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TAILORING RISK MANAGEMENT TO FIT YOUR FARM

At this half day workshop you will learn about tools and resources you can use today to avoid or minimize the risks that come with your farming business.

Learn how to use a practical one-sheet method that can help you look at any risk on your operation and develop a strategy and tools for dealing with it — one model for developing solutions to any risk on your farm.

Family risk
Financial risk
Production risk
Market risk
Legal and regulatory risks

See how understanding your family's personal risk tolerance profile can help you focus on the strategies that will work best for you and discard the ones that won't.

Break down the major risk areas in agriculture and develop strategies to use on each one.

Learn about emerging and time-honored tools for carrying out your strategies.

TAILORING RISK MANAGEMENT TO FIT YOUR FARM

A half-day workshop.

**Thursday,
May 13th, 2004
8:30 a.m. - 12:30 p.m.**

**UC Cooperative Extension
Humboldt County,
Agricultural Center Bldg.
5630 South Broadway
Eureka CA**

Registration

TAILORING RISK MANAGEMENT
TO FIT YOUR FARM
WORKSHOP

COST: The half-day workshop, refreshments, and substantial binder will cost **\$20**. Family pairs also pay **\$20**, but please tell us when you register if two will be attending.

Make checks payable to: UC Regents.

Name(s) _____

Business Name _____

Address _____

City _____

State _____ **Zip** _____

Phone _____

Email _____

Fax _____

To register, send completed form and check to address at right.

TAILORING RISK MANAGEMENT TO FIT YOUR FARM

An overview of the risk areas in agriculture. How high or low is your tolerance for risk and what impact does that have on the strategies you will use in your business? A simple, practical, one-page model for assessing and managing any risk will be provided.

The Details

**Date: Thursday,
May 13th, 2004**

Time: 8:30 a.m. - 12:30 p.m.

Location:
**Cooperative Extension
Humboldt County,
Agricultural Center Bldg.
5630 South Broadway,
Eureka CA**

**For further information, call
707-445-7351**

Workshop Topics

Family and Personal Risk –

Will the farm business support you and the next generation? Are you the next generation waiting to manage the farm? Are you ready? Is the next generation ready? No one to take over the family farm? Find resources to help you with estate, retirement and succession.

Financial Risk –

Do you know what financial statements mean? Learn how to use your accountant for more than just taxes. Is the new Adjusted Gross Revenue Insurance in your area yet?

Production Risk –

Crop insurance may be a great tool—if it's available for your particular crops. Organic grower? Can you even get crop insurance? Are there other programs or strategies that may be right for your operation?

Market Risk –

Are all your eggs in one basket? How do you spot trends in the market? Develop market strategies to become a price maker rather than a price taker.

Legal and Regulatory Risk –

Risk strategies for employers of farm workers. What are the most important employment practices to limit risk? Air and water quality regulations got you down? Develop proactive tools for dealing with regulations, including worker's comp.

Who Should Attend?

This course targets Humboldt county farms and ranches, with emphasis on small and beginning farms. Anyone with interests in those areas would benefit from the course.

Why Attend?

Farmers know that farming is a risky business—weather can change, new pests can emerge, and equipment can fail. But what about the other things that impact your farm?—changing interest rates, kids going off to college, competition from overseas, too many growers in the market, and, of course, changing laws and regulations. Maybe you're new to farming and you haven't dealt with all of these things yet. What can you as a grower do to cope with all of this and make a living in farming?

If your gross receipts are less than \$250,000 per year or you've been operating your farm, ranch or nursery business less than 10 years, this workshop may be particularly important to you. You will learn size-appropriate solutions to your risk problems. Come find out about new and emerging tools designed to help you in your farming operation.

Connect with local experts who can help you with tools to deal with your individual farm risks. Take home a binder full of resources.