriculture Producer!

FEBRUARY 6 – SESSION THREE
6:30 pm – Computer Basics and Minimizing Technology-Related Risk – Part 1
Nan Stenzel, Regional IT Coordinator, University of MD Extension

It is the policy of the University of Maryland Extension, that no person shall be subjected to discrimination on the grounds of race, color, gender, religion, national origin, sexual orientation, age, marital or parental status, or disability.
Computer technology provides many benefits to business/farm operations; however, there are also many risks. Learn about computer basics, internet access options, online security, and securing your data. Taking time to formulate thoughts, evaluate your business, devise a strategy, and anticipate possible problems will help your business be successful.

7:00 pm - Business Planning
Jessica Renshaw, Agriculture Educator, University of MD Extension
Planning is essential to any business, no matter how large or small your inventory, payroll and bank account. To be sustainable and profitable a farm operation must have a clear understanding of production, marketing, finances and labor. Having these plans mentally is not enough!

FEBRUARY 13 – SESSION FOUR
6:30pm – Credit Reports
Catherine Hoffman, Regulatory Compliance Manager, Credit Plus Inc.
Credit history or credit report is a record of an individual's past borrowing and repaying, including information about late payments and bankruptcy. When you fill out an application for credit from a bank, store or credit card company, their information is forwarded to a credit bureau. Therefore, it is important that you understand credit reports and know your credit score. We will cover how to read and access your credit report.

7:15pm - Computer Basics and Minimizing Technology-Related Risk – Part 2
Nan Stenzel, Regional IT Coordinator, University of MD Extension
Computer technology provides many benefits to business/farm operations; however, there are also many risks. This session will be hands-on in the computer lab. Learn about computer basics, internet access options, online security, and securing your data. We will also cover basic spreadsheet operations using Microsoft Excel.

FEBRUARY 20 – NO CLASS WIA Conference Dover, DE

FEBRUARY 27 – SESSION FIVE
6:45pm - Computers and Your Farm Business
Sarah Johnson, Vice President, Elceed Farms
Computers can increase farm efficiency by managing financial and production records. This session will help you apply Excel and QuickBooks to your farm business. Learn how to set up Excel spreadsheets to maintain records. Practice with QuickBooks financial software to improve your farm business.

MARCH 6 – SESSION SIX
6:30pm-Estate Planning
Paul Goeringer, Center for Agricultural & Natural Resource Policy
An effective estate plan ensures that you and those you care most for will enjoy the security of your assets. This in-depth discussion focuses on “best practices” to preserve your life's holdings, ensure their efficient transfer to your beneficiaries and meet family objectives. Attendees will learn: Wills, Living Wills, Powers of Attorneys - What they do- and don’t do; When to update?, How to protect your assets from death taxes and nursing home care costs, Your options for paying for home care and assisted living care, Keeping the peace: Ideas for reducing conflict among family members, Stretch IRA- reducing tax liability over multiple generations, Special issues

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unique to farmland and farming businesses, What you can start doing now to prepare for the possibility of your death or disability.

8:30pm – Straight talk about Farm Transfer
Megan O’Neil, Extension Educator, University of MD Extension
When communicating with family members and other heirs about farm transfer, many issues and tensions can arise. This segment will highlight some resources that you can access to make these communications more effective. Resources will include information about mediation programs, fact sheets to guide you through specific aspects of talking with others about the future of your farm, and handouts pointing you to trusted online sources of information.

MARCH 13 – SESSION SEVEN
6:30pm – Tax Considerations for Farm Businesses
Speaker TBD
Understanding tax laws is important for every farm business. This session will address farm tax planning as well as common errors made by agriculture operations. Information from the Farm Tax guide and the personal experience of a CPA will help you understand tax planning for your farm.

8:00pm – Government Regulations
Jessica Renshaw, Agriculture Educator, University of Maryland Extension
Keeping in accordance with government regulations can be a tedious task. Become familiar with current government regulations that may play a major role in the operations of your farm business.

MARCH 20 – SESSION EIGHT
Annie’s Graduation
Course Wrap-Up
End of Class Evaluation
Class’s Chosen Topics

MARCH 27 – MAKE UP SESSION (SNOW DATE)

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